

# National Seniors

Australia

Budget Submission to  
the Government of Victoria

January

2013

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## About National Seniors Australia

National Seniors Australia is the largest organisation representing Australians aged 50 and over, with around a quarter of a million members nation-wide. This broad-based support enables National Seniors to provide a well informed and representative voice on behalf of its members and contribute to public education, debate and community consultation on issues of direct relevance to older Australians.

**In Victoria** – we are the independent voice of more than forty thousand members.

**We give our members a voice** – we listen and represent our members' views to governments, business and the community on issues of concern to the over 50s.

**We keep our members informed** – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

**We provide a world of opportunity** – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

**We support those in need** – as a not-for-profit organisation, we raise funds and redirect monies received to older Australians who are most in need.

**We help our members save** – we offer member rewards with discounts from over 7,000 business across Australia, we offer discount travel and tours designed for the over 50s, and we provide older Australians with affordable, quality insurance to suit their needs.

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# Executive Summary

This submission, prepared by National Senior's Victorian Policy Advisory Group, focuses on recommendations in seven policy areas:

1. Electricity Costs
2. Concessions
3. Transport
4. Health
5. Active Ageing
6. Employment and Training
7. Housing

National Seniors believes that the adoption of these recommendations will meet some of the current and future needs of older Victorians whilst proving to be of net benefit to the wider community.

We also recognise the importance of the Seniors Programmes and Participation Office and commend the Government of Victoria for maintaining it.

***National Seniors requests an audit of the Victorian Legislation that is charged with the removal of all age based discrimination in existing legislation.***

## **1. Electricity Costs**

Time-based cost-reflective pricing is not supported by National Seniors Australia.

- 1. National Seniors recommends that retirees and all other at-risk low-income consumers including consumers with medical problems and consumers with very young children should have the option to remain indefinitely on a flat tariff that is lower than the peak tariff.*

*These consumers do not have capacity to switch their use of power to off-peak use times and must use electricity in peak use times for essential purposes such as to prepare meals and to maintain healthy and safe home environments when weather conditions may be extreme.*

- 2. National Seniors recommends that any implementation of time-based cost-reflective pricing should be accompanied by an education program (with measureable objectives) which informs consumers not only of the proposed benefits of smart meters but also explains the risks and other demand management options available.*
- 3. National Seniors recommends that the current level of electricity supply reliability be guaranteed.*

## **2. Concessions**

### **2.1 General state-based concessional benefits**

National Seniors appreciates the efforts that have already been made to ease the burden for seniors by increasing concessions. Many pensioners and self-funded retirees rely on state-based concessional benefits to ensure basic living standards and to facilitate their participation in society. Concessional benefits must at least keep pace with inflation and reflect the changes that specifically affect seniors including changes in the real costs of providing utilities.

- 4. National Seniors recommends that State-based pensioner concessions are increased, by at least the Pensioner and Beneficiary Living Cost Index and parity with the index is maintained.*
- 5. National Seniors recommends that all States and Territories adopt a standardised approach to concessions and apply the most favourable current level of financial assistance to consumers using the most fair and equitable eligibility criteria.*

## 2.2 Electricity charges

The introduction of Smart Meters time-based cost reflective pricing and the universal withdrawal of Off Peak Tariffs will adversely affect seniors who will be billed at the highest rates for normal consumption of power because they will be at home during the times of peak load on the system.

- 6. National Seniors recommends that government rebates and financial assistance be increased to match the rapid increases in electricity charges, including any additional charges resulting from the introduction of time-based cost-reflective pricing and the implementation of smart meters.*

## 2.3 Water charges

New arrangements are being made and charges are increasing rapidly for the supply and use of water. The 2.5% increase in the Water and Sewerage Cap in 2012-13 is not sufficient to offset the increases in water charges.

- 7. National Seniors recommends removing the specific \$277 cap on the Water and Sewerage concession.*
- 8. National Seniors recommends reviewing the nature and amount of the Parks and Garden charges and spreading the payment across a number of billing periods.*

Spreading the annual Parks charge (\$66.80 minimum) across a number of billing periods will allow many Victorian seniors to better manage their limited resources. The current one off billing process is putting seniors under financial strain.

## 2.4 Stamp Duty

High stamp duty costs are prohibiting seniors from downsizing their homes and are limiting the available family housing stock. The recent movement of the Urban Growth Boundaries has increased the number of seniors that are now restricted from downsizing due to prohibitive stamp duty costs.

- 9. National Seniors recommends that senior card holders receive the concessional rate of stamp duty (currently available to pensioners and health care card holders), if they sell their homes to a private resident, rather than to a developer.*

National Seniors believes that expanding the access of the concessional rate of stamp duty will allow seniors to downsize their homes, improving the quality of life of a large number of older Victorians, while also granting many younger Victorians access to suitable family homes which would otherwise not be available.

### **3. Transport**

#### **3.1 Concession fares for holders of the Seniors Card**

In the metropolitan area, holders of a Seniors Card enjoy one concessional fare on all public transport services with free travel on weekends. This is not the case for V line passengers who have variable concession fares for peak and off-peak periods during the week and higher fares apply on Saturdays and Sundays. The current arrangements discriminate against people in rural and regional areas of Victoria.

*10. National Seniors recommends that the Victorian government provides to regional and rural seniors similar concessional fare benefits to those currently provided to metropolitan seniors who travel on metropolitan public transport services.*

#### **3.2 Safety on public transport**

Many seniors are afraid to use public transport outside of busy periods, especially in the evenings. They feel unsafe due to anti-social behaviour, poor access and lighting between transport hubs and parking areas and because of a lack of available assistance in the event of an incident occurring. Seniors' perceptions of personal risk can result in social isolation, reduce their productive contributions to the community and increase their health problems. The introduction of Protective Services Officers is applauded.

*11. National Seniors recommends increasing resources for improved lighting, monitoring and access to enhance public order/security at, around and between all transport hubs and car parks.*

#### **3.3 Toilets**

With protective services officers now available and reasonable options such as providing customers with the loan of a key, there is no good reason to deprive passengers of the use of facilities. Many of National Seniors Victorian members have raised their experiences of being unable to access the toilets at Victorian public transport stations. The toilets are often locked and inaccessible.

This lack of access is a major concern for not only older Victorians but also for many disabled Victorians who have reported the same issue. National Seniors is aware that the government has spent considerable funds on installing toilets for protective services officers at Melbourne train stations.

*12. National Seniors recommends that senior and disabled passengers be allowed to access all toilets on all manned stations and on stations patrolled by Protective Services Officer.*

### 3.4 Improved access to public transport for residents of retirement villages and aged care centres

Public transport is often not accessible by residents of retirement villages and aged care centres. The distance between the village or age care centre and the public transport station is often too far for older residents to walk.

- 13. National Seniors recommends that all departments and authorities consult with representatives of local and state-wide seniors' groups whenever decisions that will affect the access of seniors to public transport are being considered.*

## 4. Health

### 4.1 Waiting times in accident and emergency departments

Victorian hospitals have failed to meet some of the Government performance emergency department, benchmarks including the time taken to treat urgent patients and admit them to wards. Adequate funding for public hospitals should be accorded a very high priority.

- 14. National Seniors recommends that, as a matter of high priority, the State government commits to all possible measures to reduce waiting times in accident and emergency departments.*

### 4.2 Heatstroke awareness and prevention

It is well-established that seniors are affected by a diminishing of the normal physiological processes of thermal regulation. They also tend to lose their awareness of inadequate hydration. These problems were highlighted by the unnecessary deaths of many senior Victorians in the recent 2012 disastrous 'bushfire' summer. Records show that the number of senior Victorians who died unnecessarily of preventable heat-related conditions exceeded the total number of Victorians killed in the fires. Efforts already made to improve warnings and support are applauded.

- 15. National Seniors recommends that, as a matter of urgency, programs should be funded to prevent the unnecessary loss of lives of seniors in hot weather. The programs should subsidise the purchase of insulation and they should ensure that seniors and others at special risk are not disconnected from power during outages by using the special facilities of Smartmeters and/or by facilitating the use of backup generators for use during times of power outage.*
- 16. National Seniors recommends that the Community Register Program is urgently rolled-out state-wide and without any discretionary local decisions being permitted to delay its implementation in any local jurisdiction.*

## **5. Active Ageing**

### **5.1 Consistency in the delivery of Home and Community Care programs.**

At present there are wide variations in the range of services offered in different regions, for example, services are inconsistently denied by some Councils on the basis of local interpretations of workplace health and safety requirements under the *Occupational Health and Safety Act 2004* and *Occupational Health and Safety Regulations 2007*.

- 17. National Seniors recommends increased funding to identify inconsistencies and ensure the universal delivery of high quality Home and Community Care.*

### **5.2 Healthy living**

Active and productive ageing not only reduces the burden on health care services but can also extend the working lives of seniors and increase the number of volunteers in the community.

- 18. National Seniors recommends extending and promoting programs for seniors that facilitate active and productive ageing by providing activities, facilities and services to promote preventative health and participation and to allow seniors to feel independent, safe and secure.*
- 19. National Seniors recommends re-establishing the previous level of funding for the Universities of the Third Age movement in Victoria.*
- 20. National Seniors recommends the establishment of a Ministerial Advisory Council of Senior Victorians to provide expert advice on a wide range of matters affecting seniors.*

Similar Senior Ministerial Advisory Councils are providing expert advice and are contributing to policy and project development within the Commonwealth government and within a number of States and Territories governments.



## **6. Employment and Training**

### **6.1 Mature Jobseekers**

There is an urgent need for projects to assist Victorians aged 50 plus who are unemployed, under-employed or unwilling early retirees so they may retrain for and find new employment. This is especially important in those sectors in Victoria where there are skill shortages. Among those unemployed or under-employed are people with significant tertiary skills who have been made redundant as a consequence of current economic conditions. This has resulted in a significant number of hidden unemployed who were forced into taking redundancy packages when they would have chosen to continue working. Whilst in forced retirement, these hidden unemployed are likely to lose valuable skills that can be adapted to other employment opportunities. A consequent loss of self-esteem has been shown to lead to depression and personally and socially dysfunctional behaviour which exacerbates the situation by imposing an additional cost burden on the health system.

- 21. Increase current levels of funding for programs to provide job search skills, training and support, career re-evaluation and redirection and skills renewal for mature-age jobseekers currently denied support from Centrelink and Job Networks and for retirees wishing or needing to return to the workforce after retraining.*

### **6.2 WorkCover legislation**

Older workers are in a perilous position under current Victorian WorkCover legislation. Despite the encouragement by governments for workers to stay at work past retirement age, Victorians are discouraged by workers compensation legislation that provides reduced or less comprehensive cover for workers injured at or after the age of 65 when there has not been a previous claim for the injury.

- 22. Amend the Work Cover legislation to allow workers who are injured at or after the age of 65 to benefit from workers compensation in exactly the same way as younger workers are able to.*

### **6.3 Grandparent carers**

Many grandparents act as carers of grandchildren. Often, grandparents are carers without formal arrangements in place. Whilst this is often in the best interests of the family, an informal arrangement accepted by all parties and involving a full-time carer role usually proves to be financially difficult for grandparents.

- 23. National Seniors recommends supporting funding for grandparents acting as carers so that they receive the same state benefits as foster carers when they are recognized as being totally responsible as carers of their grandchildren, whether in formal or informal arrangements.*

## **7. Housing**

### **Home Renovation Service**

The Home Renovation Service can enable seniors to remain in their own homes for longer. This prevents premature admission to aged care facilities and it prevents many admissions to public hospitals that result from preventable injuries like scalds, trips and falls. It also protects older Victorians from exploitation by disreputable repairers.

National Seniors is concerned the funding for the Home Renovation Service may be reduced. Any reduction in funding is inconsistent with policy that encourages older Victorians to stay in their own homes safely and for longer.

- 24. National Seniors recommends the current level of funding to the Home Renovation Service is maintained and index annually, to ensure that all eligible seniors continue to have access to this highly beneficial service.*