

**Submission to the 2014 - 2015
Western Australian State Budget**

January 2014

National Seniors

Australia

About National Seniors Australia

With around 200, 000 members Australia-wide National Seniors is the consumer lobby for the over-50s. It is the fourth largest organisation of its type 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 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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Contents

RECOMMENDATIONS	1
INTRODUCTION	3
AGEING IN PLACE	5
STAMP DUTY	7
MATURE AGE EMPLOYMENT	8
COST OF LIVING	9
DENTAL HEALTH	10
ELDER ABUSE	12
HEALTH	13

Recommendations

Our specific recommendations for the 2014-2015 State Budget are as follows:

Ageing in Place

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. 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.

Safety

3. Make it mandatory for all aged care facilities, both existing and new, to be retro fitted with fire sprinklers.

Stamp Duty

4. Introduce a one off concession on housing stamp duty to ensure a Western Australian scheme offers levels of support similar to those achieved in Victoria and New South Wales for those who hold a Pensioner Concession Card (PCC) or Commonwealth Seniors Health Card (CSHC).

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:
 - a) Endorsing flexible work strategies to attract mature age workers to the workforce.
 - b) Continuing to implement Commonwealth employer incentives to employ mature age workers.
 - c) Providing mentoring and job sharing for mature age workers.

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 gas 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 to enable dental therapists to provide comprehensive services to care recipients on a more regular basis (both in residential facilities and for those people living in their own homes).

9. Increase education and training in oral hygiene amongst aged care staff and community care workers.

Elder Abuse

10. Provide an Elder Abuse helpline to address the growing problem of elder abuse.

Health

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

Introduction

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. 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.

Furthermore, Western Australia continues to have the fastest population growth in the country, with an increase of 81,000 people or 3.3 per cent growth, taking the Western Australian population over 2.5 million people in 2011. By 2051, it is projected that 40 per cent of Western Australia's population will be aged over 50¹.

The Western Australian government must recognise that 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

¹ ABS Cat. 3222.0; ABS Census, 1961; ABS Cat. 3101.0

'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.

Ageing in Place

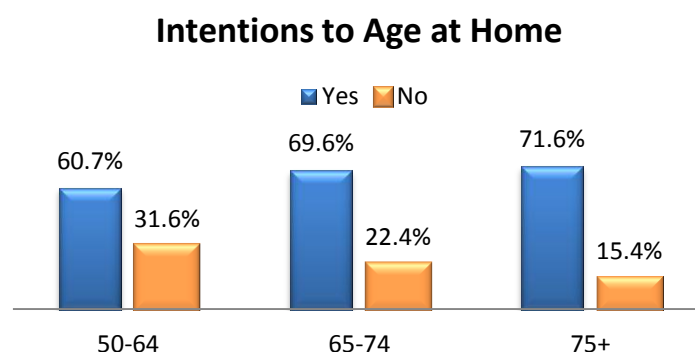
Recommendation 1: Provide further funding to the Department of Housing to develop additional housing stocks for older Western Australians and implement the World Health Organisations Age-friendly Cities and Communities guidelines to develop targeted ageing strategies.

Recommendation 2: 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.

National Seniors supports 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.

An age-friendly city is one where the physical and social environments are designed to support and enable people to age actively and participate fully in society. Elements of an age friendly city include: non-slip pathways, universal housing, maintained green space, adequate seating and well-connected public transport systems.

Furthermore, our research shows that 36% of over 50s live in a home that is not suitable for ageing. Only 38% of over 50s have taken steps to prepare themselves for getting older².



²National Seniors. 2012. *Where will I live as I age? Senior Australians' needs and concerns about future housing and living arrangements*. Brisbane

Recommendation 3: Make it mandatory for all aged care facilities both existing and new to be fitted with fire sprinklers.

It is not currently mandatory to have fire sprinklers installed within aged care facilities in some states and territories in Australia. As a result, National Seniors is concerned about the welfare and safety of vulnerable Western Australians who reside within aged care facilities in the event of a fire.

Automatic sprinkler systems are widely recognised as one of the most effective defences against the threat of a fire and can be the difference between a minor and major fire event. 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%³. Having fire sprinklers installed also reduces average property loss by approximately 71%³.

The Australian Bureau of Statistics (ABS) indicates that people aged over 85 account for the majority of people who reside within aged care facilities⁴. It is estimated that by the year 2031, around 28% 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 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.

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.

³ NFPA. 2013. Sprinkler Facts. Accessed 10 January 2013, Available at <http://www.nfpa.org>

⁴ Australian Bureau of Statistics (ABS). 2012. Australian Demographic Statistics: June 2012. Australian Government: Canberra.

Stamp Duty

Recommendation 4: Introduce a one off concession on housing stamp duty to ensure a Western Australian scheme offers levels of support similar to those achieved in Victoria and New South Wales for those who hold a Pensioner Concession Card (PCC) or Commonwealth Seniors Health Card (CSHC).

National Seniors research 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 costs during retirement⁵.

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.

People aged over 50 and concessioners residing in Victoria and the Northern Territory are eligible for stamp duty relief to assist in relocating to accommodation that is more suited to their needs (e.g. from a house to a townhouse).

National Seniors believes that a one off concession on stamp duty targeted at older residents in Western Australia, who are reluctant to downsize due to the costs associated with relocating, provides an opportunity to assist them in moving to more suitable accommodation and also increases the availability of housing in the state.

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

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:

- a) Endorsing flexible work strategies to attract mature age workers to the workforce.
- b) Continuing to implement Commonwealth employer incentives to employ mature age workers.
- c) Providing mentoring and job sharing for mature age workers.

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% of the total workforce 10 years ago⁶.

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 a program 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.

⁶ Australian Bureau of Statistics (ABS). 2012. *Australian Demographic Statistics: June 2012*. Australian Government: Canberra.

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 gas 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 \$208 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 (both in residential facilities and for those living in their own homes).

Recommendation 9: Increase education and training in oral hygiene amongst aged care staff and community care workers.

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 Australian community⁷.

The report also shows that one in three adults (34%) reported avoiding or delaying dental treatment because of cost⁸. 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 governments⁹.

People aged 65 and older experience higher rates of oral health issues than younger groups, with around 20% reporting each of missing teeth, avoidance of certain foods and concerns regarding their appearance¹⁰.

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% more likely to have experienced toothache in the last year; and 76% more likely to have

⁷ Australian Government, Australian Institute of Health & Welfare – *Oral Health and use of dental services 2008 finding from the National Dental telephone interview survey 2008*.

⁸ Australian Government, Australian Institute of Health & Welfare – *Oral Health and use of dental services 2008 finding from the National Dental telephone interview survey 2008*.

⁹ National Advisory Council on Dental Health, 2012. Report of the National Advisory Council on Dental Health.

¹⁰ Australian Institute of Health and Welfare, 2012. *Australia's Health*. Commonwealth

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 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.

Elder Abuse

Recommendation 10: Provide an Elder Abuse helpline to address the growing problem of elder abuse.

The increase in referrals and clients to Advocare has put greater demand on staff. Reports indicate that there should be education programs for the general public to create an awareness of the problems associated with Elder Abuse¹¹.

Discussions for a dedicated Elder Abuse helpline have been deliberated in the past but the necessary funding has not been available.

Considering that the switchboard at Advocare requires replacing, the funding requested for a trial period of a new switchboard with a dedicated line and the addition of a staff member to service the line five days a week is \$80,000.

The trial would include funding for an awareness campaign through radio advertisements and brochures.

¹¹ National Aide Care Advisory Program: Nursing Home Program. 2012. Advocare: *Examination of the extent of Elder Abuse in Western Australia and Elder Abuse in culturally and Linguistically diverse communities: Developing Best Practice.*

Health

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

In 2012, under the National Emergency Admissions Target (NEAT) Western Australia was the only jurisdiction to achieve its target (76%), with 78.5% of emergency department patients admitted to hospital, referred on or discharged within four hours.

National Seniors supports this achievement. However, we note that Western Australia achieved none of its three targets for treating patients within clinically recommended times in 2012¹².

For Western Australia to meet targets under the *National Partnership Agreement on Improving Public Hospitals* by the end of 2014, 100 per cent of urgent patients, 95 per cent of semi-urgent, and 99 per cent of non-urgent patients must be treated on time.

The Western Australian government needs to 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 under the *National Partnership Agreement on Improving Public Hospitals* in order to reach 90% by 2015.

¹² The National Elective Surgery Target: National Partnership Agreement On Improving Public Hospitals: Performance Report For 2012.