

COTA OVER 50s ELECTION POLICIES 2007



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The 2007 Federal Election comes at a crucial time for policy decision-making in response to the ageing of Australia's population. Action is needed urgently in several policy areas in the next term of government.

COTA Over 50s is the nation's leading independent consumer organisation run by and for Australian seniors. Its membership encompasses the peak body Councils on the Ageing in every state and territory and the national Over 50s Association together representing a constituency of over half a million older Australians.

COTA Over 50s promotes the development of policies and programs which reflect the diversity of older people, the wide range of their interests, skills, knowledge and capacity to contribute to the community. As the 2007 Federal Election approaches, policies need to be reassessed to see whether they are targeting the right issues. A social and economic framework that supports healthy and active ageing reaps benefits for all Australia.

COTA Over 50s has highlighted the areas which political leaders need to address in their policy platforms. Better funding and changed policy settings are needed for enhanced workforce participation, greater economic security, better standards of health and housing, sustainable aged care services and support for those experiencing disadvantage.



1. INCOME AND EMPLOYMENT

Financial security for retirees is a goal for both the Government as well as all older Australians. Around 75% of older Australians receive the age pension as their main income. While increasing the superannuation guarantee charge will reduce demand on the age pension in future years, many older Australians, particularly women, have never had access to superannuation or adequate investment schemes. Increasing the age pension, particularly the single rate, would enable current older, low-income Australian retirees to maintain a modest lifestyle.

As skill shortages increase because of the ageing of the population and the reduction in the number of young people coming into the labour market, there is growing pressure to attract and retain older workers. The main barrier to the employment of older workers is work-based age discrimination.

Leading welfare organisations are concerned that the Government's attempt to get those on benefits back into the workforce overlooks sustainability and failure to retain the job may attract loss of benefits.

The Government has an ongoing challenge to protect consumers from misleading or unconscionable practices and unsafe products, to empower their purchasing decisions and provide with redress where necessary.

COTA Over 50s is calling for:

- An increase in the single rate of pension to 65% of the couple rate. It is currently 60%.
- An urgent review of the adequacy of the aged pension with an immediate interim increase of \$1000 per annum to continue until the review outcomes are implemented.
- Increased funding for retention and retraining initiatives for workers aged 45+, including a major retraining component in areas of skill shortage and living allowances during training for those with low formal qualifications.
- Improved protection for seniors' financial assets through a range of initiatives including access to independent financial advice, national regulation of mortgage brokers and improved advertising regulations.

2. HEALTH

Failure to contain the growth of non-communicable chronic disease will result in enormous human and social costs absorbing a disproportionate amount of resources.

The World Health Organisation notes that when environmental and behavioural risk factors for chronic diseases and functional decline are kept low and protective factors kept high, people remain healthy and able to manage their own lives as they grow older. Fewer older adults need costly medical treatment and care services.

Indigenous seniors continue to suffer a greater burden of ill health than other Australians as their disadvantaged socio-economic predicament impacts on their health.

There are about 650,000 adult Australians on waiting lists for free or low-cost dental care (27 months minimum waiting period), creating a national health crisis which is projected to worsen.

The National Oral Health Plan 2004-2013 set out timeframes for goals across all community sections but has not achieved targets for older people, despite oral health being vital to maintain health, life quality, nutrition and social interaction.



Many seniors rely on public transport to access health services. Access to affordable and reliable transport is vital, especially in outer urban and rural areas. In many areas public transport fails to deliver and access to services is effectively denied.

Depression and mental illness in seniors is often misdiagnosed as dementia but both can be treated. Mature-aged workers, particularly the long-term unemployed, are also at risk. There is a plan for young people in the Mental Health Strategy but not for older people.

COTA Over 50s is calling for:

- A comprehensive program for Active Ageing to decrease risk factors and increase protective factors for chronic disease and functional decline.
- A National Strategy for Ageing in Indigenous Communities developed and implemented in consultation with indigenous older people and elders.
- Access to dental care and oral health for all older people through Medicare or an alternative comprehensive program.
- Inclusion of transport in the Australian Health Care Agreements to ensure access to health care services in all settings.
- The development and funding of a Mental Health Strategy for Older People.



3. AGED CARE

Most Australians want to stay in their own home as they age but they may require varying levels of support, such as personal care, transport, housework, respite, meals and home maintenance. There is currently not enough funding or services to support those who need help to stay at home.

Older people frequently accept the service they can get rather than being able to influence the type of service that would make the most difference to their lives.

A world-class aged care system requires a well-trained workforce with sufficient numbers to meet increasing numbers of residents with complex needs.

COTA Over 50s is calling for:

- An increase in the number of aged care packages to 35 per 1000 people aged 70+ and funding to ensure the packages can meet the range of care needs.
- Provision for annual growth of the HACC program in real terms of at least 10%.
- Additional funding to increase consumer education, protection and engagement in health and aged care decision making.
- Increased initiatives to ensure adequate number of appropriately qualified health and aged and community care workers.

4. HOUSING

The ageing population is driving enormous change in housing demand. Current policy and reliance on market forces are unlikely to deliver appropriate and affordable housing for older Australians, particularly those with limited assets.

Research is needed into the suitability of current housing stock and homes under construction that will be available for the growing number of seniors as the population ages. The level and range of public housing is also insufficient and rent assistance ineffective.

COTA Over 50s is calling for:

- Real increases in the supply of affordable housing through a significant Commonwealth contribution to Commonwealth State Housing Agreements.

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