



BUILDING AN AGE-FRIENDLY QUEENSLAND

SUPPORTING OLDER PEOPLE IN THE STATE BUDGET 2014-15

COTA Queensland

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COTA QUEENSLAND – COUNCIL ON THE AGEING

COTA Queensland is a state based organisation committed to advancing the rights, needs and interests of people as they age in Queensland. We aim to help create a more just, equitable and caring community in which older people are actively involved and have access to appropriate support, services and care. COTA Queensland bases its social policy framework on the World Health Organisation active ageing pillars of Health, Security, Participation and Lifelong Learning.

As one of the eight State and Territory COTAs that make up COTA Australia, our work is guided by five principles:

- Maximising the social, economic and political participation of older Australians;
- Promoting positive views of ageing, rejecting ageism and challenging negative stereotypes;
- Promoting sustainable, fair and responsible policies;
- Protecting against and redressing disadvantage;
- Protecting and extending services and programs that are used and valued by older Australians.

COTA Queensland collaborates with other organisations addressing issues that impact upon older people. COTA undertakes research with older people, education on health and community issues, and provides an information and referral service.

1. AGE-FRIENDLY CITIES AND COMMUNITIES

Given the global challenges of ageing and urbanisation, COTA Queensland believes the World Health Organisation's age-friendly cities and communities framework is a valuable guide for Queensland's future. Creating age-friendly cities and communities requires strategic and long-term partnerships between government, business and the community. An age-friendly approach to social planning will promote better design and planning in homes, the environment, work, training and education, and health systems.

A society which can demonstrate it is planning for the ageing of the population, based on values of inclusion and respect, will inspire a collective sense of responsibility from people of all ages. Cities and communities which elect to join the global age-friendly network commit to a five-year period of assessment and reform, as follows:

(a) Planning (Year 1-2):

- Establishment of mechanisms to involve older people
- A baseline assessment of the age-friendliness of the city
- Development of a 3-year citywide plan of action based on assessment findings
- Identification of indicators to monitor progress.

(b) Implementation (Year 3-5)

On completion of stage (a), and no later than two years after joining the network, cities will submit their action plan to the World Health Organisation for review and endorsement. Upon endorsement by WHO, cities will then have a three-year period of implementation.

(c) Progress evaluation (end of year 5)

At the end of the first period of implementation, cities will be required to submit a progress report to WHO outlining progress against indicators developed in stage (a).

Recommendation:

COTA Queensland encourages the Queensland Government to use the age-friendly cities and communities framework in the development of *The Queensland Plan: a 30 year vision for Queensland*.

2. HOUSING

COTA Queensland has previously expressed to the Minister for Housing and Public Works support for the *Housing 2020 Strategy* and the *Homelessness to Housing Strategy 2020*. However, while targeting the housing needs of those either currently in social housing or in need of social housing, it is also important to consider the needs of seniors who although currently housed privately may be placed at risk of losing that housing in the future.

Review of National Housing Agreement

The forthcoming renegotiation of the National Affordable Housing Assistance Agreement (NAHA) provides an ideal opportunity to reframe the agreement to include a wider range of housing programs that address the needs of all Australians in accessing an appropriate level of security in housing tenure.

The focus of NAHA needs to be expanded beyond the creation of additional affordable housing to also include measures to ensure the ongoing sustainability of existing owned or rented seniors' housing. The Commonwealth and state/territory governments will all derive some level of fiscal benefit if the majority of seniors are able to self-fund the bulk of their housing costs. The trend that is emerging in respect to a decline in full seniors' home ownership, increased mortgage debt, the increased financial stress that private senior renters are experiencing, and the growth in rental numbers indicates an increased demand on the aged pension, rent assistance and other forms of housing assistance.

Recommendation:

COTA Queensland encourages the Queensland Government to work with the Commonwealth Government and other states and territories to develop a new National Affordable and Sustainable Housing Agreement. This Agreement should include a seniors' housing framework, which facilitates growth in affordable and social housing, and also assists those in the private market to remain as independent as possible.

Seniors' Advice and Living Support

Seniors have limited access to independent sources of retirement living advice. This includes investment advice, advice on housing options available to best support housing sustainability in retirement, for example: What is the best way to downsize? Do we sell up and rent and invest our sale proceeds? Is it best to sell and buy something smaller? Is it possible to create a dual occupancy arrangement on our current property? Can we obtain financial advice on how to manage the equity held in a property, and can that equity be utilised to support day to day living? How will this impact on my pension?

A major concern of seniors is how to obtain advice that is balanced, well informed and relevant to their circumstances. Seniors are a disparate group with different interests, family arrangements, housing requirements, financial circumstances and states of health.

Within Queensland, as well as nationally, there is an urgent need for the establishment of a service similar to FirstStop in the United Kingdom (<http://www.firststopcareadvice.org.uk/>). Such a service would complement the existing HACC and Home Assist Secures programs that support seniors as well as provide much needed financial advice on those housing options that would make best use of available housing equity and other financial resources.

Recommendation:

COTA Queensland requests the Queensland Government to establish an independent advisory service to help seniors make informed decisions about their housing, equity finance, care and support options in conjunction with the existing Home Assist Secure and HACC programs.

Consumer Safety and Reverse Equity Arrangements

Seniors are also questioning the safety of equity finance arrangements. At present the reverse mortgage sector is self regulated through the Senior Australians Equity Release Association of Lenders (SEQUAL) which is comprised of the major financial institutions that offer these products. Self regulation through SEQUAL may well achieve appropriate standards of behaviour and performance from the sector. However, as the sector and range of products grow there is a strong argument for the introduction of umbrella regulations that provide an added layer of surety for consumers.

Recommendation:

COTA Queensland requests the Queensland Government to raise with the Commonwealth Government the need for regulations to better safeguard seniors who wish to utilise the equity held in their homes through reverse mortgage arrangements.

Universal Housing Design Standards

COTA Queensland believes that another key issue that needs to be considered nationally as part of a new national housing agreement is the slow rate of progress in having the Universal Housing Design standards more widely adopted in Australia.

The Universal Housing Design concept is about ensuring that dwellings constructed are able to support all residents comfortably despite any physical restrictions or disabilities they may have. In 2010 Liveable Housing Design Guidelines were introduced nationally to encourage the voluntary adoption of more universal design standards. An aspirational target was set that by 2020 all new homes be built to disability-friendly liveable housing design standards.

The Liveable Housing Design Guidelines have been adopted in new government funded social housing, however there has been only minimal application of the standards in the private housing sector. It is forecast that by 2021, 40% of households will contain at least one older person. Greater longevity will also mean that there will be an increased proportion of people with a disability who need to live in supportive environments (Jones, 2012). Governments need to urgently consider how greater incentive can be provided to ensure the more widespread adoption of the Universal Housing Design concept.

Recommendation:

COTA Queensland requests the Queensland Government to seek national agreement on the provision of stronger incentives to accelerate the adoption of Universal Housing Design Standards in the private housing sector.

Countervailing Government Policies

COTA Queensland also believes that certain existing Commonwealth and state/territory program policy and tax arrangements have a countervailing effect on the ability of seniors to make decisions in respect to changing their current housing circumstance. Both the Henry Review of Australia's Future Tax System and the Productivity Commission Report *Caring for Older Australians* noted that property stamp duty which is applied at the state/territory level can act as a financial disincentive for seniors considering changing their current dwelling to a more suitable property. Governments should consider measures to exempt seniors from paying stamp duty on property transactions within reasonable property value limits.

In addition, both reviews also acknowledged that the current Age Pension assets test *'has a significant deterrent effect on people's willingness to sell their home and move to more appropriate housing, particularly if that would involve renting or other forms of periodic payment for accommodation'* (Productivity Commission, 2011). This concern is due to rules around the treatment of the proceeds from the sale of the property whose value was previously exempt from the assets test and the possible impact on the level of pension received. The Commonwealth Government needs to be encouraged to remove all policy disincentives for seniors to make best use of the equity held in their homes.

Recommendation:

COTA Queensland requests -

(a) the Queensland Government to encourage the Commonwealth Government to review the disincentives inherent in the current Aged Pension Assets Test in respect to seniors selling their home

(b) the Queensland Government to develop measures to exempt seniors from paying stamp duty on property transactions within reasonable property value limits.

Public Housing Management Transfer

COTA Queensland is concerned about the Queensland Government's public proposal to transfer the management of 90% of public housing stock to non-government organisations by 2020. This announcement has caused concern to the one third (38,750) of public housing occupants who are 50 years of age or older. Many of these occupants have been long term residents of public housing and are seeking clarity about possible impact on their tenure, rent and other factors that could arise from stock management transfer.

Feedback received by COTA Queensland is that tenants have received little information about the proposal aside from what is available on the Department of Housing and Public Works' website and what has been covered in the media. COTA Queensland requests that the Government provide more comprehensive information to tenants explaining the benefits that will result from stock transfer and where possible more detailed timelines on region-specific transfers such as Logan. The advice should include information on the introduction of the National Regulatory System Framework for community housing providers and the additional protections that this will provide to the occupants of community housing.

Recommendation:

COTA Queensland requests the Queensland Government to provide public housing tenants with more detailed information about the timelines and benefits that will result from the management transfer of 90 percent of public housing stock to non-government organisations by 2020.

3. HEALTH

Consumers at the centre of care

COTA Queensland shares the State Government's vision of a statewide healthcare system which is linked up, responsive, safe, efficient, innovative and most importantly has the needs of patients at the centre – receiving the right care, at the right time and in the right place (*Blueprint for better healthcare in Queensland*).

In order for this to happen, consumers must be engaged at a local and systems level, to co-design the healthcare system. COTA Queensland supports the Health and Hospital Services and the Department of Health being given adequate resources to do this in an effective and meaningful way.

COTA Queensland recently surveyed its statewide membership. Several issues were highlighted as of concern to our members.

Access to health services in rural and remote towns

Our members' feedback echoes the common concern about the lack of access to services for those living outside metropolitan areas:

"We need local services for mental health, & drug & alcohol".
"We lost our community nurse and she is not being replaced. A great loss".
"Would like to have X-ray services, etc. in area. Probably too small population".

COTA Queensland welcomes the Government's commitment to provide services where they were never previously available, through the increased, coordinated use of telehealth (*"Good being able to have video link to Townsville Oncology"*) and hospital in the home services.

Patient and community transport

Patient and community transport to hospital appointments currently meets the needs of some community members: *"Prevents anxiety around driving", "Don't have to worry about cost of parking", "Reliable", "Pretty cheap or free", "Punctual", "Friendly staff", "Courteous", "Convenient when too ill to drive ourselves"*.

However, from responses to our survey, it was evident that access to community transport is not uniform from area to area: *"Has been cut in our area", "Very good but very limited", "Some community transport will not carry passengers to or from medical procedures"*.

Recommendation:

COTA Queensland supports the establishment of a cross-HHS review to map current access to patient and community transport, and set benchmarks for availability of services.

Patient Travel Subsidy Scheme (PTSS)

Recent changes to the PTSS have been welcomed by our members:
"This subsidy has recently been increased. This is now a lot better than previous".
"It makes a difficult situation somewhat more bearable".

COTA Queensland is aware of a recently commissioned review of the Patient Travel Subsidy Scheme. Our members' feedback reflects the need to simplify the application process and provide better staff training:

"To make a claim: a 5km drive to Dr. to collect form. A 50km round trip to place form and collect form to take to Cairns or Townsville Dr. Approx. 356km round trip. Then return form 50km round trip".

"It was such a nightmare; having to go each time to the doctor, and then get to the hospital to get the paperwork. In Tully, the opening hours are short, and often I couldn't make it. At the end, I gave up".

Recommendation:

COTA Queensland requests the Queensland Government to:

(a) establish a cross-HHS review to map current access to affordable accommodation and consider the provision of public works funds to build accommodation facilities which could be run by the HHSs.

(b) extend the access to the PTSS to other services (such as physiotherapy, dental, breast screening, optometry, hearing tests) and increase the subsidies to match increases in the Consumer Price Index.

Complaints

Eleven percent (11%) of respondents had made a complaint in regards to health treatment or access to services. However thirty-three percent (33%) did not feel comfortable making a complaint:

“Felt like it many times but I haven't actually followed up formally”.

“We need to feel comfortable when a complaint has to be made. Not embarrassed or pressured”.

“Fortunately I do not feel intimidated by people in "authority" and always go directly to the person who manages any service I receive and receive as much help as is possible. I do know that is not the case with a majority of people I have been in contact with. The much older generation usually defers to advice from people they have been brought up to respect and not question. I believe less well educated people feel intimidated because they do not express themselves in the same language as the people they are complaining to and so suffer in silence”.

Thirty-three percent (33%) felt that the service provider didn't respond to their complaint promptly (only 17% did):

“My complaint was with a medical specialist at a large public hospital. I took my complaint directly to him. He didn't like being corrected, and became petty and punitive. I chose to move to another specialist”.

“My complaint was made to the then State Minister for Health, who responded immediately and therefore I was treated as a Public patient only 150 km from home instead of 1200 km in Brisbane”.

Thirty-seven percent (37%) didn't feel that the service provider helped to find an appropriate solution to the issue (only 11% did).

One issue of complaint raised was around hygiene:

“The cleanliness of the surgery is appalling and I wouldn't accept it in my own home. Hands not being washed between the changing of dressings and injections. Often two people in the surgery undergoing treatment at the same time some bloodied and some stripped to the waist. We lump it but don't like it”.

Recommendation:

COTA Queensland requests the Queensland Government to resource the Health Ombudsman to work closely with consumer and community organisations to empower consumers to feel comfortable to give their feedback, in order to improve the safety of the health system.

Dental concessions and access

Members identified access to dental services as of key concern.

“Dental Health a farce. Waited 10 years to get an appointment. Only saw a Dentist earlier this year”.

“Dental clinics are apparently available, according to my neighbour, but these are not widely know about”.

Recommendation:

COTA Queensland requests the Queensland Government to review existing dental services in Queensland, including mapping services, and reviewing consumer awareness and accessing of services.

End of life planning

Through our members and links to the Queensland Clinical Senate, COTA Queensland is aware of the high priority for community access to information and support around advanced care planning and advanced care directives.

Recommendation:

COTA Queensland requests the Queensland Government to train key clinicians and consumers (including consumer organisations) in the benefits and processes around advanced care planning and advanced care directives, in order to deliver better outcomes for patients and families.

4. CONCESSIONS

Targeting state government concession delivery

The Queensland Government provides a broad range of household and transport concessions to seniors who hold either a Queensland Government Seniors Card, a Pensioner Concession Card, or a Department of Veterans' Gold Card.

State Government concessions have often evolved (sometimes without a clear policy rationale) to accommodate changes in concession cards, the most significant being the introduction of the Queensland Government Seniors Card in 1989 and the Commonwealth Pensioner Concession Card in 1994.

While the Commonwealth Government attempted in 1997 to review how and why concessions are delivered (through a House of Representatives Standing Committee, see:

http://www.aph.gov.au/parliamentary_business/committees/house_of_representatives_committees?url=fca/concard/concardindex.htm), there has been little evaluation of the concessions system since then in response to current trends.

For example, there has been significant national growth in the number of mature aged job seekers in recent times. In December 2010 there were 139, 881 people aged over 50 years on Newstart, and by March 2013 this had increased by 28% to 179,736. Job seekers are eligible for a Commonwealth Health Care Card. While this concession card is useful for pharmaceutical discounts and other health concessions, it does not in itself provide access to Queensland Government concessions on public transport or household energy costs (electricity and reticulated gas), unlike most other states.

At age 60 years, Health Care Card holders who do not work full-time can apply for transport and household concessions through the Queensland Government Seniors Card, which is available in the 60-64 age bracket to resident Commonwealth Health Care Card holders who work less than 35 hours per week. However, given the difficulties which mature job seekers face, the lack of transport and energy concessions for Commonwealth Health Care Card holders before the age of 60 should be addressed. COTA Queensland believes an independent body should conduct a whole-of-government review of concessions to address anomalies such as this one.

Recommendation:

COTA Queensland requests the Queensland Government to establish an independent body to review current State Government concessions and report on the findings.

Access to information about concessions

A portion of older people do not realise they may be eligible for Queensland Government assistance on energy, transport, and other household costs. This was one of the findings from a recent COTA Queensland survey about Queensland Government subsidies and services. More than 370 Queenslanders responded as part of COTA Queensland's *Your Story, Our Table* community feedback network.

Many seniors experiencing isolation, hardship, or poverty do not realise they may qualify for one or more Queensland Government concessions. Low literacy skills or no computer access also means that some disadvantaged seniors are missing out on help with power bills or other household subsidies.

Seniors report that some application forms are hard to find or fill out. As noted above, some seniors believe the Patient Travel Subsidy Scheme application process should be streamlined to enable people to travel to their appointment with peace of mind about whether the costs will be manageable.

More could be done by the Queensland Government to promote the availability of subsidies and assistance and the state government's enquiry line and website (Telephone: 13 74 68 and Website: www.qld.gov.au/seniors). Vulnerable Queenslanders, such as Culturally and Linguistically Diverse (CALD) and Aboriginal and Torres Strait Islander seniors, are disadvantaged by the reliance of government agencies on the distribution of information resources (such as application forms) through electronic service channels.

Recommendation:

COTA Queensland requests the Queensland Government to increase distribution of written information about subsidies and concessions through local newspapers and wider circulation of the 'My Queensland community newsletter'.

5. ENERGY

COTA Queensland recognises the Queensland Government has committed to immediate reform of the electricity system in Queensland, as presented in the 30 year Electricity Strategy Discussion Paper. A number of aspects of the proposed reform program will have implications for the 2014-15 State Budget.

Strengthen Electricity Consumer Advocacy Capability

COTA Queensland endorses the Queensland Government's approach in outlining a set of preconditions for implementation prior to the move towards price monitoring in South East Queensland (SEQ). We believe that both the preconditions identified, and the additional customer protections to be applied following the move to price monitoring are essential components of what will be a significant change for retail electricity customers in SEQ.

COTA Queensland believes that there is an additional necessary precondition to be met prior to moving to price monitoring in SEQ, and that is the establishment of an independent, well-resourced energy consumer advocacy capability in Queensland. At present, there are no consumer advocacy bodies in Queensland which focus wholly on utilities or energy. The breadth of issues and the complexity of the energy sector dictate the need for dedicated specialists to:

- provide informed input to energy policy formulation
- monitor and report on consumer issues in the energy market on an ongoing basis

- advise government and others on appropriate consumer engagement strategies.

Recommendation:

COTA Queensland requests the Queensland Government to ensure that an independent consumer advocacy capability is strengthened and suitably resourced well in advance of any move to price monitoring in South East Queensland.

Strengthen customer protections

One of the key pillars of the customer protection framework in Queensland is the service provided to consumers by the Energy and Water Ombudsman Queensland (EWOQ). In other jurisdictions, introduction of full retail price deregulation/price monitoring has resulted in a significant upsurge in complaints to the ombudsman's office. To ensure that a responsive service continues to be available to all Queensland consumers, COTA Queensland would like to be assured that EWOQ is adequately resourced and funded to manage the anticipated increase in workload following introduction of price monitoring.

It is recommended that the government undertake an immediate review of EWOQ's funding and resourcing levels to allow any necessary changes to be implemented prior to the price monitoring regime taking effect.

Improve customer engagement

Improved customer engagement in the electricity market is the single most important element of the proposed electricity reform program in determining whether reforms will succeed or fail. It is essential that a comprehensive public information and education program is established, with resources to support consumers via appropriate information channels. This has been recognised by both the AEMC in its development of a 'Consumer engagement blueprint' in its Supplementary report on Retail Competition in NSW, and by the Victorian Government in its belated 'Switch On' program. Both of these approaches provide a model which we believe could be successfully applied in the Queensland context.

Key points to note when considering customer engagement for older consumers are:

- trusted sources of information include families, peers, community sector organisations, and government. Energy businesses do not enjoy a high level of trust.
- a significant proportion of older consumers are not technologically literate and do not have internet access capabilities. Relevant information must be made available in a variety of media and formats, each suitable to the needs and capabilities of specific consumer groups.
- many use pre-paid mobile phones as a means of managing communications costs. Accessing energy companies call-centres by

phone can be problematic when calls are charged, and extended waiting times are experienced

- face-to-face communication with trusted sources is preferred.

It is imperative that government and non-government organisations, particularly community sector organisations, work together on a consumer engagement program to ensure that accurate and timely information is delivered through trusted sources. Most non-government organisations however do not currently have the capacity to undertake additional consumer engagement and education activity without commensurate funding increases. Significant additional resources will be required to provide training to existing service providers. As many older or vulnerable consumers will not be able to navigate the deregulated market by themselves, it will also be necessary to create and resource new service providers with the knowledge and expertise to specifically deliver energy related advice and assistance to constituents.

Recommendation:

COTA Queensland requests the Queensland Government to fund:

- 1) a comprehensive public information and education program to complement the proposed electricity reform program, with resources to support consumers via appropriate information channels**
- 2) new and existing non-government service providers to deliver energy related information, education, advice and assistance to constituents.**

Review electricity rebates and customer assistance

COTA Queensland welcomes the proposed review of the eligibility criteria and structure of the Electricity Rebate Scheme for Queensland consumers to ensure that assistance is targeted to those most in need. In principle, we believe that electricity rebates should be available to low income and vulnerable consumers, including on-supply consumers.

In considering eligibility criteria, we support the view that Pensioner Concession Card holders, Department of Veterans' Affairs Gold Card holders, and Health Care Card holders should qualify for eligibility for the Queensland Government Electricity Rebate Scheme. In addition, the rebate currently provides essential support for many self-funded retirees who are not eligible for the Pensioner Concession Card but nevertheless receive a low, usually fixed, income. For these consumers, the electricity rebate makes an important contribution to their ability to manage the cost of essential services while maintaining financial independence. We recommend that this group of consumers should continue to be eligible for the electricity rebate. We recognise however, that there may be some Queensland Government Seniors Card holders who are currently entitled to claim the electricity rebate, but have household income levels which would suggest that they are not in need of this assistance.

Recommendation:

COTA Queensland requests the Queensland Government to introduce a means-test to determine eligibility for the Electricity Rebate Scheme, provided that the process is straightforward, non-intrusive, and based on information already available (for example, eligibility for residents aged 60 years and older could be based on having both a Queensland Government Seniors Card and a Commonwealth Seniors Health Card or low-income Health Care Card).

A recent survey of constituents by COTA Queensland revealed that 15% of survey respondents were not aware that an electricity rebate is available to eligible consumers in Queensland, and a further 15% were aware of the rebate but did not realise that they may be eligible to receive it. Furthermore 75% were unaware of the availability of retailers' hardship programs. The overall level of knowledge in the general community in relation to rebates and other financial assistance available to eligible consumers is currently quite low. The scope of the proposed customer engagement program must also include education about assistance programs such as the Electricity Rebate Scheme, the Energy and Water Ombudsman, the Home Energy Emergency Assistance Scheme, the Electricity Life Support Concession Scheme, the Medical Cooling and Heating Electricity Concession Scheme, and retailers' hardship programs.

COTA Queensland notes the government intends to develop a holistic hardship framework for vulnerable electricity consumers. In our view, this framework must include access to free financial counselling services.

Recommendation:

COTA Queensland requests the Queensland Government to resource financial counselling services to assist consumers facing financial hardship, as electricity cost increases continue to outpace any increase in incomes.

Demand management and energy efficiency reforms

COTA Queensland supports the development and implementation of a demand management and energy efficiency strategy which will ultimately result in lower electricity costs for consumers. In general, implementation of the strategy will affect consumers through tariff reform and rollout of advanced metering.

Energy efficiency audits play an important role in helping consumers to identify where there may be opportunities to reduce their electricity usage levels and costs. This is particularly valuable for vulnerable consumers. A very small number of community sector organisations are able to provide energy efficiency audits for Queensland consumers. It would be highly desirable for these services to be expanded and offered to a wider range of consumers.

Recommendation:

COTA Queensland requests the Queensland Government to provide additional funding for household energy efficiency audits, and to make these available to a wider range of consumers.

Energy efficiency can be a major challenge for consumers who live in public housing or in private rental accommodation. Often inefficient appliances, poor design, lack of maintenance, lack of incentives for further investment and other issues result in tenants facing very high electricity costs driven by factors largely outside their control.

It is recommended that the government give consideration to:

- **an investment program to improve energy efficiency in public housing**
- **incentives for private landlords to improve energy efficiency in rental premises.**

Enable improvements in metering services

We note the government supports a customer-driven rollout of advanced meters where a range of different service providers can compete to offer customers advanced metering services and associated product choices. COTA Queensland understands that advanced meters enable consumers to take advantage of new facilities such as time-of-use tariffs, or more frequent billing. We welcome these developments which provide consumers with more choice and opportunities to better manage their electricity usage and costs. The principle of a customer-driven rollout is endorsed, as it allows each consumer, once appropriately informed, to assess the costs and benefits for their individual circumstances.

We are concerned however, that the decision to adopt a ‘customer-driven’ rather than mandated rollout of advanced meters will effectively lock many low income consumers out of the fully contestable retail electricity market. Consumers on low and fixed incomes are unlikely to be able to afford the up-front cost of acquiring and installing a new meter, even if the cost benefit analysis for adopting an advanced meter and associated services is compelling.

Recommendation:

COTA Queensland requests the Queensland Government to consider funding the acquisition and installation of advanced meters for:

- **recipients of the Queensland Government Electricity Rebate Scheme**
- **government-owned public housing.**

6. TRANSPORT

Older Drivers - annual instalment payment for Licence Renewal

Regional Queenslanders with few public transport options rely heavily on private motor vehicles for their wellbeing. From 1 January 2014 drivers aged 75 years and older will have a 12 month maximum currency on the medical certificate they need to carry when driving. COTA Queensland welcomes the Queensland Government's decision not to introduce a practical driving test for older drivers, and notes the decision by some other state governments (for example, South Australia) to move away from age-based medical testing in 2014.

From 1 July 2013 the cost of renewing a driver licence was increased to \$148.80 for five years and \$66.45 for one year. The issue of payment options for driver licences presents some difficulties for seniors on a fixed low income. The current licence fee structure provides an incentive to renew for five years instead of one; however the cost of renewing a licence for five years can be prohibitive for households relying on Age Pension. While some state governments offer a pensioner concession on driver licence fees, COTA Queensland appreciates the fiscal situation in Queensland does not make the introduction of such a concession viable at this time. However, it could provide an additional option allowing older drivers to pay off the \$148.80 renewal cost in five annual installments of \$29.76.

Recommendation:

COTA Queensland requests the Department of Transport and Main Roads to provide an annual payment installment option of \$29.76 for drivers aged 75 years and older who renew their driver licence.

Such a reform would provide practical assistance to older drivers on fixed low incomes with minimal impact on the Queensland Government's recurrent concessions budget.

Public Transport - TransLink Access Pass

COTA Queensland welcomes recent Queensland Government initiatives to improve the accessibility of public transport, especially those identified in the Department of Transport and Main Roads' response to the Commonwealth Government *2012 Review of the Transport Standards* (May 2013).

http://www.infrastructure.gov.au/transport/disabilities/review/files/2012_submission/No_75_QLD_Department_of_Transport_and_Main_Roads.pdf

COTA Queensland believes more could be done by the Queensland Government and the transport industry to make fares, travel passes, routes, customer service, vehicles, and public transport infrastructure more age-friendly.

For example, the TransLink Access Pass has been useful in assisting people with a significant permanent disability to use public transport by not requiring them to touch on and off with a go card ticket. It has also improved transport operators' compliance with the *Disability Discrimination Act* (although the unlimited travel it provides on the TransLink network in South East Queensland comes at a cost to the cardholder of \$60 per year).

Recommendation:

COTA Queensland supports the extension of the eligibility criteria for the TransLink Access Pass to Queensland residents aged 75 years and older. This proposal would be particularly useful to older drivers who have had to relinquish their driver licence for medical reasons. Such an extension to the TransLink Access Pass could provide additional travel options for seniors and potentially slow the rate of transitioning to more highly subsidised transport options such as the Taxi Subsidy Scheme.

Public Transport - Bus Route methodology

A recent COTA Queensland survey found that seniors with limited walking capacity are restricted in their ability to access public transport. COTA Queensland is concerned that the loss of transport options for people with a disability can contribute to increased social isolation and worse health outcomes for those people who are striving to stay connected to their local community. This concern was echoed by seniors whose regular bus service routes were changed by the recent South East Queensland bus network review.

Recommendation:

COTA Queensland requests the Department of Transport and Main Roads to adjust its bus route network methodology in future reviews to respond to the particular needs of neighbourhoods with a high proportion of older people or people with a disability.

Public Transport - Vision Impairment Travel Pass

COTA Queensland is concerned about the loss of mobility and independence caused by vision impairment. According to the Australian Institute of Health and Welfare, "Visual impairment and blindness are common problems in older Australians and the number of older people affected is likely to increase as the population ages." More than 56,100 older Australians are blind due to age-related macular degeneration, glaucoma or cataracts.

Recommendation:

COTA Queensland requests the Department of Transport and Main Roads to issue new and renewed Vision Impairment Travel Passes with go-card functionality to improve independent access through Brisbane city train station electronic fare gates.

This would give vision impaired passengers additional confidence and choices during times of congestion or when station staff are under pressure to provide personal assistance. Greater use of public transport by vision impaired passengers will also reduce the overall budget pressure on the department's Taxi Subsidy Scheme.

Community Transport Viability

Many community transport providers in Queensland are experiencing significant operational pressures due to changes in government funding models and potential changes to the Transport Standards of the *Disability Discrimination Act*.

As the Department of Transport and Main Roads wrote in its submission to the Commonwealth Government: "Many community transport providers of services for people with disability or the elderly are volunteer or non-profit organisations. These organisations cannot afford upgrades to vehicles or the purchase of new accessible vehicles if required to be fully compliant with the Transport Standards. There is concern that these volunteer groups may potentially opt to remove the service if they do not have the financial means to make the vehicle compliant or to purchase a new accessible vehicle. This will result in less transport options for the community." (May 2013: 16)

Recommendation:

COTA Queensland requests the Queensland Government to take practical steps to support the viability of community transport service providers affected by current changes to Commonwealth Home and Community Care funding and the potential removal of exemptions under the Commonwealth DDA Transport Standards.