



# ***COMMUNITIES, DISABILITY SERVICES AND DOMESTIC AND FAMILY VIOLENCE PREVENTION COMMITTEE***

## **Members present:**

Ms LE Donaldson MP (Chair)  
Miss N Boyd MP  
Ms AM Leahy MP  
Mr MF McArdle MP  
Mr MJ McEachan MP  
Mr RJ Pyne MP

## **Staff present:**

Mr P Rogers (Acting Research Director)  
Ms L Manderson (Principal Research Officer)

## **PUBLIC BRIEFING—INQUIRY INTO THE ADEQUACY OF EXISTING FINANCIAL PROTECTIONS FOR QUEENSLAND SENIORS**

### **TRANSCRIPT OF PROCEEDINGS**

**Wednesday, 6 May 2015**

**Brisbane**

## WEDNESDAY, 6 MAY 2015

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Committee met at 9.42 am

**FINSTERLE, Ms Karin, Director, Community Support, Department of Communities, Child Safety and Disability Services**

**SHAW, Ms Barbara, Executive Director, Community Services, Department of Communities, Child Safety and Disability Services**

**CHAIR:** Good morning and welcome. I would like to acknowledge the traditional owners of the land upon which we meet today and declare open the Communities, Disability Services and Domestic and Family Violence Prevention Committee's public briefing from the Department of Communities, Child Safety and Disability Services. Our purpose today is to receive an introduction to the department and an initial response to the committee's inquiry into the adequacy of existing financial protections for Queensland seniors.

I am Leanne Donaldson MP, committee chair and member for Bundaberg. With me today are Mr Mark McArdle MP, deputy chair and member for Caloundra; Ms Nikki Boyd MP, member for Pine Rivers; Ms Ann Leahy MP, member for Warrego; Mr Matt McEachan MP, member for Redlands; and Mr Rob Pyne MP, member for Cairns. Today I welcome the officials of the Department of Communities, Child Safety and Disability Services. With us are Ms Barbara Shaw, Executive Director, Community Services and Ms Karin Finsterle, Director of Community Support.

I remind those present that these proceedings are similar to parliament and are subject to the Legislative Assembly's standing rules and orders. I confirm that witnesses have been provided with a copy of schedules 3 and 8 of the standing rules and orders of the Legislative Assembly. Hansard is making a transcript of the proceedings. The committee intends to publish the transcript of today's proceedings unless there is good reason not to. Our proceedings today are also being broadcast live on the parliament's website. I now invite Ms Barbara Shaw, Executive Director, to make a brief opening statement to start the briefing.

**Ms Shaw:** The director-general, Mr Michael Hogan, has provided correspondence to the committee. I am not sure if this has been received, so I propose to speak to the attachment that we provided which outlines the activities of the department related to financial protections for Queensland seniors. The department provides the following services and supports, which we either administer directly or fund, that are available to Queensland seniors. There is a range of supports and services provided exclusively to seniors and then a range of supports and services that are available to broader population groups including seniors.

Firstly, the Elder Abuse Prevention Unit, which the department funds to be delivered by a non-government organisation, provides an information, training and referral service for preventing, responding to and raising awareness of elder abuse. This includes coordination of a statewide telephone helpline. Throughout 2013-14 the helpline responded to 1,221 telephone calls and emails relating to 1,530 abuse cases or relationships, with financial abuse being the most common abuse type disclosed, or 43.2 per cent of calls.

We also fund five seniors legal and support services, which are located in Hervey Bay, Cairns, Townsville, Toowoomba and Brisbane. These services assist older people who are at risk of or are experiencing elder abuse or financial exploitation. Each service is staffed by solicitors and social workers with assistance being provided with a multidisciplinary framework.

The Seniors Enquiry Line is a statewide information and referral service which provides seniors, their family, friends, grandparents and carers with access to information on topics such as financial and legal matters as well as social activities, household assistance, retirement accommodation, health, education and transport. The service produces a statewide newsletter which provides information on community services, items of interest and events relevant to seniors. The department also funds a range of seniors programs including the Older People's Action Program, 60 and Better, Older Women's Networks and Time for Grandparents. While not their primary activity, these funded programs occasionally provide guest speakers, who may present on issues of a financial nature.

The department funds the Council on the Ageing Queensland to be the seniors' peak service which works to build the capacity of non-government organisations to deliver services to older people and ensure input into the development and implementation of Queensland government policies, programs and priorities for older people and improve the dissemination of information about Queensland government initiatives. The seniors website at [qld.gov.au](http://qld.gov.au) provides a range of financial information including on cards and concessions, where to get financial counselling, a guide to retiring, a retirement planning checklist, scams and fraud, managing your money, mortgage relief loans and finding lost superannuation.

The Seniors Card scheme administered by the department, including the Seniors Card, Seniors Business Discount Card and Seniors Card +go, is intended to help reduce the cost of living for seniors and maintain a healthy, active lifestyle. Seniors Card holders can access a number of concessions including the electricity rebate and public transport concessions. Holders of these cards can also access discounts and savings at businesses participating in the business discount card scheme.

In terms of the services and supports that are provided more broadly to a range of population groups, including seniors, the department funds generalist counselling services—\$2.8 million in 2014-15—to provide counselling and support to assist vulnerable individuals at risk of personal, social, financial or emotional difficulties to improve their resilience, safety, wellbeing and ability to participate positively in their community. There is emergency relief funding of \$1.6 million in 2014-15. These services distribute cash, food vouchers, food parcels and third-party payments to families and individuals in immediate financial crisis.

Under the Community Care program, Carers Queensland receives \$1.99 million in 2014-15 to provide counselling and support, advocacy, education and training, including support, advice and referral in relation to financial matters. Under this program, Carers Queensland staff provide support for carers applying for no-interest loan schemes, including budgetary advice. The NILS scheme provides individuals and families on a low income with access to safe, fair and affordable credit for the purchase of essential goods and services.

The Women's Infolink provides Queensland women and girls with resources, information and links to services and organisations across the state through a freecall telephone service and online services. We provide funding to QCOSS. That is a statewide peak body for individuals and organisations working in the social and community service sector. QCOSS also plays a lobbying and advocacy role in areas such as sector capacity building and support, early intervention and prevention, cost-of-living research and analysis. Relevant deliverables include workshops across the state with representative organisations, which may include financial topics based on locally identified needs, and the cost of living twice-yearly report. The October 2014 issue was of specific relevance to this committee, entitled *Cost of living report—special edition: the cost of living and age pensioner households*.

The department is also responsible for leading human and social recovery activities following a natural disaster. We provide information and referrals to people seeking assistance who are unable to meet their immediate essential needs. We work closely with a range of government and non-government providers to provide a range of services which may include information on self-recovery, financial assistance, referral to support agencies, referral for material assistance, direct personal support, emergency relief funding, referral to counselling, referral to accommodation and housing services, financial counselling, allied health and mental health counselling. The department will administer \$5.1 million over two years, funded fifty-fifty between the Commonwealth and the state, to respond to the impact of Tropical Cyclone Marcia included under category C of the Natural Disaster Relief and Recovery Arrangements' administered community recovery fund. The fund will provide community development workers as well as personal support and generalist counselling to individuals and communities in areas of the state affected by Tropical Cyclone Marcia. Community development work is intended to rebuild community capacity and ensure individuals in need access personal support including financial resilience building if this has been affected by the impact of the disaster.

In 2014-15 the department will administer \$236.2 million in concessions. Although this might not directly contribute to financial literacy or protections, these concessions are part of \$5.2 billion in statewide concessions to help Queenslanders reduce the cost of living and the cost of regular household bills, access essential services and maintain a healthy and active lifestyle. These schemes include the one-off Home Energy Emergency Assistance Scheme, with payments—this is the largest category—of \$720 available for eligible recipients each 12 months for two consecutive years. This is intended for low-income households experiencing a crisis or unforeseen emergency

who are unable to pay their current electricity or reticulated natural gas account and are at risk of disconnection. To access this scheme, an applicant must be enrolled in an energy retailer's hardship program or payment plan. Some retailers refer their customers to financial counselling services.

The electricity rebate provides a maximum annual benefit of \$320.97 off the cost of an eligible person's domestic electricity supply. The pensioner rate subsidy provides a subsidy equivalent to 20 per cent of gross rates and charges for pensioners who are owners or life tenants of freehold properties to a maximum annual benefit of \$200.

The Electricity Life Support Concession Scheme is for seriously ill people on low incomes who use home based life support systems which are supplied by Queensland Health. The scheme provides an annual concession of \$653.70 for an oxygen concentrator and \$437.77 for a kidney dialysis machine. The Medical Cooling and Heating Electricity Concession Scheme aims to assist low-income individuals who have specific medical conditions to meet the electricity costs they incur through frequent operation of an air conditioner to regulate their body temperature. The scheme provides assistance of \$320.97 per annum.

The South-East Queensland pensioner water subsidy provides eligible pensioners in the South-East Queensland water grid with a rebate up to a maximum of \$120 per annum. The Reticulated Natural Gas Rebate Scheme provides an annual rebate of up to \$67.61 off the cost of an eligible person's reticulated natural gas supply.

**CHAIR:** Do members have any questions?

**Mr McARDLE:** Ms Shaw, if I can just take you to point 1 and the first dot point thereunder, elder abuse. You mentioned 1,200 telephone calls and emails regarding abuse and dealing with relationships. Would it be true to say that the number of reported matters involving a child and a parent or a grandchild and a grandparent are underreported in that there is the relationship there between the family members where the older person does not want to be seen as being abused or seen to be abused by a younger member of the family?

**Ms Shaw:** We do not have that detail in the statistics, but we do know from the research that there is underreporting in the area of elder abuse because of stigma, shame, dependency and a whole range of factors.

**Mr McARDLE:** Is there any data or research that you could point to that would indicate what it would mean by way of looking at the reported data and what it could be by way of the actual relationship breaking down and involving elder abuse?

**Ms Shaw:** I do have some statistics here, and the department can obviously make more available to the committee on your request. As I said, the most reported abuse type was financial abuse, 43.21 per cent, followed by psychological abuse, 33.18 per cent. Sons and daughters were about equal as perpetrators, accounting for 74 per cent of all elder abuse relationships combined, and neighbours accounted for the biggest group of perpetrators in abuse where the perpetrator did not have some kind of relationship with their victims.

**Mr McARDLE:** That is reported data. Is there research that says this really extrapolates out to a larger proportion not reported?

**Ms Shaw:** I believe there may be that research and we would be happy to assist the committee in identifying that.

**Mr McARDLE:** Yes, if you could.

**Ms LEAHY:** I have a further question. Thank you, Ms Shaw, for your comprehensive briefing. I am just wondering whether the data, when it is collected, has any regional break-up to it. Could you assist with that?

**Ms Shaw:** I believe the data does have that regional break-up. This is data from the Elder Abuse Prevention Unit.

**Ms LEAHY:** How detailed is that regional break-up? Can you identify down to local government area, or is it based on departmental boundary guidelines?

**Ms Shaw:** I will need to take that on notice.

**Ms LEAHY:** That would be good. If you could take that on notice and report that, that would be greatly appreciated.

**Mr PYNE:** I have a question, if it is not out of left field. There has been a bit of work done around the cost of disability. With the NDIS rolling out, when people with quite expensive disabilities turn 65, magically they no longer have a disability and become 'elderly'. Is there any policy work around easing that transition?

**Ms Shaw:** I would need to take that on notice and refer that to my colleagues in the disability services part of the department.

**CHAIR:** I have a question in relation to the seniors legal and support services. They are specifically in the communities of Hervey Bay, Cairns, Townsville, Toowoomba and Brisbane. Are they eligible to people outside those areas or just in those locations?

**Ms Finsterle:** They are eligible right across the state. They can access those services from wherever they are.

**CHAIR:** Also in relation to those services, what types of assistance do they provide to people?

**Ms Shaw:** Legal, and they employ solicitors and social workers. So they kind of provide both legal advice and social work support. We can get you more details about that if you wish.

**CHAIR:** Yes. So people would have to have already experienced abuse before accessing those services? They are not a preventative service?

**Ms Shaw:** I believe they would undertake some preventative community awareness-raising activities as well, but generally people would contact them when they have concerns or are experiencing a problem or have inquiries about a range of legal and support service issues. It would not only be abuse that they would be contacted about. We can get more detail on that.

**Ms LEAHY:** I am just interested in the legal and support services. The department does not actually employ solicitors and social workers; the department actually sources them from a third party? Is that correct?

**Ms Shaw:** That is correct.

**Ms LEAHY:** In relation to Toowoomba, can you inform the committee who the group is there? Obviously I have a personal interest, being the member west of Toowoomba. Who are the solicitors and social workers who provide that service?

**Ms Finsterle:** We would have to source that information.

**Ms LEAHY:** I would be interested in all of those services. If you could possibly take that on notice and provide the committee with that advice, that would be helpful. Do you have any information about the case load that each of those services may have?

**Ms Shaw:** We can provide that as well.

**Mr McARDLE:** That is a very good overview, but what I would not mind having is some data on what the department has found over successive years across the range of services as outlined here to give the committee an idea of what we are talking about. When you say 'psychological abuse', what are we are talking about by way of that? What are the legal advisers in those areas finding are the predominant causes or the predominant relationships? As much data as we can get, year by year or financial year by financial year, to see where things are growing, where things are falling off and where new horizons are appearing would be useful so that we can get some idea of what we are talking about in a bit more detail. Madam Chair, what I would like to suggest is that, at some point in time, the committee ask the department to come back again. We would then have had a chance to read and digest the data and then we could go through it with the department in greater detail. Would that be possible?

**Ms Shaw:** Certainly.

**CHAIR:** That relates to a question I had. There are a lot of general services. There seem to be some specific services for seniors but a lot more services available to the broader population generally. Would there be a breakdown of access to those services—that is, the number of seniors who are accessing those services and what proportion of the broader population they are?

**Ms Shaw:** In some cases we do not have that detailed client breakdown. We are happy to provide whatever we can.

**CHAIR:** Thank you.

**Ms LEAHY:** Madam Chair, I will just follow on from your question, which I think relates to two areas: the generalist counselling services and emergency relief. Obviously the emergency relief is administered by non-government organisations, in many cases. I think one thing that happens with emergency relief is that there never seems to be enough. Is there any data collected by the department about the additional requests specifically related to seniors that are unable to be met?

**Ms Shaw:** No, we would not have that level of detail. We have anecdotal reports from our providers about when their emergency relief funds run out in the financial year. It would not be broken down by age group. But we would have general information about demand.

**Ms LEAHY:** Is there any general information about how that emergency relief money is distributed? For example, what percentage might be going to seniors as opposed to what percentage might be going to families or to individuals?

**Ms Shaw:** I do not believe we have that breakdown. The issue with the administration of emergency relief is that all of the funding goes directly to clients. There is no funding provided to the NGOs for the administration of that funding. They do not administer it within a casework setting. The collection of data about the individuals that they are giving it to is fairly limited. They have to balance the cost of administration and collection of that data against getting the assistance to the people who require it.

**Ms LEAHY:** Thank you for that.

**Mr McARDLE:** Ms Shaw, the minister would attend a COAG committee on a six-monthly basis. Can we get data from New South Wales, Victoria and South Australia and see where Queensland sits in relation to elder abuse? Could we get that data released from the minister?

**Ms Shaw:** Certainly. I do not believe the minister is a member of a COAG committee as such at the moment. But we can certainly see what comparative jurisdictional data is available.

**Mr McARDLE:** And what they are doing in those jurisdictions as well to deal with the issues they are facing. It might be quite different to what we are doing here in Queensland. I have one last question. The last dot point on page 2 of your document refers to \$5.2 billion in concessions in Queensland. Is that state and federal money?

**Ms Shaw:** Yes, it does include federal money as well.

**Mr McARDLE:** Do you know what the break-up is between the state and federal component? It seems a very large sum of money given the budget is about \$42 billion or \$43 billion.

**Ms Shaw:** I do not have that breakdown with me.

**Mr McARDLE:** Could you find that out for us? Could you take that on notice?

**Ms Shaw:** Yes.

**Ms LEAHY:** The pensioner rate subsidy provides a subsidy of 20 per cent of gross rates and charges to pensioners who are owners or life tenants of freehold properties. In my travels I have actually found pensioners and seniors who are in leasehold properties. Is there any arrangement in place under that subsidy scheme for those who might be in a leasehold property?

**Ms Shaw:** I believe they are not eligible for that subsidy.

**Ms LEAHY:** But there are certainly some leaseholders out there who are pensioners and who may be in the process of freeholding their property. Would they then be eligible?

**Ms Shaw:** I would need to take advice on that question.

**Ms LEAHY:** It would be great if you could come back to us on that.

**Ms Shaw:** Certainly.

**Ms LEAHY:** There are not very many of them but there are certainly some out there.

**Mr PYNE:** My memory is not clear on this. I remember when I was a councillor on the Cairns Regional Council that we would often have a married couple and one would be a pensioner and one not of that age. Cairns certainly did not pay pension concessions on a pro rata basis whereas other councils did. Are there inconsistencies in how that is rolled out through different local governments areas?

**Ms Shaw:** I believe that is the case. We can provide more detail on that to the committee.

**Mr PYNE:** I would like that, thank you.

**Ms LEAHY:** In relation to the pensioner rate subsidy, I am curious to know whether it is CPI adjusted or anything like that. Or is it just a fixed amount?

**Ms Shaw:** All of the concession rates that I have quoted there are for this financial year and they are adjusted annually.

**Mr McARDLE:** But they are not automatic, are they? It is up to Treasury to actually confer with the CPI increase?

**Ms Shaw:** That is correct.

**CHAIR:** Is there any additional work that the department is doing in relation to the financial abuse of seniors that is not currently policy or are there any future projects happening?

**Ms Shaw:** There is one issue that I can make the committee aware of. The Special Taskforce on Domestic and Family Violence, chaired by Dame Quentin Bryce, at recommendation 11 of its report titled *Not now, not ever* identified that there is a need to review the prevalence and characteristics of elder abuse in Queensland. The committee may be aware that the government is currently considering all of the recommendations of that report, including, obviously, recommendation 11. Pending the government's response to that report, that may be a piece of work that we would undertake.

**Mr McEACHAN:** The website [www.communities.qld.gov.au/communityservices/seniors](http://www.communities.qld.gov.au/communityservices/seniors) is potentially an excellent way of measuring and trend tracking what is happening with seniors across the state and indeed with regional break-up. Is that something that you look at? Can you provide us with information about what is happening with the website?

**Ms Shaw:** We can liaise with Smart Service Queensland, who manage those websites, and see what data we can get.

**Ms LEAHY:** I just go back to our committee's terms of reference and the document that we actually have in front of us which is quite comprehensive. Ms Shaw, can you actually advise the committee which services actually assist with the financial literacy of seniors and exactly which education programs funded by the department actually deal with increasing the financial literacy of seniors?

**Ms Shaw:** Services such as the Elder Abuse Prevention Unit, the legal and support services and the inquiry lines and the information on the website would provide information that would be educative to people contacting them or accessing the website. Those programs or initiatives would provide information and education as part of their service. People do not always come when they are in crisis. They might come when they are just checking their options on a particular issue or life decision and what the financial implications might be. They would get information and education through those services.

**Ms LEAHY:** Are you familiar with the organisation U3A—the University of the Third Age?

**Ms Shaw:** Yes, we are.

**Ms LEAHY:** I understand that they run a considerable number of education programs, but I do not see any support for that organisation here.

**Ms Shaw:** The department does not provide funding to that organisation; that is correct.

**Ms LEAHY:** And there is no in-kind support provided by the department to them?

**Ms Shaw:** I am not aware that we have been requested by them to provide that. They are part of our broader stakeholder list that we include in any communication and invitations to events and forums and so on. For any consultations that we are doing we would include U3A. We certainly have a relationship with them, but we are not aware of being asked to provide any further support.

**Ms LEAHY:** I am actually aware that they asked for access to departmental or government buildings such as schools so that they could actually run programs. I understand that some of them are quite interested in financial literacy—learning how to use internet banking and also being aware of issues on the internet so that seniors can be aware, because they did not come through the technology age like some of us younger people. They have run into some barriers with government in not being able to access buildings. Schools and computers are not used at night. Is that something that perhaps the department might be able to follow through?

**Ms Shaw:** We would be very pleased to talk with them about that. We are not aware of that difficulty. We would be very pleased to discuss that with them.

**Ms LEAHY:** I understand that they would like to further utilise some government assets to actually run some of their programs and maybe access some of the tutors that might be available through government.

**Mr McARDLE:** Ann's point about funding raises a point in my mind. Could we get a list of the organisations you do fund and the amount thereof, if at all possible?

**Ms Shaw:** Certainly. That is all available on open data, in fact. We are happy to extract the relevant organisations for these program types for you.

**Mr McARDLE:** That would be good.

**CHAIR:** I have a question about the make-up of the unit in the department dealing with seniors. Could you tell me how many staff there are and the roles they perform?

**Ms Shaw:** We have a combined office for women, seniors, carers and volunteers in the department. I do not have the staffing numbers with me. I am happy to provide those. The role of the office is to provide policy advice to the minister on seniors issues, information on engagement activities with the seniors sector and stakeholders on policy and program development and commission the programs that we have discussed today including on elder abuse, seniors legal support and other seniors support programs.

**CHAIR:** Would a staff member possibly be working across those areas—seniors, women and so on—or would they have a particular role in just working with seniors?

**Ms Shaw:** We have limited resources in that area currently. Our staff are flexible and work across a range of population groups. Many of the issues are common, such as cost-of-living struggles. All vulnerable population groups experience those. We do use our staff broadly, but we have some staff who have more knowledge and background in relation to seniors, for example, or one of the other groups.

**Mr McARDLE:** Will the department be putting in a formal submission to the committee with regard to the terms of reference?

**Ms Shaw:** We have not yet considered that. I will discuss that with the director-general.

**Mr McARDLE:** I think it would be advantageous given the department's ethos and the data that it holds and the reach that it can achieve by way of inputting into the committee.

**Ms Shaw:** I am certainly happy to discuss that with the director-general.

**Ms LEAHY:** One of the terms of reference of the committee's inquiry is the role of the financial sector in ensuring adequate safeguards for seniors in relation to financial decision-making. I am just wondering whether the department is able to advise us about the jurisdiction of the state government? If we are talking about banks and other financial sectors, what jurisdiction does the Queensland government have in that regard?

**Ms Shaw:** I believe we have been advised by the Office of Fair Trading and the Attorney-General's department that that is not within the state's jurisdiction and that it is within the Commonwealth's jurisdiction. I would need to take that on notice. That is not within the responsibilities of our department.

**Ms LEAHY:** Are you able to take that on notice and come back to us?

**Ms Shaw:** Certainly.

**Ms LEAHY:** It is a very important matter for the committee. We can only make recommendations about the state government. To actually make recommendations about things we do have jurisdiction over is probably going beyond what we should. I really would like to know what those boundaries are.

**Ms Shaw:** Certainly.

**Mr McARDLE:** Could the committee also seek advice from the secretariat as well as to what the jurisdictional boundaries are. It would be a good idea, I think.

**CHAIR:** Yes. Are there any other questions from committee members?

**Mr McARDLE:** Not at this stage.

**CHAIR:** Thank you so much for your information this morning. It has been very helpful. We look forward to inviting the department back and receiving some information in relation to the questions taken on notice this morning.

**Committee adjourned at 10.18 am**