



Submission to the Tasmanian Budget 2017-18

November 2016

About National Seniors Australia

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

We give our members a voice – we listen and represent our members' views to governments, business and the community on the issues of concern to the over 50s.

We keep our members informed – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

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

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

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Introduction

All Tasmanians expect and deserve a strong economy, a supportive government and an inclusive community. Older Tasmanians want their grandchildren to inherit a financially strong and ecologically sustainable State. These elements provide opportunities for all people regardless of age.

Older Tasmanians have indicated that economic management is a key issue. The Tasmanian Government must carefully manage the State's finances to attract investment to grow the economy and generate employment. Older Tasmanians believe that a stronger economy can be built by harnessing the skills and experience of the whole community including those aged 50 and over.

This Budget submission contains a number of key recommendations for consideration by the Tasmanian Government. It is based on advice and input from members of the National Seniors' Tasmanian Policy Advisory Group. The Tasmanian Policy Advisory Group plays a key role in identifying emerging issues and trends affecting the over-50s throughout the state and works with members, relevant community organisations and the Government to promote better outcomes for seniors.

National Seniors believes that the current structure of government reduces its responsiveness to seniors' issues. A dedicated Minister is required to address issues impacting on older Tasmanians. Without a dedicated Minister, seniors' issues will continue to be passed back and forth between departments with no one taking responsibility.

Older Tasmanians face significant difficulties finding employment. Many lack the contemporary skills required to obtain employment. National Seniors recommends that the Tasmanian Government provide support for reskilling and provide assistance for mature job seekers to find employment.

Concessions are essential to ensure that seniors on low, fixed incomes can meet an adequate standard of living. National Seniors recommends continuing existing eligibility arrangements for seniors' concessions and maintaining the value of these concessions through rate increases consistent with changes in the cost of essential goods and services into the future.

Older Tasmanians have a preference to age in place, and there is a strong social and economic benefit for the government to provide support for them to do so. Securing an age appropriate and affordable home is becoming increasingly challenging, the government must support over-50s to downsize and/or adapt their home to facilitate aging in place.

Social isolation is an increasing problem for older Tasmanians. National Seniors believes that government must improve access to affordable public transport to ensure that social isolation and its associated costs are reduced.

Access to quality and affordable health care is of high concern to seniors in Tasmania. Adequate funding and provision of health services is essential to ensure that waiting times for these vital services are reduced in the future.

Ministerial responsibility for seniors issues

- 1. Expand the role of a current Minister to include specific responsibility for issues affecting older Tasmanians.**

Tasmania is now the only state in Australia that does not have a specific Minister or department devoted to seniors and ageing issues. While the Tasmanian Premier has “responsibility” for older people and is supported in this by a parliamentary secretary, there is no formal recognition in the form of a ministerial portfolio for seniors.

The appointment of a Minister for Ageing would better reflect the significant contribution older Tasmanians make to this state. This is especially important given that a large proportion of the Tasmanian population are over the age of 50¹. The current situation requires seniors to raise their concerns with multiple departments, which is both confusing and impractical.

Concessions

- 2. Ensure that the level and eligibility for state-based concessions and rebates currently available to Pensioners and Commonwealth Senior Health Card holders for essential services are maintained at appropriate levels for older Tasmanians.**

National Seniors acknowledges the Tasmanian Government’s continued support for concessions. Older Tasmanians on low-fixed incomes, including Pensioner Concession Card and Commonwealth Seniors Health Card holders, are reliant on concessions and rebates on a number of essential services to maintain adequate living standards.

It is essential that concessions available for local government rates, water and sewerage charges, electricity, gas, motor vehicle registration and public transport are available to those who need them and maintained at levels that reflect changes in the cost of these goods and services. Indexation of concessions should be maintained at levels that ensure they do not reduce in value over time relative to cost.

¹ According to Census data, 37.2 per cent of the Tasmanian population were aged 50 or over compared to only 32.3 per cent nationally. Source: Australian Bureau of Statistics 2015. 2011 ‘Tasmania’ *Census QuickStats*. Accessed 30 November 2015.

http://www.censusdata.abs.gov.au/census_services/getproduct/census/2011/quickstat/6?opendocument&navpos=220

Health

- 3. Commit adequate funding to support One Health System reforms, with a focus on reducing waiting times across all areas of health care.**
- 4. Include national targets as part of the information presented in the Health System Dashboard as well as information on the strategies and activities being used to achieve these targets.**
- 5. Commit to funding the Northern Hospice.**

Tasmania is well below accepted standards with regards to a number of key health system performance indicators, including waiting times in emergency departments and waiting times for elective surgery. While improvements in the area of oral health have been made, waiting times for other services are increasing.

- In June 2015, only 66 percent of Tasmanian patients left the emergency department within the four hour threshold², well below the 90 percent target for 2015³.
- In June 2015, the proportion of patients who were admitted for their surgery within the clinically recommended time across all categories was 53 per cent down from 62 per cent in July 2014⁴.
- While the number of adults waiting for general oral health care has decreased from 14,608 in June 2014 to 9,246 in June 2015⁵ there is no data reported about waiting times.

We note that the Government has recently implemented the One Health System reform strategy as its primary means of lowering hospital waiting times across a range of services. National Seniors recommends that the Tasmanian Government commit adequate funding to this reform process to ensure that it improves wait times and outcomes for patients.

National Seniors also recommends that the Tasmanian Government include information about national targets (such as those set under the National Health Care Agreement) within the Health System Dashboard as a means of encouraging improvements in the health care system.

National Seniors also supports developing the Northern Hospice to support people with life limiting illness in northern Tasmania. We are aware of hospice in the home, but feel that this option is not suitable for all people. It is vital that Tasmanians in the north have the option of accessing a hospice similar to the very successful Whittle Ward in Hobart. This will provide an essential component of health services in the north of the state.

² Department of Health and Human Services 2015. 'Health System Dashboard' Accessed 20 November 2015. <http://www.healthstats.dhhs.tas.gov.au/healthsystem>

³ Department of Health and Human Services 2015. *Your Health Progress Chart*. Tasmanian Government. June 2015.

⁴ Department of Health and Human Services 2015. Ibid.

⁵ Department of Health and Human Services 2015. Ibid.

Transport

6. Conduct a review of public transport services focusing on affordability and accessibility.

Good public transport systems allow older people to remain healthy and active in their old age and access services and programs. The accessibility and affordability of public transport is an essential means of reducing social isolation and maintaining the health and wellbeing of older people⁶.

Unfortunately, public transport options are limited within many parts of Tasmania.

This situation is unacceptable given the State's ageing population. In 2020, one in five Tasmanians will be aged 65 and older, and in 2040 one in four Tasmanians will be 65 or more⁷.

National Seniors recommends that a comprehensive review of public transport networks and systems be undertaken with a focus on ensuring affordability and accessibility for older Tasmanians.

Housing

7. Introduce stamp duty relief for those downsizing to smaller more appropriate dwellings.

Research suggests that 84 per cent of Australian dwellings occupied by people aged 55 and over are being under utilised⁸. In 2014, a study by the National Seniors Productive Ageing Centre showed that 30 per cent of respondents were considering a move to a smaller home⁹.

However, seniors have indicated that the cost of stamp duty is a discouraging factor.

Other jurisdictions, including Victoria, Australian Capital Territory and the Northern Territory have provided stamp duty relief to people holding a Pensioner Concession Card or Commonwealth Seniors Health Card.

Downsizing has many positive benefits for over-50s including properties that are easier to maintain and allowing access to equity to fund other retirement expenditure, including the cost of aged and in home care.

⁶ Graham Currie, Janey Stanley and John Stanley (2007) *No Way To Go: Transport and Social Disadvantage in Australian Communities* Monash University.

⁷ Department of Premier and Cabinet (2013) *Facing the Future: A Baseline Profile on older Tasmanians*. Tasmanian Government

⁸ Judd B, Olsberg D, Quinn J, Groenhart L, Demirbilek O (2010). *How well do older Australians utilise their home?* AHURI Research and Policy Bulletin Issue 126. Melbourne: Australian Housing and Urban Research Institute.

⁹ Productive Ageing Centre (2014) *Downsizing decisions of seniors Australians – What are the motivating and discouraging factors* National Seniors Australia.

Employment and Skilling

- 8. Fund the development of a dedicated reskilling program for the over-50s.**
- 9. Remove age-based restrictions within Tasmania's Workers Compensation Scheme.**

Once a job seeker turns 55 their time spent out of the workforce increases dramatically. Job seekers aged 55 and older are languishing in unemployment for an average 73 weeks compared to 40 weeks for job seekers aged 15-55¹⁰.

A recent study by the National Seniors Productive Ageing Centre found many mature age workers do not place great importance on learning, education and training. Yet it is vital that mature-age workers acquire new skills and additional qualifications to ensure continued employment as the pensionable age increases and working lives become longer.

National Seniors believes that it is essential to provide a dedicated reskilling program for people over 50 that targets people employed in industries and jobs that are in decline. This training should provide older workers with skills in growth areas of the economy so that they have skills which are suitable and highly sought after.

The Tasmanian Government's mature age employment program could include an initiative similar to programs provided through DOME (Don't Overlook Mature Expertise), a not-for-profit training and employment organisation which provides services to the unemployed over the age of 40 to get back into the workforce. The South Australian Government provides \$150,000 per year to fund DOME.

Over the last 20 years increased workforce participation amongst older aged groups has been integral to Australia's sustained economic growth. In recognition of this fact, successive governments have actively pursued higher mature aged workforce participation rates as a means of increasing productivity. Despite being encouraged to work past traditional retirement age, Tasmania's workers' compensation legislation includes age restrictions on claims, which may force someone to retire early when they want to continue to work¹¹.

If a worker in Tasmania injures themselves before the age of 64 they are only entitled to income payments until the age of 65. If they are injured after 64 they will only be able to claim income payments for 12 months from the date of the injury. If there is no change to workers compensation legislation in the short term there is a risk that a mature worker will be left with no access to income protection as the Age Pension eligibility changes to 67.

National Seniors recommends that Tasmania change workers compensation laws to bring them into line with Western Australia and Queensland, which have no age threshold within their workers' compensation schemes but have capped limits on the period or amount of payment available regardless of age.

¹⁰ Australian Bureau of Statistics 2014. *Labour Force, Australia, Detailed - Electronic Delivery December 2014*. cat. no. 6291.0.55.001

¹¹ WorkCover Tasmanian (2014) *A Guide to Workers Compensation in Tasmania*. Tasmanian Government.