

## **COTA AUSTRALIA FEDERAL ELECTION STATEMENT**



**May 2019**

**For further information please contact:**

**Ian Yates, Chief Executive**  
**Corey Irlam, Director, Advocacy**

**[iyates@cota.org.au](mailto:iyates@cota.org.au)**  
**[cirlam@cota.org.au](mailto:cirlam@cota.org.au)**

**02 6154 9740**  
**03 9909 7909**

## About COTA Australia

COTA Australia is the national consumer peak body for older Australians. Its members are the State and Territory COTAs (Councils on the Ageing) in each of the eight States and Territories of Australia. Together the nine organisations make up the COTA Federation.

The COTA Federation has around 20,000 individual members and more than 1,000 seniors' organisation members, which jointly represent over 500,000 older Australians.

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.

### **OUR VISION:**

Ageing in Australia is a time of possibility, opportunity and influence.

### **OUR PURPOSE:**

COTA advances the rights, interests and futures of Australians as we age.

### **OUR VALUES:**

- ✓ **Respect** – We respect and value the contribution and lived experience of Australians as they age and support each person's right to make choices and to participate in their community.
- ✓ **Diversity** – We value the great diversity that characterises Australians of all ages and are committed to genuine exchange and engagement with all older people in Australia.
- ✓ **Collaboration** – We communicate and work collaboratively with older people, with each other, with our partners, and with the Australian community to achieve the vision and purpose of COTA.
- ✓ **Integrity** – We operate ethically, openly, honestly and with accountability in all our interactions.

#### **COTA Australia**

9/16 National Circuit  
Barton ACT 2600  
02 6154 9740  
[cota@cota.org.au](mailto:cota@cota.org.au)  
[www.cota.org.au](http://www.cota.org.au)

#### **Authorised by:**

Ian Yates AM  
Chief Executive  
COTA Australia  
16 National Circuit  
Barton ACT 2600

## Introduction

7,816,477 Australian's over the age of 50 years are enrolled to vote in the 2019 Federal Election.

As our population continues to age Governments have the unique ability to harness the opportunities and benefits of older Australians who have dedicated their lives to building the society we enjoy today.

Unfortunately, history shows us that Governments all too often focus on the challenges and costs of an ageing population, not the value to be gained by investing in its potential. And they succumb to the temptation to try and pit one generation against another in an attempt to gain votes. Older Australians deserve better. Our nation's prospective leaders can do better.

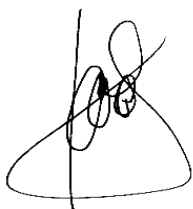
Together, we can co-design and implement policies that lift older Australians out of poverty. Policies that ensure women receive equal treatment in later life. Laws and programs that really tackle the ageism that prevents many tens of thousands of older workers from getting a job. Funding that ensures our most vulnerable older Australians can access approved aged care support when and where they need them.

This election is the third time COTA has recruited its Federal Election Panel to ensure the direct views of older Australians are identified and recorded. This year's panel responses, along with our National Policy Council, and the many engagements we have had with tens of thousands of COTA members and the general public over the past three years, have shaped this Election Statement.

Together, we have outlined eight key asks of all the political parties – some big asks and some smaller. These asks don't deal with every issue facing older Australians, but collectively, if adopted by an incoming Government, they will make a meaningful impact in the lives of the most vulnerable older people for whom COTA particularly advocates.

COTA has actively advocated on these issues over the last term of government and in the lead up to the election, and we will continue to do so with the incoming Government, Opposition and Crossbench, whomever they may be.

With only a week to go until election day and with most parties yet again failing to release a comprehensive older Australians policy platform, we hope this Election Statement will be informative for you as you cast your ballot on 18 May.



Ian Yates AM  
Chief Executive  
COTA Australia



## Key Election Asks <sup>^</sup>

### 1. *An ongoing commitment to whole-of-Government ageing initiatives*

The 2018 Federal Budget contained the first steps toward a comprehensive approach to population ageing – the *More Choices for a Longer Life* package. But this has not been sufficiently followed through to develop a whole-of-government ageing strategy ensuring programs to respond to the needs of older Australians are implemented in a coordinated, sustained and productive framework.

### 2. *Empowering older Australians to receive safe and high-quality Aged Care*

Last September we released *5 Fixes in Aged Care*, identifying the issues we know have to be fixed without waiting for the Aged Care Royal Commission to conclude. These include (1) ensuring no-one waits more than three months for a home care package; (2) putting residential care funding in the hands of consumers; (3) making publication of information about services, pricing, staffing, complaints and quality compulsory; (4) ensuring the right amount and mix of staff with better capacity to deliver quality care; and (5) ensuring quality assessment inspections are totally unannounced.

### 3. *Affordable oral and dental health for older Australians*

COTA Australia has long calling for improved oral and dental services for older Australians, with pensioners and aged care residents most in need and at risk of serious harm. Oral and dental health services were cited as the hardest for some older Australians to access and afford in COTA's State of the (Older) Nation report in 2018. 93% of our survey respondents want dental services in Medicare.

### 4. *A comprehensive retirement incomes review*

Older Australians deserve a retirement incomes system that delivers adequate, fair, consistent and sustainable incomes and is not subject to arbitrary, unplanned change. COTA has argued for years for a comprehensive overhaul to create a seamless system inclusive of pensions, superannuation, savings and investments, concessions, housing and taxation. Other major players agree. After setting a new base the system should not change more than every five years and changes should not be retrospective.

### 5. *Tackling Age Discrimination in Employment and elsewhere*

In a recent survey 30% of companies admitted they still discriminate on the basis of age – yet it's illegal to do so! Older Australians cite age discrimination as one of the biggest barriers to finding a job. Discrimination also exists in other areas like healthcare. We urgently need political commitment to strengthen age discrimination law and its enforcement, and introduce effective measures to confront and defeat discrimination.

### 6. *Raise the Rate of Newstart by \$75 per week for singles*

COTA Australia supports the ACOSS-led *Raise the Rate* campaign to increase Newstart by \$75 per week for single job seekers and index it properly. Over 180,000 Australians over 55 years are on Newstart, for an average of 3.6 years. We also need the income and asset tests for mature age jobseekers to change so government is not forcing older jobseekers into poverty.

### 7. *Action on housing affordability and homelessness*

Pensioners in the private rental market live in poverty, and rising numbers of people, especially women, are at risk of or experience homelessness. Maximum rent assistance must increase by 40% to help those most in need.

### 8. *Reducing Cost of Living pressures – Introduce an internet supplement for pensioners*

We now live in a web-based world, and if you're not you are excluded. Many pensioners are struggling to afford the cost of internet access to connect to family, friends and basic government services.

<sup>^</sup> In addition to these key asks for the 2019 Federal Election, COTA outlined a range of additional issues in its 2019/20 pre-budget submission available at [www.cota.org.au](http://www.cota.org.au).

## 2019 Federal Election Survey

2913 COTA members and supporters completed COTA’s 2019 Federal Election Survey between 18 and 30 April 2019. The results contained below are unweighted and quotas were not applied.

**Demographics of respondents:** 56% are female, and 43% male | 17% are aged 50 – 64; 69% aged 65-79; and 12% over 80 years. | 67% own their home outright, 12% have a mortgage, 6% privately rent, 7% live in retirement villages and 2% live in public housing. | 72% are retired, 18% work full-time, part-time or casual | For 36% their main source of income is the Age Pension, for 38% it’s superannuation, for 10% it’s from work, and for 11% it’s investments, savings or other income.

<p><b><i>The top three issues important to older Australians:</i></b></p> <ol style="list-style-type: none"> <li>1. Access to good quality aged care (66%)</li> <li>2. Access to quality primary health services (66%)</li> <li>3. Access to an adequate age pension (61%)</li> </ol>	<p><b><i>The issues of most importance when deciding for whom to vote:</i></b></p> <ol style="list-style-type: none"> <li>1. Ensuring the quality of Australia’s health system (80%)</li> <li>2. Addressing climate change (53%)</li> <li>3. Ensuring quality education for all (51%)</li> <li>4. Management of the economy (46%)</li> <li>5. A fair taxation system (46%)</li> </ol>
<p><b><i>Aged Care</i></b></p> <ul style="list-style-type: none"> <li>• 69% say it’s difficult to access aged care to enable them to remain living in their home</li> <li>• 69% find it difficult to access residential aged care close to their community or family</li> <li>• 71% have personal experience accessing aged care services or information but 66% say they will need help navigating aged care service options</li> <li>• 33% of participants say they act as a carer</li> </ul>	<p><b><i>Retirement Incomes</i></b></p> <ul style="list-style-type: none"> <li>• 77% believe the age pension alone is not sufficient to live on</li> <li>• 83% believe there need to be better incentives for workers to save into superannuation</li> <li>• 1 in 5 can’t afford the luxuries like going out for dinner with 4% not having enough money for basics like housing, food or electricity</li> <li>• 60% believe superannuation tax concessions favour the well-off but only 15% believe super earnings should be taxed in retirement phase</li> </ul>
<p><b><i>Oral Health</i></b></p> <ul style="list-style-type: none"> <li>• 39% say they are unable to afford their oral and dental health needs</li> <li>• 93% think oral and dental health should be included in Medicare</li> <li>• 89% believe the government should invest more to reduce public waiting lists</li> <li>• 81% don’t think the government invests enough into oral and dental health</li> </ul>	<p><b><i>Healthcare</i></b></p> <ul style="list-style-type: none"> <li>• 3 in 10 (29%) can’t afford the healthcare they need, while 69% believe they can</li> <li>• 4 in 10 (42%) do not believe the health care system works well for older people</li> <li>• 64% feel supported by the health system to negotiate about their own care and treatment</li> <li>• 91% agree they have access to a GP when and they need it, and 81% to other health care professionals and hospital services</li> </ul>

## COTA CALLS ON POLITICAL PARTIES TO COMMIT TO:

### 1. *An ongoing commitment to whole-of-Government ageing initiatives*

The Australian Government has previously developed national strategies, plans or dedicated units for a range of disadvantaged population groups. However successive Australian Governments have failed to coordinate activities and programs for older Australians across government.

With both sides of politics now including a dedicated Minister for older Australians, COTA believes it is necessary for these portfolios to be resourced with a dedicated unit, responsible for developing, coordinating and reporting on programs for older Australians. Such an approach could build on the plethora of initiatives continuing to be implemented from the 2018 Budget package *More Choices for a Longer Life* co-designed with COTA.



### 2. *Empowering older Australians to receive safe and high-quality Aged Care*

In September 2018 following the announcement of the Royal Commission into Aged Care Quality and Safety, COTA Australia identified five fixes to Australia's aged care system that should occur in tandem with the Royal Commission. Older Australians shouldn't have to wait until the Royal Commission hands down its report before these urgent issues with solutions already recommended by reviews are addressed.

The five fixes include:

**(1) More home care packages so older Australians never wait more than three months.**

The Department of Health told the Royal Commission this would cost between \$2 and \$2.5 billion per year to implement this for the 125,000 older Australians waiting. COTA is calling on all parties to outline a plan to secure this funding by the 2022/23 budget.

**(2) Power to residents and their families by giving them control over residential care funding.**

After successive reviews have recommended putting the funding of residential care in the hands of older Australians, COTA is asking all parties to outline a timetable to achieve this.

**(3) More information and increased transparency for consumers**

It is hard to find timely, accurate comparable information about aged care services. COTA is asking all parties to build on the mandated publication of home care fees and charges by requiring publication of reviews from existing service users, quality information about services, staff levels and mix, and accurate information about specialised services.

**(4) More funding to secure the right quality and mix of aged care staff**

We need more and better trained staff through improved staffing levels, training, development of career paths and 15% better pay in the aged care sector. COTA is asking all parties to outline how they will engage the 100,000 staff needed over the next four years.

**(5) More random and targeted totally unannounced inspections**

The new Aged Care Quality and Safety Standards commence on 1 July 2019. As part of inspecting whether aged care providers are complying with the new standards, COTA is calling on all parties to ensure that the Commission is fully funded to ensure random and targeted visits are without notice, including a specified period, and that a substantial sample of consumers are involved and there are frequent visits in evenings.

### 3. Affordable oral and dental health for older Australians

Oral and dental health services were cited as the hardest service for some older Australians to access and afford in COTA's State of the (Older) Nation report in 2018. Research shows a firm association between oral health (periodontitis, tooth decay/cavities, and tooth loss) and coronary heart disease, stroke, and peripheral vascular disease<sup>1</sup>.

People aged 75 years can have rates of gum disease and root decay that are 2–3 times as great as the population at large<sup>2</sup>. The number of teeth decayed, missing, or filled in older people aged 65+ is around 24, as compared to around 8 in people aged 25 to 44<sup>3</sup>. Poor oral health contributes to co-morbidities associated with chronic disease in older people, and further compromises healthy ageing<sup>4</sup>.

COTA is calling on all parties to invest significant funding for oral and dental services for older Australians within Medicare, with pensioners and aged care residents two groups who should be prioritised.



### 4. A comprehensive retirement incomes review

Older Australians deserve a retirement incomes system that delivers adequate, fair, consistent and sustainable incomes and is not subject to arbitrary, unplanned change. COTA has argued for years for a comprehensive overhaul to create a seamless system inclusive of pensions, superannuation, savings and investments, concessions, housing and taxation.

Other major players agree, including the Productivity Commission and the Grattan Institute. After the election the government should establish the review to set a new baseline for the retirement income system, which then should not change at a minimum less than every five years and changes should not retrospective.

COTA is calling on all parties to commit to a body, independent of Government, to provide **advice** to Government on retirement income policy<sup>5</sup>. Such a body should research, report and model the holistic impacts of their proposals and include representatives of older Australians.



### 5. Tackling Age Discrimination in Employment

Up to 30% of employers report they are reluctant to hire workers over a certain age<sup>6</sup>. Older Australians continually tell COTA that ageism is one of the biggest barriers they face in finding a job. Social change towards valuing older workers won't happen overnight, but as part of the *EveryAGE Counts* Campaign tackling ageism across many fields, including work, we recognise the important role Government can play to set a standard and expectation within society.

COTA is calling on all parties to outline their plans for tackling age discrimination in employment. This may be through incentives for employers or programs to unlock economic and social benefit from the full participation of older people in the workforce.

### 6. *Raise the Rate of Newstart by \$75 per week for singles*

COTA Australia supports the ACOSS-led *Raise the Rate* campaign call for all parties to commit to raise the rate of Newstart by \$75 per week for single job seekers and to ensure Newstart increases on the same indexation rules as pensions.

Over 180,000 Australians over 55 years are on Newstart, receiving the payment for an average of 3.6 years<sup>7</sup>.

COTA also wants the means testing rules for Newstart loosened so the government doesn't drive mature unemployed people further into long term poverty in retirement.



### 7. *Action on housing affordability and homelessness*

COTA Australia is calling on all parties to commit to increase maximum Commonwealth Rent Assistance by 40% so those most in need, in our case pensioners in the private rental market, can access housing without spending most of their pension on rent.

The rising cost of rent and no real increase in Rent Assistance means only 0.8% of private rental properties are affordable or appropriate for a single pensioner<sup>8</sup>. Older women in particular are the fastest-growing part of the population at risk of homelessness



### 8. *Reducing Cost of Living pressures – internet supplement*

Staying connected online is important for many older Australians wanting to connect with family and friends or even conduct basic tasks like internet banking or connecting with Government services. However, the cost on internet services are out of the reach of most full age pensioners

COTA is calling on all parties to implement an internet supplement for pensioners to reduce the cost of the NBN and ensure the most vulnerable don't miss out.

<sup>1</sup> Evidence summary: the relationship between oral and cardiovascular disease; T. Dietrich et al; British Dental Journal, Volume 222, No. 5; March 10 2017;

<sup>2</sup> Australia's dental generations: The National Survey of Adult Oral Health 2004-06; Australian Institute of Health and Welfare; 17 March 2007;

<sup>3</sup> Oral Health and dental care in Australia: Key facts and figures 2015; Section: Caries experience of adults; The University of Adelaide and the Australian Institute of Health and Welfare;

<sup>4</sup> Improving the oral health of frail and functionally dependent elderly; A Lewis, J Wallace, A Deutsch, P King; Australian Dental Journal 2015; 60 (1 Supplement); 95-105;

<sup>5</sup> See for example [the proposed Council of Superannuation Custodians](#) whose mandate could be expanded beyond Superannuation to include all parts of retirement incomes.

<sup>6</sup> Australian HR Institute '[Employing Older Workers: research report](#)', Australian Human Rights Commission

<sup>7</sup> Source: Department of Human Services administrative data (DSS Blue Book dataset). Unpublished.

<sup>8</sup> Anglicare Australia '[Rental Affordability Snapshot: National Report](#)' April 2019.