

Karen Struthers MP  
Minister for Community Services  
GPO Box 806  
Brisbane QLD 4001

Dear Minister

Please find enclosed National Seniors' submission to *Positively Ageless – Developing a Queensland seniors' strategy*.

The lack of a strategic approach to seniors' issues has been an issue of concern to our members and the broader community for some time. Accordingly, National Seniors strongly supports this initiative as a vital step in better positioning Queensland to meet the challenges, and realise the opportunities, of its ageing population.

I would also like to take this opportunity to raise our concerns about the absence of any longer term planning in the *Positively Ageless* discussion paper. National Seniors believes that in addition to those issues and suggested actions of an immediate nature, *Positively Ageless* provides an opportunity to set out a clear path for addressing the longer term issues resulting from the ageing of the population.

National Seniors also strongly recommends the inclusion within *Positively Ageless* of specific objectives, which will enable a meaningful and objective way of measuring the progress made against each of key issues raised through consultation.

Should you wish to discuss any of the points raised in the enclosed submission, I encourage you to contact the Chair of our Queensland State Policy Group (QSPG), Ms Vera Somerwil, on (07) 3271 2772.

Yours sincerely



**Michael O'Neill**  
Chief Executive

**15 December 2009**



**Submission to  
Positively Ageless –  
Developing a Queensland  
seniors' strategy**

**December 2009**

## **Contact Us**

### **QLD State Policy Group**

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## Introduction

National Seniors' Queensland State Policy Group (QSPG) welcomes the opportunity to respond to the discussion paper, *Positively Ageless: Developing a Queensland seniors' strategy*. The lack of a strategic approach to seniors' issues has been an issue of concern to our members and the broader community for some time, and accordingly this initiative as a vital step in better positioning Queensland to meeting the challenges, and realising the opportunities, of its ageing population.

ABS population projections indicate that 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 per cent by 2020, compared with 30 per cent in June last year. Looking past 2020, population ageing will be even more pronounced with around 40 per cent of the population being aged 50+ by 2050. By 2050 the number of Queenslanders aged 75+ will reach in excess of 12 per cent of the State's total population, representing an increase of 325 per cent.<sup>i</sup>

Seniors also form 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>ii</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.

In developing its response to this discussion paper, the QSPG has been mindful of four key themes, which are consistent with the *Positively Ageless* strategy as well as *Towards Q2 – Tomorrow's Queensland*<sup>iii</sup>. The themes identified are:

- Productive Communities
- Community Support
- Age Friendly Communities
- Healthy and Active communities.

## Key Points

National Seniors believes that the following components are essential to ensuring *Positively Ageless* effectively identifies key areas for action over the coming years, and more broadly sets out a clear path for Queensland in the context of future demographic change.

### Short, medium & long-term focus

The Strategy's identification of priority areas for action over the next two years is particularly welcome, as this will allow for the issues raised through consultation to be addressed in a timely manner. There is however, equally an opportunity for *Positively Ageless* to highlight and put in place a path for addressing medium to longer term issues, such as the social, demographic and economic impacts of Queensland's ageing population. National Seniors considers there may also be an opportunity to better align *Positively Ageless* with the Government's 2020 Vision for Queensland, *Toward Q2 – Tomorrow's Queensland*.

### Targets/Measurables

The inclusion of specific targets/measurables within *Positively Ageless* will ensure a meaningful and robust means of measuring the progress made in addressing the key issues raised, which will be essential to its overall success. Government agencies should report annually against the key areas of the Strategy and the Department for Communities should collect this information to review progress and recommend actions to the Minister responsible for it. These findings should also be regularly reported on to Parliament and the broader community.

### Leadership

It is equally important that the Government ensures leadership is taken of the Strategy, including its implementation and reporting. As discussed in the body of this submission (Question 3), there is a clear need for a separate Minister with responsibility for seniors' issues, and that this position would be best placed to oversee the implementation of the Strategy, and report on its progress.

### Working with all levels of government

Given that seniors' issues straddle federal, state and local responsibilities, it is crucial that the various levels of government work collaboratively if initiatives are to be planned, developed and implemented in an effective manner. A commitment to work actively with other levels of government to influence all areas which impact on the lives of seniors would further ensure the success of *Positively Ageless*. At the Commonwealth level this may include, retirement incomes, residential aged care and home and community care funding, as well as health reform. At the local government level this may involve working to advance the principle of age-friendly communities, as well as recognition of the need to provide financial relief to those on low fixed incomes.

## Questionnaire responses

### **Question 1. What should be the guiding principles under the strategy and Action Plan?**

The Second World Assembly on Ageing, held in Madrid in 2002, reaffirmed the motto 'towards a society for all ages', which was originally adopted by the UN in 1999. The Queensland State Policy Group (QSPG) believes this motto and its broader implications should be central to the development of a QLD seniors' strategy. The need to treat older persons as both agents and beneficiaries of development should also be a guiding principle.

Other principles underpinning the seniors' strategy could include:

- Engaging with seniors to champion age friendly communities;
- Valuing seniors contribution to the community;
- Celebrating the diversity of seniors;
- Promoting fairness, choice, and independence in later life; and
- Nurturing the belief in a future of possibilities for seniors.

*(The above principles have been taken from the United Nations Principles for Older Persons, 1999).*

To assist its efficacy, the Queensland Seniors Strategy also needs to clarify who is included by the definition 'senior'. The QSPG believes that 50 is generally the age at which the majority of people begin planning for retirement, and therefore is appropriate for the definition of a 'senior'. It is equally important that the Seniors' Strategy recognises the diversity of this cohort.

### **Question 2. What are the current attitudes to seniors and ageing?**

Based on representations from our members, negative perceptions include:

- Stereotypical of an old person (past their use-by-date);
- Undervalued;
- Burden on society; and
- Out of touch and old fashioned.

Positive perceptions include:

- Ability to contribute through work & volunteering;
- Centrality to family life – such as carers of grandchildren, those with a disability or for elderly parents;
- Great capacity to impart knowledge/expertise/wisdom – mentoring; and
- Retirement an opportunity to experience new things.

Current attitudes to seniors and ageing are mixed. On the one hand, wisdom, opinions, experience and contribution to this country and community are valued and appreciated. On the other hand, there are times when the ageing are stereotyped as a cohort living in the past, out of touch with a modern society, a burden on society due to increased healthy and support needs.

Some seniors feel that society tends to undervalue their worth, unlike a number of other cultures where older people are respected and honoured. Equally, some older people feel that if they speak out for their rights they may not be understood by the younger generation.

Expectations of what retirement has to offer are also on the rise. Research shows that Australians are replacing the traditional view of retirement, that of dependency and decline, with one of inclusiveness and increased productivity.

### **Question 3. What can we do to promote positive ageing and valuing of seniors?**

NSA believes the most effective way to promote positive ageing and valuing of seniors is through the re-instatement of a dedicated Minister for Seniors. As well ensuring that seniors have a champion in government who will directly represent their interests, a specific Minister for Seniors will assist with policy development, and will facilitate oversight of seniors' programs to ensure they are performing adequately.

Other ways to promote positive ageing include:

- Continue to increase awareness of positive ageing, and more broadly promote the fact that an ageing population is as much about future opportunity as it is about challenges;
- Provide ongoing support (including financial) to community and welfare groups to ensure they can continue to advance seniors interests, and promote a positive image of seniors;
- Continue to fund activity programs such as 60 and Better, keep fit classes, dancing, swimming, U3A, tie chi, yoga, and art classes. These should be well publicised;
- Encouraging a more active expectation of retirement - aside from improved health and quality of life for the individual, significant economic benefits are to be gained from increased productivity and reduced social security expenditure;
- Helping people with chronic diseases to manage their condition and maintain their highest possible quality of life – this could be achieved through support programs;
- Through COAG, call for the HREOC Act to be expanded to allow for a Federal Age Commissioner - the HREOC Act currently provides for a Human Rights Commissioner, Race Discrimination Commissioner, Aboriginal and Torres Strait Islander Social Justice Commissioner, Sex Discrimination Commissioner and Disability Discrimination Commissioner. One Commissioner also has responsibility for age discrimination matters; and
- Fund research which measures the social and economic contribution of older Australians;
- Assist communities and councils with the provision of Seniors Citizens Centres such as the Donald Simpson Centre, Redlands and the Seniors Citizens Centre at Beenleigh. Several urban and regional districts have successful Seniors Citizens Centres. These are hubs providing numerous physical and educational activities such as; computer classes, craftwork, woodwork and dancing. The hubs should permit seniors to seek assistance for services such as dental, Meals -on Wheels, community transport and diabetic clinics.

### **Question 4. What can be done to improve seniors' participation in all aspects of community life, for example the workforce, volunteering, education and training?**

Actions which would improve seniors' participation include:

- Development of a (whole of government) mature age employment strategy;
- Re-instatement of funding for the government 'Experience Pays' program;
- Better engagement and cooperation between state, local government, business and community organisations to develop community networks and activities;
- Remove barriers to volunteering, such as transport costs, membership fees and training;
- Reduce the eligible age for the Seniors Card to 60;
- Provide free (off-peak) travel to Seniors Card holders, and ensure alternative assistance for seniors in areas without public transport, such as rural and regional and areas;
- Support ongoing seniors' educational and training programs such as U3A and Seniors Net;
- Increase funding support for Department of Communities Older Persons range of programs including Seniors Legal Service, 60 and Better Program and Men's Shed projects; and

- A series of one-stop seniors' advice bureaus, which include dedicated officers to provide face to face advice and assistance to seniors on issues such as: employment; housing options; and retirement preparedness. These could be co-located with Centrelink offices or Seniors Legal and Support Services (see Questions 9, 10 & 18 for further reference of seniors' advice bureaus).

Dealing with the ageing of society is no longer a question of helping the old and frail to cope with daily life. Whilst retaining these more traditional services, it is increasingly about enhancing the quality of life of seniors by empowering them to take part in the full range of social, economic and cultural activities in different spheres. This entails a fundamental cultural change. As a first step, communities must be empowered to involve older residents in order to become more friendly communities. Seniors should be encouraged to take part in the breadth of activities undertaken by a community to permit it to capitalise on the depth and breadth of knowledge gained from a lifetime of work and life's experiences.

While the benefits of volunteering are well known by seniors groups and governments, more could be done to educate seniors of these benefits and encourage volunteer activity. The removal of barriers to volunteering, such as personal financial costs, should also be a priority for government. For example, providing State Seniors Card holders with free off-peak travel would remove the barrier of transport costs. Greater collaboration between state and local government, business and community organisations would also help to create a greater range of volunteering opportunities.

#### *Environment*

Seniors are generally very environmentally conscious, and are supportive of the Q2 targets for cutting by one third Queensland's carbon footprint with reduced care and electricity usage. Given this, Government should be ensuring that it engages seniors in the environmental debate, and assists those who want to take action on climate change (*see Q24 for greater detail on the environment*).

#### **Question.5. Are there any areas where seniors still experience discrimination and what can be done to overcome this?**

Age discrimination occurs when older adults, on the basis of their age, are unfairly restricted from opportunities and experiences enjoyed by younger people. Being well informed stands one in good stead in dealing with discrimination. Details of equal opportunity and antidiscrimination legislation are currently not well understood by many (not just seniors) and more is required. Education can be provided on taking action and the likely outcomes if something goes wrong. Any discrimination prevention strategy should be aimed at those who discriminate as well as those adversely affected.

As well as in the general community, discrimination occurs for many seniors in the workplace, often to the detriment of the employee and employer. Much has been written about discrimination for mature age workers with very little outcome. While initiatives have been rolled-out across all states and territories, these have been limited in scope and have tended to be mere pilot projects. For example, while the Queensland Government's *Experience Pays* program successfully promoted the benefits of mature age workers funding for the program was limited to 3 years and has now ceased. See questions 8 & 9 for more information on mature age employment.

The Brennan Report has set out a well considered and effective approach to improving human rights protection in Australia. The Queensland government could support the timely introduction of legislation at a state level. This legislation together with appropriate associated training would provide protection for all citizens, and would assist State agencies dealing with vulnerable persons.

#### **Question 6. What can be done to improve seniors' access to information and modern forms of communication?**



Whilst modern forms of communication are fundamental to life today and often improve a person's quality of life, regardless of age, many seniors either do not have access or choose not to access them. Declining cognitive processes, decreased memory capacity and difficulty maintaining attention, are all part of the ageing process, which can make it difficult for seniors to learn new skills. Physical disability, such as arthritis, can also play a part. Accordingly, alternatives should be retained or developed so these seniors continue to function as effectively as possible for as long as they can – for example, paying bills over the counter at no additional cost. One way in which Government can influence the private sector in respect to ensuring traditional forms of communication is to lead by example. Government also has a strong role to play in providing information and learning assistance aimed at seniors wishing to familiarise themselves with new technology, such as the internet.

Improved access to information and communication modes would be achieved if the government would devise or support further programs that:

- Provide targeted education and training programs for seniors;
- Ensure a variety of communication channels when publishing government information, including traditional forms of communication (i.e. print, free phone lines);
- Encourage and support seniors groups such as Seniors on Line and Seniors Net;
- Encourage manufacturers to make phone and computers seniors friendly;
- Design web sites with high contrast background and text, larger fonts and minimal scrolling. Sites could provide navigation aids and instructional support; and
- Provide computer games and software packages developed for, and marketed to older adults to help maintain cognitive and perceptual levels.

**Question 7(a). Are there any particular groups of seniors who are most at risk of social isolation or marginalization?**

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. As Queensland's population ages the number of people at risk of social isolation will markedly increase. There are a number of risk factors that lead to social isolation of older people, including:

- Seniors living alone;
- Fear of crime;
- Seniors in isolated rural and regional areas (geographic location);
- Older people from cultural and linguistically diverse backgrounds;
- Sudden departure from the workforce (retirement);
- Physical disability or poor health;
- Lack of transport options;
- Inaccessibility of community infrastructure and essential services;
- Care responsibilities; and
- Loss of a partner.

**Question 7 (b). How can we do better, to support these seniors?**

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.

There are several ways to respond to social isolation, as stated in the Cross Government *Project to Reduce Social Isolation of Older People*<sup>v</sup>, including:

- a whole of community response;
- mentoring and action planning;
- positive and healthy ageing;
- meaningful and purposeful occupation;
- initiatives to redress fear of crime – such as a strong police presence in the community, and the promotion of neighbourhood watch schemes;
- community involvement – in particular, fostering engagement across generations and across cultural groups;
- setting up an “adopt a buddy and visitor support system” program; and
- building on existing support systems and services.

**Question 8. What are the key workforce issues affecting seniors in Queensland?**

**Question 9(a). Are there any areas where seniors still experience workforce discrimination?**

Particular workforce issues include:

- Lack of formal educational qualification;
- Lower levels of formal education than their younger counterparts;
- Limited recognition for experience learnt over a lifetime;
- Lack of appropriate skills or ‘out of date’ skills – lack of access to affordable training, and general reluctance on part of employers to invest in re-training compared with younger employees;
- Loss of confidence in work skills;
- Lack of flexible working conditions – the increasing preference of those approaching retirement is to gradually transition out of the workforce, rather than sudden and complete withdrawal;
- Perception that age equates to diminished capacity;
- Lack of understanding –empathy; and
- Failure of managers and human resource personnel to recognise and respond to the differing needs/preferences of older workers – for example, research suggests that older workers prefer flexibility in working hours over remuneration and promotion.

Faced with a rapidly ageing population and a looming skills shortage, one of the smartest things we can do as a nation is create a level playing field for older workers. NSA’s *Experience Works* report, released earlier this year, found that Australia can do much more in this regard, and is fast falling behind its neighbours and major trading partners<sup>v</sup>. This is not simply a Federal responsibility and requires leadership and action from all levels of government, business, unions and the broader community.

The fact is mature age workers and job seekers do not enjoy a level playing field in Australian workplaces. While workplace discrimination is hard to detect NSA has been inundated with personal accounts of discrimination and inequitable treatment. Research also 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>vi</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>vii</sup> This further illustrates how mature age jobseekers are at greater risk of long-term unemployment.

**Question 9(b). What can be done to overcome this?**

NSA believes the Queensland Government needs to develop and implement a whole-of-government strategic approach to the issue of 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*

This could include: encouraging employers to provide more flexible hours; improving perceptions of older workers amongst their colleagues and management; allowing casual government employees to salary sacrifice without a 12 month working requirement; and ensuring seniors' concessions and benefits are not limited by hours worked.

- *providing employers with incentives to retain and hire older workers*

This could include: consideration of innovative tax incentives such as the 2009 payroll tax incentive for apprentices; working with key business groups and unions; and providing ongoing funding for EPAS.

- *providing targeted assistance for mature-age jobseekers, such as training and re-skilling services and programs*

This could include: providing a quota of TAFE training courses and programs aimed at mature age workers and jobseekers; exploring partnerships with businesses and job training agencies; targeting training assistance to specific industries where there is a high likelihood of early retirement due to physical intensiveness, such as mining and construction; providing targeted and face to face advice to mature age workers at a one-stop seniors advice bureau (see Q4, 10 & 18 for reference of seniors advice bureaus).

- *the undertaking of 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.*

In developing its strategy for tackling mature age employment the QLD Government should closely engage and collaborate with business groups, unions and community representatives.

**Question 10. How can we better prevent and respond to abuse and exploitation of seniors by family members, carers or members of the public?**

Elder Abuse is crime and like all crimes it needs to be fully investigated and perpetrators prosecuted. Elder abuse is experienced by up to 5 per cent of the older adult population and can include physical, psychological or financial abuse, as well as neglect<sup>viii</sup>. Older adults at particular risk of abuse are those with a family history of domestic violence (either as the victim or the perpetrator) and those who are frail, dependent, or living in isolation<sup>ix</sup>. The experience of financial abuse or neglect, in particular, may put older victims at risk of social exclusion, particularly when the perpetrator is the victim's caregiver.

The World Health Organisation (WHO) has stated that confronting and reducing elder abuse requires a multisectoral and multidisciplinary approach<sup>x</sup>. Exploitation and abuse can also be better managed by:

- Maximise the visibility of elder abuse - for example, education and awareness programs through the media, medical centres and all public libraries, as well as low cost options such as drink coasters, public toilet doors etc. These should focus on what constitutes abuse, and where to report it;
- A series of one-stop seniors' advice bureaus, which include dedicated officers to deal with abuse claims. These could be co-located which with Centrelink offices or Seniors Legal and Support Services (see Questions 4, 5 & 18 for further reference of seniors' advice bureaus.); and

- Government must ensure that all involved in the protection of abused older people are fully trained and informed of appropriate guidelines.

Seniors have the right to be involved in decisions affecting their life and future. At the government level this means involving and consulting with seniors in the development of policies and programs. Provisions need to be built into the Seniors Strategy whereby seniors are consulted during all phases of the planning, operation and periodic review of the strategy. Seniors also have the right to be respected, treated as individuals and when necessary, with sympathy towards their physical and mental condition. Violators of this right come from many walks in life and include the Media, public servants, shop assistants, the medical profession and workers in the aged care industry. Education is the key to correcting this violation,

In developing its response to this issue, Government should be mindful of the fact that older people prefer face to face consultation and advice rather than the anonymity of a hot line, particularly when a subject as delicate as abuse from within the family is concerned.

**Question 11 (a). Are there any other areas where seniors rights are at risk of violation?**

Additional areas of violation risk are:

- Barriers to accessing the legal system (such as cost, unfamiliarity);
- Abuses of enduring power of attorneys and wills by families;
- Financial abuse – this is often very hard to detect;
- Accommodation and property issues;
- As a consumer of goods and services – older consumers are often the target of unsolicited of-market share offers, and unlisted debentures; and
- Discrimination on the basis of age.

**Question 11 (b). What can we do to reduce or prevent this risk?**

The risk could be reduced if action was taken to:

- Provide further education and support to victims of elder abuse with community education programs;
- Provide increased support to the Elder Abuse Unit and state-wide telephone helpline; and
- Expand the number of Seniors Legal and Support Services Units across Queensland, and expand the range of issues on which they can provide advice - in particular, the centres should be provided with additional funding to provide general information and advice in respect to financial products, such as mortgages.

**Question 12. How can we protect the rights of grandparents caring for their grandchildren?**

Grandparents could be better supported by:

- Proactive action to improve delivery of targeted support services;
- Immediate access to advice and counselling services on a State-wide basis;
- Treatment sympathetic to the circumstances and emotional trauma experienced by grandparents from all concerned;
- Reimbursement of the costs of caring for grandchildren on an equitable basis;
- Access to respite care for grandparents and child minding facilities for grandchildren;
- Properly funded grandparent advocacy/support groups;
- Through COAG, advocate that all grandparent carers become eligible for Carers Allowance; and
- Greater recognition of the prevalence of informal family arrangements.

An emerging issue of some complexity is the plight of grandparents, or in some cases other relatives, legally and financially responsible for bringing up the grandchildren. In 2006-07, there were 14,000 grandparent families in which the grandparents were guardians or main carers of co-resident children aged 0 -17<sup>xi</sup>. An increasing number are required to undertake the responsibility of grandparent caring because of a breakdown in the relationships of the children's parents or there are substance abuse issues requiring the children being taken from the parents. Grandparent care can come about as a consequence of Family Court orders, decisions of State child protection authorities or informal family decisions.

While grandparents generally welcome this solution as being in the best interests of the children, it comes at a cost. Grandparents, particularly those with informal family agreements, are eligible for very little financial assistance, and in addition there are legal issues, and concerns with the health and wellbeing of the grandparents at a time when many are approaching or are in retirement. Compared with younger parents they often have fewer financial resources, less physical stamina, and face difficulty resuming parenting at an older age, at particularly significant financial, psychological and social costs.

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). 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, but this is very new legislation and not always applied by the Federal Court.

There is also an urgent need to provide high quality therapy for grandchildren who have experienced emotional trauma. This would benefit both grandparent carers and the children. Research shows children who have suffered emotional trauma early in their life or are in out-of-home care do not perform as well at school and are less likely to have successful outcomes as adults.

## **Health and Wellbeing**

**Question 13. What are the key issues affecting seniors?**

**Question 14. What are the factors contributing and what can we do to address them?**

Some of the health issues impacting on Queensland seniors include:

- Dental health
- Wait times for treatment in public hospitals
- Wait times for elective treatment
- Mental health – awareness in community and provision of support services
- Aged care – provision and quality of care
- Opportunities to remain healthy and active

### *Dental*

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>xii</sup> The National Health and Hospitals Reform Commission has identified improving access to dental health care as a key 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.

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.

#### *Waiting times*

Almost 70,000 sick or injured Queenslanders walked out of emergency departments at the State's largest public hospitals in the past year, mostly because they became fed up with waiting to see overworked doctors. Many of them needed urgent attention. More than 100 were classified as emergency (requiring attention within 10 minutes), 10,700 classified as urgent (requiring attention within 30 minutes). On two recent occasions doctors walked into a crowded waiting area and told patients, who were not critically ill, that they would have at least a six hour wait<sup>xiii</sup>.

Waiting times are unacceptably long for sometimes critical/urgent surgery and or treatment for chronic diseases making pain and suffering for elderly patients difficult and unnecessarily lowering their quality life. It is essential that this be corrected in the health section of a strategic plan for seniors. In November this year, three-quarters of the 4,361 Australians who are still waiting for elective surgery procedures nearly two years after they were classified as overdue live in Queensland<sup>xiv</sup>.

#### *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 care residents have depression.<sup>xv</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>xvi</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.

### *Aged Care*

The provision of comfortable, affordable nursing home places is an issue of major concern. In particular, staffing pressures in both residential and community settings remains an issue in all states and territories. The exodus of qualified workers to other industries in pursuit of higher remuneration and better working conditions is central to this issue.

A 2009 report by the Australian Nursing Federation (ANF) found that by 2020, the number of aged care residents is forecast to increase by 57 per cent, while over the same period the total number of aged care staff is projected to rise by only 14 per cent. The report also projects the ratio of residents to nurses will increase from 6.7 to 1 currently to 12.1 to 1 by 2020<sup>xvii</sup>.

The trend towards an ageing labour force is another issue which is particularly pronounced in the community services sector – according to ACOSS the vast majority of care workers are women; they are older and ageing more quickly on average than the rest of the Australian workforce<sup>xviii</sup>. In 2001 nearly half (49.3 per cent) of all professional care workers in community service industries were aged 45 or over, and research suggests that between 10 and 40 per cent of these workers will retire in the next 15 years<sup>xix</sup>.

Workforce pressures are already impacting negatively on the level of care provided to care recipients, and if left unaddressed could put at risk the long term sustainability of the industry. The ageing of Australia's population presents a further challenge as it follows that the demand for aged care services, and therefore qualified staff, will need to increase accordingly.

### *Active Ageing*

A poor lifestyle will likely lead to poor health in later years. Active, independent older people are usually engaged in family and/or community activities. A greater preventative health focus in earlier formative years would lessen the burden of health costs for governments and improve the quality of life for older individuals.

The Department of Communities funds a number of programs aimed at keeping older members of the community active and social. Examples of these are "The 60 and Better program", "University of the Third Age (U3A)", and The Redlands Council initiative of "The Donald Simpson Centre" which provides a Seniors Community Centre where older people feel welcome and able to participate in a wide range of physical and social activities. This concept could be expanded to other regions.

The Australian Government's National Health and Hospitals Reform, Commission Report, A Healthier Future for all Australians embodies the principles of primary health care, health promotion, early detection and early intervention programs in the community. Multidisciplinary, Primary Health Care Centres are proposed in the community. This will provide an opportunity to target seniors with healthy ageing programs.

## **Question 15. What can we do to promote positive and healthy ageing among seniors?**

This is set out in Questions 13 and 14

## **Housing and Homelessness**

### **Question 16. What are the key housing issues affecting seniors?**

Key housing issues affecting seniors include:

- Provision of affordable rental accommodation, including availability of public and community housing;
- Provision of affordable and appropriate accommodation for those wishing to downsize;
- Cost of downsizing to more suitable accommodation, such as retirement or lifestyle village. In particular, stamp duty acts as a significant disincentive by taking up a large proportion of the intended savings;
- The cost of adapting accommodation to make it more age friendly;
- Access to essential services, such as doctors, banks, food stores and possibly entertainment is sometimes limited, impacting on some seniors ability to sustain a balanced and healthy life style; and
- Limited access to public transport. This can also lead to social isolation.

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>xx</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 or move indicate that they are influenced by various health or financial concerns, while many older seniors choose to downsize due to the plain inability to look after a big house and yard, which may also be costing money to upkeep<sup>xxi</sup>. These findings have important implications for government policy and planning. In particular, many older

### **Question 17. How can we reduce or prevent the numbers of seniors experiencing homelessness?**

In 2008 the Prime Minister correctly stated that it is immoral in a nation as affluent as Australia, for homelessness to exist at current levels. The federal government has provided funds to the State for the provision of social housing but the evidence of the funds use is yet to be seen. The State government should prioritise and apply its revenues to resolving accommodation for the homeless, including seniors.

The situation of homelessness, with some exceptions, arises from circumstances which are no longer able to be controlled by the individual. Because of the often unforeseen nature of the circumstance such as an adverse decision of a land lord or an inability to secure accommodation, homelessness is often difficult to prevent once a chain of events evolves.

Homelessness can be constrained by increasing government investment in public housing stocks, and encouraging more public-private partnerships; as well as by providing more social and community hubs. At present the private market is not able to provide sufficient affordable rental accommodation for all Australians, regardless of age. This is compounded in the case of seniors who are often unable to compete financially for the rental values being sought by the constrained market. There is clearly a role for government to put in place regulatory incentives to stimulate the commercial construction of appropriate types of affordable accommodation.

### **Question 18. What can we do to improve housing options for seniors?**

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 issue of affordable and appropriate accommodation for seniors has however been given only passing mention. This will become even more critical as the population ages. Provision of housing for seniors could be improved by:



- Funding 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;
- Increasing investment in public and community housing;
- Applying universal housing design principles to the construction of seniors' accommodation to extend the period for which it will continue to be usable as the resident ages. Extension of the period in which seniors are able to age at home relieves the government of significant costs associated with institutionalized aged care;
- Remove disincentives to downsizing, such as stamp duty;
- A series of one-stop seniors' advice bureaus, which include dedicated officers to deal with seniors' housing options. These could be co-located with Centrelink offices or Seniors Legal and Support Services (see Questions 4, 5 & 10 for further reference of seniors' advice bureaus.); and
- Establishing a scheme that would facilitate and assist senior homeowners wanting to subdivide their property. It is however essential that support and advice services are available and appropriate legislation is in place to protect the interests of seniors engaging in these transactions. 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;
- Establishing 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; and
- Fund further research into the behaviours and housing preferences of older Australians.

## **Transport**

### **Question 19. What are the key transport issues affecting seniors?**

Numerous issues have been identified, including:

- Introduction of Translink Go-Card and progression to paperless system;
- Congestion in inner city streets (sheer volume of traffic);
- The current proliferation of parking meters in near city area of Brisbane and suburbs;
- Seriously delayed or cancelled services with no explanation given/missed connections;
- Overloaded buses /trains/ferries in the prolonged peak periods;
- Insufficient routing indicators;
- Insufficient parking at bus interchanges, railway stations etc;
- Insufficient room for bus parking at the bus interchanges (posing a danger for consumers);
- Poor security for passengers and drivers on evening services;
- Accidents have occurred when passengers were not seated (bus) before it jerked into action. This is due to timetable limitations;
- Toilets on ageing long distance trains (in private sleeping & seating compartments) have been decommissioned due to insufficient maintenance;
- Insufficient covered waiting areas at intermediate bus stops throughout the system;
- Very limited (if any) transport services in less populated areas.(i.e. areas away from the cities served by Translink or Q-Link);

- Poorly trained and untrained taxi drivers (i.e. drivers keying in additional information to extract higher fee from customers, or simply not being conversant with the areas in which they operate); and
- Cost of taxis and other private hire vehicles for mobility purposes by elderly non-drivers is in many cases unaffordable.

**Question 20. How can transport services be more accessible and responsive to needs of seniors?**

Accessibility and responsiveness can be increased in a number of ways, including:

- Providing free travel for seniors during off-peak periods (this can be easily implemented through the joint Go-Seniors Card which will be rolled out in 2010);
- Increasing incentives to use the Go Card, and improve awareness of how to use the Go Card;
- Continued investment in upgrading public vehicles and infrastructure;
- Increasing the usage of transport hubs, so that buses do not have to go into the city;
- Encouraging public transport and private companies to review timetabling and alter it to suit the needs of the travelling public (while being mindful of infrastructure limitations in times such as during peak hours);
- Providing increased security on evening services (i.e. more Guardian Services);
- Improving route signage (as done on BCC routes) and extension of real time timetabling signage for outer urban areas;
- Re-commission and maintain toilets in sleeper compartments on long distance trains (e.g. Sunlander and Queenslander);
- Encouraging usage of Community buses in the wider community areas without public transport;
- Expanding the taxi subsidy scheme throughout the regional areas (where no public transport is provided) to assist mobility of elderly non-driving licensed drivers;
- Increasing off street parking areas at bus interchanges, railway stations and ferry terminals;
- Street signs – need to be enlarged, with enlarged writing suggested colour-yellow with black writing;
- Provision of improved street lighting and at pedestrian crossings;
- Incentives for the purchase of fuel-efficient cars;
- Ensure that bicycles, scooters and other motorized vehicles are adequately covered for third party insurance;
- Timing at lights to be increased for pedestrians and more refuge islands required;
- Maintaining existing audible beepers at lights and make them compulsory at all intersections
- Stricter enforcement of footpath rules – particularly in respect to cyclists; and
- Requiring shopping centres to provide more seating and additional car parking spaces reserved for disabled/seniors.

For many seniors and those with a disability, mobility scooters provide a safe alternative means of transport to motor vehicles, and play a valuable role in ensuring that older Australians remain mobile and engaged in their community. There are currently around 25,000 individuals living with a disability who use a mobility scooter<sup>xxii</sup>, and this figure is likely to increase significantly in coming years as the population ages, and the State Government also has a role to play in improving education and safety awareness amongst scooter users, and amongst drivers generally.

**Question 21. How can we make our communities more age friendly?**

Communities can be made more age friendly by:

- Leadership, as well as greater collaboration between all levels of government;

- Continuing to raise awareness about the opportunities and not simply challenges of population ageing – in particular, the contribution that seniors make to their communities and broader economy should be better recognised by policymakers and the broader community;
- Encouragement of universal design features in all new housing (to assist ageing in place);
- Greater investment in affordable housing and rental accommodation;
- Affordable and aged-friendly transport; and
- Involving seniors in planning where possible.

Age friendly communities are fundamental to ensuring that peoples' lives are not only longer but healthier and fulfilling, and that all people participate fully in society regardless of age or cultural background. We must embrace diversity and actively promote the inclusion and participation of all citizens through integrated policies for healthy communities and environment. Local government clearly has a role to play in this respect by ensuring that community infrastructure is age friendly – for example, it is essential that local government ensures pedestrian walk-ways are well maintained, wide enough for wheelchairs/mobile scooters, and have dropped curbs to road level - these features are on the World Health Organisation (WHO) checklist of essential features for age-friendly cities<sup>xxiii</sup>.

### **Seniors from culturally and linguistically diverse backgrounds**

#### **Question 21. What are the key issues affecting seniors from culturally and linguistically diverse backgrounds?**

The key issues affecting seniors from culturally and linguistically diverse backgrounds include:

- Language difficulties
- Cultural differences
- Labelling – new Australians, refugees
- Employment market
- Employment training program access
- Orientation to new environments.

#### **Question 22. What are the priorities you think we should focus on for these seniors?**

Priorities include actions to:

- Adopt a whole of Government approach to language and interpretation services;
- Provide access to local language classes;
- Include these seniors in community programs and activities whenever possible;
- Include several languages in signposting and service information brochures particularly in health centre, hospitals, transport services, and public institutions;
- Provide information on services through already established multicultural networks; and
- Support Queensland Government Multicultural Plan.

#### **Question 23 a). What are the key issues affecting Indigenous seniors**

Key issues include:

- Gap between advantage and disadvantage;
- Cultural differences;
- Education and training opportunities;
- Lack of paid work in many instances;

- Reconciliation, separated families and non-indigenous;
- Dependence on welfare;
- Health and well being;
- Earlier mortality and higher morbidity rates; and
- Grand parenting role increased without sufficient financial and legal support.

**Question 23 b). What are the priorities you think we should focus on for these seniors?**

The average life expectancy for Queensland Aboriginal and Torres Strait Islanders is approximately ten years less than for all other Queenslanders.

Indigenous seniors are respected and play a pivotal role in their communities. Indigenous seniors are often the glue that hold their communities together and bring up their grandchildren. They have pride in their culture and are respected by their people. They provide role models for their children and grandchildren as they continue to support their families when members of the extended family are not there.

The lack of earlier education and skills training means that they mostly have to rely on government support.

Priorities include:

- Practical help;
- Educational and skills training for elders in communities, where needed;
- Assisting grandparents with care of grandchildren and offer respite;
- Increased health programs;
- Promotion of local partnerships with elders; and
- Promotion and assistance with reform projects in the rural and remote communities.

**Question 24. Are there any other priorities which you think we should focus on in the seniors' strategy?**

Environment

Environmental matters include:

- Queenslanders on fixed incomes need to be insulated from increases in power costs, such as those associated with the introduction of any Carbon Pollution reduction Scheme (CPRS);
- Preservation of the environment and native flora and fauna requires urgent action;
- The need for comprehensive planning to determine a sustainable population, particularly in SEQ
- Heritage preservation, particularly heritage of Aboriginal heritage requires greater emphasis
- Waste reduction strategies, including introduction of Container Deposit legislation
- Further diversify power generation in the State with greater emphasis on 'greener' options, use of sustainable power sources, and possible future nuclear power generation.

Seniors are generally very environmentally conscious, and are supportive of the Q2 targets for cutting by one third Queensland's carbon footprint with reduced care and electricity usage. In particular, research suggests that seniors are concerned about 'legacy' – that is, the environment that this generation leaves behind for future generations, such as grandchildren. Given this, Government should be ensuring that it engages seniors in the environmental debate, and assists those who want to take action on climate change. The QSPG believes that the environment, and its importance to seniors, should be a key component of the seniors' strategy.

### Cost of living

An ongoing decline in the standard of living of seniors as they age is a particular challenge for both the individual concerned and government at all levels across Australia. Housing, income, health care, food, volunteering (community participation), family involvement, transport and the environment are key pertinent areas and all these areas are discussed elsewhere in this paper. Other costs like taxes and rates and utilities are also pertinent.

National Seniors 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, it is essential that this assistance is regularly and comprehensively reviewed to ensure it continues to provide the maximum possible benefit, and at the same time value for money for taxpayers. Central to this is the need for effective and regular indexation. The introduction of a Pensioner and Beneficiary Living Cost Index (PBLCI) for federally administered Age Pensions is a good illustration of this.

- <sup>i</sup> ABS 3222.0 - Population Projections, Australia, 2006 to 2101 – Series B 2008
- <sup>ii</sup> Clark, D. & Stillman, S. (2006). *The Retirement Expectations of Middle Aged Individuals*. Canberra: ANU.
- <sup>iii</sup> Available at: <http://www.towardq2.qld.gov.au/tomorrow/index.aspx>
- <sup>iv</sup> Available at: <http://www.communityservices.qld.gov.au/seniors/isolation/>
- <sup>v</sup> NSA. *Experience Works*. Canberra. 2009
- <sup>vi</sup> Average period of unemployment figures are based on the average of the 6 months to August 2009
- <sup>vii</sup> ABS - 6291.0.55.001 - Labour Force, Australia, Detailed - Electronic Delivery. August 2009
- <sup>viii</sup> S. Kurrle. *An Overview of Abuse & neglect in Australia*. 2008
- <sup>ix</sup> Ibid.
- <sup>x</sup> WHO. *Active Ageing, A Policy Framework*. 2002.
- <sup>xi</sup> ABS. 4442.0 - Family Characteristics and Transitions, Australia, 2006-07.
- <sup>xii</sup> AIHW. *The National Survey of Adult Oral Health 2004-2006*
- <sup>xiii</sup> This was taken from an article in the Sunday Mail 29<sup>th</sup> November 2009.
- <sup>xiv</sup> A. Creswell. *The Australian. Worst for surgery waits revealed*. p.7.
- <sup>xv</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>xvi</sup> Alzheimers Australia. *The Dementia Epidemic: Economic Impact and Positive Solutions for Australia*. 2003.
- <sup>xvii</sup> ANF. *Nurses in residential aged care*. Access Economics. Canberra. November 2009.
- <sup>xviii</sup> ACOSS. *Who Cares? Volume 2: Employment structure and incomes in the Australian care workforce*. Sydney. 2006.
- <sup>xix</sup> Ibid.
- <sup>xx</sup> Australian Housing and Urban Research Institute (AHURI). *Research & Policy Bulletin, Issue 68. Housing Affordability in Australia*. February 2008.
- <sup>xxi</sup> NSA. *Moving or staying put. Deciding where to live in later life*. November 2009
- <sup>xxii</sup> ABS Survey of Disabilities and Carers.
- <sup>xxiii</sup> WHO. *Guide to creating Global Age Friendly Cities*. 2007.