



*The People for People over 50*

**Submission  
Number 07 - 07**

**ACT Government  
2008 - 2009 Budget**

**'A Fair Go for Senior Canberrans'**

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# **'A Fair Go for Senior Canberrans'**

## **EXECUTIVE SUMMARY**

### **KEY ISSUES**

COTA (ACT) has identified **six priority areas for seniors** to be considered by the ACT Government in the 2008-09 Budget context. These areas are:

- Dental Health
- Affordable Housing
- Transport
- Health and Successful Ageing
- Employment of People over 55 years
- Sustainable Funding for Non-Government Organisations

### **1. DENTAL HEALTH**

*For older people in the ACT community*

1. Further increase dental care services in ACT Health to relieve the number of older people on dental care waiting lists.
2. For older people in the community who are identified as being at risk of oral disease, include support for the maintenance of oral hygiene in care programs aimed at assisting them to remain in their own homes.
3. Establish affordable and appropriate transport arrangements to enable frail older people to attend oral health clinics.
4. Make available affordable portable dental equipment to public and private oral health providers to enable them to treat older immobile people in their homes.

**COTA (ACT) recommends that ACT Government provide, either directly or in conjunction with the Commonwealth, funding for the following:**

*For people in residential aged care facilities:*

1. Annual oral health examination for older people in residential aged care accommodation.
2. Development of an oral health plan for older people in residential aged care accommodation.
3. Make available affordable portable dental equipment to public and private oral health providers to enable them to treat older people in residential aged care accommodation.

## **2. AFFORDABLE HOUSING SOLUTIONS**

**COTA (ACT) recommends that the ACT Government undertake the following:**

1. Facilitate capacity, capability training and resourcing, for a more diversified social housing sector, as well as being more active in joining with other providers in program delivery.
2. Raise the Housing ACT eligibility limit (or undertake a more flexible approach) in assessing older people who are on low incomes with small capital sums (in excess of \$40,000) or a small share in property. This will enable this group of older Canberrans to access ACT Housing older persons' units.
3. Renegotiate the CSHA to provide the policy, program and governance regime to move some funding from public housing to supporting community housing.
4. Utilise surplus school buildings (and their land) for residential aged care facilities with some provision for use by community organisations. The site design should also, in addition, make provision for a component of affordable housing for older people.
5. Ensure that Rate concession limit for pensioners is adjusted to reflect increases in rates.

## **3. TRANSPORT**

COTA (ACT) has two priority areas in the Transport portfolio for which we are making a separate submission to the Department of Disability, Housing and Community Services.

These relate to:

1. Making concession fares on ACT public transport available to holders of Seniors Cards and pensioner concession cards 24/7, that is without restriction to off-peak services as is the current situation. This applies in NSW jurisdiction and would be valuable to seniors for multiple reasons which include enabling the elderly to be more socially and physically active in the community, making early medical and health appointments and avoiding long waiting times for off-peak services.
2. ACT Government commissioning a feasibility study of alternative flexible multi-booking options for public transport and their suitability to the Canberra area, along the lines of a mini-cab service such as operates in Darwin as Arafura Cabs. This service operates at low cost single fares over a much smaller but similarly geographically dispersed population than applies to Canberra.
3. Support driver refresher programs as part of a strategy to enable ongoing independence of older people.
4. Actively ageing programs, especially competence in walking and mobility generally, can provide an alternative to other forms of transport.

## **4. HEALTHY AND SUCCESSFUL AGEING**

**COTA (ACT) recommends that the ACT Government provide:**

1. Funding for the key theme areas of the ACT MACA Strategic Plan 2006-2008 - 'Healthy and Meaningful Ageing'.
2. Ongoing funding for the Actively Ageing Program

## **5. EMPLOYMENT OF OLDER PEOPLE OVER 55 YEARS**

**COTA (ACT) recommends that ACT Government undertake the following:**

1. Work with human resource managers, in conjunction with mature workers to develop strategies to attract and retain a mature aged workforce within the ACT Government. Strategies such as flexible working arrangements; resign and return to work; phased retirement and job swaps, while available at present, should be used as part of an initiative to enhance mature age workforce participation in ACT Government employment and demonstrate the usefulness to employers. Advice and support to line managers should be an integral part of this initiative.
2. Develop a showcase mature age employment program within an ACT Government agency in order to model successful flexible (including part time) working arrangements as an equally valid work choice to traditional full time employment.

## **6. SUSTAINABLE FUNDING FOR NON-GOVERNMENT ORGANISATIONS**

**COTA (ACT) recommends that the ACT Government undertake the following:**

1. Agree to a one-off boost to funding levels for non-government organisations and thereafter to provide ongoing funding indexed by an acceptable wage cost index.

## **‘A Fair Go for Senior Canberrans’**

COTA (ACT) welcomes the opportunity to identify priority issues and community concerns for the ACT Government to consider in the context of the 2008 – 2009 Budget.

### **BACKGROUND**

COTA (ACT) notes the fact that the current ACT Government Budget estimate is for a surplus in 2008 – 09 with continuing modest surpluses for the forward years. COTA (ACT) encourages the ACT Government to work within its budgetary constraints and adopt sound and rigorous management practices with its agencies to ensure that the budget estimates continue in surplus throughout the four year Budget cycle.

COTA (ACT) believes that ACT Government provided and funded services have evolved in response to needs and that generally these needs have not declined but continue to increase with population growth and community developments. As a consequence, it is important to sustain current services and continue to meet the developing needs of the older community.

### **Sustaining and Enhancing Community Services**

The demographic profile of Canberra is changing. The rapid growth in both the number of people in the ACT approaching retirement age and the retired population stands in contrast with static total numbers for younger people. This is having an increasingly significant impact on both the nature of community demand and the manner in which goods and services will be provided in the ACT.

The ACT community needs to be reassured that affordable housing is still a priority for the ACT Government, and COTA (ACT) encourages the Government to reshape the Commonwealth/State and Territory Housing Agreement. Dental services for older people and especially those in residential aged care facilities are at crisis point in the ACT. This is a priority area that needs to be addressed. Issues around suitable transport options for older people also need to be addressed; COTA (ACT) has made a separate submission on this topic.

## PRIORITY AREAS

### 1. DENTAL HEALTH

Older people are a group with particular dental health needs. Although poor dental health is not necessarily associated with ageing per se, the cumulative effects of oral disease become apparent in old age. Dental health is an integral component of health, nutritional status, quality of life and social interaction of older people. As poor dental health leads to poor health outcomes, good dental health is an important health prevention measure.

Australia's National Oral Health Plan 2004 - 2013 highlights the following issues:

- Older people with cognitive impairment are at particular risk of oral disease, and their dental deterioration is rapid and ongoing once they have been admitted to residential care.
- Extremely poor dental health of many older people leads to tooth loss, which undermines the quality of nutrition causing loss of body weight and associated illnesses.
- Accumulation of dental plaque is linked to aspiration pneumonia.

Research has shown that older adults with dementia may exhibit behavioural problems linked to their experience of dental pain and oral diseases.

There are many barriers preventing older people accessing dental health care. These include: long waiting lists for dental care provided through ACT health; cost of private dental care; limited dental providers available for outreach services; and difficulty in transporting older people to dental appointments.

The Federal Government has withdrawn funding from the National Dental Health Scheme. In September 2006, Health Minister Tony Abbott stated that dental care was not a Federal issue and that his government was not going to relieve the States of this responsibility. There is an urgent need for ACT government to provide funding to meet existing dental care needs of older people.

**COTA (ACT) recommends that ACT Government provide funding for the following:**

*For people in residential aged care facilities:*

1. Annual oral health examination for older people in residential aged care accommodation.
2. Development of an oral health plan for older people in residential aged care accommodation.
3. Make available affordable portable dental equipment to public and private oral health providers to enable them to treat older people in residential aged care accommodation.

### *For older people in the ACT community*

1. Increase dental care services in ACT health to relieve the number of older people on dental care waiting lists.
2. For older people in the community who are identified as being at risk of oral disease, include support for the maintenance of oral hygiene in care programs aimed at assisting them to remain in their own homes.
3. Establish affordable and appropriate transport arrangements to enable frail older people to attend oral health clinics.
4. Make available affordable portable dental equipment to public and private oral health providers to enable them to treat immobile older people in their homes.

## **2. AFFORDABLE HOUSING SOLUTIONS**

The ACT Government has recognised issues around housing affordability and initiated a number of measures including Community Housing and planning initiatives. These efforts are necessary and will, hopefully, provide longer-term relief within the broader community. However, they tend to be biased towards people within the workforce rather than older people who are retired.

### **Older people on low incomes with small capital sums**

The situation of many older people in the private rental market has continued to deteriorate. This is particularly the case for people paying around half their income on rent and older people whose rent payments have previously lagged behind the market and are now being faced with significant rent escalation to full market values.

This is resulting in people seeking generally unsuitable options such as moving in with other family members, dissipating assets and savings in order to be eligible for public housing or moving to unsuitable accommodation such as caravans.

Older people on low incomes with small capital sums (but in excess of Housing ACT limit \$40,000) or a minority share in property need to be able to utilise older persons' units similar to those provided by ACT Housing.

The present ACT Housing asset constraints appear counterproductive in the longer run as the more savings and assets the person is left with the more independent these older people remain. Earlier access to appropriate accommodation has the beneficial effect of less reliance on other government services. In addition, they are more likely to be able to maintain private health insurance and pay for their health and dental care.

### **Commonwealth/State housing agreement issues**

While the Commonwealth/State and Territory housing agreements (CSHA) have served Australia well over many years, it is now time to renegotiate and refocus the agreements to direct some of the funds from public housing to supporting community housing.

The current CSHA arrangements and Federal Government housing policy supports a strongly subsidised public housing rental system and a first homeowner's subsidy for home ownership. Over the last decade the community housing sector in Australia has emerged as an alternative property manager to the States/Territories public housing agencies.

The ACT needs to develop a stronger, more diversified housing sector. Some of the State and Commonwealth funds used for subsidised rental accommodation for low to moderate income earners should be directed at leveraging new affordable housing providers, involving not for profit organisations, state and local government. This could be in combination with commercial operators. Social housing examples in Queensland, South Australia, USA, Canada and the UK have demonstrated that there is a vital role for a larger social housing sector can in the delivery of affordable housing.

It is now time to look at options aimed at meeting the needs of specific groups of older people. In this area Government funds should be used to leverage other capital funding and management models.

The ACT Government should not neglect the opportunity offered by the existence of surplus schools buildings and the land on which they are situated. Both are assets that belong to the citizens of Canberra and should be used to their benefit. In particular, some of the surplus school sites are a valuable resource that should be used for residential aged care facilities with some use by community organisations. The ageing population of the ACT is driving change in housing demand, in particular for innovative provision of residential aged care in suburbs where seniors have been residing for many years. The surplus school sites are well positioned to be reutilised as aged care accommodation to serve seniors in the area where their community, social and service networks can be retained. In Chapman we already have an example of effective residential usage of a former school site by older people.

Small community organisations and not for profit service providers should also be offered accommodation in the surplus school buildings, where necessary, after required building modifications.

**COTA (ACT) recommends that the ACT Government undertake the following:**

1. In partnership with community housing groups, develop social housing options that directly address older people's needs.
2. Raise the Housing ACT limit (or undertake a more flexible approach) to assessing older people who are on low incomes with small capital sums (in excess of \$40,000) or a small share in property. This will enable this group to access ACT Housing older person's units.
3. Renegotiate the CSHA to provide the policy, program and governance regime to move some funding from public housing to supporting community housing.
4. Utilise surplus school buildings (and their land) for residential aged care facilities with some provision for use by community organisations. The site design should also, in addition, make provision for a component of affordable housing for older people.

### **3. HEALTHY AND MEANINGFUL AGEING PROGRAM**

COTA (ACT) is encouraged by the development of the ACT Ministerial Advisory Council on Ageing (MACA), Strategic Plan 2006-2008 '**Healthy and Meaningful Ageing**'. The plan focuses on the key theme areas of dignity and value of older people; promoting health and well being; education, employment and lifelong learning; housing and transport. The vision is of older people in the ACT enjoying healthy and meaningful lives with the positive support of the community and the ACT Government.

COTA (ACT) is concerned that without appropriate funding for the key theme areas, the plan will not be realised, older people will miss the potential benefit and Canberra generally will be the poorer.

#### **COTA (ACT) recommends that the ACT Government provide:**

1. Funding for the key theme areas of the ACT MACA Strategic Plan 2006-2008 - 'Healthy and Meaningful Ageing'.
2. Ongoing funding for the Actively Ageing Program and especially competence in walking and mobility generally as this provides an alternative to other forms of transport. The YMCA currently and successfully undertakes these activities.

### **4. EMPLOYMENT OF OLDER PEOPLE OVER 55 YEARS**

The Australian workforce is ageing. Mature aged employees will be a key focus of private and public strategies responding to the ageing of the workforce. This is not just because of the existing corporate knowledge and networks of these employees but because they represent the only segment of the workforce where significant increases in participation rates can be achieved.

A high proportion of mature aged employees already intend to work beyond 55 and this is likely to be increasingly the case. It has been found that flexibility around working arrangements and the type of work undertaken can significantly influence the decisions of mature-aged workers concerning the timing of their retirement.

There is also a need to challenge cultural expectations of early retirement and to develop and promote flexible workplace arrangements that make continued workforce participation attractive to those over 55. The challenge for the ACT government is to develop flexible working arrangements that support the retention of mature aged workers and the capacity of managers to use those employees effectively. Both employees and managers should be prepared to develop options and strategies that will help retain valued and skilled employees.

The ACT government is encouraged to utilise their human resource managers to work with mature workers to develop practices that attract and retain a mature aged workforce.

Examining such issues as flexible working arrangements and allowing opportunities for resignation and return to the workforce in some form of employment, either full-time or part-time, can assist in retaining a mature workforce. In addition, phased retirement and

changing job roles such as shedding management responsibilities in order to focus on project or mentoring work, in conjunction with more flexible work arrangements, can also assist.

Providing advice and support to line managers to build the capability and confidence to use flexible policies to retain older employees is another strategy. Line managers should be encouraged to use their Department's performance management and feedback arrangements to ensure that valued employees are aware that they are valued and that there are options which will encourage them to stay.

**COTA (ACT) recommends that ACT Government undertake the following:**

1. Work with human resource managers, in conjunction with mature workers to develop strategies to attract and retain a mature aged workforce within the ACT Government. Strategies such as flexible working arrangements; resign and return to work; phased retirement and job swaps should be employed more effectively as part of an initiative to enhance mature age workforce participation in ACT Government employment. Advice and support to line managers should be an integral part of this initiative.
2. Develop a showcase mature age employment program within an ACT Government agency in order to model successful flexible (including part time) working arrangements as an equally valid work choice to traditional full time employment.

## **5. APPROPRIATE FUNDING FOR NON GOVERNMENT ORGANISATIONS (NGOs)**

Throughout their lives many Canberrans will use services provided by non-government organisations and funded by the ACT Government. The ACT Government funds these organisations because they are close to the community and they have a good knowledge of local opportunities and needs. It also recognises that NGOs are a valuable and cost effective service provider, and information source to the Government. NGOs represent the rights and interests of their target groups, and work with ACT Government to ensure that policies and decision making processes include the rights and interests of their target population. This keeps ACT Government abreast of the major issues of the community and ensures that they are meeting those needs.

The ACT Government has been more generous than the Commonwealth in recognising the contribution and cost pressures faced by NGO's.

As the ACT Government is now showing a modest Budget surplus for 2008 – 2009 and for the forward years, COTA (ACT) urges the government to realign ACT NGO funding levels on a one-off basis to a realistic level and then maintain funding levels for the future by means of an appropriate wage based index. NGO budgets are comprised primarily of wage and salary costs for service provision, and wage costs are increasing in excess of CPI, not below it. NGOs are committed to maintaining services to the community and to do this they need to have sustainable funding indexed for wage costs.

**COTA (ACT) recommends that the ACT Government undertake the following:**

1. Agree to a one-off boost to funding levels for non-government organisations and thereafter to provide ongoing funding indexed by an acceptable wage cost index.

## **CONCLUSION**

This submission has identified a limited number of priority areas where significant improvements can be undertaken in a fiscally responsible manner. Previous ACT Budgets have imposed burdens on the ACT community with the aim of achieving a more sustainable financial situation. Withdrawal or limitation of community services or facilities in previous years has hit the least advantaged in the ACT community the hardest – now the ACT Budget is estimated to be in modest surplus for this Budget cycle, it is time to invest in areas of greatest need. The Budget priorities outlined by COTA (ACT) in the Submission deserve to be funded as a contribution to a social and economic framework that supports healthy and successful ageing. Senior Canberrans deserve it.

By implementing these recommendations the ACT government will ensure that it can sustain and improve services and meet community needs whilst maximising the participation of older people within the ACT community.

## About COTA

COTA (ACT) is a not for profit ACT independent consumer organisation concerned with advocacy, policy development and analysis, research, project management and information dissemination. Its work is to protect and promote the well being of all older people.

COTA (ACT):

- Represents the rights and interests of older people to governments and oppositions.
- Works with government, non-government and industry sectors to ensure that policy and decision-making processes include the rights and interests of older people.
- Develops programs to assist older people connect with services and resources.
- Promotes the positive contribution, wealth of knowledge and experience that people over 50 have to offer the community and workforce.

In developing policies COTA (ACT) adheres to four basic principles:

- Maximising the social and economic participation of older Australians.
- Promoting sustainable, fair and responsible policies.
- Protecting and extending services and programs that are used and valued by older Australians.
- Focus on protecting against and redressing disadvantage.

COTA (ACT) develops policies based on recommendations from and consultation with individual members and member organisations. Research is undertaken into key issues identified by members.

COTA (ACT) participates in a range of Government bodies, committees and reference groups, industry bodies and importantly, consumer representational forums.

### Meeting community Needs

COTA provides a range of services including Housing Options advice, safety and security initiatives, Seniors Card and peer education training.

In addition, an increasing number of people, both older people and those seeking information related to older people, are contacting the COTA (ACT) office as the first point of contact. The office received around 13,800 telephone calls last financial year, this level of enquiry has been maintained even though Canberra Connect has been the first point of contact for immobiliser vouchers and the Seniors Week (Chief Ministers) Concert.

Seniors Week, Seniors Day at the Show, the Seniors Multicultural Festival Rest Station, the Retirement Expo and other events provide the opportunity to share information and respond to requests from older people.

Each week COTA (ACT) provides more than two public talks, lectures and presentations. This gives COTA (ACT) an opportunity to provide information on policies, programs and specific topics or issues requested by older people. Successful peer education programs have been the quality use of medicines, falls prevention and insomnia management.