



**Pre-Budget Submission
2008-09**

Attachment A

Council on the Ageing (COTA) Over 50s

Council on the Ageing (COTA) Over 50s is the national peak seniors' body, whose member organisations work with 500,000 older people living in Australia.

Its members 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 - plus the national organisation, the ARPA Over 50s Association.

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

Its prime objective 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. Its work draws on views of today's seniors and on concerns for future generations of Australians.

Policy Principles

Members of COTA Over 50s adhere to five main principles:

Policy Principle 1 - Maximise the economic, social and political participation of older Australians

COTA Over 50s supports policies and programs that encourage and facilitate the inclusion of seniors in all aspects of Australian life.

Policy Principle 2 - Promote positive views of ageing, reject ageism and challenge negative stereotypes

COTA Over 50s supports initiatives that recognise the capacities and contributions of seniors and actively combat ageism. COTA Over 50s believes that the impact of ageism, based on negative age stereotypes, restricts the participation of older people in all aspects of Australian life. This has adverse effects on the community and on older people.

Policy Principle 3 - Promote interdependence and consciousness across generations

COTA Over 50s promotes policies that meet the specific requirements of seniors whilst taking account of the needs of the entire community for sound economic and social development. Senior Australians share an interest in long-term policies that serve the welfare of all Australians.

Policy Principle 4 - Redress disadvantage and discrimination

COTA Over 50s believes that all people have the right to dignity, to security, to access high quality services, and to equality in participation in the community regardless of their income, status, background, location or any other social or economic factor. COTA Over 50s recognises that seniors are a diverse group with differing backgrounds and social, economic and health status and advocates strongly for those who are most vulnerable and disadvantaged.

Policy Principle 5 - Protect and extend services and programs that are used and valued by older people living in Australia

COTA Over 50s develops policies and provides advice on maintaining and improving services and programs that seniors use and value. These include primary health care, hospitals, pharmaceuticals, employment services, utilities, public transport, residential care, housing and community care. It will seek to ensure that there is an adequate "safety net" of services and income support, which all seniors can access according to fair and equitable criteria in order to maintain a reasonable quality of life.

Introduction

Social policy for older Australians is policy addressing the needs of a mainstream group. While people 65 and over currently constitute 15% of the Australian population, by mid-century that proportion will rise to about one-third of our community.

Older people are citizens with the same rights and responsibilities as any group in society. Sadly, ageist attitudes mean that older people are often regarded as somehow less deserving than, for example, people in the workforce, or are perceived as incapacitated and in need of protection. Ageism is endemic in our society. It is experienced by older people in the forms of speech by which they are addressed, in the media where negative and ageist stereotypes are promulgated, and in the health system where health professionals tend to give older people and their illnesses a lower priority.

Ageism is also apparent in access to employment, in the attitudes of employers to older workers, in access to appropriate training and professional development and in general, and in the undervaluing of the skills, experience and wisdom of older people.

Older Australians are entitled to those services which are relevant to their physical, social, mental and spiritual needs and which contribute to their quality of life and general well being.

Three key questions underpin COTA Over 50s' approach to this pre-Budget submission. Are older people getting the services they need? How appropriate are services and do they provide flexibility to meet individual differences? What policy framework maximises the ability of older citizens to continue contributing to and participating in Australian society.

COTA Over 50s' pre-Budget submission highlights six major areas of policy concern, with associated recommendations for action:

1. **Income**
2. **Health**
3. **Aged and community care**
4. **Housing**
5. **Participation and inclusion**
6. **Legal, financial and consumer matters**

1. INCOME

Many older Australian, especially single pensioners, live in poverty, notwithstanding that they have usually engaged in a long and fully productive working life. COTA Over 50s supports a retirement income policy that establishes and maintains an adequate, secure and equitable standard of living for retired persons. It should guarantee adequacy, fairness and stability in retirement income sources for all Australians, and ensure safety nets are maintained. Priority should be given to assisting seniors on the lowest incomes and to those who do not own their own homes. This is particularly important for women and those who have not enjoyed the benefits of the Superannuation Guarantee scheme.

Employment and Income

The Age Pension and Income Requirements

There are significant income inequalities amongst seniors. People older than 65 have the lowest average incomes in Australia, and 48% of retired people are among the poorest 30% of Australians. Around 33 % of people aged 50-64 rely on some form of social security income and 46% do not have paid employment.

Most retired Australian seniors are on a low income. Around 75% of the eligible population receive the age pensions as their principal source of income. Current community standards for the level of retirement income necessary to secure a modest lifestyle are around \$360 a week for a single person and \$505 for a couple. The Age Pension is around \$270 single and \$450 couple.

The retirement income industry advises that single people require 70% of the income received by couples to achieve the same standard of living but the single age pension is only 60% of the couple rate. There are strong indications that this is not adequate. Not surprisingly, single retirees have the lowest average household incomes, and a high proportion rely solely on the age pension for their income.

It is also clear that the mean and median incomes of single men are higher than those of single women, both before and after retirement. Single male retirees have an average annual disposable income that is \$2000 higher than single female retirees.

Superannuation

Current cohorts of older people and those approaching retirement have not had the benefits of the Superannuation Guarantee, the benefits of which will not be fully realised until 2032. Unless contributions are mandatory employer contributions (i.e. under an award) a superannuation fund cannot accept contributions for a member who is aged 75 or older. From 1 July 2007 superannuation income is tax-free for people over 60 years of age.

Experiences of life are not gender neutral, and the negative effects of interrupted work histories are, and will continue to be, particularly pronounced amongst women. Men are able to accumulate much higher superannuation balances than women. Even with the introduction of compulsory superannuation, women receive less because contributions are usually based on a percentage of total salary and, on average, men's earnings are higher than women's, and more women than men work in low-paying occupations. When women re-enter the workforce later in life, their superannuation contributions accumulate far less interest than people who have had an unbroken career path.

Taxation

Tax reform should be of social and economic benefit to Australia. COTA Over 50s believes the government should maintain the progressive taxation system in which high-income earners are taxed at higher rates than low income earners and close any loopholes which render it ineffective. No seniors in the low to middle income groups should be worse off under any tax reform proposals.

The three pillars retirement income policy relies on a combination of age pensions, superannuation and private savings. Only once current compulsory superannuation policies reach maturity (2032) will a majority of the population of older people have the opportunity to experience the full benefits of the significant measures introduced over the last two decades.

Assets

There is an inherent inconsistency in applying the same assets test to people in their 50's as applies to a 25 year old unemployed person, given that people accumulate assets for retirement. Newstart Allowance assumes short-term reliance and is set at a lower rate than age pensions. The average duration of unemployment for mature age people is two years, placing them at high risk in regard to depletion of assets. Once the asset base of an older person is depleted, opportunities for building it up again are severely limited by lack of employment or new income generating opportunities. Younger people do not face these issues to the same extent. Protection of assets for retirement should be a primary goal of a retirement income policy. Divorce and separation can also lead to financial disadvantage over long periods, especially for women.

Grandparents Primary Carer Allowance

Grandparent carers, especially pensioners, can ill-afford the additional financial burden associated with raising their grandchildren. The Council of Australian governments (COAG) is considering initiatives to provide financial support, similar to that received by foster parents, to kinship carers (including grandparents).

Recommendations

The Age Pension and Income Requirements

COTA Over 50s recommends that the Australian government:

- Ensure that the retirement income of all seniors enables them to fully participate in society and enjoy a lifestyle in accordance with contemporary Australian standards.
- Review, as a matter of urgency, the adequacy of the aged pension and provide an immediate interim payment of \$1000 per annum to continue until the review outcomes are implemented
- Increase the single age pension to 65% of the pension rate for couples.
- Introduce measures to ensure that the combination of age pension, superannuation and income from private savings is sufficient to guarantee at least a modest lifestyle for all retired people.
- Improve the retirement income of senior Australians
- Monitor the financial security of all Australians and review the adequacy of the age pension against relevant benchmarks.
- Establish an Earnings Credit Scheme for people on social security payments.
- Revise the Pension Bonus Scheme to provide stronger incentives for people to remain in or resume employment.
- Retain the current unindexed income limits for eligibility for the Commonwealth Seniors Health Card.

Superannuation

COTA Over 50s recommends that the Australian government:

- Simplify the superannuation system and increase community education about superannuation in general.
- Allow persons 75 years and older to contribute to a superannuation fund.

Assets

COTA Over 50s recommends that the Australian government:

- Improve protection for seniors' financial assets through a range of initiatives.

Newstart Allowance

COTA Over 50s recommends that the Australian government should:

- Increase the Newstart Allowance for mature age unemployed people to more realistically reflect the likely duration of unemployment. The current level of a pension payment would be appropriate. The income test for this payment should also be lifted to the same as that for the age pension.

Grandparents Primary Carer Allowance

COTA Over 50s recommends that the Australian government should:

- Extend eligibility for foster parent payments to grandparents raising grandchildren and fund the additional costs.

2. HEALTH

According to the World Health Organisation, health is “a state of total wellbeing not just the absence of sickness. Health is everything about our lives – physical, emotional, spiritual, political, economic, social and financial”.

Healthy Ageing

Healthy Ageing has three components:

- health
- participation
- security.

The health of individuals and societies is directly related to social inclusion/exclusion. There is a strong correlation between socio-economic status, wellbeing and health status across all age groups, no less for seniors. Underemployment and unemployment also result in a lack of wellbeing and deteriorating health status.

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. All policy, budgetary and services delivery decisions related to older Australians must be framed by a healthy ageing paradigm.

Healthy Ageing for Indigenous people must be given high priority. Aboriginal Australians and Torres Strait Islanders have a shorter life and Indigenous seniors continue to suffer a greater burden of ill health than other Australians. They experience lower incomes than the non-Indigenous population, higher rates of unemployment, poorer educational outcomes and lower rates of home ownership – all of which impact upon health and wellbeing.

Health Costs and Funding

Seniors need more government assistance with the costs of and access to healthcare. All Australians should have access to high quality, affordable healthcare, medication and pharmaceuticals.

Medicare and Private Health Insurance

Medicare underpins Australia's health system. The government encourages seniors to maintain a private health insurance policy and offers them a higher rebate. Access to bulk billing went through a period of decline during the last ten years, and has not yet returned to the 80% enjoyed in 1996-97. Lack of access to bulk billing creates serious hardship for low-income people with complex and chronic conditions.

Integrated Health Services

An efficient and effective health system should provide a network of integrated health services. Patients still need to meet stringent criteria to be able to access important areas of treatment such as physiotherapy, podiatry, chiropractic and psychology. Patients need to be part of an Enhanced Primary Care Plan.

Seniors on low incomes who have only basic levels of health insurance often cannot afford to access allied health services. The incidence of chronic conditions and the need for such services is recognised to be highest amongst those seniors least able to afford such an expense. Lack of access to such services can mean an increase in the use of pharmaceuticals. This is a false economy if underlying conditions remain untreated and are allowed to deteriorate until they require more expensive and radical treatments.

New Medicare rebate items to fund doctors' participation in Health Care Assessments, Care Planning and Consultation have also been introduced but do not seem to have systemically enhanced co-ordination of care as desired. Successful multi-disciplinary primary health care co-ordinating mechanisms have ready acceptance in the UK & USA.

Public and Private Hospital Access

Funding imperatives can distort access to hospital care. Private hospitals may accept the most profitable patients while public hospitals shorten hospital stays. Less than one third of acute care beds in Australia are in the private system, with public hospitals taking on most of the more expensive acute care.

A network of integrated 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.

Palliative Care

Notwithstanding the National Framework for Palliative Care Service Development developed under the Australian Health Care Agreements, there remains a large unmet need for palliative care in public hospitals, aged care facilities and in the community. There is a shortage of palliative care nurses.

Mental Health

Mental health has become increasingly identified as a crucial area of health policy. The stereotyped expectation of cognitive decline in ageing significantly impacts on the response to mental health issues and services for older people.

The third National Mental Health Plan (2003-2008) widens the scope for action on mental health, beyond a focus on people with mental illness to the role of mental health in individual and community quality of life. However there is no integrated strategy that focuses attention on the mental health of older people. COTA Over 50s is preparing a submission to government that addresses a National Mental Health Strategy for older Australians.

Aids and Equipment

Affordable aids and equipment are vital to ensure quality of life and continuing independence for seniors with disabilities or chronic conditions. Lack of appropriate aids and equipment can lead to increased disability and illness (e.g. falls, injuries to carers). State based schemes such as *Program of Aids for Disabled People* are systemically under-funded and there are long waiting lists for assistance.

Pharmaceuticals

The Pharmaceutical Benefits Scheme (PBS) that provides access to affordable education is a critical part of the health care system. Currently, the PBS is threatened by funding pressures, and inappropriate listing and de-listing of drugs. Education is an important mechanism for restraining inappropriate growth in PBS expenditure.

Convalescence and Discharge

Barriers to effective hospital discharge planning represent a complex problem with the current Australian health system. Many seniors need convalescent care and support after episodes of acute care. Post discharge community care services are often inadequate and poorly planned. Lack of post discharge, convalescent care services commonly results in:

- primary preventative community care services taking on the role of post discharge care, diverting resources from low care clients who may need them to maintain their independence
- increasing rates of post-discharge readmissions to hospital; and

- increasing rates of premature/inappropriate admissions to permanent residential aged care.

Dental Health Services

COTA Over 50s commends Labor's commitment to improved public dental health services and the allocation of additional funds to the Commonwealth Dental Health Program. The voucher scheme to promote the dental health of children is also most welcome. For older people, however, dental health remains a major issue, with periodontal disease nearly twice as prevalent as in younger Australians. Poor dental health can lead to serious medical conditions – heart disease and pancreatic cancer, for example. A 2007 report commissioned by COTA Over 50s and the Australian Dental Industry Association estimated the cost of such outcomes to be \$412 million per year (05/06 prices) - substantially higher than the direct annual cost of dental healthcare itself.

Recommendations

Healthy Ageing

COTA Over 50s recommends that the Australian government:

- Dedicate a fixed proportion of the health budget to health promotion measures.
- Extend the seven National Health Priority Areas (which are all disease or injury categories) to address other causes of the burden of disease, such as the major risk factors and socio-economic disadvantage.
- Adopt a life course approach to health maintenance, which focuses on the prevention of non-communicable diseases.
- Implement a comprehensive program for active ageing to decrease risk factors and increase protective factors for chronic disease and functional decline.

Health Costs and Funding

COTA Over 50s recommends that the Australian government:

- Maintain the Medicare universal health system.
- Preserve and encourage bulk billing and continue incentives for seniors to maintain health insurance.
- Increase public hospital funding to ensure access and base the funding on service need.
- Use tax revenue to improve critical health and social services.
- Continue Lifetime Health Cover - a sound structural way of encouraging people to take up private health insurance.
- Ensure that seniors, and people with health care cards, have access to bulk billing GP services throughout Australia

Integrated Health Services

COTA Over 50s recommends that the Australian government:

- Adopt the 'healthy ageing' paradigm in order to 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-fulfilment and dignity are acknowledged by service providers.
- Increase seniors' access to allied health services through the extension of Medicare Items and the extension of coordinated care and multipurpose services.
- Improve co-ordinated care practices throughout the health system, including:
 - Individualised care planning
 - A more organised approach to prevention, early intervention and treatment
 - Pooling of funds
 - Linking of medical services with community services.
- Fund an extension of the successful components of the Co-ordinated Care Trials and the Enhanced Primary Care projects.

Hearing Services

COTA Over 50s recommends that the Australian government:

- Provide rebates through Medicare for hearing assessments conducted by an audiologist without a referral from a general practitioner.
- Entitle Commonwealth Seniors Health Card holders to use National Hearing Services.
- Provide pensioners with the same entitlements offered to veterans.

Palliative Care

COTA Over 50s recommends that the Australian government:

- Increase provision of high quality palliative care so that it is available for all people with terminal illnesses, not only in hospices, but in hospitals, private homes and in residential aged care facilities.

Mental Health

COTA Over 50s recommends that the Australian government:

- Develop and fund a national mental health strategy for seniors.

Aids and Equipment

COTA Over 50s recommends that the Australian government:

- Provide means tested financial assistance to disabled seniors for purchase of aids such as walking frames, chairs and wheelchairs.
- Provide free of charge, hypodermic syringes with medically prescribed injectable drugs.

Pharmaceuticals

COTA Over 50s recommends that the Australian government:

- Provide funds for better and increased education for doctors, consumers and pharmacists on drugs.
- Expand the Quality Use of Medicines program and enforce strict controls on the direct and indirect advertising and selling of pharmaceuticals.
- Provide greater transparency for the reasons for de-listing drugs from the PBS and a consumer impact statement prior to delisting any PBS drug.

Convalescence and Discharge

COTA Over 50s notes the 2008 COAG initiatives relating to transition care and expects that the COAG process will:

- Develop a national framework for discharge planning and provision of post acute and convalescent services or facilities, including those in the community.
- Lead to increased funding to help overcome the problems of early discharge and to provide more convalescent care of older patients
- Lead to adequate support services in discharge, post-acute, convalescence and rehabilitation back-up service facilities.

Dental Health Services

COTA Over 50s recommends that the Australian government:

- Develop and fund a national dental and oral health plan, specifically for older Australians, both in the community and in aged care facilities.
- Implement one of the following policy options:
 - *Broad policy option:* Extend to all age pension card holders the dental benefits for which Veterans Affairs Gold Card holders are eligible
 - *Narrow policy option:* Residents of aged care facilities who also hold a Centrelink Pensioner Concession card have access to the same dental benefits as Veterans Affairs cardholders

COTA Over 50s recommends that the Australian government:

- Enable greater deployment of dental hygienists and therapists, especially in aged care facilities. This should be allied with support for the provision of specialised equipment in locations outside dental clinics, and regulatory requirements that aged care facilities have regard for the dental health of residents.

3. AGED AND COMMUNITY CARE

Government funding and intervention in the development, monitoring and delivery of aged care is essential in ensuring an aged care system which meets the needs and promotes the dignity, respect and rights of older people. The attributes of such a system include:

Quality

Quality aged care incorporates the following components:

- high level and appropriate health care and service to meet the needs and interests of older people;
- person centred care that focuses on dignity and respect for the older person;
- environments and facilities that are of high standard and ensure the safety and needs of the older person are met;
- adequately funded care that appropriately meets levels of need; and
- development and implementation of standards of care delivered by a trained and qualified workforce.

Equity

Aged care should be planned to ensure that the ageing population including specific groups and geographical areas are adequately provided for, including:

- people on low income
- people in regional and remote areas
- Culturally and Linguistically Diverse (CALD) communities
- Indigenous communities.

Access

Aged care should be available to older people in a timely and appropriate manner, incorporating adequate and streamlined:

- assessment processes
- Aged Care Assessment Team (ACAT) resourcing and availability
- processes to access care of choice, including appropriate information.

Sustainability

Funding and models of aged care should ensure the long-term viability and development of high quality services, and accommodation where required, including:

- capital funding models
- operational subsidies.

Participation

Aged care should maximise autonomy, independence and participation of older people incorporating:

- decision making
- an active service model that is health and ability promoting
- the interests and individual needs of the older person
- working in partnership with family and friends of the service user, where appropriate
- publicly funded advocacy services.

Recommendations

COTA Over 50s recommends that the Australian government:

- Increase the number of community aged care packages to 35 per 1000 people aged 70+ at a level to meet the range of care needs
- Provide for annual growth of the HACC program in real terms of at least 10%
- Increase the residual assets limit from 2 ½ times the annual single Age Pension to 5 times the Age Pension.
- Ensure equitable caps are placed on the amount that providers can charge for accommodation bonds.
- Develop and resource effective strategies to provide education and information programs to increase consumer knowledge, understanding and involvement in the accreditation process for aged care facilities.
- Provide adequate funding for language services and culturally inclusive and appropriate care, including accredited interpreters for care planning.
- Maintain a well-structured and well-funded research program to cover all aspects of aged care
- Continue a workforce planning and training strategy to ensure the availability of appropriately trained staff for the aged and community care sector, and incentives for nursing staff to work in the sector.

4. HOUSING, NEIGHBOURHOOD AND TRANSPORTATION

Home and neighbourhood are, for older people, the main sites of personal wellbeing and social engagement. No-one wishes to give up their independence, but the design of houses and the infrastructure of our cities and towns often inhibit people's ability to be independent and limit access to the services and facilities that provide for physical, emotional, spiritual and cultural needs.

Housing

The vast majority of seniors wish to age in place, remaining in their homes and chosen social environment. While many own their own homes, there is a high level of need among those who have insecure tenure - especially older people in private rental accommodation. Planning and development systems, while theoretically allowing for greater provision of smaller housing on more compact parcels of land, have not in practice allowed for subdivision that can keep older people in their own homes or allow continued residence in their local environs.

In order to access both the appropriate housing and the physical facilities and services needed, older people are often forced to leave those parts of our community that have been anchor points in their lives - the family home, cultural and spiritual communities, friends and colleagues. Even for those who can afford housing designed for their needs the options are largely restricted to living with other older people - for example, in retirement villages or independent living units that are segmented from the community as a whole.

COTA Over 50s Policy in the arena of neighbourhood design, housing and infrastructure provision is aimed at ensuring that the anchor points in older people's lives living are well established and maintained, and that access is provided to services and facilities that allow people to live as independent citizens in our communities. Provision of housing assistance for older people who are at risk of homelessness and/or those who are renting privately is a significant issue.

Design standards and assistive technologies

Design standards and assistive technologies exist for the development of housing that is appropriate for people of all ages and physical capacities. These standards and technologies are utilised in very few new or upgraded dwellings, including those being purpose built for use by older people. Whilst home modification, maintenance and gardening assistance are provided through a range of programs, the emphasis of such assistance is for people who are already in need of high levels of care rather than preventative support

that enables people to remain well and live independently with minimal support and care.

Assistive technologies enable independence for disabled and older people. The term encompasses the wide range of aids and equipment from high tech wheelchairs and telecare systems to bath hoists and walking sticks. These technologies increase choice and control for both older people and their carers, and are relatively inexpensive compared with the equivalent cost of care staff and the evidence base for its effectiveness is strong and growing¹.

Transportation

Many seniors rely on public transportation and community transportation for participation in the social and economic life of the community as well as for access to essential services. Especially in outer urban areas and rural areas there are few services and little integration between various modes of transport. Driving a private car is not an option for many. Lack of access to shopping facilities and services such as banking and utility providers are other well documented inhibitors to our ongoing independence as we age.

The use of private cars predominates in infrastructure provision. Those people, including older people, who are at home during the day, live in a network of largely empty roads that inhibit contact and interaction with others living in the area. People without private cars are faced with infrequent transportation services that operate on routes that are unlikely to go to the services and facilities needed. Furthermore, public transportation is designed for highly ambulatory, well balanced and agile people.

Recommendations

Housing

Home Ownership

COTA Over 50s recommends that the Australian government:

- Make provision in the 2008-09 Budget for a significant Commonwealth contribution to the Commonwealth State Housing Agreements
- Ensure the inclusion in the COAG housing affordability and rental assistance initiatives of measures directed expressly at meeting the needs of older Australians.
- Fund an educational program to assist seniors to become fully aware of the risks and benefits of Home Equity Conversion ('reverse mortgages').
- Expand home modification and other schemes that assist seniors to remain independent.

¹ FAST (Foundation for Assistive Technology), *Public access to information on assistive technology*
www.fastuk.org/atforumactivities/informationavailability.php

- Amend the Building Code of Australia to incorporate Universal Design Principles in housing construction.

Public/Social Housing

COTA Over 50s recommends that the Australian government:

- Earmark a portion of the proposed \$500m Housing Affordability Fund to support housing developments targeted at meeting the needs of older Australians
- Ensure that the COAG-based National Rental Affordability Scheme have particular regard for the needs of the most disadvantaged Australians, especially single age pensioners.
- Allocate funds in the 2008-09 Budget to the Commonwealth State Housing Agreements for the purpose of increasing public housing stock and upgrading existing stock.
- Enable seniors on the full Age Pension in private rental accommodation to have priority access to good quality community and public housing.
- Ensure that all publicly owned housing stock occupied by seniors meets an acceptable standard of 'seniors friendly' design.

Transportation

COTA Over 50s recommends that the Australian government should:

- Work with the States and Territories to provide accessible, affordable, appropriate and better integrated public transportation.
- Invest in upgrading and expanding all public transportation services, particularly rail services, for travel within and between regional centres and for travel within and between outer urban areas, while keeping fares at easily affordable rates.
- Ensure the implementation of the proposed National Reciprocal Public Transport Entitlement from 1 January 2009

5. PARTICIPATION and SOCIAL INCLUSION OF OLDER PEOPLE

The quality of life experienced by older people is closely related to their ongoing participation in the communities in which they live and their capacity to contribute to those communities. Their wellbeing and health is related to the perceptions they have of themselves as active participants and contributors.

The capacity of older people to contribute to and participate in the life of their communities, as workers, as volunteers, as carers and in the myriad of other roles they play is significantly affected by the ageist assumptions about their worth. Removal of the barriers to participation that ageist attitudes create will significantly increase the quality of life of older people in our community.

Support, encouragement and the provision of diverse opportunities is critical for older people who wish to participate in the work force and the wider community. Some forms of contribution by older people require specific support. For instance, older people who take on caring roles for grandchildren, for people with disabilities, or for their own ageing relatives, require assistance if they are to fulfil those roles adequately and without injury to themselves.

Employment and Workforce

It is important that there be opportunities for people to change the nature and extent of their work force participation. Options include moving from full-time to part-time work or moving to a different type of occupation. Assistance provided to mature age people should be appropriate to their experience and maturity. Commonwealth social security policy is predicated on notions of self-reliance and mutual obligation. For marginalised groups such as older workers, an increasingly deregulated labour market means it is harder to get and keep a job with reasonable pay and conditions.

COTA Over 50s supports an employment policy that encourages mature age people to work under flexible arrangements, enabling them to change the nature and extent of their labour force participation. Options should include moving from full-time to part-time work, or to a different type of occupation.

Education and Lifelong Learning

There is increasing evidence that adult learning has positive health effects in older Australians and helps maintain Australia's competitive advantage in an increasingly competitive world. The effectiveness of lifelong learning is enhanced when learners have economic security, good health, aids and equipment if required, and access to well-equipped and well-resourced facilities, e.g. Centres of Adult Education, University of the Third Age, neighbourhood houses, libraries and community learning centres.

Community Participation

Information Provision & Communication Technologies

Access to accurate and timely information via affordable communications technology is critical for the full economic, social and educational participation of older Australians. COTA Over 50s is developing a proposal for a pilot project to deploy broadband technologies in residential care facilities both for social connectivity and therapeutic purposes.

Affordable telephone services, a lifeline for seniors, are particularly critical for security, social interaction, access to health and other services, job searching, independence and daily activities. As the universal service provider, Telstra has an obligation to ensure that standard telephone services are accessible to all people in Australia on an equitable basis. Many seniors are also disadvantaged by lack of Internet access. It is estimated that around 60% of retirees do not have a home connection.

To accommodate a diversity of languages spoken, literacy levels, and preferences of seniors, multiple strategies are required when disseminating information and designing communication technologies and strategies. Hard copy published information is less available for cost reasons, and web-based information alone is inadequate to meet the information needs of seniors. Telephone information services are generally effective when they are provided in an appropriate language and allow for personal interaction and questioning.

Volunteering

In 2000, both the volunteer rate and median hours were slightly higher for older men (except for median hours in the oldest age group – over 75 years). Currently, around 350,000 seniors actively volunteer in organisations and groups each year. Welfare and community organisations attract the highest levels of volunteering among seniors (51%), comprising almost half the hours devoted to these organisations (42%). Seniors are also more likely than younger people to be involved in religious organisations (23% of volunteers aged 65 and over), health organisations (12%), and arts/culture groups (6%). Recent ABS figures support the value of volunteering to the community, for example, the 510,100 hours annual contribution of women over 65 equates to \$10,202,000 at a rate of only \$20 per hour.

Grandparenting

According to the Australian Bureau of Statistics, across all people aged 65 and over, five per cent of older people spent a considerable amount of time – an average of 11 hours a week – on childcare activities. Often this was informal care of grandchildren. Grandparents provided care in almost 70% of households that received informal care for a child aged 11 and under.

Some grandparents take on the role of raising their grandchildren, and frequently suffer considerable strain as they cope with often-traumatised grandchildren and their own grief and loss, and anger. It can occur at a time when these grandparents still have other children at home or maybe they are enjoying freedom from family responsibilities, success at work or a well-earned retirement. They suddenly face major upheaval and considerable extra costs associated with raising children, especially financial, legal and social costs, with little or no outside support.

Indigenous and Culturally and Linguistically Diverse Communities

Older people from indigenous and culturally and linguistically diverse communities may experience particular barriers to participation. The response to this is in part the responsibility of the mainstream community through mechanisms such as cultural sensitivity programs, language learning and a willingness to actively engage with minority group members, especially in decision-making relevant to their situations and in supporting their community leaders. Nonetheless, the impact of ageist attitudes to older minority group members may be compounded by racism, by lack of English language skills and by mainstream misunderstanding of different cultural mores. Older people from both mainstream and minority groups require targeted policies to enable them to contribute to and participate in the wider community.

Recommendations

Employment and Workforce

COTA Over 50s recommends that the Australian government:

- Develop and fully fund an integrated and targeted employment policy and strategy for mature age workers that includes:
 - A life cycle approach to education and training preventing erosion of skills throughout working life
 - Access to relevant training and support services for unemployed and underemployed people, especially those over 45 years. This includes a focus on a retraining component in areas of skill shortages, and living allowances during training for those with low formal qualifications.
- Fund information and referral services, including careers advice centres, specifically to meet the needs of workers and potential workers aged 45 and over.
- Develop a specialist focus on mature age workers in the Job Network and support specialist employment services for mature age workers.
- Amend the Safety, Rehabilitation and Compensation Act 1988 to enable all Commonwealth government employees, irrespective of their age, to be eligible for weekly compensation payments due to injury.

Gender Issues

COTA Over 50s recommends that the Australian government:

- Implement strategies for increasing labour market participation, and thereby the retirement income of women including:
 - Provision of paid maternity leave (and payment of superannuation guarantee contributions during absence from the workforce)
 - Provision of adequate childcare facilities at an affordable cost
 - Encouragement of family friendly workplace practices.

Education and Lifelong Learning

COTA Over 50s recommends that the Australian government:

- Establish a national framework for adult learning as recommended by Adult Learning Australia.
- Develop a national policy of education for older adults.
- Provide incentives for the education and training of older adults in the workplace.

Community Participation

Information Provision & Communication Technologies

COTA Over 50s recommends that the Australian government:

- Ensure that information it provides is distributed in a range of media and made available through a diverse range of outlets.
- Follow best practice in providing and disseminating information, promoting services and presenting written material as outlined in *Seniors in Cyberspace*, 1999.
- Ensure that rural and remote communities have equitable access to information technology and services and maintain universal service obligations for telecommunications providers.
- Fund, sponsor and partner the development of practical, innovative community education and access programs to assist take-up and effective use of electronic services. Programs should include those with a specific focus on seniors, on mature aged workers and community organisations.
- Address all service and design standards to ensure that the technology environment is based on a universal life cycle perspective.
- Ensure that under the *Universal Service Obligation* the definition of 'standard telephone service' is widened to 'standard telecommunications service'. Consider expanding the definition of 'standard telecommunications services' to include features such as call-waiting, facsimile and modem usage, and digital connections.
- Ensure that the *Universal Service Obligation* for digital data access is upgraded to include higher data access rates.

- Develop and implement a strategy to meet the telecommunications needs of consumers in aged care facilities and other accommodation such as supported residential settings, caravan parks and rooming houses.
- Address the telecommunications needs of consumers in aged care facilities and other institutions, and group accommodation such as caravan parks. Residential aged care providers should be required to install telecommunications cabling in each resident's room and be allocated funds to upgrade existing facilities for this purpose.

Volunteering

COTA Over 50s welcomes the proposal to support reimbursement of volunteers' transport expenses, and recommends that the Australian government:

- Promote and support the payment of legitimate out-of-pocket expenses for community volunteers.

Grandparenting

COTA Over 50s recommends that the Australian government:

- Fund and support a national Grandparenting Association and state and territory based related associations.
- Extend eligibility for foster parent payments to grandparents raising grandchildren and fund the additional costs.

Indigenous and Culturally and Linguistically Diverse Communities

COTA Over 50s recommends that the Australian government:

- Develop a National Strategy for Indigenous Ageing that focuses on the particular needs and aspirations of Indigenous seniors.
- Implement strategies to increase the social connectedness and health of Indigenous people.
- Implement an effective national Indigenous health and aged care policy to ensure equitable access to mainstream and Indigenous-specific health and aged care services.

6. LEGAL, FINANCIAL AND CONSUMER MATTERS

Abuse of older people

Abuse of an older person “is any act occurring within a relationship where there is an implication of trust, which results in harm to an older person”.

Abuse may be:

- physical
- sexual
- financial
- psychological
- social and/or
- neglectful behaviour.

Field Code Changed

Field Code Changed

Field Code Changed

Field Code Changed

Field Code Changed

Abuse of older people has been well documented and:

- can happen to anyone regardless of gender, where you live, cultural or religious background or income,
- is a breach of a person’s rights. Some of these breaches may be criminal or civil offences, whilst others contravene legislations such as those governing Aged Care, Guardianship and Powers of Attorney, and
- can be complex due to the relationships involved, the possibility of more than one form of abuse occurring at the same time, or more than one alleged abuser.

Legal

Age Discrimination

There is a low level of uniformity and enforceability of Federal and State age discrimination legislation across Australia, and there is no designated Commissioner responsible for Age Discrimination. Examples of age discrimination include:

- The lack of uniformity of state legislation on age discrimination which means that individuals may be treated very differently in law, depending on where they live. The Federal Workplace Relations Act 1996 prohibits age discrimination in termination of employment. The large number and the nature of some exemptions undermine the effectiveness of the Act. There is a provision for exemption on the grounds of “cannot meet the inherent requirements of the particular employment because of age”. This has a substantial impact in the workplace, and in the ability of older people to achieve a strong level of social inclusion and community participation.
- Under the Safety, Rehabilitation and Compensation Act (1988), a worker is no longer entitled to weekly compensation payments for incapacity to work due to injury if the injury occurred after their 64th birthday. Furthermore, workers who were injured before they turned 64 are not entitled to

incapacity to work payments after their 65th birthday. Similar discriminatory restrictions apply to workers aged 63 and over.

- After the age of 70 years, women no longer receive reminder letters for their mammograms from Breast Screen.

There are a large number of “blanket” exemptions for other pieces of legislation that discriminate against older people.

Financial Matters

A major area of concern is that of financial abuse. This is the illegal or improper use or mismanagement of a person’s money, property or resources. Examples of financial abuse include:

- forging or forcing an older person’s signature
- abusing joint signatory authority
- misusing ATMs and credit cards
- cashing an older person’s cheque or pension without permission or authorization, and
- getting an older person to sign or change a will, deed, contract or power of attorney through deception, coercion or undue influence.

COTA Over 50s provided evidence to the parliamentary inquiry into the adequacy of legal protection for older people against various forms of financial abuse. The recommendations of the parliamentary committee’s report have been examined, and COTA Over 50s will continue to press for their implementation by government. Of particular concern is the ongoing lack of uniform legislation on powers of attorney across states and territories.

Consumer Protection

Cost of Living

Whilst the Consumer Price Index (CPI) provides a view of cost shifts across a defined set of expenditure items, it provides an average result rather than identifying costs that relate to sub-sets of the population. People on low and fixed incomes, including many older people, have expenditure patterns that deviate significantly from this average measure. Since 1990 there has been a further growth in inequality due to changes in the cost burdens placed by various goods and services. These increased cost pressures have disproportionately impacted upon the vulnerable and disadvantaged within our community. It has been estimated that for some groups of pensioners, costs may have increased by 15 points more than is reflected in the CPI over a 15 year period.

Recommendations

Legal

Abuse of Older People

COTA Over 50s recommends that the Australian government:

- Promote greater focus on elder abuse research and implementation of projects related to the reduction of abuse.
- Establish a standardised definition of elder abuse and mandatory-reporting requirements that are uniform and effective.
- More accurately record and assess the causes of elder abuse and measurement of frequency.
- Develop prevention, treatment and intervention programs that respond in an effective and efficient manner to cases of elder abuse.
- Encourage the Standing Committee of Attorneys-general to implement uniform laws on powers of attorney across states and territories.

Age Discrimination - General

COTA Over 50s recommends that the Australian government:

- Develop and implement an education campaign to ensure and support the implementation of the Age Discrimination Act in the community.
- Evaluate the implementation of the Age Discrimination Act with a report to Parliament within five years of its enactment.
- Amend other federal laws which embody discriminatory provisions, following a review of all Commonwealth legislation.
- Ensure that complainants under the Commonwealth Age Discrimination Act are not prevented from taking cases forward due to cost or other barriers.

Age Discrimination – Health

COTA Over 50s recommends that the Australian government:

- Require Breast Screen to send reminder letters for breast cancer screening to women irrespective of the fact that they are over 70 years of age.

Financial Matters

COTA Over 50s recommends that the Australian government:

- Fund transition -to -retirement education programs to provide information and advice on income needs and lifestyle expectations in retirement and to provide assistance in moving away from full time paid employment.
- Implement a national consumer policy framework and enact Commonwealth legislation for the regulation of financial advisors, mortgage brokers, and the advertising of financial products and services.

