

**Submission to the 2014 - 2015  
*Australian Capital Territory*  
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 businesses across Australia, we offer discount travel and tours designed for the 50s and over, and we provide older Australians with affordable, quality insurance to suit their needs.

### State Contact

**Mr James Sedman  
Policy Advisor  
Australian Capital Territory  
Policy Advisory Group**

P: (07) 3233 9130

E: [j.sedman@nationalseniors.com](mailto:j.sedman@nationalseniors.com)

### Head Office

**National Seniors Public Affairs, Level 18, 215 Adelaide Street  
Brisbane  
QLD 4001**

P: 1300 765 050 F: (07) 3211 9339

E: [policy@nationalseniors.com.au](mailto:policy@nationalseniors.com.au)

W: [www.nationalseniors.com.au](http://www.nationalseniors.com.au)

## Contents

<b>RECOMMENDATIONS .....</b>	<b>4</b>
<b>INTRODUCTION.....</b>	<b>5</b>
<b>HEALTH .....</b>	<b>6</b>
<b>HOUSING.....</b>	<b>7</b>
<b>MATURE AGE EMPLOYMENT .....</b>	<b>8</b>
<b>TRANSPORT .....</b>	<b>9</b>

## Recommendations

National Seniors' specific recommendations for the 2014-2015 ACT Budget are as follows:

### Health

**Recommendation 1:** Achieve the 70 per cent target for attending to emergency department patients.

**Recommendation 2:** Ensure that the over-50s have timely access to general practitioners.

### Housing

**Recommendation 3:** Extend the eligibility for the (Pensioner) Duty Concession Scheme to for self-funded retirees who are holders of the Commonwealth Seniors Health Card to support older people to downsize their property and remain living in the ACT into old age.

### Mature Age Employment

**Recommendation 4:** Amend the Work Cover legislation to allow workers who are injured at or after the age of 63 to benefit from workers compensation in exactly the same way as younger workers are able to.

**Recommendation 5:** Develop a program to increase the workforce participation of the 50's and over, including providing training, support, career re-evaluation, redirection and reskilling.

### Transport

**Recommendation 6:** Improve the operations of ACTION Buses' services to ensure the customer satisfaction target is achieved.

**Recommendation 7:** Enhance the community transport system by working with ACTION Buses and the community transport providers to most effectively utilise the transport resources available.

## Introduction

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

National Seniors acknowledges the restrictive fiscal environment the ACT Government is operating under and has limited its recommendations to those which will have a positive impact on workforce participation and economic productivity.

The Australian population is ageing, the proportion of the population aged 65 years or more is projected to increase from around one in seven Australians in 2012 to one in four Australians by 2060 and close to one in 3.5 Australians at the turn of the next century.<sup>1</sup> Currently, over 40 per cent of ACT voters are aged 50 and over.<sup>2</sup> Within a few years a clear majority of voters will be aged 50 and over.

By 2056, the population of persons aged 65-84 years is projected to increase by 170 per cent while the population of persons 85 years and over is projected to increase by 509 per cent. As such, the percentage of the ACT population aged 65 years and over is expected to rise from approximately 10 per cent in 2007 to 20 per cent in 2056.<sup>3</sup>

This ageing demographic presents a number of challenges and opportunities for the ACT Government, economy and community.

National Seniors welcomes the ACT Government's support of the age friendly cities initiative and National Seniors looks forward to continue to work with the ACT Government to implement the World Health Organisation's Age-friendly Cities and Communities initiative.

There are still many opportunities for the ACT Government to implement changes within areas of transport, health, mature age employment and housing which would help promote an age-friendly society and allow the over 50s to contribute to the ACT economy and tax base by increasing mature age workforce participation.

---

<sup>1</sup> Productivity Commission (2013) *An Ageing Australia Preparing for the Future* Australian Government.

<sup>2</sup> The Australian Electoral Commission (2013) *Elector Count by Division, Age Group and Gender for all States and Territories* Australian Government.

<sup>3</sup> ACT Chief Minister Department (2010) *Population Ageing in the ACT Issues and Analysis* Australian Capital Territory Government.

## Health

**Recommendation 1:** Achieve the 70 per cent target for attending to emergency department patients.

**Recommendation 2:** Ensure that 50's and over have timely access to general practitioners.

Reducing the number of unhealthy or injured 50's and over could have numerous positive impacts for the ACT community and economy. Health improvements for 10 per cent of the unhealthiest older workers (those aged 49-60) could have significant positive effects on the economy.<sup>4</sup>

The consequences of not being able to access timely health care are serious. When people can't access general practitioners' care, they are more likely to get sick and may even end up in hospital when a simple condition is allowed to worsen.<sup>5</sup> Lack of access to timely health care also reduces productivity with annual productivity losses associated with absenteeism and presenteeism estimated to be as much as \$25 billion.<sup>6</sup>

A recent ACT Health report shows that only 54 per cent of emergency department patients are seen on time. This is well below the 70 per cent target.<sup>7</sup> The statistics indicate that ACT emergency patients wait longer than any other State or Territory, the ACT's long emergency waiting times are putting older patients at risk. Long emergency department waiting times are associated with an increased risk of hospital admission or death.<sup>8</sup>

Territorians aged 50 and over report a large demand on general practitioners resulting in long wait times to see a doctor. General practitioner services per person in the ACT have declined since peaking in

<sup>4</sup> Dr George Verikios (2013) *Healthy older workers boost the economy* Monash University.

<sup>5</sup> Stephen Duckett and Peter Breadon (2013) *Access all areas: new solutions for GP Shortage in rural Australia* Grattan Institute.

<sup>6</sup> Australian National Preventive Health Agency (2013) *State Of Preventive Health Agency* Australian Government.

<sup>7</sup> ACT Health (2013) *Quarterly Performance Report September 2013* ACT Government.

<sup>8</sup> British Medical Journal (2011) *Association between waiting times and short term mortality and hospital admission after departure from emergency department* BMJ 2011; 342 doi:

the 1990s.<sup>9</sup> The ACT Government needs to work with the Commonwealth to address this reduced supply of general practitioner services.

The long emergency wait times and delays to see general practitioners must be reduced to provide all ACT residents with timely access to health care. Such timely access to health care will result in the over 50s returning to work sooner, taking fewer sick days and in some case avoiding hospitalization and early retirement.

## Housing

**Recommendation 3:** Extend the eligibility for the (Pensioner) Duty Concession Scheme to self-funded retirees who are holders of the Commonwealth Seniors Health Card (age 65 plus) to support older people to downsize their property and remain living in the ACT into old age.

National Seniors applauds the ACT Government's support of the Pensioner Duty Concession Scheme (PDCS)<sup>10</sup> to assist eligible pensioners to move to accommodation more suited to their needs (e.g. from a house to a townhouse) by substantially reducing the stamp duty involved.

However, those retirees who are self-funded and do not meet eligibility for the above scheme are still faced with high duty costs. These high duty costs are prohibiting the over-65s from downsizing their homes and are limiting the available family housing stock.

National Seniors believes that expanding the access of the concessional rate of duty to seniors who are holders of a Commonwealth Seniors Health Card will allow the over 65s to downsize their homes, improving the quality of life of a large number of older Territorians, while also granting many younger Territorians access to suitable family homes which would otherwise not be available.

Extension of the PDCS to holders of the Commonwealth Seniors Health Card, which is means tested, would support them to downsize, thereby ensuring the majority of seniors have access to accommodation which is suitable to support them into older age.

---

<sup>9</sup> Stephen Duckett and Peter Breadon (2013) *Access all areas: new solutions for GP Shortage in rural Australia* Grattan Institute.

<sup>10</sup> ACT Revenue Office (2013) *Pensioner duty concession* ACT Government.

## Mature Age Employment

**Recommendation 4:** Amend the Work Cover legislation to allow workers who are injured at or after the age of 63 to benefit from workers compensation in exactly the same way as younger workers are able to.

Older workers are in a perilous position under current ACT WorkCover legislation. Despite the encouragement by governments for workers to stay at work past retirement age, ACT's older workers are discouraged by workers compensation legislation that provides reduced or less comprehensive cover for workers injured at or after the age of 63.<sup>11</sup>

This is in direct contrast to the more progressive states of Western Australia and Queensland where no workers compensation age threshold exists within their schemes.

**Recommendation 5:** Develop a program to increase the workforce participation of over-50s including providing training, support, career re-evaluation, redirection and reskilling.

National Seniors believes it is likely that the Commonwealth Government will implement a redundancy program to reduce the size of the Commonwealth public service.

Approximately 34 per cent of the ACT's employed population works for the Commonwealth Government.<sup>12</sup> Therefore any reduction by this major employer will have substantial negative impacts on the ACT workforce participation and economy.

A large number of Commonwealth Public servants are aged 55 and over. Recently there has been an increased representation of older workers and a concurrent drop in younger age groups. The 55 years and over age group has increased by 8.4 percentage points since 1997, and the 35 to 44 years age group's representation has decreased by 6.1 percentage points over the same period.<sup>13</sup>

Over- 50s who are forced into taking redundancy packages are more likely to leave the workforce and move into self-funded early retirement or on to social security payments. In addition, once a job seeker turns 55 their time spent out of the workforce increases dramatically. Job seekers

<sup>11</sup> Safe Work Australia (2012) *The Comparison of Workers' Compensation Arrangements in Australia and New Zealand* Australian Government.

<sup>12</sup> Australian Bureau of Statistics (2013) *Centenary of Canberra 4102.0 - Australian Social Trends, April 2013*

<sup>13</sup> Australian Public Service Commission (2011) *Workforce Profile* Australian Government.



aged 55 and older are languishing in unemployment for an average 75 weeks compared to 31 weeks for job seekers aged 25-34.<sup>14</sup>

There is a need for the ACT Government to prepare for the likely redundancy program and to assist Territorians aged 50 and over who are unemployed or under-employed to find new employment.

The ACT Government's mature age employment program could include an initiative similar to the Commonwealth Government's Small Business Advisory Services program *Startup Queensland* which provided low cost business advice on business and financial planning, business management and networking services to public servants made redundant in Queensland and who are considering starting or buying a small business.<sup>15</sup>

The ACT Government could also be guided by *Over 45 Entrepreneur Small Business Mentoring Up Program* previously utilised by the New South Wales Government<sup>16</sup> and the Western Australian *Profit from Experience* program. Both programs focus on enhancing the skills of mature workers and emphasising their value and contribution to productivity.<sup>17</sup>

## Transport

**Recommendation 6:** Improve the operations of ACTION Buses services to ensure the customer satisfaction target is achieved.

**Recommendation 7:** Enhance the community transport system by working with ACTION Buses and the community transport providers to most effectively utilise the resources available.

Access to public transport has been linked to improvements in social inclusion and workforce participation. For many over 50's who have stopped driving, public transport is their only link to education, employment and social activities.

A strong transport system will help the ACT Government achieve its goal of creating age friendly socially inclusive cities and community.

<sup>14</sup> Australian Bureau of Statistics (2013) 6291.0.55.001 - *Labour Force, Australia, Detailed - Electronic Delivery*, Australian Government.

<sup>15</sup> AusIndustry (2013) *Small Business Advisory Services* Australian Government.

<sup>16</sup> NSW Industry & Investment (2010) *Over 45's Entrepreneurs Small Business Mentoring Program* NSW Government.

<sup>17</sup> The Department of Training and Workforce (2013) *Profit from Experience program* Western Australian Government.

National Seniors members have indicated that they are dissatisfied with the ACT's public transport system.

Only 56 per cent of ACT bus passengers are satisfied with the service provided by ACTION buses, against a target of 85 per cent.<sup>18</sup> This is an unacceptable result within a Territory experiencing spreading residential distribution, an ageing population and very limited alternative transportation options. The lack of effective public transport is also highlighted by the following statistic - 72 per cent of employed people within the ACT travel to work by car which is the equal highest of any Australian capital city.<sup>19</sup>

National Seniors believes that bus passengers' satisfaction would be greatly improved if the 85 per cent target for ACTION Bus services operating on schedule was achieved, currently only 68 per cent of ACTION buses run on time.<sup>20</sup>

As the public transport system only operates within specific regions and timeframes, there is a need for the ACT Government to support the community transport sector. Community transport allows over 50s to travel to employment, education, seek medical treatment and attend social events which they would otherwise be unable to attend, thereby reducing social isolation and in some cases allowing older Territorians to continue working.

The ACT has a number of community transport providers, with the majority funded by the Home and Community Care (HACC) program. However there is a need for greater coordination between these service providers and with the existing ACTION bus network.

National Seniors suggests that the ACT Government, ACTION Buses and the community transport providers work together to develop a plan to most effectively utilise the limited transportation resources available and provide more transport opportunity for older residents.

---

<sup>18</sup> Territory and Municipal Services Directorate (2013) *Annual Report Volume 2* ACT Government.

<sup>19</sup> Australian Bureau of Statistics (2013) *Centenary of Canberra 4102.0 - Australian Social Trends*, April 2013

<sup>20</sup> Territory and Municipal Services Directorate (2013) *Annual Report Volume 2* ACT Government.