



Post Election Campaign



Our Priority Concerns for Government in 2008 / 09



In the context of changing age demographics, the Australian Government must meet the current and emerging needs of seniors in the areas of Housing, Income Support, Health and Transport and Mobility in the next term of Government. Informed, imaginative and sustainable solutions are needed.



1. Pension



COTA Over 50s welcomes the Pension Review as a significant first step in restructuring Australia's framework of support for older Australians. The Background Paper distributed by the Review Panel provided much useful information about the status quo and provided tables and statistics to illuminate it, but tended to concentrate on existing approaches to, and assumptions about, pensions. COTA Over 50s urges the Review Panel to be courageous in its thinking, and to deliberately transcend customary perspectives on these matters.



Our submission focuses on the need for a comprehensive retirement incomes policy, considered within the broader framework of the income support needs of older Australians, including those of seniors who are still in the workforce or receive Carer payments or a Disability Pension.



The setting of the age pension needs to be considered **as part of a comprehensive retirement incomes framework**. Establishing the proper levels of pension and a fair regime of associated entitlements can only be done by applying a holistic view of the income needs and financial capacities of those seniors who have left the workforce while also taking into account the distinctive situations of different groups – for example, couples and singles, homeowners and renters, city dwellers and rural inhabitants.



77% of Australians over the age of 65 receive income support. Most retired Australians are on a low income – for 75% a pension is their principal source of revenue. Over half of pensioners have less than \$20 a week of private money.

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OUR RECOMMENDATIONS TO GOVERNMENT - COTA Over 50s' 4 -point plan

1. Establish a Cost of Living in Retirement (COLR) benchmark as a decent standard of living and keep it aligned with the actual cost of living a healthy life as an active member of the community.
2. Guarantee, **as a minimum** for each person, that their combination of income from private sources (savings, superannuation, etc.) and government sources (pension, supplements, etc.) meets the COLR benchmark for a decent standard of living.
3. Until the new Cost of Living in Retirement (COLR) benchmark is established, set the age pension at 35% of Male Total Average Weekly Earnings. The rate for singles would be \$375.30 per week, and for couples \$562.95 per week, thereby maintaining the two-thirds parity between singles and couples.
4. Immediately provide a bonus of \$750 for singles and \$1000 for couples.

Cost of utilities and sustainable living

For seniors living on low-incomes or facing financial disadvantage, the cost of essential services – such as utilities, transport and food - consumes a disproportionately high percentage of their income.

However, increasing concessions to vulnerable and disadvantaged groups to allow them to maintain their existing pattern of energy consumption may be counterproductive in terms of sustainability and greenhouse gas reduction and may also be financially unsustainable. For these reasons, we support energy efficiency measures. Assistance to lower income seniors which would enable them to purchase energy efficient whitegoods, install and improve insulation in their homes, and reduce their energy and water consumption are preferable to subsidising existing or growing levels of energy and water usage and must be implemented progressively, starting now.

Also, forward-looking affordable development planning should be adopted that, in the long run, helps seniors to save on utility costs and transport, while, at the same time, enabling them to “age in place” and continue to remain valued members of their immediate community and beyond.

Thus, programs should be established which build on local and overseas experience in creating high-density, green, sustainable and older people-friendly development patterns that give people of varying age, wealth, and physical ability a range of safe, affordable, convenient choices in where they live and how they get around. A range of different types of homes in such developments would make it possible for seniors to stay in their homes as they age, and young people to afford their first homes and families. By providing a range of housing opportunities, communities can enable residents to move within their neighborhood as their housing needs change. Smart development should ensure that existing resources are used efficiently and creative strategies are employed to preserve natural lands, protect water and air quality and reuse previously developed land.

OUR RECOMMENDATIONS TO GOVERNMENT

- Alleviate utility hardship by assisting low income seniors to purchase energy efficient white goods, install insulation in their homes, and reduce their energy and water consumption.
- Expand the geographical spread of the seniors' air conditioning subsidy to mitigate the adverse health effects of high temperatures on seniors.
- Programs should be established which build on local and overseas experience in creating high-density, green, sustainable and older people-friendly development patterns.

Housing

The housing needs of older Australians require particular, targeted attention. Housing must be a core part of ageing policy with services that are well-coordinated and integrated, and promote dignity and independence.

The availability of suitable housing is a fundamental pre-requisite for older Australians' participation in social, cultural and economic activity and is essential if older Australians are to 'age well' and to 'age in place'. Appropriate housing is an investment in seniors' health and wellbeing, and it delivers substantial social benefits to the community as well as significant savings to the public purse.

The availability of rental accommodation for seniors already falls far short of what is required. Low income, sole person households will more than double by 2020, and about two thirds of these households will be sole women, many of whom will be living only on single pensions. COTA Over 50s welcomes the recent announcements by the Australian Government of a Housing Affordability Fund and National Rental Affordability Scheme.

Seniors face difficult decisions and need independent support and advice on housing and accommodation options such as downsizing, relocation and renovating or adapting their home. Victoria and other state governments provide a service to assist seniors maintain their homes and age in place, but this is not the case everywhere.

Universal design principles, which include gentle external approaches to dwellings, doors wide enough for wheelchair access, entrance level living room and toilet with side access to bathroom, low window sills and electrical sockets at convenient heights must be mandated within building codes to ensure that housing is appropriate to the needs of seniors and an ageing population among whom will be a growing number of over 90 years old.

OUR RECOMMENDATIONS TO GOVERNMENT

- All policy to maximise opportunities to age well and to age in place. 'Join up' transport, care and other support services, provided on a community basis.
- State/local governments refresh their housing strategies to better reflect their strategic housing role; include revised planning regimes to facilitate medium density infill, dual-occupancy etc.

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- Establish a one-stop-shop for housing information and accommodation advice service for older Australians to enable them to find out about their range of housing/accommodation options.
- State/local governments should establish ‘rapid repairs and adaptations’ schemes to enable seniors to get maintenance services necessary to help them carry on living in their own homes.
- By 2015 all new housing stock built to universal design standards for accessibility, adaptability and environmental sustainability.

Health

Oral Health

COTA Over 50s, in conjunction with the Australia Dental Industry Association, recently released a report by respected economic modeller, Econtech, titled “Economic Analysis of Dental Health for Older Australians”. The report noted that:

...periodontal (gum) disease is linked to a range of serious health conditions, including: coronary heart diseases, stroke, peripheral vascular disease and pancreatic cancer with elderly Australians showing double the rates of periodontal disease than younger people.

Dental Hygienists and Therapists are a key provider of dental care for older Australians. In the interests of better dental care the national registration of Hygienists and Therapists should include the widest Scope of Practice such as that currently allowed in Tasmania. As the Econtech report demonstrates, older Australians are suffering major health problems as a result of poor dental care. Increasing their access to dental health professionals will produce considerable health benefits and save Governments’ related health care expenses.

OUR RECOMMENDATIONS TO GOVERNMENT

- COTA Over 50s strongly urges the Government to introduce the Tasmanian model for State registration of Hygienists and Therapists, as we believe this will provide the best access to high quality dental care for seniors.

Healthy Ageing

The health of individuals and societies is directly related to social inclusion/exclusion. Healthy Ageing involves the three components of health, participation and security. It requires inclusive

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communities that foster and value the participation of all people, “age friendly” environments, and positive attitudes and behaviours that prevent disease and promote well-being.

To effectively meet the needs of seniors, health services should have the capacity to provide a diverse array of flexible supports and care that are responsive to individual need and underpinned by the principles of healthy ageing. Empowering individuals by adoption of a healthy ageing paradigm will support the efficiency and sensitivity of health services by:

- Reducing demand,
- Enhancing accountability and diversity, and
- Ensuring that the recipients needs for independence, participation, care, self-fulfillment and dignity are acknowledged by service providers.

OUR RECOMMENDATIONS TO GOVERNMENT

- Dedicate a fixed proportion of the health budget to health promotion measures.
- Adopt a life course approach to health maintenance, which both focuses on the prevention of non-communicable diseases and reduces the impact of age-related changes.
- Implement and fund a comprehensive program for Active Ageing to decrease risk factors and increase protective factors to reduce the onset and progress of chronic diseases and functional decline.
- Provide a Medicare rebate for Living Longer Living Stronger membership fees.

Mental Health

Mental Health is recognised by the World Health Organisation (WHO) as crucial to the overall wellbeing of individuals, societies and countries. Mental Health and the growing impact of people diagnosed with Dementia have gained recognition as National Health Priorities. Many seniors suffer from treatable depression and mental illness, often misdiagnosed as old age or dementia. Under the Mental Health Strategy there is a specific plan for young people, but no comprehensive plan for older people.

OUR RECOMMENDATIONS TO GOVERNMENT

- Develop and implement a specific nationwide seniors’ mental health strategy

Transport and mobility

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Seniors' driving issues have gained attention with publication of a recent Australian Transport Safety Bureau report. While we fully support the need to ensure that roads are safe, we are concerned that there may be elements of ageism in some approaches to older driver screening. Loss of an older person's driver's licence is a severe limitation, which may result in social isolation and the inability to access both services and necessities of life. Were loss of older drivers' licences to become widespread, there is a risk that seniors, who can no longer drive, may be overlooked when community service organisations are overloaded.

Public transport is essential for seniors who wish to access health and other services and participate in family and community activities. While improved train and bus services have been provided in many locations, seniors continue to experience problems in accessing major transport hubs in the metropolitan area and in many country areas public transport is often not available.

In suburban areas, small, local buses are required to ferry seniors to train and bus stations, particularly given the paucity of car parking as commuters are occupying all available spaces early in the morning and vacating them only after work hours. In country towns and the outer metropolitan areas, lack of public transport makes seniors reliant on taxis, which are often unaffordable.

OUR RECOMMENDATIONS TO GOVERNMENT

- Fund research into the mobility needs of seniors who lose their drivers' licences with a view to providing appropriate services and supports to meet their mobility requirements.
- Improve intra-suburban and country public transport services to enable seniors to access the services they require and encourage their better participation in the community.

About COTA Over 50s - Council on the Ageing

COTA Over 50s is the national seniors peak body. The prime objective of COTA Over 50s is to promote, improve and protect the circumstances and wellbeing of older people in Australia, of which there are over 6 million, not just its members, and particularly the vulnerable and disadvantaged. Our work draws on views of today's seniors and on concerns for future generations of Australians.

Members of COTA Over 50s are eight State and Territory-based entities - Councils on the Ageing in NSW, Victoria, Tasmania, Western Australia, South Australia, ACT, Queensland and the Northern Territory.

COTA Over 50s has a focus on national policy issues from the perspective of older people as citizens/consumers.