

Queensland Budget Submission 2022-23

March 2022

Introduction

National Seniors Australia is the leading independent consumer lobby group for older Australians and the fourth largest of its type in the world.

The older population make up a significantly large proportion of Queensland voters. The Australian Bureau of Statistics estimated Queensland's resident population aged 50 years and over to 1.8 million at June 2021¹. This represents 48.5 percent of the adult population.

Older Queenslanders make a significant contribution to the state's formal economy through paid employment, by investing their retirement savings and as consumers of goods and services. Queensland seniors also play a critical role in the informal economy, undertaking caring and volunteer activities among many others.

Their concerns are unique and should be embraced.

This submission contains recommendations on issues of concern to Queensland seniors. The recommendations have been formulated by National Seniors Queensland Policy Advisory Group on behalf of National Seniors members across Queensland.

This submission presents the Queensland Government with these recommendations as options for consideration as part of the budget process in 2022-23.

¹ Australian Bureau of Statistics 2019. Australian Demographic Statistics, June 2021. Estimated Resident Population By Single Year Of Age, Queensland

Recommendations

Transport

1. **Introduce free travel at all times on public transport for Pensioner Concession Card holders and \$2.50 all day travel on public transport for Commonwealth Seniors Health Card holders**
2. **Increase vehicle registration concessions for Pensioner Concession Card holders in Queensland**
3. **Encourage expansion of the Council Cabs service to all councils within Queensland**
4. **Continue the Taxi Subsidy Scheme (TSS) beyond 31 October 2022 for seniors with disabilities or mobility impairments who are not NDIS participants**

Energy

5. **Maintain the current budget arrangements regarding the cost of the Solar Bonus Scheme**
6. **Provide targeted assistance to ensure that smart meters are available to vulnerable households, particularly those receiving the Age Pension**
7. **Provide annual indexation of the Electricity Rebate in line with changes in average retail prices**
8. **Increase the Reticulated Natural Gas Rebate to \$100, apply indexation and extend this rebate to bottled gas users**

Rates and water

9. **Increase the South-East Queensland Pensioner Water Subsidy Scheme to \$150 and extend eligibility for the scheme.**
10. **Increase the rates subsidy to a maximum of \$300 per year and apply indexation in line with average rate increases**

Housing

11. **Provide funding for research to enable older people to age-in-place and policies to facilitate this**
12. **Introduce a one-off stamp duty concession to promote downsizing**
13. **Work with state and federal counterparts to create more accessible housing for older Queenslanders and ensure universal building design in new residential developments.**

14. **Increase funding and incentives for short, medium and long term affordable and social housing for seniors**

Mature Age Employment

15. **Support mature age workers (i.e. over 50) to upskill, change careers and remain in employment**
16. **Increase funding for the Queensland Vocational and Educational Training (VET) Investment Plan 2020-2021 to improve the affordability of VET training for mature age workers**
17. **Enable mature age students (i.e. over 50s) who apply for an apprenticeship, traineeship or higher-level program, to receive the applicable apprenticeship or traineeship minimal wage while retaining their Newstart allowance**

Health

18. **Improve dental and oral health for older people by increasing funding for public dental interventions**

Elder Abuse

19. **Enact stronger protections to reduce elder abuse and continue to fund awareness raising initiatives that aim to prevent elder abuse**

End of life

20. **Introduce funeral regulations to protect older Queenslanders**

Legacy

21. **Provide older Queenslanders with opportunities to invest in the future**

Substantive issues

Transport

A lack of accessible transport exacerbates social isolation and restricts access to health and social activities essential for quality of life. Transport concessions and subsidies ensure those with limited means have mobility and the ability to connect with family and friends, especially important as Queenslanders emerge from two years of COVID imposed restrictions. Improvements to the following concessions and subsidies should be considered for the upcoming budget. Ideally, a full review of the benefits and costs of transport concessions should be undertaken in consultation with older Queenslanders to ensure they are targeted and effective.

- 1. Introduce free travel at all times on public transport for Pensioner Concession Card holders and \$2.50 all day travel on public transport for Commonwealth Seniors Health Card holders**

Both the City of Gold Coast and the Brisbane City Council have introduced free off-peak bus travel for concession card holders. The City of Gold Coast has extended this concession based on its ongoing success. Since free travel began on 1 September 2013, more than two million trips have been made on TransLink buses by Gold Coast seniors^{[1][1]}. Most users reported they were using public transport for the first time and/or were using public transport more. National Seniors commends the city of Brisbane and the Gold Coast for these initiatives but believes this can be improved.

Other states and territories are looking at or have introduced more generous public transport concessions for seniors to encourage public transport use. The South Australian opposition recently announced it will introduce free travel for seniors if it wins office in March 2022, the ACT has a trial of free travel for people over 70 and NSW has \$2.50 all day travel for seniors holding a Gold Opal (NSW and ACT Seniors Card holders).

As such we are recommending the introduction of free travel *at all times* for Pensioner Concession Card holders and \$2.50 all day travel for Commonwealth Seniors Health Card holders. This would help to encourage public transport use, improve mobility, reduce emissions and ease traffic congestion.

- 2. Increase vehicle registration concessions for Pensioner Concession Card holders in Queensland**

The cost of vehicle registration is an increasing burden for those on a limited income. Whilst previous government action has curtailed the above inflation increases of earlier years, current costs for a small four-cylinder vehicle is \$581.25 at a concessional rate and \$751.35 regular rate. Other states, such as NSW, offer free car registration for Pensioner Concession Card holders.

Increasing the concession for Pension Concession Card holders would help to offset cost of living increases enabling pensioners to retain their mobility and freedom which decrease social isolation and improves access to health and social services.

3. Encourage expansion of the Council Cabs service to all councils within Queensland

Some Queensland Councils (e.g. Brisbane City Council and Gold Coast City Council) fund a Council Cabs service for residents. City of Gold Coast has been providing this service for several years². The service is an affordable transport option for older residents unable to drive or use public transport to travel to their medical facilities and local shopping centre for a minimal fee.

The benefits are wide ranging. An extension of this service to other councils throughout South-East Queensland and into regional Queensland would help to spread the benefits to individuals who might not get out in the community. National Seniors would welcome any moves by the Queensland Government to facilitate the roll out the Council Cabs service across Queensland.

4. Continue the Taxi Subsidy Scheme (TSS) beyond 31 October 2022 for seniors with disabilities or mobility impairments who are not NDIS participants

The TSS subsidises taxi travel to the amount of half of the total fare, up to a maximum of \$25 per trip for people with severe disabilities. The Queensland government announced an extension of the TSS to 31 October 2022 for eligible NDIS participants to assist the transition to the NDIS³. While National Seniors welcomes the Queensland Government's confirmation that eligible NDIS participants can access the TSS until appropriate transport support arrangements are in place, up to 31 October 2022, there are many older people with severe disabilities who are not currently eligible for the NDIS. Individuals who are disabled after the age of 65, for example, are not eligible for NDIS services. Continuation of the TSS beyond 31 October 2022 for older people without NDIS support in line with people on NDIS support will ensure these people's needs are not neglected. Ideally the subsidy should be indexed annually in line with increases in taxi fares.

Energy

5. Maintain the current budget arrangements regarding the cost of the Solar Bonus Scheme

In June 2016, the Queensland Productivity Commission (QPC) handed down a report into Solar Feed-In pricing in Queensland⁴. A key determination was that:

² City of Gold Coast 2019. 'Council Cab Service' Accessed online 20 November 2019

<https://www.goldcoast.qld.gov.au/thegoldcoast/council-cab-service-954.html>

³ Queensland Government 2019. 'Taxi Subsidy Scheme and Lift Payment' Accessed online 18 November 2019

<https://www.qld.gov.au/disability/out-and-about/subsidies-concessions-passes/taxi-subsidy>

⁴ Queensland Productivity Commission (QPC) 2016. *Solar Feed In Pricing in Queensland: Final report*. Brisbane: QPC <https://cabinet.qld.gov.au/documents/2016/Dec/SolRo/Attachments/Report.pdf>

A price for solar exports will be fair when solar PV owners are receiving an efficient price for the energy they generate — and remaining electricity consumers are not paying more (or less) than they should for solar PV generated energy.

The QPC report also noted that:

Solar export pricing arrangements that are paid for (either directly or indirectly) by electricity consumers can have adverse impacts, particularly on the least-well off consumers in Queensland.

This led the Queensland Government to remove the costs of the Solar Bonus Scheme from network charges until at least 2020. National Seniors recommends this practice continue for forthcoming and ongoing budgets until the 44c/kwh feed-in tariff expires on 1 July 2028.

6. Provide targeted assistance to ensure that smart meters are available to vulnerable households, particularly those receiving the Age Pension

The introduction of smart meters will enable households to monitor energy usage. Such monitoring is necessary if consumers are to take some control of their energy usage. This is particularly pertinent for vulnerable and low-income customers, such as those on the Age Pension, as it gives them a tool to contain their energy costs.

Roll-out of smart meters is the responsibility of energy retailers, with installation in new dwellings mandatory. However, with almost two million existing dwellings projected to increase to 2.9 million by 2041⁵, there will be significant efforts required to roll out smart meters across the state. Some government attention is required to ensure vulnerable consumers have smart meters installed and are not left behind. With smart meters expected to cost in the vicinity of \$600⁶, there may be a need to provide direct assistance with installation costs. Vulnerable customers will also need education to help achieve real-time monitoring and control.

7. Provide annual indexation of the Electricity Rebate in line with changes in average retail prices

For the past decade electricity consumers have endured substantial electricity price rises. In its 2017 preliminary report into retail electricity pricing the Australia Competition and Consumer Commission (ACCC) noted that retail electricity prices had increased by 90% (in real terms) in the past decade⁷.

⁵ Queensland Treasury 2019. 'Household and dwelling projections' Accessed online 14 November 2019

<https://www.qgso.qld.gov.au/statistics/theme/population/household-dwelling-projections/state>

⁶ Canstar Blue 2019. 'How to get the most out of your smart meter' Accessed online 14 November 2019

<https://www.canstarblue.com.au/electricity/smart-meter-guide/>

⁷ Australian Competition and Consumer Commission (ACCC) 2017. *Retail Electricity Pricing Inquiry, preliminary report*, September 2017.

<https://acc.gov.au/system/files/Retail%20Electricity%20%20Preliminary%20report%20-%2013%20November%202017.pdf>

To make matters worse the current electricity rebate of \$340.85 available to Queensland Seniors Card and Queensland Pensioner Concession Card holders has not kept pace with the rising cost of electricity.

National Seniors recommends the electricity rebate be indexed annually against increases in the average retail price of electricity as determined by the Australian Energy Regulator (AER). Doing so will provide relief for the thousands of Queenslanders who struggle with rising electricity prices. It will also send a signal to government, acting as an incentive to restrict future price increases.

8. Increase the Reticulated Natural Gas Rebate to \$100, apply indexation and extend this rebate to bottled gas users

As with electricity, the cost of gas for heating, cooking and other essential activities has increased rapidly over the past decade as has the cost of supply. Gas wholesale prices have more than doubled in ten years⁸ with significant demand and supply challenges.

The gas rebate available to Queensland Seniors Card and Queensland Pensioner Concession Card holders has not increased despite this fact. National Seniors recommends the rebate increase from \$76.19/year to \$100/year (GST inclusive) indexed annually in line with average wholesale cost of gas and extended to bottled gas users who are currently not eligible for the rebate. This will ensure that all gas users receive a fair concession. It will also encourage government to place downward pressure on gas prices to minimise future increases in the rebate.

Rates and water

9. Increase the South-East Queensland Pensioner Water Subsidy Scheme to \$150 and extend eligibility for the scheme.

Queensland Pensioner Concession Card holders who own properties connected to the SEQ Water Grid currently receive a water subsidy of up to \$120 each year. The last time the water subsidy was increased was in 2011-12 when the subsidy was increased from \$100 to \$120. While the subsidy has not increased in ten years, the cost of water has increased and will continue to increase under bulk water pricing options recommended by the Queensland Competition Authority⁹.

Compared to other states and territories, the water subsidy is low. Victoria offers a water concession for households connected to mains water of 50% up to a maximum \$172.75¹⁰. It also offers a non-

⁸ Australian Energy Regulator 2019. 'STTM - Quarterly Prices' Accessed online 21 November 2019

<https://www.aer.gov.au/wholesale-markets/wholesale-statistics/sttm-quarterly-prices>

⁹ Queensland Competition Authority 2018. *Seqwater Bulk Water Price Review 2018–21: Final Report*. March 2018. https://www.qca.org.au/wp-content/uploads/2019/05/33446_Final-report-1.pdf

¹⁰ Victorian Department of Health and Human Services 2019. 'Non-mains water concession' Accessed online 21 November 2019 <https://services.dhhs.vic.gov.au/water-and-sewerage-concession>

mains water concession for households on a sliding scale based on consumption. The rebate for this is currently¹¹:

- \$129 for households spending from \$180 to \$517.99
- \$258 for spending from \$518 to \$1036.99
- \$369 for spending \$1037 and above.

South Australia subsidises water to a total of 30% of a water bill up to a maximum of \$320.30/year¹².

In West Australia there is a rebate of 50% on water service charges to a cap of \$600/year for Pensioner Concession Card and Commonwealth Seniors Health Card holders and 25% up to a cap of \$100 for senior's card holders¹³. Pensioner Concession Card holders can also receive a 50% concession on 150 Kilolitres of water per year in metro areas. Those in the north country receive a 50% concession on 600kL per year and those in south country on 400kL¹⁴.

National Seniors recommend the water subsidy be increased to \$150/year for Pensioner Concession Card holders and the subsidy be offered at 50% of this for Commonwealth Seniors Health Card holders throughout Queensland. Even at \$150/year the concession would be lower than most states. The water subsidy should also be indexed annually against increases in the price of water and the cost of supply.

10. Increase the rates subsidy to a maximum of \$300 per year and apply indexation in line with average rate increases

Over recent years there has been inexorable growth in council rates across Queensland, with limited improvement in the capacity of pensioners to meet these increased costs. An audit of the recurrent expenditure of local councils, conducted by the Queensland Audit Office in 2017-18, found that Queensland councils have significantly more autonomy than councils in other states; that they generally need to provide clearer rates strategies to their communities; and that "the rate increase decisions we audited were generally made behind closed doors with limited community input"¹⁵. In our view this lack of transparency leads to a lack of trust in local government with regards to the setting of rates and other practices.

¹¹ Victorian Department of Health and Human Services 2019. 'Water and Sewerage Concession' Accessed online 21 November 2019 <https://services.dhhs.vic.gov.au/non-mains-water-concession>

¹² ConcessionsSA 2019. 'Water and sewerage rate concession' Accessed online 21 November 2019 <https://www.sa.gov.au/topics/care-and-support/financial-support/concessions/water-and-sewerage-rate-concession>

¹³ ConcessionsWA 2019. 'Water Corporation Service Charges – rebate or deferment' Accessed online 21 November 2019 <https://concessions.communities.wa.gov.au/concessions/Pages/Water-Corporation-Service-Charges-%E2%80%93-rebate-or-deferment.aspx>

¹⁴ ConcessionsWA 2019. 'Water consumption rebate - Water Corporation' Accessed online 21 November 2019 <https://concessions.communities.wa.gov.au/concessions/Pages/Water-consumption-rebate-Water-Corporation.aspx>

¹⁵ Queensland Audit Office 2018. *Managing local government rates and charges*. Report 17: 2017-18 <https://www.qao.qld.gov.au/reports-resources/managing-local-government-rates-charges>

National Seniors recommends the current Queensland Government rates subsidy be increased to 25% up to a maximum of \$300 each year and be offered at 50% of this for Commonwealth Seniors Health Card holders. It should also be indexed annually against the average percentage increase in general rate rises levied by councils across Queensland.

Housing

National Seniors acknowledges the work being done under the Queensland Government's Housing Strategy launched in 2017. However, there is still much to be done in several critical areas, because funding is not keeping pace with growth in need. National Seniors would highlight the following areas as critical to the wellbeing of older Australians.

11. Provide funding for research which enables older people to age-in-place and policies that facilitate ageing-in-place

Older Australians want to stay in their homes rather than be pushed into age care facilities. Aside from the benefits to older Australians, ageing at home brings substantial economic and social benefits to the community.

Research by the Australian Housing and Urban research Institute (AHURI) confirmed that 80% of older Australians want to live in their own home, no matter the type, size or location because of the security this offers in later life. The research also found that older Australians most commonly want to live in the middle to outer suburbs of a city or in smaller regional towns.

The research promoted the idea of a housing service to guide older Australians through their changing housing needs and plan for their housing in later life¹⁶. It suggests several solutions, including low-cost, low-deposit ownership products, through shared ownership or land rent type schemes. These solutions would require legislative changes to facilitate, support and protect those participating in them. The research also argues for long leases and other arrangements to increase security in the private rental market for those unable to secure home ownership.

An important role for government is the ensuring that planning laws enable the market to deliver new and innovative housing options suited to the needs and wants of older people. National Seniors recommends that funding for research be provided to support ageing-in-place and policies to support ageing-in-place.

12. Introduce a one-off stamp duty concession to promote downsizing

Older Queenslanders who wish to downsize to a more suitable and age-friendly dwelling are reluctant to do so because of high costs and government charges. National Seniors research has

¹⁶ James, A., Rowley, S., Stone, W., Parkinson, S. Spinney, A. and Reynolds, M. 2019. *Older Australians and the housing aspirations gap*. AHURI Final Report No. 317, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/317>

revealed that the impact on the Age Pension of cost of stamp duty and surplus funds from the sale are key financial disincentives to downsizing.¹⁷

The Australian Capital Territory (ACT), Northern Territory, Victoria and Tasmania offer seniors a stamp duty concession to encourage downsizing, but Queensland does not.

National Seniors calls on the Queensland Government to join other progressive states and territories in implementing a stamp duty concession scheme for seniors. We recommend the government adopt a similar scheme to the one offered in the ACT, where stamp duty is waived on the sale of houses that sell below \$490,000. The value of the concession declines on a sliding scale up to \$642,000.¹⁸

13. Work with state and federal counterparts to create more accessible housing for older Queenslanders and ensure universal building design in new residential developments.

Queensland demographics are rapidly changing with an increasing percentage of the population aged 65 and over. Growing older brings age-related health and mobility challenges. The Queensland Building and Construction Commission (QBCC) has estimated that at least 35 per cent of the population will have restricted mobility at some point in their lives¹⁹.

There is now recognition of the benefits to the individual and the community of older people remaining independent and 'aging-in-place'. However, this requires housing that is suitably designed for people as they age.

The concept of liveable, accessible and adaptable housing recognises that houses need to accommodate the changing needs of the occupants. Australian Standard AS 4299 Adaptable housing, for example, provides guidance for designing houses to accommodate varying degrees of physical ability over time²⁰.

Unfortunately, there are limited requirements on developers to design new houses that meet higher standards of accessibility. This means that new housing is not going to meet the needs of people as they age.

National Seniors welcomed proposals for accessibility standards to be included in the National Construction Code in February 2021 and was disappointed the opportunity to assist those with ageing and disability challenges was neglected. National Seniors calls on the Queensland Government to work with other governments to strengthen the standards of the National

¹⁷ Rees, K. & McCallum, J. (2017). *Downsizing: Movers, planners, stayers*. Brisbane: National Seniors.

¹⁸ ACT Government 2019. 'Pensioner duty concession scheme. Accessed online 25 January 2019 https://www.revenue.act.gov.au/home-buyer-assistance/pensioner-duty-concession?result_1060955_result_page=1

¹⁹ Queensland Building and Construction Commission (QBCC) 2019. *Accessible housing*. Fact Sheet V1.0 Accessed online 25 January 2019 <http://www.qbcc.qld.gov.au/sites/default/files/Accessible%20Housing.pdf>

²⁰ Australian Government 2019. 'The liveable and adaptable house' in Your Home Australia's guide to environmentally sustainable homes. <http://www.yourhome.gov.au/housing/livable-and-adaptable-house>

Construction Code and include accessible design features to ensure that higher standards for accessible housing are mandated to improve the accessibility of new housing.

14. Increase funding and incentives for short, medium and long term affordable and social housing for seniors

Safe and secure housing should be viewed as a fundamental requirement in building a prosperous country. It is not a welfare issue. Stable housing contributes economically to society and provides a base for study, work and raising a family. Failure to provide housing results in both social and economic consequences including homelessness, physical and mental issues, interpersonal violence with associated policing and justice requirements and welfare dependency.

The Queensland Government correctly recognises that “every Queenslanders has the right to a place to call home”. However, research by the University of New South Wales reveals Queensland has a shortage of 102,700 social housing units and 54,700 affordable housing units. The same research shows Queensland will have a projected extra need for 254,300 more social and affordable dwellings by 2036²¹.

Ongoing research published regularly by Anglicare reveals the stock of affordable rental housing is substantially below requirements with “almost all low-income households needing to spend in excess of 30% of their weekly household income to rent in the private rental market”. In metropolitan Brisbane the position is even worse with the percentage of income spent on rent ranging up to 70%²².

Under these circumstances, it is unsurprising that an increasing number of older seniors will find themselves homeless as a result of the cost of renting in the private market. As the 2016 census found²³:

- one in seven of all homeless people were aged over 55
- there was a 37.9% increase in those aged 65-74 who were homeless
- there has been a 51.1% increase in the number of homeless women
- Queensland had the second highest increase in homelessness (a 14% increase since the 2011 census).

Given the vulnerability of women over the age of 50 this is a serious concern.

National Seniors recommends the Queensland Government invest now in new social and affordable stock. As the Reserve Bank Governor recently noted, Australia must exploit the current period of low interest rates to invest in infrastructure that provides a sound, long term economic foundation for

²¹ Stone, L. 2019. ‘Queensland’s 100,000-property public housing shortfall revealed’ in *Brisbane Times*. 14 March 2019. <https://www.brisbanetimes.com.au/national/queensland/queensland-s-100-000-property-public-housing-shortfall-revealed-20190314-p51451.html>.

²² Anglicare Australia 2019. *Anglicare Australia Rental Affordability Snapshot 2019*. <https://www.anglicare.asn.au/our-work/research-reports/the-rental-affordability-snapshot>

²³ ABS 2018. *Census of Population and Housing: Estimating homelessness, 2016 Cat. No. 2049.0* <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

the future. Social and affordable housing is one area where government could invest to both build infrastructure and stimulate economic growth.

Mature Age Employment

With rising unemployment among older people, attention must be given to ensuring this cohort has access to meaningful employment opportunities. It is imperative employment policies and practices support the recruitment and retention of older workers. Policymakers need to consider the economic consequences of not increasing employment participation for this growing segment of workers²⁴.

National Seniors encourages the Queensland Government to make mature age employment a priority in the 2022-2023 budget. There are significant benefits for society and the economy in retaining mature age workers in the workforce. Such benefits include less money being spent on welfare and a healthier older population who have the means to a higher standard of living.

15. Support mature age workers (i.e. over 50) to upskill, change careers and remain in employment

Whilst acknowledging the Queensland Government's previous schemes and programs to increase employment participation of mature age workers, statistics indicate that there are still over 180,000 unemployed 55 to 64-year-olds receiving Newstart²⁵. This demographic group outnumbers any other age group on the unemployment benefit and will continue to increase due to the ageing population. Furthermore, the average length of time this group remains on Newstart is more than 180 weeks, nearly four times that of younger unemployed people.

In June 2019, the Queensland Government invested \$42 million in the Link and Launch program²⁶ to support year 12 graduates' access further education and training to encourage them to find employment. Given that mature age workers outnumber any other age group on unemployment benefit, National Seniors suggests that the government invests in a similar initiative to the Link and Launch program to support mature age workers to obtain and remain in employment for as long as they choose.

²⁴ The Age (Editorial) 2019. 'Employers need to look to older workers, not past them' in *The Age* 12 August 2019 <https://www.theage.com.au/business/workplace/employers-need-to-look-to-older-workers-not-past-them-20190812-p52g82.html>

²⁵ Wood, E. 2018. 'Struggling older unemployed go hungry, lose their homes and exhaust retirement savings' in *The Senior*. 20 August 2019 <https://www.thesenior.com.au/story/6326886/ageing-on-the-dole-australias-new-face-of-poverty/>

²⁶ Minister for Education and Minister for Industrial Relations The Honourable Grace Grace. 2019 *Funding boost to help Year 12 students take the next step* Media statement, 21 June 2019. <http://statements.qld.gov.au/Statement/2019/6/21/funding-boost-to-help-year-12-students-take-the-next-step>

- 16. Increase funding for the Queensland Vocational and Educational Training (VET) Investment Plan to improve the affordability of VET training for mature age workers**
- 17. Enable mature age students (i.e. over 50s) who apply for an apprenticeship, traineeship or higher-level program, to receive the applicable apprenticeship or traineeship minimal wage while retaining their Newstart allowance**

Although the Queensland government has invested \$777.9 million in the VET sector, the focus has been on providing opportunities to younger workers. One issue is that the eligibility criteria for any of the Certificate courses and higher-level programs is restricted to students who do not possess a prior qualification. Consequently, many mature age workers who already possess a qualification and who do not have the financial means to pay for further education, are not eligible to receive subsidised tuition fees to upskill or acquire new skills to enhance their employment opportunities.

Research shows that skills and qualifications are strongly related to workforce participation. With the increasing numbers of older workers in the workplace, participation in further education and upskilling are likely to have an important positive impact on their employability²⁷. Skills development is an essential policy instrument for enabling workers to remain in, or return to, employment²⁸. Providing older workers with the opportunity to upskill or change careers may provide them with new employment opportunities that will enable them to remain in employment and improve their standard of living.

Health

- 18. Improve dental and oral health for older people by increasing funding for public dental interventions**

Oral health should be a high priority for government. Good oral health is critical to general health. A healthy mouth enables people to eat, speak and socialise without pain, discomfort or embarrassment. Poor oral health is linked to chronic diseases, including stroke and cardiovascular disease. Because good oral health lessens the incidence of other health conditions it can reduce the risk of being admitted to hospital for related conditions, saving the health budget many millions of dollars.

Seniors in Queensland continue to face significant barriers to accessing dental services:

²⁷ Ferrier, F., Burke, G. and Smith, C. 2008. Skills development for a diverse older workforce. <https://www.ncver.edu.au/research-and-statistics/publications/all-publications/skills-development-for-a-diverse-older-workforce>

²⁸ Sonnet, A., Olsen, H. & Manfredi, T. 2014. Towards More Inclusive Ageing and Employment Policies: The Lessons from France, The Netherlands, Norway and Switzerland. <https://www.oecd.org/els/emp/Towards-More-Inclusive-Ageing-and-Employment-Policies.pdf>

- Those on low fixed incomes find it especially difficult to afford services offered privately and must rely on public services.
- Access to private and public dental services in regional and remote areas can be problematic²⁹.
- Those who rely on public dental services experience delays in receiving services due to long waiting lists.

Improving the oral health of Queenslanders requires long term reform and investment. At the federal level, National Seniors is calling on government to extend the Child Dental Benefits Scheme to include Age Pension recipients. At the state level we are calling for increased funding from the Queensland Government for public dental services so those unable to use the private dental system have access to services in a timely manner. This will help to reduce the pain and embarrassment experienced by older people who have dental problems, and reduce the need for, and cost of, other illnesses linked to poor oral health.

Elder Abuse

19. Enact stronger protections to reduce elder abuse and continue to fund awareness raising initiatives that aim to prevent elder abuse

The impact of elder abuse is extensive – financial, physical, and emotional. National Seniors believes the following initiatives will reduce abuse in Queensland:

- Align and strengthen the Queensland Powers of Attorney legislation to create national consistent laws in consultation with federal and state counterparts
- Fast track development of the national register for Powers of Attorney documents
- Improve co-ordination of frontline services, such as community workers, GPs, Hospitals, Centrelink and the Police.
- Create and disseminate information to assist older people experiencing abuse to find help and assistance.
- Establish an intervention service to work with abusers or potential abusers to prevent abuse occurring.
- Enhance elder abuse awareness through research and education.
- Simplify the means of reporting abuse.
- Establish specific criminal punishments for those convicted of elder abuse.

²⁹ Queensland Health 2016. *The health of Queenslanders 2016: Report of the Chief Health Officer Queensland*. Queensland Government: Brisbane

- Change the law to make the perpetrator liable for restitution.

The Queensland Government should commit to a timeframe for funding these initiatives, and work with relevant agencies and authorities to implement consistent and strengthened laws to reduce risk and punish perpetrators.

End of life

20. Introduce funeral regulations to protect older Queenslanders

Members of National Seniors have complained about the funeral industry in Queensland. According to the Australian Securities and Investment Commission (ASIC) funeral costs include but are not limited by cost for: transport, coffin/casket, death certificate, permits, burial/ cremation costs, burial plot or plaque, clergy/celebrant, flowers, newspaper notices wake, programs of services³⁰.

The Queensland Government Fair Trading Regulation 2019 covers Funeral Goods and Services with an, “Information standard for funeral goods and services” this standard and the accompanying Code of Conduct sets out what is expected of the funeral industry in the pre-paid funeral business³¹. The standard and code of conduct are not consumer or client orientated. This standard and code of conduct does not provide protection for the consumer in relation to the costs of burial or cremation. The family must shop around for quotes to obtain a price and or services that are affordable for them.

Choice research found the cheapest option in NSW, a direct cremation without a service, cost from \$2400 to \$5600³². They also found that what happens after death of a ‘for profit business’ reveals the actions are promoted as protection for the client but has the opposite effect of being built into the process, thus leaving the relatives or carers feeling vulnerable. This vulnerability is exploited by an industry that dictates how we say farewell to the deceased.

Choice’s research indicated the largest funeral providers are ASX listed such as Invo-Care with companies such as White Ladies and Simplicity, making up almost half of the funeral industry. The

³⁰ ASIC Money Smart 2019. ‘Paying for your funeral’ Accessed online 21 November 2019.

<https://www.moneysmart.gov.au/life-events-and-you/over-55s/paying-for-your-funeral>

³¹ Queensland Government 2019. ‘Rules about selling pre-paid funerals’ Accessed online 21 November 2019.

<https://www.qld.gov.au/law/laws-regulated-industries-and-accountability/queensland-laws-and-regulations/regulated-industries-and-licensing/regulated-industries-licensing-and-legislation/personal-services-industries-regulation/funeral-industry-regulation/rules-about-selling-pre-paid-funerals>

³² Jeong, S. 2019. How much do funerals cost? in *Choice*. Accessed online 21 November 2019

<https://www.choice.com.au/health-and-body/healthy-ageing/ageing-and-retirement/articles/funerals-investigation-how-much-do-funerals-cost>

NSW Government, Minister for Regulation and Innovation has responded to the research report by introducing regulation that gives clarity to bereaved consumers³³.

National Seniors proposes the Queensland Government review their standards and Codes of Conduct and develop regulation to protect consumers. It is also proposed that Queensland Government support initiatives at the Federal Government level to implement measures to control the funeral industry by regulating funerals under the Insurance scheme standards, codes of practice and compliance rules which are regulated by the Australian Prudential Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

Legacy

21. Provide older Queenslanders with opportunities to invest in the future

The wealth of older people provides significant opportunities for Queensland. However, some seniors are concerned that investment options are ill-suited and impractical to their needs.

As the debate over deeming rates has shown, many continue to use investment options to protect their financial future, choosing to invest in safe products, such as term deposits because of fear about the economy³⁴. The average 80-year-old may have little or no superannuation, does not want to play the stock market or may not be able to invest in housing. As such they often seek security in bank deposits as a simple means of protecting their savings. While returns on savings are minimal, they invest this way because their savings are backed by a government guarantee and it is simple to do.

At the same time, many older Australians are looking for ways of making a continuing contribution to future generations. As results from a recent National Seniors survey have shown, 3 out of 4 older Australians believe that climate change is occurring³⁵. Many want to make a positive contribution to ensure the environment is protected for their children and grandchildren.

National Seniors recommends the Queensland Government consider providing opportunities for seniors to make a positive contribution to the environment through investment in green technologies and infrastructure. Providing opportunities for seniors to invest in clean energy, possibly through Cleanco Queensland, could help to further develop this infrastructure in Queensland, protecting the environment for future generations.

³³ Minister for Better Regulation and Innovation Kevin Anderson 2019. New funeral pricing regulation gives clarity to bereaved consumers. 2 September 2019. <https://www.finance.nsw.gov.au/about-us/media-releases/new-funeral-pricing-regulation-gives-clarity-bereaved-consumers>

³⁴ National Seniors and Challenger. (2018). Once bitten twice shy: GFC concerns linger for Australian seniors. Brisbane: National Seniors <https://nationalseniors.com.au/research/finances/once-bitten-twice-shy-gfc-concerns-linger-for-australian-seniors>

³⁵ National Seniors Australia (unpublished). *National Seniors Social Survey 2019*

National Seniors Australia

ABN 89 050 523 003

Level 18, 215 Adelaide Street
Brisbane QLD 4000

GPO Box 1450
Brisbane QLD 4001

policy@nationalseniors.com.au

 facebook.com/nationalseniors

 twitter.com/nationalseniors

 youtube.com/user/NationalSeniorsAus

 linkedin.com/company/national-seniors-australia/

1300 76 50 50

nationalseniors.com.au

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