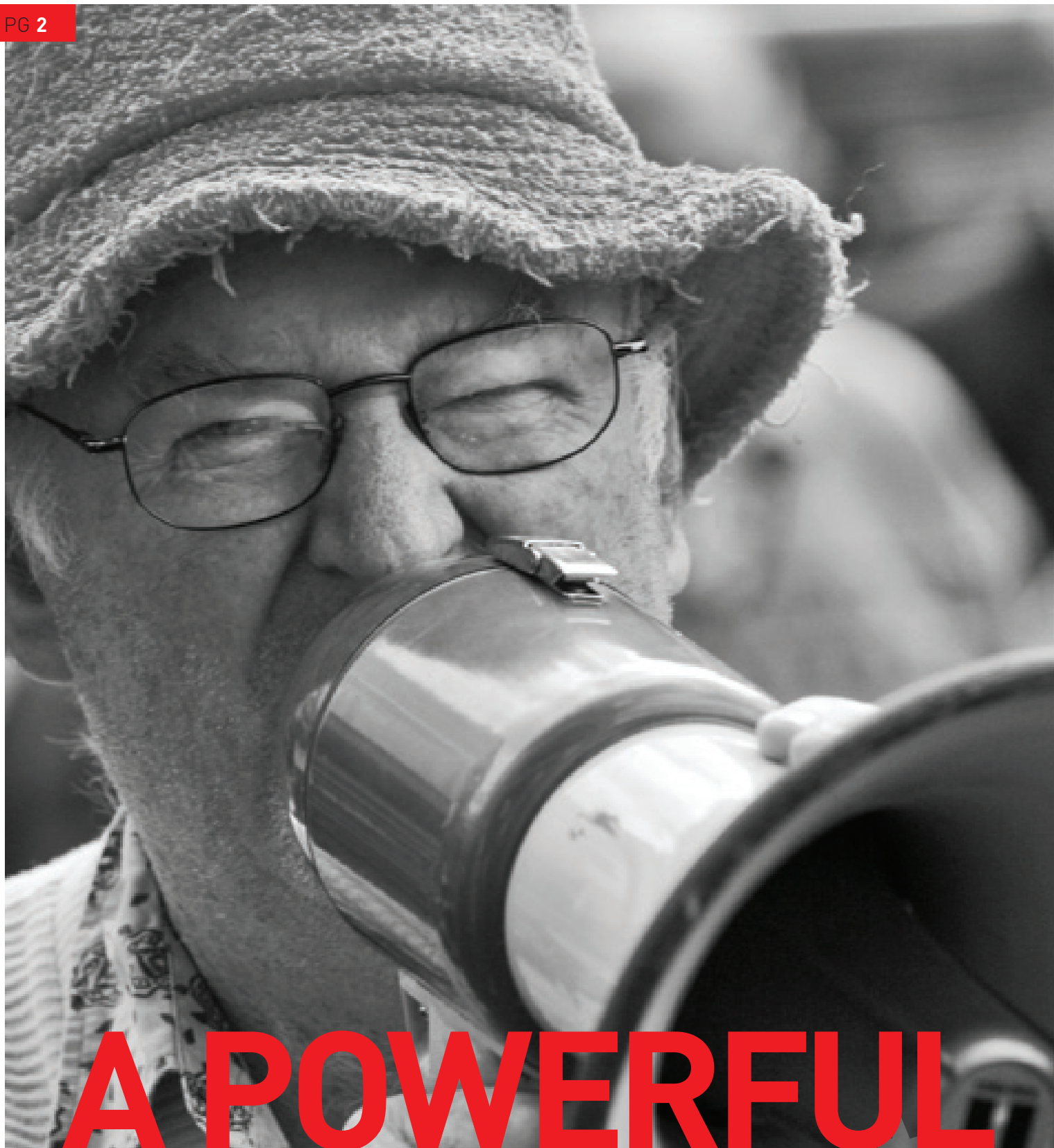


# SENIORS VOTE 2010

EVERY BIT OF AUSTRALIA





# A POWERFUL VOICE

The Seniors Vote is 45 per cent of the electorate. Of that, 25 percent or 1.5 million are undecided<sup>1</sup>. This means the over-50s have the power to decide who governs Australia. These are their demands. With almost 300,000 members - working and retired - across the country, National Seniors is the consumer lobby for older Australians. It is the fourth largest group of its kind in the world.

<sup>1</sup> Election Survey, National Seniors Australia, Dec 2009

# IN 2010 THE OVER-50s FIND THEMSELVES DEALING WITH THE CONSEQUENCES OF A GLOBAL FINANCIAL CRISIS THAT SAW SUPERANNUATION RETURNS PLUMMET, INVESTMENTS SUFFER AND RETIREMENT PLANS GO ON HOLD.

In a time of continuing financial uncertainty and growing social pressures policymakers are also facing the realities of population ageing. Financial uncertainty is a global issue but its impacts continue to be felt in Australia whether in savings, investments or retirement plans.

The debate around social pressures has largely focused on an inadequate and poorly performing health system with limited attention to broader issues such as population pressures and our cities' infrastructure.

Connected to both financial uncertainty and growing social pressures is population ageing. By 2050, almost 25 percent of all Australians will be over 65; in 1970 this was just 8 percent<sup>2</sup>. We know that demonising an older population provides no basis for a considered whole-of-society response to this change. Strong leadership today will be critical in meeting the challenges and realising the opportunities ahead.

Superannuation, health and aged care are prime areas requiring policy leadership now for the future. As the consumer voice for older Australians, National Seniors has, in consultation with its 280,000 members and the wider community, determined its 2010 election demands. These are the issues that those who seek to govern and lead the nation, need to respond to and be judged upon:

- Accessing world class health and aged care
- Supporting older workers who choose to remain in or re-enter the labour force
- Ensuring financial security for retired Australians
- Eliminating ageism

These are not just important to the over-50s. As we come to terms with an ageing population, these policies will be vital to future prosperity.

Seniors are every bit of Australia. They're mums and dads, grandparents, great uncles

and aunts – they created the working families of today. The treatment they receive from the health system or in a nursing home will not go unnoticed by their extended family. Above all, older Australians want a nation that they can pass on to future generations with pride.



**Everal Compton**  
Chairman



**Michael O'Neill**  
Chief Executive

# 45%

OF AUSTRALIAN  
VOTERS ARE AGED  
OVER 50

# 25%

OF THOSE ARE  
UNDECIDED

# 1.6%

SWING CHANGES  
GOVERNMENT



**WORLD**

**CLASS CARE**



# OLDER AUSTRALIANS SPEND MORE MONEY ON HEALTHCARE THAN OTHER SECTIONS OF THE POPULATION. 99 PER CENT CONSIDER IT AN IMPORTANT ISSUE AND ONE FIFTH SAY HEALTH COULD SWING THEIR VOTE.

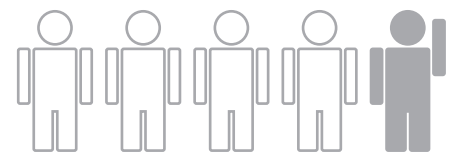
The health reform debate now needs translation into policies that deliver better outcomes for patients. We need more doctors and nurses, not more bureaucrats. For older Australians it demands action in the vital areas of subacute, respite, dental and aged care.

**Sub-acute** or recovery care play an important role in the health system, contributing to patient outcomes and relieving bed pressures in acute care. For older patients, subacute care is essential in ensuring they are properly assessed, treated and rehabilitated. Many parts of Australia have poorly developed subacute services. This means older patients may not get adequate rehabilitation following a stroke or hip replacement to allow them to return to an active life. It also means they may stay in hospital longer than necessary, taking up beds and scarce staff resources.

**Respite care** is another area missing from the health reform debate. Seniors are more likely to provide informal care than younger people. In 2003, one in five Australians aged 65 and over were carers. However, the ability of older people to care for their loved ones is diminished by fatigue and failing health. One way to reduce pressure on older carers is to improve access to respite services.

Another neglected area is **dental health**. With fewer than eight dentists per 100,000 people and 650,000 patients languishing on public waiting lists, dental services are in desperate need of reform. Australia ranks among the bottom third of OECD countries for rates of dental decay among adults, with one in 20 Australian adults having lost all their natural teeth. Periodontitis, tooth loss and gum disease are all conditions with flow-on effects that impact on the general health and social functioning of older Australians.

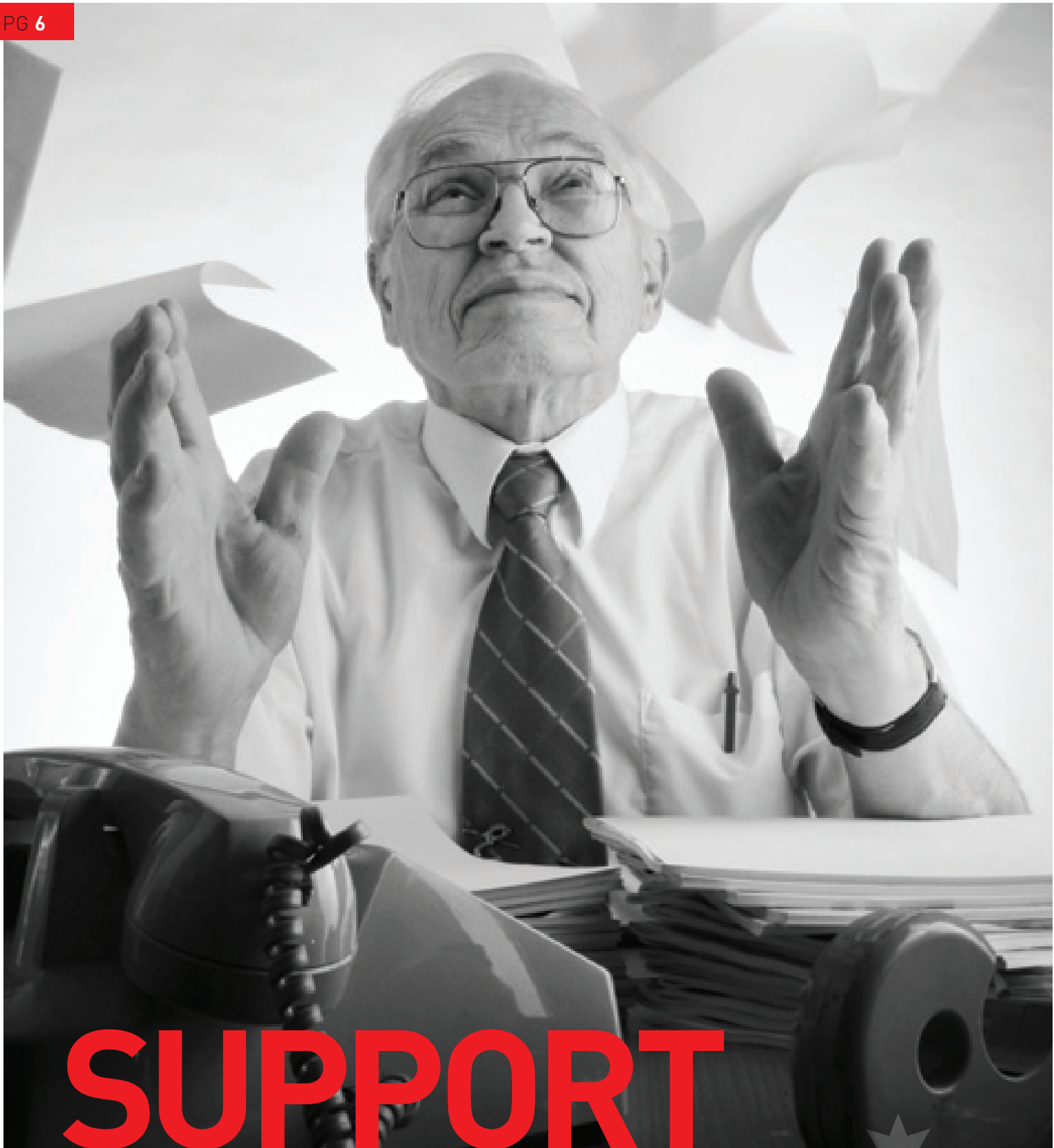
**Aged care** is a key component of the health system. All Australians should be confident that they, their parents or extended family will have access to affordable, world class aged care. National Seniors polling shows 98 per cent of older Australians consider aged care important and that one in ten would switch their vote because of it. However, aged care, considered in isolation from healthcare, is at crisis point. Financial pressures are leading to reductions in staff and care for our oldest and most vulnerable. The Productivity Commission inquiry Caring for Older Australians, scheduled to report in April 2011, will consider new approaches to aged care. But it in no way lessens the need for immediate action by government.



If seniors were to vote tomorrow 1 in 5 would change their vote to the party that delivers a better health policy - Source: NSA Election Survey, 2010

## Older Australians seek:

- A significant funding boost for subacute care services, including a capital component to build new facilities.
- Support for older carers (and grandparents), including increased investment in respite services, to ensure they are better able to maintain their own health.
- Free, means-tested bi-annual preventative dental health checks
- for people aged 65 and over, as a first step to a federally funded and run universal dental scheme.
- Follow-up items through Medicare to low-income people aged 65 and over, so as to deliver long term oral health improvements. This will also mean investing in extra training places for dentists and other dental professionals.
- An 'oral health plan' for every person in residential accommodation.
- Immediate and specific action to address funding pressures which are impacting on staffing and standards in aged care.
- More comparative information on the Aged Care Australia website, in order to help residents and their families make informed choices about which aged care facility is best for them.



# **SUPPORT FOR OLDER WORKERS**

# OLDER AUSTRALIANS WHO CHOOSE TO REMAIN IN OR RETURN TO WORK CONTINUE TO FACE ATTITUDINAL AND LEGISLATIVE BARRIERS. THIS, DESPITE SUCCESSIVE GOVERNMENTS ENCOURAGING AUSTRALIANS TO EXTEND THEIR WORKING LIVES.

In 2009 almost 60,000 Australians aged over 55 counted as discouraged workers, that is: they wanted to work but had stopped looking because no one would employ them. The main reason cited was 'being considered too old by employers'.

Besides employer attitudes, older workers face institutional obstacles that push them towards retirement. These include age limits on benefits and protections, such as employer contributions to superannuation once a worker reaches 70 and a diluted federal workers' compensation scheme

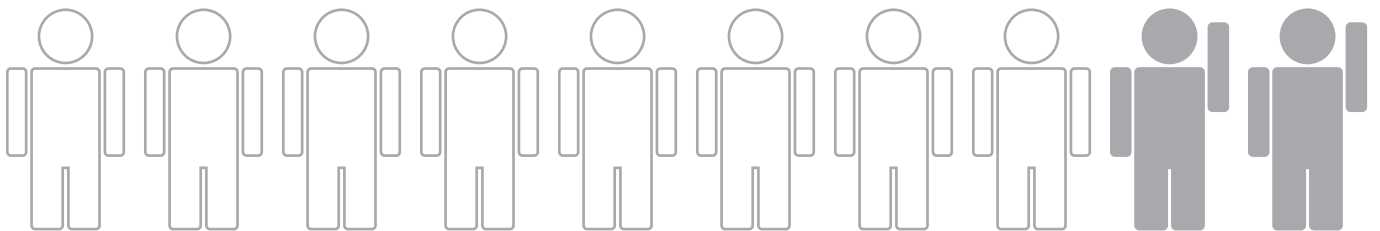
for those over 63; and mandatory retirement ages in certain professions.

Casting older workers aside fails both the nation and individuals. National Seniors research estimates that the economy loses \$10.8 billion a year by not using the skills of older people.

For individuals unexpected unemployment translates into inadequate savings, reduced living standards and low self esteem.

## Older Australians seek:

- A lower marginal income tax rate for those working beyond Age Pension age.
- Incentives for employers to hire older workers, and to invest in their training.
- Financial support for employers to redesign workplaces and work practices for older workers.
- An audit of relevant laws and regulations and the removal of all discriminatory age limits, especially in the areas of workers' compensation and superannuation.



Most older Australians believe employers should be rewarded for taking on mature age workers - Source: NSA Election Survey, 2010

# 72%

NEW ZEALAND'S  
MATURE AGE  
WORKFORCE  
PARTICIPATION  
RATE.

# 57%

AUSTRALIA'S MATURE  
AGE WORKFORCE  
PARTICIPATION  
RATE.



# FINANCIAL SECURITY

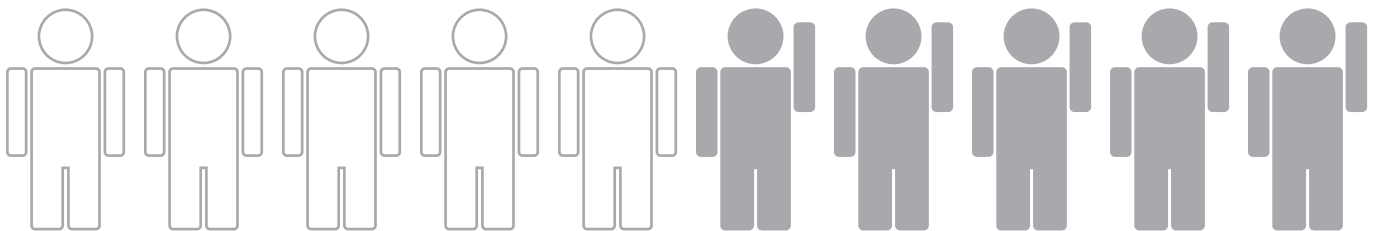


# DESPITE COMPULSORY SUPERANNUATION, AUSTRALIANS WILL CONTINUE TO FALL SHORT OF THE INCOME TARGETS REQUIRED FOR A MODEST RETIREMENT LIVING FOR SEVERAL DECADES. THE CHALLENGE FOR POLICY MAKERS IS TO REDUCE THE GAP BETWEEN RETIREMENT EXPECTATIONS AND PREPAREDNESS, AND GUARANTEE A DECENT STANDARD OF LIVING.

This means not only an Age Pension that allows Australians to age with dignity but also greater flexibility around how that pension is supplemented. Despite the 2009 pension increase, seniors are still feeling the pressure of rising living costs. Unforeseen increases in necessities such as food, healthcare, rents, transport and utilities strain fixed incomes and

derail financial plans. Allowing age pensioners to supplement their income without unfairly penalising or imposing excessive requirements is essential. In fact, disincentives to topping-up retirement incomes are at odds with moves to encourage retirees to remain in paid work. Also, while they may seem insignificant, health, transport and public utility concessions

go a long way in alleviating daily financial pressures and are greatly valued by retirees. For the longer term, narrowing that gap also means ensuring preparation for retirement is well understood and maximising retirement income from all sources. Saving, investment and superannuation contributions would be encouraged, the latter supported by efficient, member-responsive funds.



Half of all working Australians are not prepared for retirement – Source: AXA Retirement Scope, 2008

## Older Australians seek:

- Reversal of the Age Pension's fortnightly income reporting requirements to allow pensioners to average out their income over the year.
- Indexation of the current Commonwealth Seniors Health Card income limits of \$50,000 for single, and \$80,000 for partnered, self funded retirees.
- A lower and more equitable Pharmaceutical Benefits Scheme Safety Net for single people aged over 65.
- An increase in the maximum governmentsuperannuationco-contribution to \$2,500.
- An increase in the super guarantee from 9 to 12 per cent.
- Additional tax incentives aimed at encouraging low income earners, self employed persons and those approaching retirement to save for their retirement.
- A commitment to working with State and Territory Governments to minimise the cost of living pressures facing older Australians.
- A national strategy to improve financial literacy, which has as one of its core objectives 'increasing awareness of the need to prepare for retirement'.



# ELIMINATING AGEISM



# IT'S ALMOST AS IF WHEN THEY RETIRE THEY JUST GO AWAY. THEY STILL HAVE A LOT TO OFFER, BUT SOCIETY JUST EXCLUDES THEM.

Generation Y from Respect in an Ageing Society, Deakin University (2010).

Every Australian should have the right to work, the right to drive, the right to live independently, the right to participate. Yet, in the public debate older Australians are depicted as taking up hospital beds; a hazard on the roads; draining the national economy; and, by refusing to retire, shrinking the graduate job market. These stereotypes are unfair and inaccurate.

**“THE OVER-50S ARE AN INTEGRAL PART OF TODAY’S WORKING FAMILIES”.**

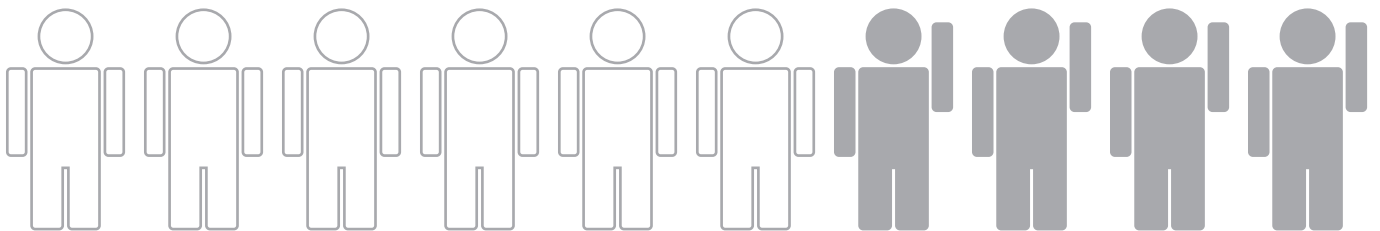
The reality is older Australians do contribute. In increasing numbers in the workforce, as volunteers in a wide range of civic and community activities, as providers of childcare and in the provision of financial support in a crippling housing market, the over-50s are an integral part of today’s working families.

As for the myths, the greatest costs on the health system are incurred during the last two years of life regardless of age and motor vehicle accident rates are highest amongst other age groups.

National Seniors seeks national leadership in the debate surrounding the place of older Australians in the community.

There is a need to debunk the myths and misconceptions but also a role for affirmative action that recognises the contribution and value older Australians bring to society.

This nation can only be richer for the diversity of its design.



Less than half of older Australians think the government is treating the ageing of the population seriously – Source: NSA Election Survey, 2010

## Older Australians seek:

- A national blueprint and associated strategy for an ageing Australia that better recognises the contribution of older Australians and which maximises the capacity of the over-50s to participate in and contribute to our community.
- The appointment of a dedicated Age Discrimination Commissioner.
- The appointment of a Commissioner for Ageing with sufficient powers and duties to act independently in order to guarantee that the interests of older people are promoted and the issues affecting them are given prominence.
- Government support for a UN Convention on the Rights of Older Persons.



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