



National Seniors Australia

National Policy Office

The Hon Troy Buswell MLA
21st Floor, Governor Stirling Tower
197 St Georges Terrace
PERTH WA 6000

Dear Treasurer

Please find enclosed a copy of National Seniors Australia' (NSA) submission to the 2010-11 State Budget.

By way of background, with over 280,000 members (including **25,000 in Western Australia**) NSA is the country's largest organisation operating for the social and economic benefit of Australians aged 50 and over, and has a strong track record in representing seniors in a broad range of community, business and government forums.

NSA aims to lift the importance of ageing on the State's political agenda in order to enable planning to occur earlier regarding the important financial and social implications that government, business and the community face in coming years. The critical aspect in meeting the challenges and realising the opportunities of demographic change is the leadership that the WA Government can provide. Decisions taken now will greatly assist the State's readiness to cope with change in the future.

In consultation with our members and broader seniors' community NSA's State Policy Group (SPG WA) has identified seven (7) key areas for action which need to be addressed as a matter of priority in the 2010-11 State Budget.

Should you have any questions or require any additional information in respect to the submission please contact the SPG WA Chair, Ms June MacDonald, on (08) 9399 1738.

Yours sincerely

Michael O'Neill
Chief Executive

14 January 2010

CC: The Hon. Robyn McSweeney MLC, Minister for Seniors

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National Seniors Australia

Independent voice of the over 50s

**Submission to the
2010 - 2011
Western Australian
Budget**

January 2010

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About Us

National Seniors Australia (NSA) is the country's largest seniors' organisation with over 280,000 members (including over 25,000 in Western Australia). NSA is a not-for-profit community organisation that seeks to:

- provide economic and social benefits for people 50+;
- represent our members' views to government at all levels; and
- make donations and provide service and advice to charitable institutions assisting people 50 years and over.

NSA members, who are from metropolitan, regional and rural areas across all states and territories are broadly representative of the three key ageing cohorts: those aged 50-64; those aged 65-74; and those aged 75 +.

In addressing the needs of this diverse membership, NSA has developed an ageing agenda that encompasses the issues pertinent to these different age cohorts, as well as to seniors from varied socio-economic backgrounds. This includes: those still in the workforce, age pensioners, and self funded retirees.

Policy

The Western Australian State Policy Group (SPG WA) was established in 2006 and plays a key role in identifying emerging issues and trends in the State. The SPG WA also acts as a conduit between NSA members in the State, relevant community organisations, NSA's National Policy Office and the WA Government.

The National Policy Office (NPO), based in Canberra, facilitates the implementation of NSA's policy agenda and advocates on behalf of members to government at all levels, to business and to the broader community.

The work of the NPO is further enhanced by NSA's comprehensive grassroots process, which enables members to contribute to policy development and debate through local branches, regional zone committees and state, territory and national policy groups.

Research

The Productive Ageing Centre (PAC) was established by NSA to advance knowledge and understanding into all aspects of productive ageing to improve the quality of life of people aged 50+. The PAC, based in Canberra, is co-funded by NSA and the Commonwealth Department of Health and Ageing.

Key objectives of PAC are to:

- initiate, develop and support innovative and high quality research on issues that impact the ability of seniors to contribute productively to the economy and society;
- inform Government and community on productive ageing matters; and
- raise awareness of research findings which would be of use to individuals.

Contents

A Demographic Snapshot	5
Executive Summary	6
<u>Budget Priorities</u>	
1 Aged Care - Staffing Pressures	8
2 Workers Compensation	9
3 Seniors Housing	10
4 Mature Age Employment	11
5 Energy (Gas) Rebate	12
6 Mental Health	13
7 Dental Health	14

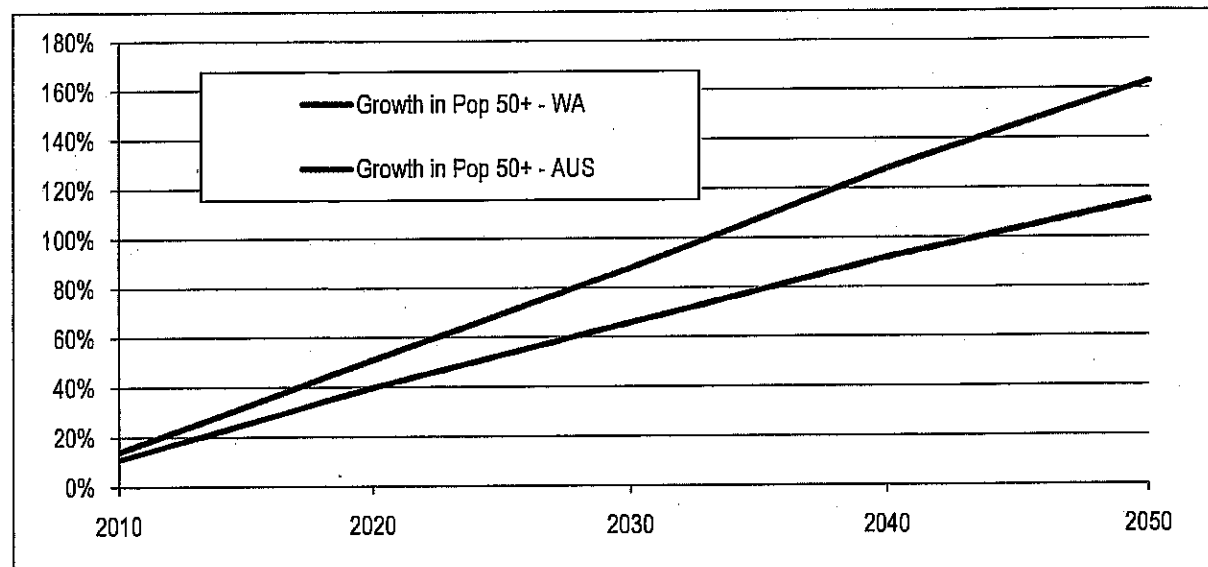
A Demographic Snapshot

WA has one of the youngest populations of all states and territories with a median age of 36.3 years at June 2009, compared to 36.9 years nationallyⁱ. The proportion of older residents in WA is however increasing faster than most other states and territories, while the proportion of younger people is in decline. The proportion of WA's total population aged 50+ is projected to reach 34% by 2020, compared with 30% in June last year. Beyond 2020, population ageing will be even more pronounced with around 39% of the population being aged 50+ by 2050. By 2050 the number of Western Australians aged 75+ will reach in excess of 12% of the population, representing an increase of 327%ⁱⁱ on 2006 figures.

Figure 1 - State/territory projected population growth aged 50+ & 75+ by 2050 (as a percentage)ⁱⁱⁱ

	QLD	WA	NT	VIC	ACT	NSW	SA	TAS	AUS
50+	167	163	150	110	101	91	73	55	115
75+	325	327	482	211	279	186	155	161	227

Figure 2 - WA & Australia projected growth in population aged 50+ from 2010–2050 (as a percentage)*



(Based on ABS 3222.0 - Population Projections, Australia, 2006 to 2101 - Series B 2008)

Diversity of the population aged 50 +

Government must recognise that those aged 50+ are a diverse segment of the State's population. At one end of this spectrum the 'baby boomer' population bulge is bringing new issues and expectations of retirement, replacing the traditional view of 'dependency and decline' with one of independence and increased productivity.^{iv} At the other end, increased life expectancies are supporting marked growth in the numbers of people aged 75+. Aside from increased health and accommodation needs this cohort typically has very different concerns from younger generations and responds better to more traditional, forms of information dissemination, such as non-digital dissemination.

The cultural and linguistic diversity of the 50+ population also has the potential to impact on care needs and social engagement. Research suggests that older adults with English as a second language often revert to their first language as they age and respond best to community-based care provided by people with the same cultural background.

Executive Summary

National Seniors Australia (NSA) aims to lift the importance of ageing on the national and state/territory political agendas in order to enable planning to occur earlier regarding the important financial and social implications that government, business and the community face in coming years.^v

The critical aspect in meeting the challenges and realising the opportunities of demographic change is the leadership that government can provide. Decisions taken now will greatly assist the State's readiness to cope with change in the future.

Budget Priorities

NSA's Western Australian State Policy Group (SPG WA) has identified the following key areas for action which need to be addressed as a matter of priority in the 2010-11 State Budget.

1/ Aged Care

Immediately engage with aged care service providers in order to develop a comprehensive and long-term strategy to further the qualifications of staff in the aged care industry and to prevent the exodus of appropriately qualified aged care workers to other sectors.

2/ Workers Compensation

Amend the *Workers' Compensation and Injury Management Act 1981* in order to remove explicit and unreasonable age based restrictions on weekly compensation payments.

Immediately undertake an audit of all relevant State laws with a view to identifying and removing all legislative provisions that discriminate against people on the basis of age.

3/ Seniors Housing

Provide Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) holders with a one-off exemption from stamp duty when downsizing their homes (up to the value of a median-priced house or unit).

Fund a review of the State's capacity to meet current and future accommodation needs in the context of population ageing and changing lifestyle preferences.

4/ Mature Age Employment

Develop and implement a whole-of-government strategic approach to mature age employment, with the aim of removing barriers and improving employment opportunities for mature age workers and jobseekers. This should include:

- removing disincentives to remaining in the workforce beyond traditional retirement age;
- providing employers with incentives to retain and hire older workers; and
- providing targeted assistance for mature-age jobseekers, such as training and re-skilling services and programs.

5/ Energy (Gas) Rebate

Increase the energy rebate for Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) to a level that is equivalent to the supply charge for both electricity and gas, and continue to attach the rebate to electricity accounts to ensure equity for non-reticulated gas users in rural areas.

6/ Mental Health

Deliver mental health training to residential aged care workers to assist them with detecting mental health conditions.

Provide funding for a scheme which facilitates mental health professionals visiting residential aged care facilities, and those ageing within the community.

7/ Dental Health

Provide additional funding for the Aged Care Dental Program that will enable dental therapists to provide more comprehensive services to care recipients on a more regular basis (both in residential facilities and in their own homes). Dental therapists should also be appropriately trained in the specific needs of older clients.

1 Aged Care - Staffing Pressures

Immediately engage with aged care service providers in order to develop a comprehensive and long-term strategy to further the qualifications of staff in the aged care industry and to prevent the exodus of appropriately qualified aged care workers to other sectors.

What are the issues?

Despite several major Australian Government funding initiatives, staffing pressures in both residential and community settings remains an issue in all states and territories. These staffing pressures are having a major impact on the quality of care provided to residents.

The exodus of qualified workers to other industries in pursuit of higher remuneration and better working conditions is central to the problem. The trend towards an ageing labour force being particularly pronounced in the community services sector is another contributing factor. In 2001 nearly half (49%) of all professional care workers in community service industries were aged 45 or over, and research suggests that between 10%-40% of these workers will retire in the next 15 years^{vi}.

What are the future implications?

Workforce pressures are already impacting negatively on the level of care provided to care recipients, and if left unaddressed could put at risk the long term sustainability of the industry. The ageing of Australia's population presents a further challenge as it follows that the demand for aged care services, and therefore qualified staff, will need to increase significantly beyond current levels.

A 2009 report by the Australian Nursing Federation (ANF) found that by 2020 the number of aged care residents will increase by 57%, while over the same period the total number of aged care staff will increase by only 14%. As a result, projected ratio of residents to nurses will increase from 6.7 residents per nurse currently, to 12.1 residents per nurse by 2020^{vii}.

How does Western Australia compare?

While workforce pressures are impacting on care providers Australia-wide, care providers operating in Western Australia appear to be amongst the worst affected.

Proportion of community care agencies reporting difficulty attracting appropriate or qualified staff^{viii}:

NT	WA	QLD	NSW	SA	VIC	TAS	AUS
75%	68%	66%	63%	61%	60%	59%	64%

It is apparent that in order to limit the impact of staffing shortages care providers operating in the State are becoming increasingly reliant on volunteers. 66% of non-profit care providers in WA who were surveyed last year reported that the unfunded work by staff and volunteers had increased between 2006-07 and 2007-08, compared to only 44% reporting an increase in paid hours worked by staff^{ix}.

What can the State Government do?

The Federal Government clearly has a role to play in ensuring an equitable but sustainable funding model. However, state and territory governments also have a role to play and must not neglect their responsibilities in addressing this issue. Providing training and education for aged care workers is one area where the WA Government could show greater initiative.

Is it affordable?

Representations made to NSA have stated that workforce shortages are leaving some care providers no choice but to take on 'agency' nurses which can cost up to 50% more per capita than for an ongoing employee. This will impact significantly on the financial sustainability of care providers in WA, and longer term, will increase the cost of government support for the industry.

2 Workers Compensation

Amend the *Workers' Compensation and Injury Management Act 1981* in order to remove explicit and unreasonable age based restrictions on weekly compensation payments.

Immediately undertake an audit of all relevant State laws with a view to identifying and removing all legislative provisions that discriminate against people on the basis of age.

What does the *Workers' Compensation and Injury Management Act 1981* say?

The Act currently states that when a claimant is 64 years of age or younger, weekly compensation ceases when that claimant turns 65. Alternatively, when a claimant is 64 years or older weekly compensation will only be paid for a maximum period of 52 weeks.

Why are changes necessary?

Australia is undergoing extensive demographic change and, as a consequence, the size and age composition of its labour force is changing. The retention of mature age workers will lessen the impact of demographic change and will assist in relieving the skills shortage across many sectors of the economy. Age limitations, such as those applying to workers' compensation, contrast sharply with this goal and represent a considerable inequity for Australians wishing to remain in the workforce past traditional retirement age, and for those returning to the workforce in later life.

Restrictive workers compensation arrangements are particularly disadvantageous for older workers in high risk occupations. ABS figures show that workers aged 55 and older represent close to 20% of the workforce in the agriculture, fishing, mining and forestry industry^x.

How does WA compare?

Compared with those applying in other states and territories, the limits on weekly compensation payments for workers aged 65 years and over under the *Workers' Compensation and Injury Management Act 1981* are amongst the most restrictive.

State/Territory	Compensation cut-off where claimant is 65+
NT	26 weeks
WA, NSW & TAS	1 year
SA & ACT	2 years
VIC	2 ½ years
QLD	5 years

What has been done in other States & Territories?

All Australian workers' compensation schemes (except Queensland) limit entitlements for older workers, based on traditional notions of a set retirement age of 65 years. However, some states are reviewing these limits or have extended the maximum period of entitlement for older claimants.

NSA is aware that a Review of the *Workers' Compensation and Injury Management Act 1981* was announced by the WA Minister for Commerce in March 2009, and that a final report was provided to the Minister in late December 2009.

Is it affordable?

The *10th Comparative Performance Monitoring Report* states that only 16% of serious workers compensation claims in WA in 2004-05 were paid for 26 weeks or more^{xi}. Research also shows that the incidence rate of serious injury for workers aged 65 and over is lower than the average across all age groups – the incidence rate per 1,000 employees aged 65 and over is 12.3, compared to 14.2 per 1,000 workers across all age groups^{xii}. Accordingly, the removal of age restrictions is unlikely to lead to any significant increase in the cost of operating the scheme.

3 Seniors Housing

Provide Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) holders with a one-off exemption from stamp duty when downsizing their homes (up to the value of a median-priced house or unit).

Fund a review of the State's capacity to meet current and future accommodation needs in the context of population ageing and changing lifestyle preferences.

Why are changes necessary?

A recent NSA report, *Moving or staying put – Deciding where to live in later life* found that 2 in 3 Australians move home between the ages of 55 and 75, and that in many cases older adults are pressed into decisions to either stay in their existing homes or to move due to various factors^{xiii}. In particular, many Australians choose to move in later life due to the upkeep responsibilities of their home, such as difficulties in maintaining the house or garden. The Report also found that many individuals who choose 'to stay' indicate that they are influenced by financial concerns^{xiv}.

As Australia experiences an increase in the number of older adults in coming decades policy responses are needed to support those who choose to stay in their existing homes, as well as those who decide to move in later life. NSA believes that removing financial barriers to downsizing, such as stamp duty, is one of the most obvious and effective policy responses that state and territory governments could adopt.

How does the WA compare?

The current rate of stamp duty in WA not only fails to recognise the benefits of downsizing but acts as a considerable disincentive. For people not purchasing their first home, Perth currently has the second highest rate of stamp duty for a median value house compared with all other capital cities in Australia. A senior who is downsizing to a median value house in Perth (\$430,000^{xv}) would pay over \$17,000 in stamp duty. This represents around 4% of the value of the property, and when coupled with estate agent fees, amounts to a significant proportion of the intended savings.

Stamp duty comparison for an age pensioner purchasing a median value house^{xvi}:

Darw	Perth	Syd	Bris	Adel	Canb ^{xvii}	Melb ^{xviii}	Hoba
\$17,930	\$17,200	\$15,605	\$12,425	\$12,230	\$8,307	\$7,515	\$4,925

What has been done in other States and Territories?

In several jurisdictions age pensioners are provided with stamp duty relief to assist them to move to accommodation more suited to their needs (e.g. from a house to a townhouse), but who may find the duty involved to be a significant impediment.

In the ACT the Pensioner Duty Concession Scheme (PDCS) ensures that pensioners pay a maximum of \$20 duty for home purchases up to the value of \$422,000, and a reduced rate of duty for purchases above this threshold and below \$525,000^{xix}. In Victoria, age pensioners are provided with a complete exemption up to \$330,000, and a concessional rate of duty up to \$440,000^{xx}.

Is it affordable?

2009-10 State Budget projections for revenue raised in transfer duty (\$1.19 billion) are well below actual duty raised in 2007-08. However, 2009-10 figures still represents an increase of around 90% compared with 2000-01^{xxi}. It is expected that revenue will increase further from 2010-11 as the economy recovers from the global financial crisis. Senior Western Australians feel they have not shared in stamp duty relief in recent years, which has primarily targeted business and first home buyers.

4 Mature Age Employment

Develop and implement a whole-of-government strategic approach to mature age employment, with the aim of removing barriers and improving employment opportunities for mature age workers and jobseekers. This should include:

- removing disincentives to remaining in the workforce beyond traditional retirement age;
- providing employers with incentives to retain and hire older workers; and
- providing targeted assistance for mature-age jobseekers, such as training and re-skilling services and programs.

What are the issues?

Workplace discrimination is not limited to older Australians looking to re-enter the labour force. It is also evident in the experiences of older Australians already in the workforce and intending to stay there^{xxii}.

Research indicates that retrenched mature age workers remain significantly less likely to re-enter the workforce compared with younger age groups – the average period of unemployment for those aged 55 years and over in WA was 41 weeks in October 2009, compared with 18 weeks for those aged 15-54^{xxiii}. Furthermore, the proportion of unemployed persons aged 55 and over who experience long-term unemployment was 33%, compared to only 6% of all unemployed persons aged 15 and over.

What has been done in WA?

NSA has welcomed initiatives such as the *Profit from Experience Program*, which is delivered under the Employment Directions Network (EDN). However, programs to date have been limited in range and scope, and have failed to address cultural and legislative age discrimination in the workplace.

What has been done in other States and Territories?

Successive state and territory governments have developed initiatives aimed at boosting mature age participation rates. The more successful initiatives include the Queensland Government's *Experience Pays* program (2007) and the NSW Government's *Mature Workers Program* (2004), which assisted mature age workers through a mix of employment assistance, work placement, government and community traineeships and training. However, generally speaking initiatives have been short-sighted, have received limited funding, and have lacked an overarching strategic approach. As a result, most initiatives have done little to create a level playing field for older workers and jobseekers.

Is it affordable?

Faced with a rapidly ageing population and a looming skills shortage, one of the smartest things to do as a nation is to create a level playing field for older workers.

Over the last 20 years increased workforce participation among older age groups has been integral to Australia's sustained economic growth. In WA, workers aged 50 and over now make up more than a quarter of the total workforce, compared to only 20% of the total workforce 10 years ago^{xxiv}.

Aside from assisting with the economic recovery in the aftermath of the global financial crisis, increasing mature age participation rates will lead to greater self-sufficiency in retirement and reduced spending on social security and healthcare by government.

Retention of mature age workers is also a cost effective strategy for business. The implications of not retaining mature age workers can be lost experience, knowledge, productivity and diversity in the workplace (for example, greater recognition of job-sharing)^{xxv}.

5 Energy (Gas) Rebate

Increase the energy rebate for Pensioner Concession Card (PCC) and Commonwealth Seniors Health Card (CSHC) to a level that is equivalent to the supply charge for both electricity and gas, and continue to attach the rebate to electricity accounts to ensure equity for non-reticulated gas users in rural areas.

What assistance is currently provided?

The stated objective of the WA Government's *Energy Subsidy Scheme* is to provide a subsidy to people who are financially disadvantaged, in order to assist with the costs of buying energy of all types. Under the Scheme, eligible seniors are provided with an energy subsidy equal to 100% of electricity supply charges. It does not however provide any assistance to offset supply charges for gas.

Why is an increase necessary?

In 2006, around 70% of Western Australian households used mains gas, and mains gas was the most popular form of heating across all household sizes^{xxvi}. For many regions heating is frequently only required for 2 or 3 months of the year, meaning that for the remainder of the year the gas account purely reflects the supply charge, which can range from around \$40 per annum for coastal residents to over \$100 for residents in Kalgoorlie. Non-reticulated gas users also face a similar charge when purchasing bottled gas, which typically requires a rental payment for the gas cylinders.

More broadly, rising energy costs have had an especially pronounced impact on Australian households with low fixed incomes. Energy cost will increase further over the coming years due to previous under-investment, coupled with the impact of an emissions trading scheme – last year the WA Office for Energy recommended a price increase of 78% over two years for Western Australian households. Ensuring the Energy Rebate is equitable for low-income earners is one of the most obvious ways in which the WA Government can ensure that its residents are adequately supported.

How does Western Australia compare?

The concessions provided for age pensioners to assist with energy costs range from around \$90 in Western Australia to over \$300 per annum in Tasmania. However, most states and territories limit these concessions to age pensioners, with only SA, Western Australia and Queensland extending the same concession to Seniors Card holders and CSHC holders.

Environmental considerations

Gas heating is often referred to as a 'greener solution' and is more environmentally friendly than the production of electricity. At odds with this, the status quo provides a financial incentive for seniors to use electricity over gas.

6 Mental Health

Deliver mental health training to residential aged care workers to assist them with detecting mental health conditions.

Provide funding for a scheme which facilitates mental health professionals visiting residential aged care facilities, and those ageing within the community.

What are the issues?

Depression is one of the most common mental health disorders in older people, with prevalence rates notably higher among women, and for people living under adverse socio-economic circumstances. The experience of chronic pain, such as that associated with degenerative diseases is also a major cause of depression.

There is strong evidence to suggest that the signs of depression often go unrecognised in older age groups, with signs frequently dismissed as changes relating to the ageing process, dementia or other illnesses. Inadequately or inappropriately treated depression can impact on physical health, relationships, and the ability to live independently.

A critical factor in relation to recurring mental health issues is the risk that older people face of not being treated intensely enough for long enough. Depression in later life is typically characterised by an increased likelihood of recurrence, slow recovery and increasingly brief periods between episodes.

Rates of depression among residential aged care residents are also far higher than those in other areas of our community. These problems are exacerbated by the increasing shortage of qualified staff and the difficulties residents face in regularly accessing mental health professionals. Staff in aged care facilities often do not have the skills required to detect and assist a person that may be showing symptoms of a mental health condition resulting in mental health conditions being unnoticed. Training aged care staff in determining signs of mental illness and introducing trained mental health staff into aged care facilities would contribute to ensuring that mental health conditions are detected and treated appropriately.

What is the situation in Western Australia?

The Western Australia Government has implemented several initiatives aimed at raising awareness and recognition of depression in older age groups. This has included a \$1.7 million partnership with *Beyondblue* and the publication of a depression self-assessment and information card for seniors. The WA Government also became the first state to lift mental health spending to more than 9% of the total health budget in 2006-07.

Despite this, officially 1 in 5 senior Western Australians experience symptoms of depression, and the actual (unreported) number is estimated to be far higher. As the State's population ages the number of older people suffering depression will naturally increase. Greater investment is clearly needed.

Is it affordable?

Depression is now Australia's most debilitating illness, accounting for 8% of all years lived with disability resulting in over \$3 billion spent annually in direct and indirect costs^{xxvii}. Inadequately or inappropriately treated depression can impact significantly on overall physical health, relationships, and the ability to live independently, further increasing health costs for the individual and for government. In particular, there are significant associated costs in terms of staffing and increased care needs for aged care residents with untreated depression.

7 Dental Health

Provide additional funding for the Aged Care Dental Program that will enable dental therapists to provide more comprehensive services to care recipients on a more regular basis (both in residential facilities and in their own homes). Dental therapists should also be appropriately trained in the specific needs of older clients.

What are the issues?

Tooth decay and gum disease are two of the most common health conditions in Australia today. The National Health and Hospitals Reform Commission (NHHRC) recently identified 'improving access to dental health care' as a key national priority^{xxviii}.

Waiting times for public and private dental care have increased markedly in recent years. Private oral health care services are also expensive - a standard consultation costs around \$100 (compared to about \$30 for a standard GP consultation after the Medicare rebate), and more complicated procedures like root canal work can be as high as \$500.

Seniors, and in particular those in residential care facilities, face further difficulties in accessing oral health care services. The majority of dentists are also not currently trained in the specific needs of older patients, particularly the needs of those residing in or due to reside in an aged care facility.

What is the situation in Western Australia?

In Western Australia, it is estimated that close to 20% of the population experience untreated oral health decay.^{xxix} The difficulties in accessing a public or private dentist are major contributors to this. In September 2009, over 15,000 Western Australians were waiting for services at dental clinics – this represents a 43.5% increase on the number of patients waiting at September 2008^{xxx}.

Latest figures show the availability of public dentists in WA (2006) is 7.5 dentists per 100,000 people. Availability in inner and outer regional areas is even less, with ratios of 3.6 per 100,000 people and 2 per 100,000 people respectively – this is significantly below the national averages for these area types^{xxxi}.

What support is available?

Medicare rebates applying to dental services are limited, and there is little direct oversight on fees charged by private dentists.

The WA Government provides eligible concession card holders with subsidised treatment (through the Oral Health Centre), however the demand for these services far outstrips supply, and for those without private insurance an appointment can still be a considerable cost. Residents living in aged care facilities are eligible for free (annual) dental examinations, however, these are at most cursory screenings.

Is it affordable?

Oral health care has typically focused on curative responses, however, oral health issues in particular are preventable, and are strongly linked with general health. Poor oral hygiene can also increase the likelihood of depression and can result in withdrawal from society leading to social isolation, which in itself can lead to greater mental and physical illness.

The health system in WA will continue to be overstretched without sufficient focus and investment in preventative health. A greater preventative health focus will minimise future health costs for Government, and will greatly improve the quality of life for the individual.

Endnotes

- ⁱ ABS - 3201.0 - Population by Age and Sex, Australian States and Territories, June 2009.
- ⁱⁱ ABS - 3222.0 - Population Projections, Australia, 2006 to 2101
- ⁱⁱⁱ Figures are expressed as a percentage increase on 2006 population figures
- ^{iv} Clark, D. & Stillman, S. (2006). *The Retirement Expectations of Middle Aged Individuals*. Canberra: ANU.
- ^v NSA. 2008. *Advantage Australia – Maximising the potential of an ageing population*. Canberra.
- ^{vi} Ibid.
- ^{vii} ANF. *Nurses in residential aged care*. Access Economics. Canberra. November 2009.
- ^{viii} ACOSS. *Australian Community Sector Survey – Report 1*. Sydney. 2008
- ^{ix} Ibid.
- ^x ABS. Labour Force, Australia, Detailed, Quarterly, August 2009.
- ^{xi} Workplace Relations Ministers' Council – *Comparative Performance Monitoring Report 10th Edition*. Canberra. 2008
- ^{xii} Australian Safety and Compensation Council. *Compendium of workers' compensation statistics Australia 2006–07*. Canberra. 2009
- ^{xiii} National Seniors Australia, Productive Ageing Centre. *Moving or staying put: Deciding where to live in later life*. Canberra. November 2009.
- ^{xiv} Ibid.
- ^{xv} ABS. *House price indexes: Eight capital cities*. 6416.0
- ^{xvi} Ibid.
- ^{xvii} The ACT Duty Concession (full exemption) for pensioners cuts out at \$422,000, therefore \$8,307 is payable.
- ^{xviii} The VIC Duty Concession (full exemption) for pensioners cuts out at \$330,000, therefore \$7,515 is payable.
- ^{xix} ACT Revenue Office - <http://www.revenue.act.gov.au/>
- ^{xx} Victorian Revenue Office - <http://www.sro.vic.gov.au/sro/SROnav.nsf/Home+Page/SRO~Home+Page?open>
- ^{xxi} ABS. *Taxation revenue Australia, 2007-08*. 5506.0
- ^{xxii} NSA. *Experience Works, The mature age employment challenge*. Canberra. 2009.
- ^{xxiii} ABS. *Labour Force, Australia, Detailed, Quarterly, Aug 2009*. 6291.0.55.003. Average period of unemployment figures are based on the average of the 6 months to August 2009
- ^{xxiv} ABS - 6291.0.55.001 - Labour Force, Australia, Detailed - Electronic Delivery. August 2009
- ^{xxv} WA Department of Commerce website - <http://www.docep.wa.gov.au/>
- ^{xxvi} ABS. 4652.5 - *Domestic Use of Water and Energy, WA, Oct 2006*. 2007.
- ^{xxvii} I.Hickie. *Reducing the burden of depression: are we making progress in Australia?* 2004.

^{xxviii} National Health and Hospitals Reform Commission (NHHRC), *A Healthier Future For All Australians – Final Report*. Canberra. June 2009.

^{xxix} AIHW. *The National Survey of Adult Oral Health 2004-2006 – Western Australia*. Canberra. 2008.

^{xxx} WA Department of Health. *WA Health Performance Report, July to September 2009 Quarter*. Perth. 2009.

^{xxxi} Productivity Commission. *Report on Government Services*. Canberra. 2009.