



**Submission
to the
Western Australian
State Budget
2018-19**

January 2018

National Seniors

Australia

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, quarterly 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

National Seniors' Western Australian Policy Advisory Group plays a key role in identifying important topics and emerging issues affecting the over-50s throughout the State. It also acts as a conduit between National Seniors members within the State, relevant community organisations and the Western Australian government.

Older Australians are a diverse group with varying needs. As of June 2017, around 32 per cent of Western Australia's population was aged 50 and over.¹ Consistent with the rest of the nation, the over-50 demographic is expected to increase in Western Australia. Population projections for Western Australia estimate the proportion of the population aged 50 and over will increase to 38 per cent by 2061².

This submission outlines eight recommendations that National Seniors believes are key to enhancing the health, well-being and inclusion of older people in Western Australia. This budget submission also seeks to respond to rising demands for essential services and cost of living pressures.

Housing

- 1. Introduce a stamp duty exemption scheme for Pensioner Concession Card and Commonwealth Seniors Health Card holders.**
- 2. Provide support for senior Western Australians to modify the family home so as to remain independently within their own home for longer.**
- 3. Provide research, support and funding for assistive technologies within the home.**

Research undertaken by National Seniors highlights that older people are concerned about the Age Pension impacts, stamp duty and the high cost of relocating when considering their housing needs. The cost of stamp duty was reported as a discouraging factor to downsizing by 33 per cent of people.³

National Seniors recommends an exemption from stamp duty for Pensioner Concession Card and Commonwealth Seniors Health Card holders in Western Australia. This will reduce financial barriers and may assist older Western Australians relocate to more suitable accommodation. Stamp duty exemptions already exist in Victoria, the Northern Territory and the Australian Capital Territory for eligible concession card holders.

Further, stamp duty exemptions should not be restricted to new dwellings. This would have a flow on effect of allowing a more efficient use of housing stock, with more larger houses available for young growing families in Western Australia. To be effective, planning policies also need to embrace universal design principles to improve supply of suitable accommodation in well serviced locations.

¹ ABS (2017). *Australian Demographic Statistics, June quarter 2017*.

² ABS (2014). *Australian Social Trends, 2014. Does Size Matter? - Population Projections 20 and 50 years from 2013*.

³ Adair, T., Williams, R. and Menyen, T. (2014). *Downsizing Decisions of Senior Australians: What are the Motivating and Discouraging Factors?* Melbourne: National Seniors Productive Ageing Centre

In addition to financial barriers, the availability of age friendly accommodation can be an issue for seniors planning to downsize. Some seniors may not be able to find a suitable and affordable alternative in their local community. Assistance for home modification is therefore important as a complementary initiative to help seniors age in place.

Whilst My Aged Care⁴ provides for some fully-funded or subsidised modifications to the home, those who are on a low-fixed income and are ineligible for My Aged Care will find it difficult to age in place and the demands of home maintenance also puts their health at risk. Subsidies are needed for older Western Australians to modify the family home and remain independently within their own homes for longer.

Concessions

4. Ensure equity of costs for non-reticulated gas users between those people living in rural areas and those in metropolitan areas.

Rising energy costs have a significant adverse impact on Western Australian households with low fixed incomes. Concession for gas are important for those on low fixed incomes who might otherwise struggle to meet their energy costs.

The stated objective of the Western Australian Government Energy Subsidy Scheme is to provide a subsidy to people who are financially disadvantaged to assist with the costs of buying energy of all types. The current Energy Assistance Payment (EAP) provides \$300 to a concession holder to subsidise electricity usage. This payment is either divided into daily amounts and credited directly to the energy supplier (Synergy or Horizon Power) or provided directly to the concession holder if they are not with an approved energy supplier. However, it does not offer any assistance to offset the supply charge for gas.

For many regions, heating is only required for two or three months of the year. This means for the remainder of the year the gas account purely reflects the supply charge. Users of non-reticulated gas also face a similar charge when purchasing bottled gas, which typically requires a rental payment for gas cylinders.

Other jurisdictions such as New South Wales, have recognised this discrepancy and now offer a rebate for concession card holders who use bottled LPG. Extending the rebate to bottled LPG consumers in Western Australia would improve consistency and fairness.

Along with solar energy, gas heating is regarded as one of the 'green alternatives' and is more environmentally friendly than electricity, therefore it should be treated equally within the distribution of the EAP provided by the Western Australian Government.

⁴ Australian Government (2016). 'Home Care Packages' Accessed 4 January 2017 Available at <http://www.myagedcare.gov.au/help-home/home-maintenance-and-modifications>

Employment

- 5. Develop and implement a whole-of-government strategic approach to improving employment outcomes for the over-50s by providing early intervention and affordable re-skilling opportunities to compliment the Career Transition Assistance Program to be trialled in north Perth.**

Workforce participation among older age groups is integral to Western Australia's sustained economic growth. Workers aged 50 and older now make up 27 per cent of Western Australia's total working age population⁵. A significant proportion of those aged 65 in WA (49 per cent of men and 30 per cent of women) are still in the labour force and many prefer a gradual transition into retirement.⁶

The State Government needs to improve the workforce participation and retention of mature age workers through policies that encourage new practices and attitudes.

National Seniors recommends tailored assistance relevant to the conditions of the current labour market in Western Australia to provide awareness of current employment opportunities and limitations. Such assistance should focus on an individual's needs and aim to help older job seekers in Western Australia to gain the skills needed to manage their own careers, achieve their own career goals and reinvigorate personal interests.

Health

- 6. Provide additional funding for the seniors' oral health program that will enable dental therapists to provide comprehensive services to care recipients on a more regular basis.**
- 7. Extend the reach of domiciliary dental care units beyond metropolitan areas for non-ambulatory persons and eligible concession card holders in regional/remote Western Australia.**

The State Oral Health Plan 2016-2020 recognises frail older people as a priority group and that accessibility to dental services is an issue for older Western Australians. In line with this plan, National Seniors is calling for additional funding for the seniors' oral health program and an extension of dental care services in regional areas.

Improving access to oral health services is critical for maintaining and improving the overall health status for older people. Oral health issues are strongly linked to a person's general health. Poor oral hygiene also results in social isolation which further leads to mental and physical illnesses.

Treatment in hospitals of preventable dental conditions is putting added strain on emergency departments and the health budget. More than 9,500 Western Australians are hospitalised each year for preventable dental conditions. The number of potentially preventable hospitalisations due to dental conditions in Western Australia increased by 33 per cent in the six years to 2013-14, which was notably higher than the average for the rest of Australia (24 per cent).⁷

⁵ Australian Bureau of Statistics (2017). *Australian Demographic Statistics, June 2017*.

⁶ Dockery A.M., Duncan A., Nguyen H. and Ong R. (2015). *Securing Our Future: Meeting the Challenges of WA's Ageing Population*. Bankwest Curtin Economics Centre, Focus on Western Australia Series, Issue #6, November 2015.

⁷ AIHW (2016). *Oral health and dental care in Australia: key facts and figures 2015*. Cat. no. DEN 229. Canberra.

The Western Australian State Government provides eligible concession card holders with subsidised treatment through the Oral Health Centre. However, the demand for these services far outstrips supply and for those without private health insurance treatment can still be a considerable cost. Dental check-ups (involving exam, clean and fluoride) cost \$221 in Western Australia and more complex dental work like full crown cost \$1506 on average.⁸ There is little direct control of fees charged by private dentists.

Low income and concession card holders are particularly disadvantaged when compared with the rest of the Australian population. People without private health insurance were twice as likely (44 per cent) as those with insurance (20 per cent) to avoid visiting a dentist due to cost. Of people who did visit a dentist in the previous 12 months, 20 per cent did not receive the recommended dental treatment due to cost.⁹

Eligible concession card holders in metropolitan areas of Western Australia have access to dental services through the Metropolitan Patient's Dental Subsidy Scheme. Patients eligible for public dental services may be referred to private dental practitioners for treatment (at the subsidised rate) through this scheme.

The Country Patient's Dental Subsidy Scheme allows persons eligible for public dental services who live in an area where there are no public dental clinics to access care through private dental services, at a subsidised rate. However, this scheme is not available to older Western Australians who are housebound or require ambulatory transport to a dental care service area due to a medical condition or disability. Moreover, the domiciliary dental care services for non-ambulatory persons are only available to eligible people in metropolitan areas.

Safety

8. Make it mandatory for all existing aged care facilities to be retrofitted with automatic fire sprinklers by 2022. To facilitate the changes, a low interest loan should be offered.

The age profile of people who reside within aged care facilities is increasing. The average age of people moving into residential aged care is 84 years old. At June 2016, there were nearly 2,800 people aged 100 years or older in aged care.¹⁰

As the likelihood of restricted mobility increases with age, it is imperative to provide fire safety systems within aged care facilities to minimise the risk of harm. Automatic sprinkler systems are widely recognised as one of the most effective defences against fire. The installation of sprinklers can reduce the risk of dying from home fires by 80 per cent and can reduce the risk of property loss by 70 per cent.¹¹

National Seniors urges the Western Australian State Government to follow the lead of Victoria, Queensland and New South Wales, to make sprinkler systems a mandatory requirement within aged

⁸ CHOICE (2017). *Down in the mouth over dental costs?* At <https://www.choice.com.au/health-and-body/dentists-and-dental-care/dental-treatment/articles/dental-fees>

⁹ AIHW (2016). *Australia's health 2016*. Australia's health series no. 15. Cat. no. AUS 199. Canberra.

¹⁰ AIHW Gen Aged Care Data at www.gen-agedcaredata.gov.au

¹¹ NFPA Fire Sprinkler Initiative at <https://www.nfpa.org/Public-Education/Campaigns/Fire-Sprinkler-Initiative>

care facilities. Low interest loans from the Western Australian State Government should be considered to assist providers install sprinkler systems and other fire safety devices. In New South Wales, the median cost to install sprinklers was \$4,860 per bed, with the median cost generally higher for facilities outside major cities.¹²

The mandatory installation of sprinklers within aged care facilities would allow those people who are most vulnerable additional time to reach safety and further reduce the costs and physical impacts of a fire.

¹² Fire Sprinkler System Implementation Committee (2017). *Fire Sprinkler Systems Implementation Committee Annual Report*, May 2017 at <http://www.planning.nsw.gov.au/Policy-and-Legislation/Buildings/Safety-Campaigns/~media/84DD3E779F6F497E97B2975C73A23EBF.ashx>