

WA Seniors Alliance

Submission to WA State Government

April 2022



BACKGROUND

The WA Seniors Alliance was formed in February 2018. It was originally known as the WA Seniors Consultative Forum which was formed in August 2008 following a meeting of like-minded Seniors organisations, who have a common interest to protect their living standards from both State and Federal Governments. The intention in forming this group was to be able to provide a focused approach on Seniors' interests. In many cases, each of the nominated Seniors' organisations have a particular emphasis placed on certain issues that may be confined to those members of that particular organisation. This is a fact that cannot be denied. However, it is also true that there are several issues that are common to each and every Seniors' organisation. It is on these particular issues that this submission is focused.

It is worth repeating that similar bodies exist in several other States in Australia. There is an obvious benefit in various organisations all joining together to make a consolidated approach to Governments.

The organisations involved in this group are

Aged Care Reform Now (WA Branch)

Association of Independent Retirees (A.I.R) Limited (AIR)

Australian Pensioners & Superannuants League WA Inc. (APSL)

Naval Association (WA Branch) (Navy)

Returned & Services League of Australia WA Branch Incorporated (RSL)

Superannuated Commonwealth Officers Association WA Inc. (SCOAWA)

Western Australia Self Funded Retirees Inc. (WASFR)

3 April 2022

SUMMARY OF RECOMMENDATIONS

A summary of the recommendations in this submission from the WA Seniors Alliance is set out below. We ask for your support in consideration of these issues.

RECOMMENDATION No. 1

That consideration be given to the (once only) concession of Stamp Duty, the same as available to First Homeowners, on the purchase of a place of residence by a Senior, who has reached pensionable age, and is in possession of either one of the Pensioner Concession Cards, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card.

RECOMMENDATION No.2

That additional funding be provided for extending the Oral Health program for Seniors in possession of a WA State Seniors Card, providing comprehensive services on a regular basis. Such additional funding should also recognise the problems faced by seniors living in regional and remote Western Australia.

Attached is the rationale for the above requests.

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RECOMMENDATION No. 1

CONCESSION OF STAMP DUTY

Following retirement, and the consequent significant change of lifestyle, many Seniors find it desirable, or necessary, to depart from the family home and obtain alternative accommodation. This may, possibly, be closer to medical and hospital services, and may also be more suited to their changed physical circumstances and lifestyle. To assist this process, we request a concession of Stamp Duty, following the sale of the family home and the purchase of alternative accommodation, by a Senior, provided

- *The Senior is of, or above, "pensionable age", and*
- *Is only applicable to one dwelling, and*
- *Is a once-only concession, and*
- *Is limited to those retirees in possession of a Commonwealth Seniors' Health Card (CSHC), one of the Pensioner Concession Cards (PCC) or a Dept. of Veterans Affairs Gold Card, and*
- *The value of the concession being sought is the same as the First Home Owners concession - as amended from time to time.*

Note: *The States of **Victoria** and the **NT** have all introduced a similar concession for Seniors in the past 6 years.*

RATIONALE

- *Beneficial to support agencies with increased numbers of older people residing in more contained residential groups/areas.*
- *Increases the number of larger homes on the market in suburbs with established infrastructure which, otherwise, would not be offered for sale.*
- *Potential to increase revenue to Government over time as more high value homes would be in the market attracting the payment of increased Stamp Duty.*
- *Creates development/employment/retirement/construction opportunities and impacts favourably upon associated entities/business and material suppliers etc.*
- *Is consistent with the policy precedent of abolishing Stamp Duty for the first home buyers (normal limits apply).*

RECOMMENDATION

We recommend that consideration be given to the conditional concession of Stamp Duty on the purchase of a place of residence by a Senior, who has reached pensionable age, and is in possession of either one of the Pensioner Concession Cards, a Commonwealth Seniors Health Card or a Dept. of Veterans Affairs Gold Card.

RECOMMENDATION No. 2

ORAL HEALTH PROGRAM FOR SENIORS

There is no argument that accessibility to Dental services is an important issue for older people. Improving access to oral health services is crucial to maintaining the overall health and well-being for this group. Indeed, the State Oral Health Plan 2016-20 recognises frail older people as a priority group and that improving the access to Dental services is an issue for older West Australians.

Oral health issues are strongly linked to a person's general health, and, if left untreated, can often result in social isolation which can lead to both mental, and physical, illnesses. Poor oral health is also linked to chronic diseases, including stroke and cardiovascular disease together with coronary heart risk, rheumatoid arthritis and diabetes mellitus.

Preventable dental conditions that are being treated in hospitals are putting added strain on emergency departments, as well as on the State health budget. The number of potentially preventable hospitalisations due to dental conditions in WA is around 10,000 each year and WA has the second highest proportion of potentially preventable hospitalisations due to dental conditions nationally.

The WA Government provides eligible concession card holders with subsidised treatment through the Oral Health Centre. However, the demand for these services far outstrips supply and for those without private health insurance the treatment can be a considerable cost. There is little direct control of fees charged by private dentists. High costs create treatment barriers for many seniors.

The Country Patient's Dental Subsidy Scheme allows persons eligible for public dental services who live in an area where there are no public dental clinics, to access care through private dental services at a subsidised rate. Unfortunately, this scheme is not available to older West Australians who are housebound, or require ambulance transport to a dental care service due to some form of disability.

In order to support the oral health care of older Western Australians and enhance quality of life funding should be specifically allocated for older people living in residential aged care and for those receiving in-home care.

RECOMMENDATION

That additional funding be provided for extending the Oral Health program for seniors in possession of a WA State Seniors Card, providing comprehensive services on a regular basis. Such additional funding should also recognise the problems faced by seniors living in regional and remote Western Australia.