

How will the federal election affect seniors?

We hear much about the deficit, boat people and the carbon tax, but do you know the policies of the major parties for seniors? We didn't, so we looked at the Labor and Liberal party websites for enlightenment. Below is a summary of what we found - although the government seems to talk more about what it has done than what it intends to do, and the coalition policies are dated 2010. Of course, both websites may be updated before the 2013 election. But since, at the time of writing, the date of the election hasn't been declared, we decided not to defer passing on to Voice readers the information now available.

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for the Kangaroo Valley Seniors Accommodation & Support Committee*

Labor is for Senior Australians

Through historic reforms to the pension and aged care system, as well as investing in services and supporting older Australians to continue to work, Labor is giving seniors the choice, support and certainty they deserve.

It was Labor that first put in place the pension system in 1909 and it was Labor that delivered the biggest increase to the pension in 100 years in 2009. Labor also put pensioners first with the Household Assistance Package to help with their household bills. Pensioners often have limited room to move in their budgets, which is why Labor is helping them make ends meet.

Only Labor will continue to protect the pension for those who need it most –people who worked hard throughout their lives and who have given so much to our community. Tony Abbott and the Coalition plan to claw back \$1 billion of this extra support for pensioners, leaving them hundreds of dollars out of pocket.

Labor will continue to support self-funded retirees. Last year self-funded retirees benefited from tax cuts averaging more than \$550 for 190,000 seniors and also made sure that self-funded retirees who hold a Commonwealth Seniors Health Card receive the same household assistance as pensioners to help cover any price impacts from the carbon price.

It was Labor that introduced universal superannuation 20 years ago, and now Labor is building on that work with our commitment to further increases and greater protections by gradually lifting superannuation from 9 per cent to 12 per cent in 2019. The first superannuation increase of .25 per cent takes place in July this year.

Since 2007 Labor has invested more than 60 per cent more funding into the aged care sector, adding more than 25,000 residential care places and 13,000 home care places nationally.

Changes are being made to the aged care system which will lift the quality of care for those in facilities and allow more people to access care in their own homes.

Older Australians who want to live independently in their own home are more likely to have that choice, with Labor increasing the number of Home Care Packages by 40,000 to nearly 100,000.

Labor has capped care costs to give financial certainty and peace of mind, with residential care capped at \$25,000 per year and home care packages annually capped at \$5,000 for part pensioners and \$10,000 for self-funded retirees. And no one will ever pay more than \$60,000 over a lifetime.

To help people keep their family home, and to prevent anyone being forced to sell their home, Labor will give families more choice about how to pay for care. Instead of a bond which can cost up to \$2.6 million and bears no resemblance to the actual cost of accommodation, you will be able to pay through a lump sum or a periodic payment - or a combination of both.

Liberal Ageing Policy

The Coalition is committed to supporting older Australians with better aged care services.

Older Australians and their families are increasingly unable to access the aged care services they need. Labor's failure continues to place pressure on the public hospital system.

There are around 3,000 patients in public hospitals every night who should be in an aged care facility.

After three years of Labor neglect, our aged care system needs urgent change to provide viable and effective aged care services for older Australians.

A Coalition government will take real action to:

- provide certainty of care through a four year Agreement with the Aged Care sector;
- establish an Aged Care Bed Incentive programme to convert 3,000 of the allocated bed licences to operational residential aged care beds;
- provide Convalescent Care to assist up to 20,000 older people waiting in hospital to return home;
- Ensure a high standard of quality care and less red tape; and
- Celebrate the continuing contribution of senior Australians.

Liberal Support Seniors Policy

The Coalition recognises the contribution that Senior Australians make to our society and our economy. The Coalition has a plan for real action to support Seniors.

We believe that Seniors should be able to participate in the workforce, live in safe communities, have a financially secure retirement and get access healthcare benefits.

With an ageing population, the Coalition also believes the voice of Seniors needs to be heard at the highest levels of Government.

Labor has attacked superannuation, private health insurance and the Commonwealth Seniors Health Card as well as abolishing the Pension Bonus Scheme.

The Coalition believes that Seniors deserve better.

To provide real support for Seniors, the Coalition will:

1. Introduce a Seniors' Employment Incentive Payment to help seniors who want to work and who are out of the workforce to find a job;
2. Index the Commonwealth Seniors' Health Card income thresholds;
3. Retain the existing income test rules for access to the Commonwealth Seniors Health Card and
4. oppose Labor's attempts to restrict the benefits available to self-funded retirees;
5. Abolish the Superannuation Guarantee Age Limit;
6. Direct the Australian Office of Financial Management to examine issuing bonds for terms of up to 30 years;
7. Establish a national 'Safer Seniors' programme to support local efforts to improve the safety of Seniors in their homes and communities; and
8. Create a Minister for Ageing and Seniors so that Australians over the age of 50 have a real voice in Government decision-making.