

COTA

For older Australians



COTA AUSTRALIA

2016 Federal Election Statement

COTA Australia is the national policy organisation of the State and Territory COTAs (Councils on the Ageing) in each of the eight States and Territories of Australia that make up the COTA Federation.

The COTA Federation is the national consumer peak body for older Australians and its more than 1,000 seniors' organisation members represent over 500,000 older Australians, in addition to over 30,000 individual members.

COTA Australia's focus is on national policy issues from the perspective of older people as citizens and consumers and we seek to promote, improve and protect the circumstances and wellbeing of older people in Australia. Information about and the views of our constituents and members are gathered through a wide variety of consultative and engagement mechanisms and processes.

COTA Australia's 2016 Federal Election Statement

OUR HEADLINE ASKS

Health Care for Healthy Ageing

Strengthen the integrity of our universal health care system - Medicare

- Lift the freeze on Medicare payments to GPs
- Undertake a wide-ranging review of health costs
- Give the new Health Care Home models of care – an important initiative for older Australians – the maximum chance of success with proper funding and roll out.¹

Increase access to mental health services targeted to meet the needs of older Australians, supported by an Older Australians Mental Health Strategy.

Expand the National Oral Health Plan to include a linked, funded Older Australians Oral Health Strategy.

Strengthen Palliative and End of Life Care through:

- better access in a range of delivery settings
- a community awareness and engagement strategy
- increased support for families and carers²
- leading harmonisation of State and Territory laws around Advanced Care Planning.

Upgrade the National Framework for *Action on Dementia 2015-2019* to a National Health Strategy and progress action as a priority.

Aged Care Reform – finish what's started

Implement the National Aged Care Alliance's "Agewell – End the Aged Care Lottery" Election Position Statement claims³; and the recommendations of the Government's Aged Care Sector Committee's Aged Care Roadmap.⁴

Of particular priority for older Australians are the following claims:

Place residential aged care funding in the hands of consumers and families.

Remove the cap on subsidised aged care funding.

Fund and implement an Aged Care Consumer and Carer Support Platform.⁵

Develop a fair and sustainable pricing framework for aged care.

Strengthen My Aged Care to become fully functional and consumer enabling.



OUR HEADLINE ASKS

Adequate and Fair Retirement Incomes

Establish an integrated, stable, fair and sustainable Retirement Incomes System, based on a long-term vision and a comprehensive plan to achieve the vision.

Commit to no further tightening of the Age Pension (including increases in the eligibility age) outside of the adoption of a comprehensive, integrated Retirement Incomes System.

At a minimum, implement the package of 2016 Budget measures on superannuation, or similar reforms, addressing:

- better targeting of tax concessions
- support for women, low income earners and those with broken work patterns
- lifting restrictions on people over 65 making contributions to their superannuation
- removing tax barriers to innovation in the creation of annuity based retirement income products.

Implement a range of additional measures to address gender inequity in retirement incomes including adopting the recommendations of the Report of the Senate Economics References Committee into the Economic Security of Women in Retirement.

Mature Age Employment – open the doors

Encourage an increase in the employment of older Australians through a National Mature Age Workforce Participation Strategy, drawing on the recommendations of the Report of the Australian Human Rights Commission *Willing to Work Inquiry*.

Increase the rate of government income support allowances, especially Newstart, by \$53 per week for single recipients; and index allowance payments to wage movements.

Remove direct age discrimination against workers 65 years and over in taxation legislation in regard to tax concessions associated with redundancy payments.

Affordable, Appropriate and Secure Housing

Create a bi-partisan agreement to a plan to end the housing crisis by 2025, with the establishment of a coherent federal strategy to tackle housing affordability and homelessness,⁶ including a plan to reverse the trend to increased levels of homelessness amongst older people, especially women.

Increase Commonwealth Rent Assistance by 30%.

Establish a national mechanism to incorporate Universal Housing Design into all new home construction.



OUR HEADLINE ASKS

Other priorities

Establish a comprehensive national approach to eradicating elder abuse.

Ban unsolicited selling through telephone cold calling and door knocking.⁷

Remove the exemption of aged care from ASIC's regulation of financial products.

Commit to ensuring all initiatives to move government service delivery and interaction with citizens online follow the principles of:

- offering properly supported, quality non-digital alternatives
 - gradual transitions
 - acceptance that some consumers will need to be exempt from digital-based interactions for a variety of reasons.
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Establish a comprehensive, co-ordinated, plan of action on Climate Change:

- reduce carbon emissions
 - mitigate the effects of climate change
 - support all Australians – particularly people with vulnerabilities – to prepare for and adjust to a changing climate and economy.
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COTA 2016 Election Statement

An ageing, longer-lived population provides challenges and opportunities, costs and benefits to Australia.

The country's changing age profile demands clear-sighted leadership and skilful policy navigation by the Australian government to ensure the needs of increasing numbers of older people are met, and our economic and social systems adjust. The willingness and ability to step up to meet these challenges must be a crucial test for political parties in the 2016 Federal Election.

In this COTA Election Statement, we seek commitments from all political parties across a range of policy areas impacting upon the lives of older people. At the overall level however, we are seeking a commitment to place the rights and wellbeing of current and future older Australians at the heart of the response to population ageing.

This means:

- Acknowledging the contribution older people have made and continue to make to our society
- Recognising that older people have diverse backgrounds and needs, just like other age groups
- Committing to a decent standard of living for all, including older people
- Ensuring access to quality, relevant health services at all ages
- Extending access to quality aged care to all those who need it, delivered in the right place and at the right time
- Ending ongoing discrimination against older people wherever it exists, including in access to employment
- Protecting the human rights of all groups in society, including older people
- Delivering effective consumer protections to address the market experiences and needs of all consumers, including in response to the specific commercial situations facing older people.

The COTA Election Platform has been formulated both by drawing directly on the views of older Australians expressed to us through election consultations; and by drawing on the many forms of engagement we have had with COTA members and the broader public over the past three years.

Around 1400 people joined the 2016 COTA Election Panel, and 1145 of those completed an online survey to identify the issues that are most important to them in this federal election and beyond. Their responses offered great insight into the opinions and attitudes of a range of older Australians.

We also conducted a small number of focus groups through the State and Territory COTAs and received unsolicited input directly from individual COTA members and the general public on election issues. Over the last three years we have also interacted regularly with many thousands of older Australians in regard to aged care reform and retirement incomes policy as we worked on in our advocacy with government, including through the *Hands Off The Pension* campaign and the National Aged Care Alliance's *Agewell* campaign.

The Top Three most important issues in general for our Election Panel were:

1. Access to quality health services
2. Having adequate pensions
3. Access to good quality aged care.

This list was consistent across gender and age groupings, with one exception. Survey respondents over 80 years of age rated their Top Three as:

1. Access to quality health services
2. Access to good quality aged care
3. Access to good quality palliative and end of life care.

The issues of standout importance to our Election Panel when deciding who to vote for were:

1. Ensuring the quality of Australia's health system
2. Management of the economy

The following three issues - of equal most importance - were:

- climate change;
- Australian jobs and protection of local industries;
- and a fair taxation system.

The older our survey respondents (70-80 and +80) the higher they rated the importance of climate change as a vote decider.



Health Care

What older Australians tell us

Leading into this election, once again older Australians have told us that their top priority ask from government, and in deciding who to vote for, is access to affordable and quality health care.

Older Australians have expressed their concern to us about:

- out-of-pocket cost of health care, especially in areas such as pathology and MRIs, and especially for those relying solely on the Age Pension
- the potential erosion of bulk billing
- the viability of maintaining costly private health insurance in later life
- poor access to affordable and timely dental and oral health care
- poorer access to health services in regional, rural and remote areas
- waiting lists in the public health system for key treatments affecting older people, such as hip replacements
- lack of access to good quality palliative and end of life care
- inadequate staffing and infrastructure investment in hospitals
- the need for more assistance to navigate complex health systems
- anything that undermines the important relationship the health consumers (particularly older people) have with GPs and other Primary Health Care professionals.



COTA calls on political parties to commit to

Strengthen the integrity of our universal health care system - Medicare

- lift the freeze on Medicare payments to GPs
- undertake a wide-ranging review of health costs
- give the new Health Care Home models of care – an important initiative for older Australians – the maximum chance of success with proper funding and roll out

Older Australians, usually having limited incomes, rely on a strong, universal Medicare system that supports bulk billing, restrains out-of-pocket costs for consumers and encourages a continuum of care approach. This is so important to the wellbeing of older people and others with chronic health conditions.

Health is the key factor in turning longer life into an opportunity for individuals and communities. It is central to longer working lives and productivity, contributions to family and community, personal wellbeing and reduction in public expenditure on health care, social care, aged care and income support.

Current ideas around 'healthy ageing' focus on functional ability enabling wellbeing in older age, a process that is relevant to every older person. Even those with less than good health can improve their functioning. Safeguarding affordable, accessible health care, particularly Primary Health Care, plays a key role in this.



COTA calls on political parties to commit to

Increase access to mental health services targeted to meet the needs of older Australians, supported by an Older Australians Mental Health Strategy

The wide ranging reforms announced in mental health care late last year provided a welcome shift to a more person-centred, streamlined and localised approach. However they failed to address systemic neglect of the issues faced by older Australians, including depression and the high prevalence of suicide, particularly among older men. In 2013 men aged 85 and over had the highest rate of suicide of any age group in Australia.

The mental health needs of older people are frequently ignored, or often wrongly treated as just a normal part of getting old.

Yet when older people receive appropriate support they can often return to healthy and productive lives.

Last year's reforms will ensure that the NDIS allows for significant systems of community support for people with a disability arising from a mental illness.

However, older people with a mental illness will be unable to access these supports because of the restriction of the NDIS to those under the age of 65 years. Equitable services must also be delivered within the aged care or health systems for those ineligible for the NDIS because of their age.

COTA calls for an Older Australians Mental Health Strategy to sit alongside the very important strategies for children, youth and Aboriginal and Torres Strait Islanders announced last year.



COTA calls on political parties to commit to

Expand the National Oral Health Plan to include a linked, funded Older Australians Oral Health Strategy

The recently released Commonwealth/State *National Oral Health Plan* set a strong direction for the next ten years, if properly funded. However, disappointingly, it does not identify older Australians as a priority group for dental health assistance, despite an urgent need.

Oral health is a huge issue and is especially acute for older people who are particularly susceptible to chronic diseases such as dental decay, gum disease and oral cancer.

More than 50% of Australians older than 65 years suffer from gum disease or periodontitis.

For older people who often can't afford proper care or find it difficult to access, poor oral health can have broad impacts on physical and mental wellbeing, including increasing the risk of diabetes, heart disease and chronic malnutrition.

The new National Oral Health Plan does identify actions to address the needs of frail aged people and those in aged care but if we are really serious about addressing the ongoing health of a large and growing section of our community, then we need to focus on the unique needs of all older Australians.

COTA welcomed the priority focus in the Plan on the socially disadvantaged; Aboriginal and Torres Strait Islander peoples; regional and remote residents; and people with additional needs. However, older people as a group with high oral health needs were neglected. An Older Australians Oral Health Strategy linked to the Plan would begin to address this.

COTA calls on political parties to commit to

Strengthen Palliative and End of Life Care through:

- better access in a range of delivery settings
- a community awareness and engagement strategy
- increased support for families and carers
- harmonisation of State & Territory laws regulating Advanced Care Planning

COTA supports the package of initiatives Palliative Care Australia has called for in its Election Statement. In regard to better access, COTA especially supports their call for the Primary Health Care trials to cover palliative care.

Palliative care and end of life planning can help people experiencing serious, prolonged chronic illness, as well as those facing their last weeks of life.

Advance care planning in relation to financial, social and medical matters is crucial to empower individuals to direct their own care, even at times when they may not be able to speak for themselves.

The lack of consistency across Australian states and territories in the arrangements and legal frameworks around advance care planning needs to be addressed. It creates an additional barrier to the promotion of a consistent understanding in the community, the health care system and aged care about how advance care planning works and its benefits.

COTA calls on political parties to commit to

Upgrade the *National Framework for Action on Dementia 2015-2019* to a National Health Strategy and progress action as a priority

Dementia is a National Health Priority and is the second leading cause of death in Australia. Currently there are more than 342,800 Australians with dementia and this figure is projected to increase to 900,000 by 2050, as greater numbers of people live longer.

The National Framework for Action on Dementia 2015-2019 is important for Australia. However COTA calls on all political parties to go further and commit to targets, measures of achievement, timeframes and funding through a National Health Strategy on Dementia.

Aged Care

What older Australians tell us

A dominant theme expressed to COTA in our election consultations (and particularly in regard to sweeping reforms underway right now) is the need for much more support to individual consumers to understand how aged care works and how to navigate the system.

Many people view better information and understanding as the key to being able to make timely, informed and successful choices around aged care.

Older Australians have expressed their concern to us about:

- having to wait in a queue to access aged care when the need for it has been objectively assessed
- inconsistent quality of aged care services
- being able to move to residential aged care within the existing community and close to home, family and friends
- the need for much better transition care, improving the interaction between the health system (particularly hospitals) and aged care to work more smoothly and effectively
- being able to afford home care packages and aged care in general
- the need for better language services and cultural support in aged care
- ensuring that a registered nurse is on duty in residential high care facilities 24/7

COTA calls on political parties to commit

Implement the National Aged Care Alliance's (NACA) "Agewell – End the Aged Care Lottery" Election Position Statement claims⁸; and the recommendations of the Government's Aged Care Sector Committee's Aged Care Roadmap⁹.



Of particular priority for older Australians are the claims that follow.

NACA is an alliance of 48 peak consumer, provider and professional organisations and unions that has produced two Blueprints for aged care reform essentially focused on implementing the recommendations of the Productivity Commissions' 2011 report *Caring for Older Australians*. Its Election Position Statement represents the consensus of the sector on the next steps in reform.

The Government's own Aged Care Sector Committee, comprising key sector peaks and leaders, has at government's request recommended an Aged Care Roadmap to complete reform over the next five years.

The Roadmap's recommendations and those of NACA support each other in setting out how we achieve a consumer led, market driven aged care system that drives up quality.

NACA's "Agewell – End the Aged Care Lottery" campaign calls on all Parties to commit to the reform process in the NACA Blueprint and the Roadmap. COTA is a leading member of NACA.



COTA calls on political parties to commit to

Place residential aged care funding in the hands of consumers and families

From February 2017 the funding for Home Care Packages will move from providers into the hands of consumers and families. This means people can take their Home Care Package to the provider of their choice. It also means that quality providers can expend their services to all who want them. The current government has committed to all home care being subject to choice from July 2018.

COTA calls for a commitment by political parties to set a timetable for doing the same with residential aged care funding as fast as possible, within The Roadmap's target of three or four years.

This is a key Blueprint and Roadmap recommendation. Current government controls prevent people having choice of provider, and restrain high quality providers from expanding. There is no rational reason for these restrictions to apply in residential care now that it has been removed in home care.



COTA calls on political parties to commit to

Lift the cap on subsidised aged care funding

The other key initiative recommended in the NACA Blueprint and the Roadmap is the lifting of restrictions on supply of aged care funding within five years.

When a person is assessed by an expert government service as in need of care and support they should receive that funding immediately to use with providers of their choice. They should not have to wait an average of three months and often much longer because aged care is rationed.

We have a right to an age pension if we meet its criteria. We have a right to Medicare. We should have a right to our aged care.



COTA calls on political parties to commit to

Fund and implement an Aged Care Consumer Support Platform

There is an urgent need to support consumers to understand, navigate, choose and engage with the reformed aged care system.

COTA calls on political parties to commit to commissioning a consumer support platform encompassing an integrated framework better consumer advice, peer education and support, measures to improve aged care literacy, advocacy and access to financial and legal advice.

This is another key ask of the Agewell campaign. In a consumer driven, market based system there is a need for support to vulnerable and marginalised people to access the care system, and to protect the rights of all consumers, without having to wait for failures. The consumer support platform will do this in an integrated and developmental way.



COTA calls on political parties to commit to

Develop a fair and sustainable price framework for aged care

An essential component in making aged care reforms work is the establishment of an appropriate pricing framework.

COTA calls on political parties to commit to commissioning the Aged Care Financing Authority to review and recommend the appropriate level of aged care pricing and subsidies in a market based system. The review should take into account issues such as payment for language services; additional costs for remote services; the provision of essential case management; and dealing with “thin markets”.

Current aged care funding models are out of date and not fit for purpose. The current ACFI debate is a symptom of that. We need a new evidence based funding system that is fair and sustainable and maintains real levels of government support for people assessed as in need.



COTA calls on political parties to commit to

Strengthen My Aged Care to become fully functioning and responsive

My Aged Care is the “gateway” to the aged care system providing information, advice, assessment and means testing and recording vital information about the system’s effectiveness.

My Aged Care is new and still only a website and contact centre. And it’s under-resourced and therefore its quality is often problematic.

The Aged Care Gateway was a COTA proposal and we want to see it work properly. Its IT platform needs a major upgrade and it needs a supplementary direct personal interface.

Retirement Incomes

What older Australians tell us

A recurring theme in our election consultations around retirement incomes is concern for the living standards of older people dependent solely on the Age Pension for income. Also important to many is the instability of components of the retirement incomes system and the complexity of interaction between them.

Older Australians have expressed their concern to us about:

- meeting the basic cost of living on the Age Pension
- the struggle to manage on the Age Pension if you don't own your own home and have to pay rent
- current superannuation tax concessions favoring the well off
- the recent changes to the Age Pension asset test and treatment of income from Defined Benefit superannuation
- the gap in retirement incomes for women
- government plans to increase the eligibility age for the Age Pension to 70
- the need for stability in superannuation rules
- the need for better incentives to save in superannuation for average earners
- the negative impact of low interest rates on retirement savings, especially for self-funded retirees



COTA calls on political parties to commit to

Establish an integrated, stable, fair and sustainable Retirement Incomes System, based on a long-term vision and comprehensive plan

Australians want and expect all older people to have a secure, liveable income. COTA recognises this vision presents some fiscal challenges as the Australian population ages, but to fall short of achieving it is both unacceptable and unnecessary. Finding a sustainable, efficient and equitable future policy platform for retirement incomes is a strategic imperative for Australia, both economically and socially, and there is an increasing range of voices calling for action to achieve this.

COTA has been calling for an integrated, comprehensive Retirement Incomes Review since April 2014. We have been joined in that call by business representatives, civil society organisations, academics, think tanks and many others.

There is widespread recognition of the complex interaction between different sources of retirement income, the welfare system, the tax system, employment and wage structures and health and aged care cost considerations in later life. Understanding and designing the system as a whole is essential.

Getting this right is one of the great social and economic policy challenges of our time. The standard of living of all future Australians, young and old, depends on it.

COTA calls on political parties to commit to

Commit to no further tightening of the Age Pension (including increases in the eligibility age) outside of a comprehensive, integrated Retirement Incomes System

Further changing the Age Pension outside of a comprehensive framework established by a detailed review always runs the risk of unintended and potentially negative consequences. Increasing the pension age without tackling mature age employment and Newstart levels will just condemn hundreds of thousands of older unemployed people to less income for longer before retirement.

COTA calls on political parties to commit to

At a minimum, implement the package of 2016 Budget measures on superannuation or similar reforms addressing:

- better targeting of tax concessions
- support for women, low income earners and those with broken work patterns
- lifting restrictions on people over 65 making contributions to their superannuation
- removing tax barriers to innovation in the creation of retirement income products

COTA welcomed the 2016 Budget package of measures on superannuation as the most significant structural reforms since superannuation was first introduced. There is much further to go to ensure superannuation is used for the purpose it was originally intended - as a way for people to save for their retirement rather than a wealth accumulation and estate planning scheme for Australia's highest earners.

COTA looks to all political parties to commit to staying the course on reforming superannuation.

COTA calls on political parties to commit to

Implement a range of additional measures to address gender inequity in retirement incomes including adopting the recommendations of the Report of the Senate Economics References Committee into the Economic Security of Women in Retirement

Women, as a group, go into retirement with significantly fewer financial resources than men, as a group.

The wheels of retirement income security are set in motion many decades before most people even begin to think about how well they are placed to manage financially in later life. The adequacy of and timely access to retirement incomes is a major issue for everyone. But for most women it is especially fraught. The key factors that contribute to women's collective position being more precarious than men's in regard to retirement income include:

- the gender pay gap;
- broken work (and therefore earning) patterns associated with child bearing, child care and other family caring responsibilities;
- an earnings-linked superannuation contribution system;
- women's greater longevity than men's; and
- the greater incidence of single person households amongst older women.

This list of contributing factors shows that tackling the inequity between women and men in retirement income will rely on much more than changes in the retirement incomes system itself – as important as these are.

The recently released *Report of the Senate Economics References Committee into the Economic Security of Women in Retirement* recognises this and provides much-needed direction forward on the issue.

Mature Age Employment

What older Australians tell us

Older Australians regularly tell us that they face discrimination in getting and maintaining work, and the research shows that too many times they are correct. At the same time, governments are pressing older people to stay longer in the workforce as a productivity measure to support economic growth; as a strategy to reduce public expenditure on income support for older people and increase people's retirement incomes; and as a preventive health measure that delivers a healthier older age.

The many older people who do wish to stay in the workforce past usual retirement ages tell us they do so for a variety of reasons, including: income (to live on, to support family members and to save more for retirement); social contact; intellectual stimulation; making a contribution; independence; and a range of other benefits to their health and wellbeing. In short, these are many of the same reasons their younger co-workers are in employment too.

Older Australians have expressed their concern to us about:

- a range of negative assumptions and stereotypes about their fitness for work in later life
- feeling that often their worth is unrecognised in workplaces and their contributions not valued
- discrimination against them in all aspects of working life – trying to get a job, retain a job, workplace training, mobility, flexible hours, and more
- the lack of flexibility in the workplace to allow them to manage responsibilities for caring for family members or meet a need or preference to reduce work hours is a particular priority concern
- the catastrophic impact of forced unemployment in later life on the savings, self-esteem, motivation, health and general well-being of older people who are willing to work but cannot get employment



COTA calls on political parties to commit to

Encourage an increase in the employment of older Australians through a National Mature Age Workforce Participation Strategy, drawing on the recommendations of the Report of the Australian Human Rights Commission *Willing to Work Inquiry*

There is an extraordinary degree of international and national consensus about the need for a longer working life, given longer, healthier lives in general and an ageing population. Yet, despite this consensus, a number of barriers to expanding the years of work remain in place.

These barriers operate on many fronts and require co-ordinated and concerted action to dismantle. In light of this, the *Report of the Willing to Work Inquiry* recommended a national strategy be developed and implemented to significantly lift labour force participation rates of older people and people living with disability.

COTA strongly supports this recommendation and sees a strategy as the foundation for building stronger workforce participation by older Australians.



COTA calls on political parties to commit to

Increase the rate of government income support allowances, including Newstart, by \$53 per week for single recipients and index allowance payments to wage movements

Households relying on the Newstart Allowance are at high risk of poverty and rank highly among people experiencing financial hardship and deprivation¹⁰.

About one third of long term Newstart recipients are mature aged while only around 16 percent of the workforce is over 55 years of age.

This group languishes on Newstart, having been required to first run down savings before qualifying for the allowance, at precisely the time when they would want to be saving what they could towards retirement.

A growing agreement has emerged across the community (including from business representatives) that the Newstart payment should be increased. The current rate is catastrophic for recipients, bad for the community, and bad for the economy.



COTA calls on political parties to commit to

Remove direct age discrimination against workers 65 years and over in taxation legislation in regard to tax concessions associated with redundancy payments

COTA calls on all political parties to commit to removing provisions in the tax legislation that offer workers over 65 fewer concessionary benefits on redundancy payments than younger workers.

The arguments against maintaining this direct age discrimination against older workers include: an employee generally can no longer be compulsorily retired at any particular age; the qualifying age for the Age Pension will begin increasing from 1 July 2017 and continue to rise to 67 in 2023; and if government wants increasing mature age workforce participation it must send consistent policy signals and stay on message across policy environments.

Housing and Homelessness

What older Australians tell us

Older Australians as a group continue to have very high levels of outright home ownership, although this is trending downwards for future cohorts of older people. However, they worry a great deal about the lack of affordable housing for their children and grandchildren. Those who do own their home also worry about other older people who do not, and the ability of those people to pay rents on the Age Pension and keep stable housing arrangements.

Older Australians have expressed their concern to us about:

- the vilification of older home owners in the media as greedy and the reason for the housing affordability crisis
- not being able to afford to downsize in their current neighborhood/community where they have friends, family, GP, services, etc.
- their home being their only asset and wanting to hold on to it in case they need to fund age care or serious medical treatment at a later date

COTA calls on political parties to commit to

Create a bi-partisan agreement to a plan to end the housing crisis by 2025, with the establishment of a coherent federal strategy to tackle housing affordability and homelessness, including a plan to reverse the trend to increased levels of homelessness amongst older people, especially women

A key test of a potential government in the eyes of the community, including older people, is its ability to turn around the housing crisis facing Australians.

Many older Australians, including those who have had modest incomes lifelong, tell us they took for granted that owning a home was within their reach. They had to work hard, and for many it took their entire working life, but they were able to pay off a home.

They express deep concern that the same is not open to their children and grandchildren, and that renting presents affordability and availability barriers.

Further, the link between housing affordability and homelessness is incontrovertible.

Every night, more than 105,000 Australians don't have a place to call home. That's one in every 200 people¹¹. And older people are amongst them. The figures from the last Census in 2011 showed that 14,851 people aged 55 and over were experiencing homelessness on Census night 2011. This is approximately one out of seven people counted as experiencing homelessness in Australia¹².

While that makes older people under-represented in the homelessness data, they are less likely to receive support from specialist homelessness services than younger homeless people¹³. Homelessness is hard on all homeless people, but is hard on older people in particular ways. Age related physical and cognitive decline can make older people living on the streets especially vulnerable.

COTA is also deeply concerned by the emergence of a growing number of older, single women experiencing homelessness for the first time. For many this is due to facing an unaffordable housing market without financial resources or assets.



COTA calls on political parties to commit to

Increase Commonwealth Rent Assistance by 30 per cent

The Commonwealth Rent Assistance (CRA) program has failed to keep up with surging private rental costs in recent years. Those on Newstart and Youth Allowance have been hit the hardest given the low levels of the base rate of their income support payment.

Many older people are doing better in the rental market than younger people since the 2009 historic increase of \$32 per week to the Age and Disability Support Pensions helped reduce the numbers of these pensioners paying in excess of half of their income in rent¹⁴.

Nonetheless, the National Welfare Rights Network in 2013 research said it was deeply disturbing to find that three in four of every age pensioner in extreme housing stress (paying more than half of their incomes in rent) were older women living on the Age Pension¹⁵.

Critics say that increasing CRA has a tendency to increase rent prices. That may be so by some margin. It is up to those critics to come up with a better solution.



COTA calls on political parties to commit to

Establish a national mechanism to incorporate Universal Housing Design into all new home construction

Many policies directed to supporting our ageing population rely on the idea of 'ageing in place', where people can live on in their own homes, having aged care services delivered to them rather than needing to move into residential care.

The right home design is essential for this and the potential to easily adapt to the changing needs of residents over time must be built into housing from the beginning. Renovating or re-purposing housing is often not structurally possible or is too expensive.

The vehicle for achieving flexible, accessible homes for all Australians is the policy of incorporating Universal Housing Design (UHD) standards into all house construction.

Since 2009 COTA Australia has joined with others in working for the adoption of UHD guidelines and standards by the Australian housing industry. We have pursued this goal as agreed by the National Dialogue on UHD through Livable Housing Australia with a focus on voluntary industry adoption of at least the minimum of three levels in the standard for all new dwellings.

Like most other stakeholders on this issue, COTA has been disappointed at the slowness of voluntary adoption of the standards by industry. Therefore COTA continues to work with LHA on new strategies while encouraging governments to consider other means to make this standard the norm.

Other Priorities



COTA calls on political parties to commit to

Establish a comprehensive national approach to eradicating elder abuse

Elder abuse is mistreatment of an older person committed by someone with whom they have a relationship of trust such as a partner, family member, friend or carer. It may be physical, social, financial, psychological or sexual and can include mistreatment and neglect.

There is widespread revulsion in the community when people are confronted with examples of elder abuse, but there is still a distance to go in establishing a comprehensive response to combatting it.

The current Australian Law Reform Commission inquiry into the state of legal protection for Australians older than 65 is an important initiative. COTA is looking for the inquiry to lay the ground for a national response to law reform, service delivery and cultural change to protect older people from elder abuse.

An important component of a national response would be a package of measures aimed to support elder abuse prevention and response services, including:

- A small national secretariat to facilitate communications between elder abuse services, enhance their capacity and service network activities
- A National Elder Abuse Awareness Campaign. Elder abuse is a form of a family violence, however is often not discussed within a family violence framework
- A national phone number Hotline
- A National Elder Abuse Prevalence Study
- Data Collection on elder abuse including the development and implementation of a national systematized data collection tool that would create a minimum data set.

COTA calls on political parties to commit to

Ban unsolicited selling through telephone cold calling and door knocking

As the Consumer Action Law Centre says, cold calling and door-knocking sales has had its day. COTA agrees.

COTA regularly hears about home-based pressure selling by telephone or door knocking that has resulted in very bad outcomes for older consumers.

As product and service markets aimed specifically at meeting the needs of older people continue to grow, COTA sees a high risk of unsolicited, pressure sales further targeting this group. The growth of consumer control in aged care, putting service purchasing in the hands of consumers, may present another opportunity for unconscionable business conduct in home sales.



COTA calls on political parties to commit to

Remove the exemption of aged care from ASIC's regulation of financial services

The Corporations Act 2001 does not specifically identify advice regarding aged care as financial product advice. Hence advice on aged care financial instruments such as the difference between paying a Refundable Accommodation Deposit (RAD) or a Daily Accommodation Payment (RAP) can be provided outside of the protections offered to consumers by the Australian Financial Services (AFS) licensing regime.

There is often a great deal at stake financially for people making choices around aged care. The choices around how to organise finances to pay for their aged care can, for example, have significant implications for a person's eligibility for the Age Pension.

Older people in need of financial advice regarding their aged care funding choices should not be excluded from the regulatory protection from ASIC afforded to all other Australians. The age of patronising older people is past.



COTA calls on political parties to commit to

Commit to ensuring all initiatives to move government service delivery and interaction with citizens online follow the principles of:

- offering properly supported, quality non-digital alternatives
- gradual transitions
- acceptance that some consumers will need to be exempt from digital-based interactions for a variety of reasons

A Digital Divide continues to exist between some older Australians and the rest of the community. Older people are a large user group of government services and many are dependent solely on those services for the basics in their lives – most notably income, health care and aged care.

Some of the most vulnerable older people will not now, nor in the future be online or computer literate. They rely on face-to-face, telephone and postal interactions to conduct their business with government. COTA is regularly contacted by distressed individuals who have not been able to get through to Centrelink or other services by telephone or in person, or have had to devote hours trying to do so.

It is not fair for consumers, nor is it efficient for government, to treat non-digital communications options simply as legacy systems on the way to total phase-out. They need to be viewed as legitimate alternative communications and delivery routes that require investment, maintenance and upgrade.

This is an important issue of social and economic inclusion for a significant group of older people.

COTA calls on political parties to commit to

Establish a comprehensive, co-ordinated, plan of action on Climate Change:

- reduce carbon emissions
- mitigate the effects of climate change
- support all Australians – particularly people with vulnerabilities – to prepare for and adjust to a changing climate and economy

COTA has seen the expression of concern about climate change steadily grow among our constituency, and a growing sense of consternation that not enough is being done to turn the tide.

There is a strong sense of generational responsibility expressed, along with concern about the social and economic impacts of climate change – particular on the most vulnerable sections of the community.

COTA Australia 2016 Election Statement

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