



**Submission to the  
2010 - 2011  
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## About Us

National Seniors Australia (NSA) is the country's largest seniors' organisation with over 280,000 members (**including over 115,000 in Queensland**). NSA is 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.

NSA 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, NSA has developed an ageing agenda that encompasses the issues pertinent to these different age cohorts, as well as to seniors from varied socio-economic backgrounds. This includes: those still in the workforce, age pensioners, and self funded retirees.

## Policy

**The Queensland State Policy Group (QPG) was established in 2006 and plays a key role in identifying emerging issues and trends in the State. The QPG also acts as a conduit between NSA members in the State, relevant community organisations, NSA's National Policy Office and the Queensland Government.**

The National Policy Office (NPO), based in Canberra, facilitates the implementation of NSA's 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 NSA's 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

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

Key objectives of PAC 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.

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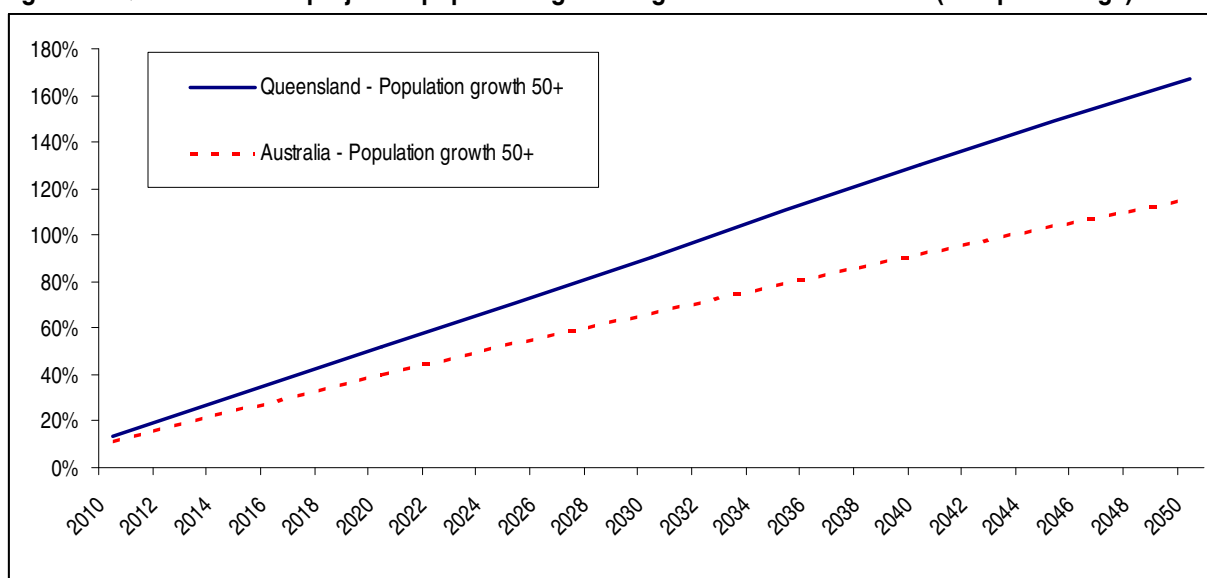
## A Demographic Snapshot

Queensland currently has a relatively young population with a median age of 36.3 years at June 2008 compared to 36.9 years nationally. However, the proportion of older residents in Queensland is increasing faster than all other states and territories while the proportion of younger people is in decline. The proportion of Queensland's total population aged 50+ is projected to reach 34% by 2020, compared with 30% in June last year. Looking past 2020, population ageing will be even more pronounced with around 40% of the population being aged 50+ by 2050. By 2050 the number of Queenslanders aged 75+ will reach in excess of 12% of the State's total population, representing an increase of 325%.

**Figure 1 - States/territory projected population growth aged 50+ & 75+ by 2050 (as a percentage)<sup>1</sup>**

	QLD	WA	NT	VIC	ACT	NSW	SA	TAS	AUS
<b>50+</b>	167	163	150	110	101	91	73	55	115
<b>75+</b>	325	327	482	211	279	186	155	161	227

**Figure 2 - QLD & Australia projected population growth aged 50+ from 2010–2050 (as a percentage)\***



(Based on ABS 3222.0 - Population Projections, Australia, 2006 to 2101 – Series B 2008)

### Diversity of the Population 50+

Government must recognise that those aged 50+ are also a diverse segment of the State's population. At one end of this spectrum the 'baby boomer' population bulge is bringing new issues and expectations of retirement, replacing the traditional view of 'dependency and decline' with one of independence and increased productivity.<sup>2</sup> At the other end, increased life expectancies are supporting marked growth in the numbers of people aged 75+. Aside from increased health and accommodation needs this cohort typically have very different concerns from younger generations and respond better to more traditional, such as non-digital, forms of information dissemination. The cultural and linguistic diversity of the 50+ population also has the potential to impact on care needs and social engagement. Research suggests that older adults with English as a second language often revert to their native language as they age and respond best to community-based care provided by people with the same cultural background.

<sup>1</sup> Figures are expressed as a percentage increase on 2006 population figures

<sup>2</sup> Clark, D. & Stillman, S. (2006). *The Retirement Expectations of Middle Aged Individuals*. Canberra: ANU.

## **Executive Summary**

NSA aims to lift significantly the importance of ageing on the national and state/territory political agenda as this will enable planning to occur regarding the important financial and social implications that government, business and the community must face in coming years.<sup>3</sup> Demographic change will present a number of challenges for the Queensland Government, state business and the broader community as it follows that the demand for essential services, including health and aged care will increase accordingly. The critical aspect will be the leadership that the Queensland Government can provide, as decisions taken now will positively impact on the State's readiness to cope with demographic change in the future.

### **Budget Priorities**

NSA has identified the following four key areas for action which need to be addressed as a matter of priority in the 2010-11 State Budget. As well as assisting the Government to achieve its 2020 vision for Queensland taking action in these areas will address community concerns about the lesser profile given to seniors' issues in recent State Budgets and will increase the profile of seniors' in the community in-line with the Department for Communities' Seniors Strategy 'Positively Ageless'.<sup>4</sup>

**Embed prevention and early intervention into every aspect of the State healthcare system and better integrate preventative healthcare initiatives with community care programs, particularly in the areas of mental health and dental care.**

**Streamline the State Seniors Card by bringing the age requirements for the card into line with other states and territories, and by providing free (off-peak) travel to Seniors Card cardholders.**

**Develop and implement of 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.**

**Fund a review of the State's capacity to meet current seniors' accommodation needs, as well as future accommodation needs in the context of population ageing and changing lifestyle preferences.**

### **Areas for Action**

There are a number of areas in which immediate action could be taken. These are summarised below:

#### **1/ Healthy & active communities**

- Develop additional preventative health care programs aimed at encouraging older Queenslanders to remain physically and mentally active and involved in their communities.
- Fund educational initiatives that improve awareness of mental health issues impacting older age groups amongst medical practitioners, aged care staff, carers and the broader community.
- Ensure adequate funding for respite care services.
- Provide funding to enable more regular dental services to those in residential care settings and those receiving care in their own homes, and fund training programs which increase awareness of the importance of oral hygiene amongst aged care staff and community care workers.
- Develop a mobile drop-in dental clinic service for the broader seniors' community – this could be similar in scope to the School Dental Service.
- Increase the number of available dental therapists, and ensure dental therapists are appropriately trained in the specific needs of older patients.

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<sup>3</sup> NSA. 2008. *Advantage Australia – Maximising the potential of an ageing population*. Canberra.

<sup>4</sup> QLD Department for Communities. 2009. *Positively Ageless - Developing a Queensland seniors' strategy*

- Continue the Health Consumers Queensland Strategic Plan (2008-2010) beyond its 2010 completion date.

## **2/ Supporting communities**

- Provide a rebate for non-reticulated gas users to assist with rising energy costs, equivalent to the rebate provided to reticulated gas users.
- Fund new initiatives that assist seniors to reduce their energy and water use.
- Reduce the eligible age for the Queensland Seniors Card to applicants aged 60 and over, consistent with other states and territories.
- Increase the number of programs in the 60 and Better program in areas with large seniors' populations, particularly those areas associated with relative remoteness.
- Provide permanent funding for the Seniors Legal and Support Services with additional funds to establish centres in other areas of need.

## **3/ Productive & engaging communities**

- Develop and implement of 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. This should include:
  - removing disincentives to remaining in the workforce beyond traditional retirement age
  - providing employers with incentives to retain and hire older workers
  - providing targeted assistance for mature-age jobseekers, such as training and re-skilling services and programs
- Immediately undertake an audit of all state laws with a view to identifying and then removing all legislative provisions that discriminate against older people on the basis of age
- Introduce free off-peak travel on public transport for Seniors Card holders.
- Provide travel assistance to Seniors Card holders lacking access to public transport, such as those in rural and regional areas.

## **4/ Sustainable communities**

- Fund a review of the State's capacity to meet current seniors' accommodation needs, as well as future accommodation needs in the context of population ageing and changing lifestyle preferences.
- Establish a scheme that would facilitate and assist senior homeowners wanting to subdivide their property. It is also essential that support and advice services are available and appropriate legislation is in place to protect the interests of seniors engaging in these transactions.
- Implement a recycling refund scheme in Queensland similar to that which currently operates in South Australia.
- Develop initiatives that encourage medium to large retailers to invest in 'green' alternatives to the use of plastic bags.

# 1 Healthy & active communities

## 1.1 Preventative health

In the context of population ageing, government spending is projected to significantly increase, particularly in key areas such as health and aged care. 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. The National Health and Hospitals Reform Commission Report, *A Healthier Future for all Australians*, also identified the need to embed prevention and early intervention into every aspect of the health system, which is essential if the health system is to be redesigned to meet emerging challenges.<sup>5</sup> It is essential for the Queensland Government to adopt a greater preventative focus in those areas of health care which fall under its jurisdiction.

Primary health care is about providing care that brings together health promotion, early detection and intervention and the management of people with acute and ongoing health conditions. By strengthening primary health care services in the community and making the Community Health Centres the first point of contact with General Practice Clinics, existing services would be improved. The opportunity to set up preventative measures exists now within the current structure of Community Health Centres, with healthy life programs focused on older men and women in the community. Programs set up to occupy older men in a couple of community 'Men's sheds' are to be commended. Such programs assist with the prevention of social isolation, depression and suicide.

Preventative health care initiatives could also be better integrated into current community care programs, such as Home and Community Care (HACC) and Community Aged Care Packages (CACP), as the infrastructure is already in place.

### **Areas for Action**

**Develop additional preventative health care programs aimed at encouraging older Queenslanders to remain physically and mentally active and involved in their communities.**

## 1.2 Mental health

Good mental health is fundamental to the well-being of individuals, their families and the general community. Poor mental health and mental illness can impact negatively on general health, quality of life, social engagement, and productivity. Mental health problems are also frequently mis- or under-diagnosed in older adults. Another 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. Some older adults (particularly men) are also less willing than younger people to admit experiencing mental health problems and/or seek help.

### **Depression**

Depression is one of the most common mental health disorders in older people, however there is strong evidence to suggest that signs of depression in older age groups are frequently dismissed as changes relating to the ageing process, dementia or other illnesses. Depression in later life is typically characterised by an increased likelihood of recurrence, slow recovery and increasingly brief periods between episodes. Rates of depression amongst residential aged care residents are also far higher than those in other areas of our community. It is estimated that as many as 51% of high care and 30% of low

<sup>5</sup> National Health and Hospitals Reform Commission (NHHRC). *A Healthier Future for all Australians*. Available at: <http://www.health.gov.au/internet/nhhrc/publishing.nsf/Content/interim-report-december-2008>



care residents have depression.<sup>6</sup> These problems are exacerbated by the increasing shortage of qualified staff and by the difficulties residents face in regularly accessing GPs.

With prevalence rates notably higher among those living under adverse socio-economic circumstances, the recent economic downturn is likely to have increased the incidence of depression amongst older adults. NSA has received representations from members who have experienced reductions in their retirement savings of up to 50 per cent over the last 12 months. Many mature age persons have also been made redundant with little opportunity of re-employment in the short term.

While some non government organisations have instituted peer education to raise awareness about depression NSA believes there is scope for additional preventative programs at the State level.

## **Dementia**

The incidence of dementia is projected to significantly increase as the population ages. Managing the dementia epidemic presents growing challenges in terms of prevalence, costs and burden of disease.<sup>7</sup> Promoting lifelong learning, social engagement, appropriate nutrition and physical activity has the potential to provide substantial savings in the costs of managing dementia.

Funding increases for respite care services provided through both Home and Community Care (HACC) and residential aged care facilities will also be necessary as the incidence of dementia increases. It is particularly important that respite care remains affordable and accessible in a locality which ensures family can still maintain contact.

### **Areas for Action**

**Fund educational initiatives that improve awareness of mental health issues impacting older age groups amongst medical practitioners, aged care staff, carers and the broader community.**

**Ensure adequate funding for respite care services.**

## **1.3 Oral health**

Tooth decay and gum disease are two of the most common health conditions in Australia today. In Queensland, it is estimated that around 27 per cent of the population experience untreated oral health decay.<sup>8</sup> The National Health and Hospitals Reform Commission also identified improving access to dental health care as a key national priority. It is therefore surprising that oral health care was not specifically mentioned in Toward Q2 – Tomorrows Queensland.

Oral health issues in particular are preventable and are strongly linked with general health. Poor oral hygiene can also increase the likelihood of depression and can result in withdrawal from society leading to social isolation, which in itself leads to greater mental and physical illness. Oral health care services are also expensive - a standard consultation costs around \$100 (compared to about \$30 for a standard GP consultation after the Medicare rebate), 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.

Seniors, and in particular those in residential care facilities, face further difficulties in accessing oral health care services. The majority of dentists are also 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.

<sup>6</sup> Fleming R, editor. Challenge depression: a manual to help staff identify and reduce depression in aged care facilities. Sydney: The Hammond Care Group, 2001

<sup>7</sup> Alzheimers Australia. The Dementia Epidemic: Economic Impact and Positive Solutions for Australia. 2003.

<sup>8</sup> AIHW. The National Survey of Adult Oral Health 2004-2006

Better oral health education for individuals, medical practitioners, aged care staff and carers is desperately needed. It must also be taken into consideration that many older people are unable to access dental care because they lack transport or have limited mobility. Fully equipped dental vans such as they use in schools would help with mobility problems. Flying dentists to travel with the flying doctor service would be useful in remote areas.

#### **Areas for Action**

**Provide funding to enable more regular dental services to those in residential care settings and those receiving care in their own homes, and fund training programs which increase awareness of the importance of oral hygiene amongst aged care staff and community care workers.**

**Develop a mobile drop-in dental clinic service for the broader seniors' community – this could be similar in scope to the School Dental Service.**

**Increase the number of available dental therapists, and ensure dental therapists are appropriately trained in the specific needs of older patients.**

#### **1.4 Health Consumers Queensland Strategic Plan**

The establishment of the Health Consumers Advisory Council in Queensland and the development of a strategic plan (2008-2010) represented a significant development in ensuring a stronger voice for consumers and a greater strategic direction for the operation of Queensland's public health system. Enabling community representatives to voice their opinion and contribute to policy development is an essential means by which Government can better understand the needs and experiences of consumers. This is also important in maintaining community confidence in Government decisions.

NSA believes the Health Consumers Queensland Strategic Plan has brought many to the benefits Queensland's health system, and has contributed to improved outcomes for health consumers. To ensure the benefits of direct consumer input and strategic direction are ongoing, NSA is calling for the Health Consumers Strategic Plan to be continued beyond 2010.

#### **Areas for Action**

**Continue the Health Consumers Queensland Strategic Plan (2008-2010) beyond its 2010 completion date.**

## 2 Supporting communities

NSA is aware that the Queensland Government provides financial assistance to seniors, pensioners and veterans through its concession programs. These programs, which will provide over \$186 million in support this financial year, form an integral part of the overall household budget for seniors. Accordingly, any scaling back of entitlements will have a significant impact on their overall standard of living.

### 2.1 Assistance with utilities

Concessions are particularly important in assisting low-income households with rising utility costs. ABS figures suggest that older Australians on average spend a higher proportion of their income on utilities than all other age groups. To ensure these rebates and concessions do not lose their relative values in the face of increasing energy costs it is essential that a framework be developed to ensure appropriate levels of support. In addition to ongoing support with utility costs it is essential that the Queensland Government increase its assistance for seniors to reduce their energy use. NSA acknowledges recent initiatives such as the ClimateSmart Homes Rebate program and Home EnergyWise and WaterWise services but believes more can be done to alleviate cost of living pressures on the individual and government expenditure on concessions in the longer term.

Representations made to NSA by its members suggest that the current energy rebate scheme is overlooking a significant number of seniors and is failing to recognise the particular circumstances of those living in rural and regional areas. The Queensland Government currently provides a rebate on the cost of reticulated natural gas supplied to the home of an eligible cardholder however non-reticulated gas users receive no assistance. Seniors purchasing bottled gas are often required to pay a rental for the gas cylinders representing a cost pressure equivalent to a supply charge for reticulated users. According to ABS figures, over 18 per cent of Queensland households (around 300,000) use LPG/bottled gas.<sup>9</sup> Providing an equivalent rebate for non-reticulated would restore equity for those in country areas.

It is also worthy to note that gas heating is often referred to as the green solution and is environmentally more friendly than the production of electricity. At odds with this, the status quo provides a financial incentive for seniors to use electricity over gas.

#### **Areas for Action**

**Provide a rebate for non-reticulated gas users to assist with rising energy costs, equivalent to the rebate provided to reticulated gas users.**

**Fund new initiatives that assist seniors to reduce their energy and water use.**

### 2.2 Seniors Card eligibility

Queensland stands alone on the age criterion for eligibility for the Seniors Card. While all other Australian states and territories provide their respective Seniors Card to applicants aged 60 or over (with other qualifications), in Queensland the eligible age for the card is 65. NSA feels that reducing the eligibility age to 60 would assist seniors to better cope with a continually increasing cost of living and would ensure equity for Queensland seniors in line with their counterparts in other states and territories.

#### **Areas for Action**

**Reduce the eligible age for the Queensland Seniors Card to applicants aged 60 and over, consistent with other states and territories.**

<sup>9</sup> ABS - 4602.0.55.001 Environmental Issues: Energy Use and Conservation, Mar 2008

## 2.3 Grandparents

The number of grandparents raising their grandchildren is increasing. In some cases, older Australians are undertaking the responsibility of child caring due to a breakdown in the relationship between parents or as a result of substance abuse issues. While there are benefits to be gained for both grandparents and children as a result of intergenerational care there are also a number of issues that need to be resolved if these benefits are to be maximised. These include financial, legal, health, housing and safety matters.

Grandparents receive very little financial assistance to meet the costs of being a carer. The transition to being a grandparent carer can be sudden and can include high initial costs relating to accommodating the children (e.g. clothes, bedding, school supplies) as well as ongoing additional caring costs (e.g. food, health care). It is important to note that caring responsibilities and the associated costs come at a time when many are in or are approaching retirement. The ongoing cost of caring for children may not have been planned for and may affect the sustainability of the grandparent's retirement income.

While all grandparent carers are eligible for Family Tax Benefit B only those resulting from a determination by the Child Protection Authority are eligible for a Foster Carers Allowance. Grandparent carers under the Family Court may be eligible for a proportion of the Child Support allowances from the parents however this is very new legislation and is not always applied by the Federal Court. There is a clear need for all grandparent carers to be treated equally and preferably all should be eligible for a Foster Carers Allowance irrespective of the reasons for their assumption of the responsibility.

### **Areas for Action**

**Amend Foster Carers Allowance criteria to ensure that legitimate grandparent carers receive appropriate financial support.**

## 2.4 Social isolation

Social isolation can be defined as a low level of interaction with others combined with the experience of loneliness. It can have a detrimental effect on seniors' health and wellbeing. There are a number of risk factors that lead to social isolation of older people, these include: retirement, physical disability, poor health, geographic location, lack of transport, lack of access to community infrastructure, care responsibilities and loss of a partner.

As Queensland's population ages the number of people at risk of social isolation will markedly increase. NSA recognises the various State Government initiatives which encourage healthy ageing and social participation among seniors, such as the Sixty and Better Program. However, while welcome, these initiatives have been short-term in nature and lack effective evaluation. Anecdotal evidence suggests these programs should be implemented on a much broader scale across the state.

### **Areas for Action**

**Increase the number of programs in the 60 and Better program in areas with large seniors' populations, particularly those areas associated with relative remoteness.**

**Provide permanent funding for the Seniors Legal and Support Services with additional funds to establish centres in other areas of need.**

## 3 Productive & engaging communities

### 3.1 Mature age employment

Over the last 20 years increased workforce participation amongst older age groups has been integral to Australia's sustained economic growth. In recognition of this fact, successive governments have actively pursued higher mature age participation rates as a means of increasing productivity and addressing labour shortages - in Queensland, this has included the Experience Pays Awareness Strategy (EPAS), which ran from July 2006 to 30 June 2009.

While welcome, these programs have had a minimal impact on removing age barriers and creating a level playing field for mature age workers and jobseekers. Research indicates that retrenched mature age workers in Queensland remain significantly less likely to re-enter the workforce compared with younger age groups - the average period of unemployment for those aged 55+ in Queensland is 57 weeks compared to only 23 weeks for those aged 15-54.<sup>10</sup> Furthermore, the proportion of unemployed Queenslanders aged 55+ who experience long-term unemployment is 25 per cent compared to only 10 per cent of all unemployed Queenslanders aged 15+.<sup>11</sup> This further illustrates how mature age jobseekers are at greater risk of long-term unemployment.

The economic landscape has clearly changed as a result of the global financial crisis but mature age employment remains just as important to the state and national economies as it did during the preceding period of economic growth. A 2008 report by global investment firm Mercer has also warned that while the attraction and retention of older workers will not be a priority for many employers in the current period of economic volatility, the experience and corporate memory of older employees will be critical to rebuilding a business outside of the economic crisis.<sup>12</sup> Decreasing mature age participation rates will also lead to reduced self-sufficiency in retirement and increased social security expenditure by government.

#### **Areas for Action**

**Develop and implement of 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. This should include:**

- **removing disincentives to remaining in the workforce beyond traditional retirement age**
- **providing employers with incentives to retain and hire older workers**
- **providing targeted assistance for mature-age jobseekers, such as training and re-skilling services and programs**

**Immediately undertake an audit of all state laws with a view to identifying and then removing all legislative provisions that discriminate against older people on the basis of age.**

### 3.2 Volunteering

Older Australians are much more likely to volunteer compared with the general population – nearly 20 per cent of those aged 50 and over volunteer compared with 14 per cent of the general population. In Queensland the rate of volunteering for those aged 50 and over is slightly below the national average, and is the third lowest compared with other states and territories (see Figure 3 below).<sup>13</sup>

<sup>10</sup> Average period of unemployment figures are based on the average of the 6 months to August 2009

<sup>11</sup> ABS - 6291.0.55.001 - Labour Force, Australia, Detailed - Electronic Delivery. August 2009

<sup>12</sup> Mercer. *Workplace 2012: beyond the Global Financial Crisis*. 2008. Sydney

<sup>13</sup> ABS - 2006 Census

**Figure 3 – State & territory rates of volunteering (as a % of the population)**

	ACT	SA	TAS	NT	VIC	QLD	NSW	WA	AUS
50+	24.1	22	21.1	19.1	18.7	18.6	17.9	17.6	18.7
General	18	17	16	13	14	15	14	13	14

The Senate Report *A decent quality of life* (2008) found that transport-related costs are a prominent cost pressure for older people and have strong implications for community involvement and social interaction, such as volunteering.<sup>14</sup> Removing this cost barrier through the provision of free off-peak travel for Seniors Card holders would assist the Queensland Government to attain its target of increasing the number of volunteers by 50 per cent (*Towards Q2 – Tomorrow's Queensland*).

The cost of this assistance would almost certainly be off-set by the increased contribution that seniors would be able to make to the community. Research also shows that people who are active live longer, healthier and more productive lives, thereby reducing the demand on other government services, such as health. NSA believes that the proposal, in encouraging seniors to travel off-peak, would also assist in lessening demand for services during peak times. Forecasts suggest that morning peak passenger demand in Brisbane will jump by nearly 60 per cent to 70,000 by 2016.<sup>15</sup>

NSA also considers the ongoing development of the Go Card, including the planned roll-out of a Seniors Card that will double as a Go Card by the end of 2010, provides an ideal opportunity for free (off-peak) travel to be extended to Seniors Card holders with minimal administrative cost.

In recognition of the fact that public transport services in the country are not as comprehensive as in metropolitan areas the Government should consider alternative forms of travel assistance for those in rural and regional areas. For example in WA, eligible age pensioners are provided with \$500 per annum to purchase fuel and to assist with taxi fares through the Country Age Pension Fuel Card program.

### **Areas for Action**

**Introduce free off-peak travel on public transport for Seniors Card holders.**

**Provide travel assistance to Seniors Card holders lacking access to public transport, such as those in rural & regional areas.**

<sup>14</sup> Commonwealth Senate Community Affairs Committee. 2008. Report - *A decent quality of life*.

<sup>15</sup> Courier Mail. 2009. <http://www.news.com.au/couriermail/story/0,20797,26170223-3102,00.html>

## 4 Sustainable communities

### 4.1 Seniors accommodation

In response to the increasingly significant issue of affordable housing for low and middle income earners state and territory Governments have developed a broad range of initiatives aimed at supporting the supply of affordable housing by the private and not-for-profit sectors – in Queensland this has included the Affordable Housing in Strategic Communities Action Plan (2001). The majority of these initiatives however have given only passing mention to the issue of affordable and appropriate accommodation for seniors, which will become even more critical as the population ages.

Estimates suggest the number of older people in low-income rental households will more than double from 195,000 currently to 419,000 by 2026.<sup>16</sup> Provision of affordable and appropriate accommodation applies equally to seniors who own their own homes. NSA research found that two in three people move between the ages of 55 and 75, and that many of these are pushed into decisions to either stay in their existing homes or to move due to various constraints. Many individuals who choose to 'stay' indicate that they are influenced by financial concerns, while on the other hand many older individuals are thinking of moving because of the upkeep responsibilities of their existing homes.<sup>17</sup> These findings have important implications for government policy and planning.

NSA's 2009 Queensland Election Priorities document emphasised the need for all levels of government to work together to provide a long term affordable and appropriate housing solution. NSA highlighted the need to expand the scope of the Housing Affordability Strategy to include an emphasis on current and future demand in the context of population ageing. The strategy should ensure: a suitable proportion of housing meets the needs of older residents and is in close proximity to essential services; and that assistance is provided to seniors needing to make renovations that will enable them to age in their own homes. Because of the urgent and growing complexity of this challenge funds should be allocated for detailed planning and meaningful consultation with key stakeholders.

### Sub-divisions

The South East Queensland Regional Plan (SEQRP) 2009-2031 estimates that the region's growth will generate demand for 754,000 new dwellings and sets an objective of 156,000 additional dwellings in Brisbane, of which 138,000 would be infill-housing. NSA believes the subdivision of properties owned by seniors could assist with meeting these targets. An increasing number of seniors choose to age in their own homes, however, many find this difficult due to cost of maintenance and refurbishment to address their reduced mobility or declining health. Their main options to generate capital or top-up their income are entering into a reverse mortgage or downsizing into smaller accommodation. With appropriate safeguards some of these seniors, through the subdivision of their properties, could equip themselves with the financial means to age at home and at the same time assist to achieve the goals of the SEQRP.

NSA believes the government could establish a statutory authority (if not use an existing authority such as the Building Services Authority) which could oversee a turn-key service for seniors who may be in need of funds and who are prepared to have their property subdivided. Given the level of complexity involved in subdividing it is essential that support and advice services and appropriate legislation is in place to protect the interests of seniors engaging in these transactions.

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<sup>16</sup> Australian Housing and Urban Research Institute (AHURI). Research & Policy Bulletin, Issue 68. *Housing Affordability in Australia*. February 2008.

<sup>17</sup> NSA. *Moving or staying put. Deciding where to live in later life*. November 2009

### **Areas for Action**

**Fund a review of the State's capacity to meet current seniors' accommodation needs, as well as future accommodation needs in the context of population ageing and changing lifestyle preferences.**

**Establish a scheme that would facilitate and assist senior homeowners wanting to subdivide their property. It is also essential that support and advice services are available and appropriate legislation is in place to protect the interests of seniors engaging in these transactions.**

## **4.2 Environment**

There is growing awareness and concern amongst older Australians about the environment, and how human activity has impacted upon it. Older Australians have also expressed a strong desire to leave behind a sustainable planet for future generations and to be fully engaged in the environmental debate.

The seniors' community in Queensland has expressed its strong support for the development of additional environmental initiatives, such as the introduction of a recycling refund scheme similar to that which operates in South Australia. Under the South Australian scheme manufacturers of a range of alcoholic and non-alcoholic beverages retailed in glass, plastic and metal are taxed at the rate of 10c an item. After use, consumers can claim a refund of the tax at re-cycling depots around the State. As well as leading to greater investment in the State's recycling industry this scheme would provide employment opportunities for the local community.

Concerns have also been raised about the use of plastic bags, and their effects on the local environment. NSA believes that Government should explore opportunities to encourage investment in 'green' alternatives to plastic bags.

### **Areas for Action**

**Implement a recycling refund scheme (for recyclable containers) in Queensland, similar to that which currently operates in South Australia.**

**Develop initiatives that encourage medium to large retailers to invest in 'green' alternatives to the use of plastic bags.**