



2010 –2011

Budget submission to the
Government of Victoria

September 2009

Prepared by National Seniors Australia

State Policy Group (Victoria)
Level 2, Block Court
290 Collins Street
Melbourne Vic 3000
T: (03) 9650 6144
F: (03) 9650 9344

Contact:
Don McDonald
State Policy Group Chairman

23 Torrens Street
Braddon ACT 2612
T: (02) 6230 4588
F: (02) 6230 4277
E: npo@nationalseniors.com.au

Contact:
Jessica Reid
Policy Officer
National Policy Office

Executive Summary

National Seniors Australia (NSA) welcomes this opportunity to highlight some of the pertinent issues identified by its State Policy Group Victoria (SPGV) and its broader Victorian membership. We look forward to a favourable outcome for our members in the 2010 - 2011 State Budget.

In Victoria, NSA has almost 50,000 subscription paying members.

NSA is a not-for-profit community organisation with almost 300,000 members. NSA provides economic and social benefits to members, provides services and makes donations to charities assisting over-50s and it represents the views of members to government at all levels.

NSA's National Policy Office (NPO) is based in Canberra and facilitates the implementation of NSA's policy agenda. The NPO works closely with National, State and Territory Policy Groups and an extensive network of State offices, Branches and Zone committees to represent issues of relevance to older Australians and to identify trends in ageing.

The NPO also plays a key role in informing the development of the research program for the National Seniors Productive Ageing Centre which is co-funded by National Seniors Australia and the Department of Health and Ageing.

The role of the National Seniors Productive Ageing Centre is to research issues that affect the ability of seniors to productively contribute to the economy and society.

This submission, prepared by NSA's State Policy Group in Victoria, focuses on recommendations in seven policy areas:

- 1. Taxation**
- 2. Concessions**
- 3. Transport**
- 4. Health**
- 5. Active ageing**
- 6. Employment and training**
- 7. Housing**

We believe that the adoption of these recommendations will meet some of the current and future needs of senior Victorians whilst proving to be of net benefit to the Victorian community in general.

We also recognise the importance to seniors of the Office of Senior Victorians and commend the Government of Victoria for maintaining the Office.

1. Taxation

1.1 Fire Services Levy

Fire services are provided for all Victorians. However, Victorians pay the fire services levy on insurance premiums only. This means that a reasonable contribution is not paid in full by those who underinsure and no contribution is made by those who choose not to insure. This unfairly discriminates against those who are adequately insured but are thus forced to make a higher than equitable contribution.

Recent decisions by insurance companies to differentially increase the levy in order to continue contributing to increasingly costly services means that a further inequity is to be compounded by unfairly charging non-metropolitan policy holders more than those in metropolitan areas.

Increases in the levy, required as a component of voluntary insurance, in a time of economic hardship, will lead to more people being forced to underinsure and to more being unable to insure their homes and property at all. Those affected will include a large number of seniors who are homeowners but on low incomes and pensions. The impositions on those who continue to be fully insured will, thus, become even greater.

A more equitable and socially responsible policy would be for the Fire Services Levy to be added to the rates for every rateable property in Victoria.

Charging the levy as an imposition on insurance premiums also means that the levy becomes unjustly subject to GST and Stamp Duty. That anomaly will be avoided if the levy is collected by way of property rates notices.

It is recommended that the Victorian Government:

Transfers the Fire Services Levy to metropolitan and rural surcharges on Local Government property rates and funds the costs involved in the transfer.

2. Concessions

2.1 State-based concessional benefits

Many pensioners rely on state-based concessional benefits to ensure basic living standards and enhance their participation in society. Concessional benefits need to at least keep pace with inflation and reflect the changes that specifically affect seniors.

It is recommended that the Victorian Government:

- ***Funds increases, by at least the proposed Seniors Pension Index, in concessional benefits that the State provides to those receiving Commonwealth pensions.***

2.2 Smart meters

The introduction of Smart Meters 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. Senior Victorians will be unreasonably charged for their normal household use of power because they will be billed for that use at the times and rates of peak load.

It is recommended that the Victorian Government:

- ***Provide concessions to reduce the unreasonable increase of costs to seniors resulting from the introduction and application of Smart Meters so that seniors are able to continue using power for their normal household and health needs.***

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 Sundays. This is not the case for V line passengers who have variable concession fares during the week and higher fares on Saturdays and Sundays. The current arrangements discriminate against people in rural and regional areas of Victoria.

It is recommended that the Victorian Government:

- ***Provide 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.

It is recommended that the Victorian Government:

- ***Increase resources for improving lighting, monitoring and access to enhance public order / security at, around and between transport hubs and car parks.***

3.3 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. This could be remedied either by an extension of the Smart Bus concept which has been successfully implemented where arrangements are made to pick up and drop off regular commuters at major intersections. It could also be developed

under the guidance of the Transport Connections program, with input from appropriate seniors' representatives.

It is recommended that the Victorian Government:

- ***Consult with representatives of local and state-wide seniors' groups whenever decisions that will affect the access of seniors to public transport are proposed.***
- ***Fund development of transport infrastructure that facilitates the use of regular public transport by residents of retirement villages and aged care facilities.***

3.4 Multi-Purpose Taxi program

The Multi-purpose program was designed to benefit disabled senior Victorians among others but many who might make good use of it are finding it increasingly unaffordable.

It is recommended that the Victorian Government:

- ***Fix the cost of the Multi-purpose Taxi program to the cost of the Metlink concession card to ensure that seniors with disabilities have equitable access to transport.***

4. Health

4.1 Waiting times in accident and emergency departments

Victorian hospitals have failed to meet some of the Government performance benchmarks including the time taken to treat urgent patients and admit them to wards. This includes the very disturbing statistic of urgent patients, including those with moderate blood loss and persistent vomiting, not being treated within 30 minutes of arrival. We also note that, according to the Australasian College of Emergency Medicine, many patients die in Victorian emergency departments every year due to lack of beds. Adequate funding for public hospitals should be accorded the highest priority within the Budget.

It is recommended that the Victorian Government:

- ***Increase the State government component of public hospitals funding to reduce waiting times in accident and emergency departments.***

4.2 Previously announced health funding

The funding for initiatives in health, announced in the previous budget, was commendable but action is required urgently.

It is recommended that the Victorian Government:

- ***Release the previously announced, unallocated funding of \$1.6 million that was in the 2009-2010 Budget.***

4.3 Heatstroke awareness

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 very hot weather last summer.

It is recommended that the Victorian Government:

- ***As a matter of urgency, funds programs to prevent the unnecessary loss of lives of seniors in hot weather. The programs should involve providing timely reminders, support services and facilities including subsidizing the purchase of insulation and backup generators for use during times of power outage.***

4.4 Seniors Register Program

The implementation of the Seniors Register Program is applauded. However, the benefits of the program are not widely available.

It is recommended that the Victorian Government:

- ***Urgently ensures a State-wide roll-out of the Seniors Register.***

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 OH&S Regulations.

It is recommended that the Victorian Government:

- ***Increase the funding to be released in the 2010-11 State Budget to ensure delivery of consistent Home and Community Care programs.***

5.2 Healthy living

It is important to place an increasing emphasis on healthy living. This can be achieved by promoting awareness of health issues, disease prevention and the importance of early intervention. There is good international evidence that primary care, which places an emphasis on the multi-disciplinary, preventative and well-managed care of a patient does more for the health of our community than even the best run and well-resourced hospitals. 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.

It is recommended that the Victorian Government:

- ***Extend and promote programs for seniors that facilitate active and productive ageing with regard to activities, facilities and services promoting preventative health and participation and to allow older people to feel independent, safe and secure.***

6. Employment and Training

6.1 Mature Jobseekers

There is an urgent need for projects to assist Victorians aged 50 plus who are unemployed, underemployed or early retirees to retrain for and find new employment. This is especially important in those sectors in Victoria where there are skill shortages. Among those unemployed or underemployed 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. Loss of self-esteem has often been shown to lead to depression and personally and socially dysfunctional behaviour which imposes increased cost burdens on the state health system.

It is recommended that the Victorian Government:

- ***Increase current levels of funding for programs providing 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 as well as 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 little or no cover for workers injured at or after the age of 65 who have not made a previous claim.

Workers compensation legislation should reflect the relatively new imperative to retain the skills of older people in the workforce. NSA is of the view that compensation should equally be afforded to those workers injured after the age of 65 in the same way as compensation is afforded to younger workers.

It is recommended that the Victorian Government:

- ***Amend the Work Cover legislation to allow workers who are injured at or after the age of 65 to benefit from workers compensation.***

6.3 Grandparent carers

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

It is recommended that the Victorian Government:

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

7. Housing

7.1 Home Renovation Service

The Home Renovation Service enables seniors to remain in their own homes for as long as possible. This prevents premature admission to aged care facilities as well as preventing admissions to public hospitals as a result of preventable injuries like scalds, trips and falls. It also protects older Victorians from exploitation by disreputable repairers.

NSA is concerned that current funding for the Home Renovation Service has been reduced. This reduction in funding is inconsistent with Government policy that encourages older Victorians to stay in their own homes safely and for longer.

It is recommended that the Victorian Government:

- ***Increase funding to enable the Home Renovation Service, provided by Archicentre and funded by the Department of Human Services, to be available to all Victorian Seniors Card holders.***