



**Submission to the
Western Australian
State Budget
2015 – 2016**

January 2015

National Seniors

Australia

About National Seniors Australia

National Seniors Australia is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with more than 200,000 members and is the fourth largest in the world.

We give our members a voice – we listen and represent our members' views to governments, business and the community on the 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.

We provide a world of opportunity – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

We help our members save – we offer member rewards with discounts from thousands of businesses across Australia. We also offer exclusive travel discounts and more tours designed for the over 50s and provide our members with affordable, quality insurance to suit their needs.

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Recommendations

Age Friendly Communities

1. Provide further funding to the Department of Housing to develop additional housing stocks for older Western Australians and implement the World Health Organisation's Age-friendly Cities and Communities guidelines to develop targeted ageing strategies.
2. Introduce an exemption from housing stamp duty to ensure a Western Australian scheme offers levels of support similar to those achieved in Victoria, the Northern Territory and the ACT for those who hold a Pensioner Concession Card (PCC) or Commonwealth Seniors Health Card (CSHC). Such exemptions should not be restricted to new dwellings.
3. Provide a subsidy for practical aids for older Western Australians to modify the family home and provide support and funding for assistive technologies to allow older Western Australians to remain independently within their own homes for longer.

Residential Aged Care Safety

4. Make it mandatory for all aged care facilities, both existing and new, to be fitted with fire sprinklers and offer older nursing homes low interest loans to assist them with retrofitting fire sprinklers.

Mature Age Employment

5. Develop and implement a whole-of-government strategic approach to mature age employment, with the aim of removing barriers and improving employment opportunities for mature age workers and jobseekers by:
 - Endorsing flexible work strategies and provide mentoring and job sharing opportunities for mature age workers.
 - Provide early intervention reskilling opportunities for mature age employees in declining industries.

Cost of Living

Action on the following is essential as the cost of living pressures escalate.

6. Apply the Cost of Living Assistance payment to all utilities accounts of those Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) holders.
7. Ensure equity of costs for non-reticulated gas users and those people living in rural areas with those in metropolitan areas.

Dental Health

8. Provide additional funding for the seniors' oral health program that will enable dental therapists to provide comprehensive services to care recipients on a more regular basis.

9. Encourage education and training in oral hygiene for the aged with:

- Aged Care Providers
- Community Care organisations

10. Further extend the reach of domiciliary dental care units beyond Metropolitan areas for non-ambulatory persons and eligible concession card holders in regional/remote Western Australia.

Health

11. Continue to improve performance to reach targets across all clinical urgency categories for elective surgery waiting times and emergency access waiting times.

Executive Summary

National Seniors' Western Australian Policy Advisory Group plays a key role in identifying emerging issues and trends affecting the over-50s throughout the State. It also acts as a conduit between National Seniors' members within the State, relevant community organisations and the Western Australian government.

Australia's ageing population - a result of increasing life expectancy and sustained low fertility following the post-war baby boom - is one of the most significant challenges facing the nation, and the State. Therefore, 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 three million people aged 65 years and older living in Australia. Over half of this group 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.

By 2030, the largest age group will be those aged 60 years and older and one in five Australians will be aged over 60. The number of people aged 65 and over will be almost double what it is today and the number of people aged 85 and over will be almost three times larger than today.

At present, the ratio of workers to retirees is 5:1. In 2030 it will be 3:1.

Beyond 2030, population ageing will be even more pronounced with around 39% of the population being aged 50 and older by 2050.

Western Australia continues to have the fastest population growth in the country, with an increase of 54,400 people or 2.2 per cent growth, taking the Western Australian population over 2.5 million people at June 2014¹. By 2051, it is projected that 40 per cent of Western Australia's population will be aged over 50².

The over-50s are a diverse segment of the State's population. At the younger end of the spectrum the growth in the 'baby boomer' population is bringing new issues and expectations of retirement, replacing the traditional view of 'dependency and decline' with one of independence and increased productivity. Additionally, increased life expectancies are supporting marked growth in the numbers of people aged 75 and older.

Older Australians are a diverse group with varying needs and requirements to live a healthy and comfortable life. National Seniors' State budget submission therefore seeks to outline those areas which are the key to enhancing the health, well-being and inclusion of older people in Western Australia. This budget submission also seeks to respond to rising demands for essential services and cost of living pressures.

Government leadership is critical to meeting the challenges posed by the demographic changes described above.

¹ ABS 3101.0 - Australian Demographic Statistics, Jun 2014

² ABS Cat. 3222.0; ABS Census, 1961; ABS Cat. 3101.0

Age - Friendly Communities

Recommendation 1: Provide further funding to the Department of Housing to develop additional housing stocks for older Western Australians and implement the World Health Organisations Age-friendly Cities and Communities guidelines to develop targeted ageing strategies.

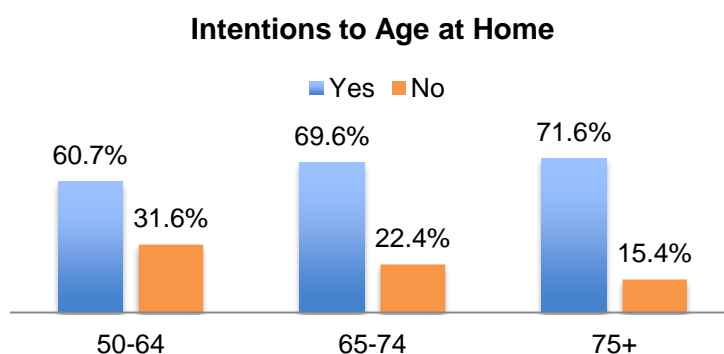
Recommendation 2: Introduce an exemption from housing stamp duty to ensure a Western Australian scheme offers levels of support similar to those achieved in Victoria, the Northern Territory and the ACT for those who hold a Pensioner Concession Card (PCC) or Commonwealth Seniors Health Card (CSHC). Such exemptions should not be restricted to new dwellings.

Recommendation 3: Provide a subsidy for practical aids for older Western Australians to modify the family home and provide support and funding for assistive technologies to allow older Western Australians to remain independently within their own homes for longer.

We acknowledge that 13 metropolitan and 14 non-metropolitan local governments have received State Government funds to adopt an age-friendly approach to their planning. National Seniors also supports the recent announcement to provide funding to regional councils to help create better communities for older people³. National Seniors supports the continuation of funding for such initiatives to ensure Western Australian communities are accessible and accommodating to people of all ages.

National Seniors calls for a continuation of such initiatives to promote age friendly cities and communities, with a range of cultural and recreational opportunities for citizens of all ages. This will result in the provision of spaces and opportunities for people to interact, feel safe and contribute in a meaningful way to their community.

Our research shows that 36 per cent of the over 50s live in a home that is not suitable for ageing. Only 38 per cent of over 50s have taken steps to prepare themselves for getting older⁴.



³ The Hon Tony Simpson MLA. 2014. Press Release: Regional seniors get an age-friendly boost. *Saturday, 15 November 2014*

⁴ National Seniors. 2012. *Where will I live as I age? Senior Australians' needs and concerns about future housing and living arrangements*. Brisbane

National Seniors research also shows that two in three Australians relocate between the ages of 55 and 75 and that in many cases they are compelled to make decisions to either reside within their current home or to move due to demands of home maintenance and everyday costs⁵.

Our research has also found that many individuals who choose to remain in their own home as they age are influenced by financial concerns and the large costs of relocating – with stamp duty being a major impediment and disincentive to downsizing or relocating. In fact, the cost of stamp duty was reported as a disincentive by 33 per cent of people in a recent report by National Seniors⁶.

People aged over 50 and concession card holders residing in Victoria, the Northern Territory and the ACT are eligible for stamp duty relief to assist in relocating to accommodation that is more suited to their needs.

National Seniors recommends that an exemption from housing stamp duty for relevant concession card holders in Western Australia will assist those who are reluctant to downsize due to associated costs and provide the opportunity to relocate to more suitable accommodation. This would have a flow on effect of increasing the availability of housing in the State.

Residential Aged Care Safety

Recommendation 4: Make it mandatory for all aged care facilities, both existing and new, to be fitted with fire sprinklers and offer older nursing homes low interest loans to assist them with retrofitting fire sprinklers.

National Seniors urges the Western Australian Government to follow the lead of Victoria and Queensland and more recently, New South Wales, to make sprinkler systems a mandatory requirement within aged care facilities.

Automatic sprinkler systems are widely recognised as one of the most effective defences against fire. The installation of both automatic sprinkler systems and smoke alarms within a residence increases a person's chance of surviving a fire to over 97 per cent⁷. Having fire sprinklers installed also reduces average property loss by approximately 71 per cent.

The Australian Bureau of Statistics (ABS) indicates that people aged over 85 account for the majority of people who reside within aged care facilities⁸. It is estimated that by the year 2031, around 28 per cent of Australians aged 85 and older will be a resident within an aged care facility.

As the likelihood of restricted mobility increases with age, it is imperative to provide fire safety systems within aged care facilities to minimise the risk of harm. The mandatory installation of

⁵ Source: National Seniors. 2012. *Where will I live as I age? Senior Australians' needs and concerns about future housing and living arrangements*. Brisbane

⁶ National Seniors Productive Ageing Centre. June 2014. *Downsizing Decisions of Senior Australians: What are the Motivating and Discouraging Factors?* Melbourne.

⁷ NFPA. 2013. *Sprinkler Facts*. Accessed 10 January 2013, Available at <http://www.nfpa.org>

⁸ Australian Bureau of Statistics (ABS). 2012. *Australian Demographic Statistics: June 2012*. Australian Government: Canberra.

sprinklers within aged care facilities would allow those people who are most vulnerable additional time to reach safety and further reduce the costs and physical impacts of a fire.

Mature Age Employment

Recommendation 5: *Develop and implement a whole-of-government strategic approach to mature age employment, with the aim of removing barriers and improving employment opportunities for mature age workers and jobseekers by:*

- *Endorsing flexible work strategies and provide mentoring and job sharing opportunities for mature age workers.*
- *Provide early intervention reskilling opportunities for mature age employees in declining industries.*

Over the last 20 years, increased workforce participation among older age groups has been integral to Australia's sustained economic growth. In Western Australia, workers aged 50 and older now make up more than one quarter of the total State workforce, compared to only 20 per cent of the total workforce 10 years ago⁹. Furthermore, it is estimated that by 2056 Western Australia's workforce will be 2.2 to 2.9 million, up from 1.2 million in 2012. This infers that an additional 1 to 1.7 million workers may be required to maintain the State's anticipated level of economic development in the future¹⁰.

If the anticipated workforce in 2056 is to be fully employed, 23,000 to 39,000 jobs per year will need to be created in Western Australia. Therefore, the recruitment and retention of a skilled workforce will continue to be an important issue.

National Seniors recommends tailored assistance relevant to the conditions of the current labour market in Western Australia to provide awareness of the most current employment opportunities and limitations. Such assistance should focus on an individual's needs and aim to help older job seekers in Western Australia to gain the skills needed to manage their own careers, achieve their own career goals and reinvigorate personal interests.

The initiative formed by the American Association of Retired Persons (AARP) titled 'Life Reimagined' provides a suitable platform on which to build mature age employment programs in Western Australia.

⁹ Australian Bureau of Statistics (ABS). 2012. *Australian Demographic Statistics: June 2012*. Australian Government: Canberra.

¹⁰ Western Australian Government. June 2014. *State Planning Strategy 2050: Planning for Sustained Growth and Prosperity*. Western Australian Planning Commission: Perth.

Cost of Living

Action on the following is essential as the cost of living pressures escalate.

Recommendation 6: *Apply the Cost of Living Assistance payment to all utilities accounts of Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) holders.*

Recommendation 7: *Ensure equity for non-reticulated gas users and those living in rural areas with those in metropolitan areas.*

The stated objective of the Western Australian Government 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. The current Cost of Living Assistance (CoLA) scheme provides \$217 incl GST per annum to subsidise electricity usage. However, it does not offer any assistance to offset the supply charge for gas.

For many regions, heating is only required for two or three months of the year, meaning that for the remainder of the year the gas account purely reflects the supply charge. Users of non-reticulated gas also face a similar charge when purchasing bottled gas, which typically requires a rental payment for the gas cylinders.

Rising energy costs have had a pronounced impact on Western Australian households with low fixed incomes. Energy costs will increase further over the coming years. Ensuring the Energy Rebate is equitable for low income households is one of the ways by which the Western Australian Government can ensure that all of its disadvantaged residents are adequately accommodated.

Along with solar energy, gas heating is regarded as one of the 'green alternatives' and is more environmentally friendly than electricity, therefore it should be treated equally within the distribution of the CoLA payment provided by the Western Australian Government.

Dental Health

Recommendation 8: Provide additional funding for the seniors' oral health program that will enable dental therapists to provide comprehensive services to care recipients on a more regular basis.

Recommendation 9: Encourage education and training in oral hygiene for the aged with:

- Aged Care providers
- Community care organisations.

Recommendation 10: Further extend the reach of domiciliary dental care units beyond Metropolitan areas for non-ambulatory persons and eligible concession card holders in regional/remote Western Australia.

The Australian Institute of Health and Welfare reports that oral health and use of dental services provides stark evidence of the dental health crisis facing the community¹¹. According to the National Dental Telephone Interview Survey, from 1994 to 2010, there was an increase in the proportion of adults avoiding visits to a dentist due to costs, from about 25 per cent to 30 per cent¹².

Oral health issues in particular are preventable and are strongly linked to a person's general health. Poor oral hygiene also results in social isolation which further leads to depression and mental and physical illnesses.

In February 2012, the National Advisory Council on Dental Health reported that poor oral health has an impact on individuals in terms of overall health, pain, nutrition, social exclusion and economic loss. Treatment of complex problems in hospitals, visits to GPs and pharmacists for treatment of pain and infection, are additional financial burdens on Commonwealth, State and Territory governments¹³.

People aged 65 and older experience higher rates of oral health issues than younger groups, with around 20 per cent reporting each of missing teeth, avoidance of certain foods and concerns regarding their appearance¹⁴.

Income support recipients are particularly disadvantaged when compared with the rest of the Australian population, being up to three times more likely to have had all their teeth extracted; 47 per cent more likely to have experienced toothache in the last year; and 76 per cent more likely to have avoided certain foods because of problems with their teeth⁹. The AIHW report also confirms the long waiting times in the overstretched and under-funded public dental system with one in three (32%) card holders reporting waiting more than 2 years on the waiting list for public dental care⁹.

Private oral health care services are expensive, with a standard consultation costing around \$100 (compared to approximately a \$30 gap fee for a standard General Practitioner consultation after the

¹¹ Australian Government, Australian Institute of Health & Welfare – *Oral Health and use of dental services 2008 finding from the National Dental telephone interview survey 2008*.

¹² AIHW. 2014. *Oral health and dental care in Australia: Key facts and figures trends 2014*.

¹³ National Advisory Council on Dental Health, 2012. *Report of the National Advisory Council on Dental Health*.

¹⁴ Australian Institute of Health and Welfare, 2012. *Australia's Health*. Commonwealth

Medicare rebate). More complex procedures, like root canal, can cost as much as \$1,500. Medicare rebates applying to dental services are limited and there is little direct control of fees charged by private dentists.

The Western Australian State Government provides eligible concession card holders with subsidised treatment through the Oral Health Centre. However, the demand for these services far outstrips supply and for those without private health insurance treatment can still be a considerable cost.

Residents living in aged care facilities are eligible for free annual dental examinations; however, these are at most minimal screenings.

Older Western Australians, in particular those in residential care facilities, face further difficulties in accessing oral health care services as dentists and aged care staff may not be trained in the specific needs of older patients. Better oral health education for individuals, medical practitioners, aged care staff and carers is needed for an increase in overall general health. The preventative health benefits of treating the dental health of older Western Australians will minimise future health costs of the Western Australian State Government.

Eligible concession card holders in metropolitan areas of Western Australia have access to dental services through the Metropolitan Patient's Dental Subsidy Scheme. Patients eligible for public dental services may be referred to private dental practitioners for treatment (at the subsidised rate) through this scheme.

The Country Patient's Dental Subsidy Scheme (CPDSS) allows persons eligible for public dental services who live in an area where there are no public dental clinics to access care through private dental services, at a subsidised rate. However, this scheme is not available to older Western Australians who are housebound or require ambulatory transport to a dental care service area due to a medical condition or disability. Moreover, the domiciliary dental care services for non-ambulatory persons are only available to eligible people in metropolitan areas. A member of National Seniors reports:

Since July 2010 my wife has been unable to stand or walk and has advanced Alzheimer's. Myself and carers, twice each 7 days, using a hoist care for all of my wife's needs. She spends her days confined to a "Princess type chair" and nights in a hospital type bed with myself sleeping beside her in a king single bed, to enable me to attend to her if necessary during the night... I attend to all needs of the home as well as my wife's...

...my wife's teeth are badly degraded and require attention or as much as can be hoped for according to a dentist's consideration on examination... even though the Domiciliary Service is not currently available in this area [it was]... suggested that the Country Patients' Dental Subsidy Scheme (CPDSS) may be useful to assist my wife. I have read the literature and unfortunately the CPDSS Scheme does not suit as (a) my wife can only be moved by ambulance and (b) local dentists do not have the facility to handle a patient with my wife's disability.

Health

Recommendation 11: *Continue to improve and assess performance to reach targets across all clinical urgency categories for elective surgery waiting times and emergency access waiting times.*

In the 2014-2015 Mid-Year Economic and Fiscal Outlook (MYEFO), the Federal Government abolished funding for the Expert Panel to review Elective Surgery and Emergency Access Targets. Furthermore, the Federal 2014-2015 budget ceased the *National Partnership Agreement on Improving Public Hospital Services* (NPAIPHS) from July 2015. Under the NPAIPHS, the states and territories receive funding for improving access to elective surgery, emergency care and sub-acute care.

National Elective Surgery Targets

Under The *National Health Reform Agreement - National Partnership Agreement (NPA) on Improving Public Hospital Services*, reward funding is made available to WA under the *National Elective Surgery Target (NEST) initiative*. The December 2014 targets for Category 1 cases admitted within the clinically recommended time is 100 per cent, Category 2 cases admitted in the clinically recommended time is 95 per cent and Category 3, 98.5 per cent.

In the September 2014 calendar period, 98 per cent of Category 1 cases were admitted within the clinically recommended time (increase of 2.8% from 2013), 91.9 per cent of Category 2 (increase of 4.1% from 2013) and 98.6 per cent of Category 3 (increase of 1.3% from 2013).

National Emergency Access Target

In 2013-2014 Western Australia had the highest proportion of emergency department visits completed in 4 hours or less (79%)¹⁵ in Australia.

In the September 2014 quarter, there was an increase of 8,400 (or 3.4%) in total emergency 280,000 department attendances in public hospitals compared with the same quarter in the previous year¹⁶. The 2014 target for ED attendances with Length of Episode (LOE) of four hours or less is 85 per cent. The target was not achieved in the September 2014 quarter as 77.2 per cent of ED attendances had a LOE of four hours or less.

National Seniors supports these achievements. However, the Western Australian government must ensure improved performance to reach targets across all clinical urgency categories for elective surgery waiting times and increase the baseline target for emergency admission, referral or discharge in order to reach 90 per cent target by 2015.

National Seniors urges the Western Australian government to continue to improve and assess performance to reach targets across all clinical urgency categories for elective surgery waiting times and emergency access waiting times following the abolition funding for the Expert Panel to review Elective Surgery and Emergency Access Targets.

¹⁵ AIHW. *Australian hospital statistics 2013–14: emergency department care. Health services series no. 58. Cat. no. HSE 153.* Canberra: AIHW.

¹⁶ WA Health Performance Report | July to September 2014 Quarter