THE TURNBULL COALITION TEAM CCHQ 2016



29 June 2016

Mr Eddie Micallef
Chairperson
Ethnic Communities' Council of Victoria
Via email: nrittinghausen@eccv.org.au

Dear Mr Micallef,

Thank you for the opportunity to provide the views of the Coalition on important issues facing your members. On behalf of the Coalition Members of Parliament and candidates I am pleased to respond to your survey.

Australia's future depends on how well we can continue to grow and shape our economy.

Only the Liberal and National Parties have an **economic plan** to do that and ensure Australia's future.

We have a clear plan to transition the economy from the mining and investment boom to a stronger and more diverse economy.

The key elements of our national economic plan for jobs and growth are:

- An Innovation and Science programme bringing Australian ideas to market. This means greater investment and more jobs and opportunities for our young people;
- A New Defence Industry plan that will secure an advanced defence manufacturing industry in Australia. This will create thousands of new hi-tech, higher paying jobs;
- Export Trade Deals that will generate more than 19,000 new export opportunities. These will create many more jobs for our urban and regional families;
- New Tax Incentives, which will include tax cuts for more small businesses. More than two
 million businesses can benefit, to deliver more growth and jobs; and
- A Strong New Economy with more than 200,000 jobs expected to be created.

Our national economic plan and management is already paying dividends. Last year our economy continued to grow creating almost 300,000 new jobs, many of them in small business.

We cannot put economic growth and the jobs that come with it at risk with a return to Labor and their debt and deficits, high taxing, big spending ideas.

Only a Liberal and National Party Government can protect Australia's future.

Once announced, our policies will be available at www.nationals.org.au.

Thank you for communicating the Coalition's commitments to your members.

Yours sincerely

Tony Nutt

National Campaign Director

COALITION RESPONSE TO THE ETHNIC COMMUNITIES' COUNCIL OF VICTORIA

The Turnbull Coalition is making responsible choices in its national economic plan to support jobs and growth and boost the economy by directing spending where it is most needed and most effective. We are committed to improving the lives of all Australians, including those from culturally and linguistically diverse (CALD) backgrounds.

The Coalition recognises the benefits of Australia's strong history of multiculturalism and cultural diversity. Our multicultural policy is currently being reviewed and updated to ensure it continues to appropriately reflect how multiculturalism works within the Australian context and encourages support for our multicultural society.

The Coalition believes that Australia's existing laws and policies across a range of areas continue to be successful and effective and additional legislation is not required to further enhance support of our multicultural communities.

Aged Pensions

The role of the Age Pension in the retirement income system is to act as a safety net payment, designed to support a basic, acceptable standard of living, particularly for those with few other resources. At \$43 billion per annum, the Age Pension is now one of the biggest spending items in the Budget.

The Intergenerational Report – Australia in 2055, which was published in 2015, identified that the number of people of traditional working age (16 to 64 years old) for every person aged 65 and over has fallen from 7.3 people in 1974-75 to an estimated 4.5 people today. By 2054-2055, this is projected to nearly halve again to only 2.7 people.

If the Government were to make no changes, payments made through the Age and Service Pensions are projected to increase from 2.9 per cent of GDP today to 3.6 per cent by 2054-2055. Without any changes, the expenditure on the Age Pension was projected to rise from \$39.4 billion in 2013-2014 to \$64.4 billion in 2023-2024.

The Government has to make sure our social security system is able to meet this growth and continue to support those in need. A big part of this is encouraging those who can support themselves to do so.

Under the reform of Australia's pension system, the assets test will be changed to ensure that resources will be focused on those with lower or moderate private wealth outside of the family home. More than 90 per cent of pensioners will either be better off or have no change to their pension. Those most affected pensioners will have to draw down a maximum of about 1.8 per cent of their assets to make up for the loss of their part pension.

The family home will continue to be excluded from the assets test and as at 1 January 2017, the asset free area for pensioners will increase. For couples with a family home, this will increase from \$291,500 to \$375,000. This will result in around 50,000 pensioners qualifying for a full pension. Around 170,000 pensioners with moderate assets will receive an increased pension by an average of about \$30 a fortnight.

Couples who own their home and hold additional assets of less than an estimated \$450,000 will receive a higher pension.

Pension payments will be reduced by \$3 a fortnight for every additional \$1,000 in assets above the minimum threshold for a full pension, rather than \$1.50. This will result in the assets test cut off (excluding the family home) being set at an estimated \$547,000 for singles homeowners and an estimated \$823,000 for couple homeowners.

Pensions will continue to be indexed twice a year, in March and September.

For those most affected by the changes in the 2015-2016 Budget (partnered homeowner couples who have about \$823,000 in assessable assets and single homeowners with about \$547,000 in assessable assets in January 2017), their level of assets (not including their home) equates to almost 24 years of the full rate of partnered or single pension.

Rather than being disadvantaged by having substantial savings, retirees affected by the assets test changes could still support a significantly higher standard of living in retirement than the maximum rate of pension through a combination of investment earnings, capital drawdowns and eventual pension entitlements.

All people who have their pension cancelled because of these changes will be guaranteed eligibility for the Commonwealth Seniors Health Card or Health Care Card, which provides the same concessional access to pharmaceuticals as is given to those on the pension.

Equitable access of seniors from non-English speaking backgrounds to Australian Government Services

A re-elected Turnbull Government will continue to consult on the ongoing development of My Aged Care, including with the Ethnic Communities' Council of Victoria to ensure equitable access for seniors from non-English speaking backgrounds.

Government identified the need to improve the experience for CALD seniors and provided funding to the Multicultural Communities Council of Illawarra (the NSW Partners in Culturally Appropriate Aged Care) to undertake the My Aged Care CALD Accessibility Project (providing an additional \$100,000 over 2 years from 1 July 2015 to 30 June 2017) to support and promote an understanding of cultural issues and accessibility of services through My Aged Care. This will complement a range of current initiatives and practices at My Aged Care:

- contact centre staff are trained under the Australian Quality Framework, which includes an elective module focused on diversity, including people from CALD backgrounds;
- training resources and screening and assessment processes consider and provide culturally appropriate support, including linking to Translating and Interpreting Service during calls to the contact centre;
- provides translated fact sheets in 18 languages; and
- service finders include information about services that are tailored for particular diverse needs groups.

Multicultural Access and Equity Policy

Under the Multicultural Access and Equity Policy, Australian Government agencies (including their funded service providers) are required to ensure equitable access to programmes and services for all eligible clients, regardless of their cultural or linguistic backgrounds. More information is available at www.dss.gov.au/accessandequity.

Similar access and equity obligations apply in the States and Territories.

Free Interpreting Service

The Department of Social Services funds the Free Interpreting Service, delivered by TIS National, to assist non-English speaking Australian citizens and permanent residents communicating with approved community organisations and individual service providers. This includes:

- private medical practitioners;
- pharmacies;
- community-based organisations for casework and emergency services where the organisation does not receive substantial Government funding;
- members of Parliament;
- Local Government authorities; and
- trade unions.

Further information on the Free Interpreting Service is available at: http://www.dss.gov.au/free-interpreting.

Build capacity of seniors from non-English speaking backgrounds to utilise and access digital technology and devices

The Turnbull Coalition Government is committed to ensuring senior Australians have the digital skills and knowledge to take advantage of new technology and stay connected with loved ones online.

Around 80 per cent of Australians own a smartphone and thousands more own a tablet and other smart devices.

Despite this strong take-up, only around 20 per cent of senior Australians own a smartphone. Senior Australians often cite a lack of confidence and knowledge as one of the main reasons for not participating online.

The Turnbull Coalition is committed to bridging this digital divide.

A re-elected Coalition Government will invest \$50 million to improve the digital literacy of senior Australians and improve their safety online.

We will develop a digital inclusion and online safety strategy for senior Australians.

The digital literacy strategy will complement existing programmes and draw on the expertise and knowledge of the community sector to develop an appropriate package of support to improve the digital literacy and safety of seniors online.

Like many Australians, face-to-face contact remains an important form of engagement for seniors. But the convenience of technology provides an additional avenue to keep senior Australians connected, especially to family and friends.

We will ensure senior Australians, including those from CALD backgrounds, have access to existing devices and they are supported to learn how to take full advantage to keep in touch and stay connected.

Smart devices provide unparalleled opportunities for older Australians to continue to participate fully in our society. They provide opportunities for grandparents to stay connected to their families and grandchildren, and older Australians to retain their independence.

Under the Broadband for Seniors programme, the Australian Government funds over 1,500 internet kiosks across Australia which provide older Australians aged over 50 years with free access to computers, the internet and basic training to help them gain the skills and confidence to use technology and the internet.

Training is delivered by volunteer tutors, either one-on-one or in small groups, and covers topics such as how to use computers and the internet, send emails, be cyber safety aware, and use applications like Skype, Facebook and Twitter.

Kiosks are located in organisations frequented by seniors, such as community and cultural centres, training organisations, local sporting and recreational clubs, public libraries, church centres, aged care facilities, retirement villages and senior citizens clubs.

The programme has been highly popular, assisting more than 500,000 seniors, including people from non-English speaking backgrounds, with an average of 90 per cent of participating seniors reporting improved skills and confidence in using computers and the internet.

The Turnbull Coalition Government is also investing \$5.7 million over three years to increase the number of National Community Hubs – a programme that helps migrants and humanitarian entrants connect with their communities. Community Hubs offer services such as skills training, English classes, social clubs as well as volunteering opportunities and community events. They bring local information and services around education, health, community and settlement into a familiar and culturally safe place.

In addition to the above, the new AMEP business model will have an increased focus on Innovation and Technology, including how services are delivered and increasing delivery via ICT to assist clients who have carer or employment responsibilities. A competitive model for delivering AMEP services will also be trialled, encouraging service providers to become more responsive and creative in the way they engage clients.

Strengthening cultural diversity policies across the Home Support Programme and Clients of Government subsidised ageing and aged care services

The National Ageing and Aged Care Strategy for People from CALD Backgrounds (the Strategy) informs the way the Government responds to the needs of older people from CALD backgrounds and supports the aged care sector to deliver care that is sensitive and appropriate to their needs.

A range of CALD projects are funded including the CALD Ageing Community Engagement Project by the Federation of Ethnic Community Councils of Australia; and a project for multilingual education and support for CALD working carers by the Multicultural Centre for Women's Health Inc.

The Government also provides funding for a PICAC organisation in each State and Territory, to support aged care providers to deliver culturally appropriate care to older people from CALD backgrounds. This is done through:

- support for development of innovative methods of service delivery (including clusters, ethno-specific and multicultural aged care services to meet specific needs);
- support for improved partnerships between aged care providers and CALD communities;

- provision of training to aged care workers;
- dissemination of information on high quality aged care practices; and
- assistance for older people from CALD communities to access aged care information and services including translations, referrals and information sessions for CALD communities.

Financial support is provided to Government funded residential aged care, Home Care packages and Commonwealth Home Support Programme services to access interpreting services through TIS National free of charge.

Home and residential care quality frameworks require service providers to deliver culturally safe and appropriate services.

Residential Care

The Turnbull Government allocates residential aged care places and short-term restorative care places through the Aged Care Approvals Round (ACAR). These places may be allocated with a condition that priority of access be given to care recipients from CALD backgrounds. ACAR applications are encouraged from applicants seeking to provide care to special needs groups, including CALD language groups.

In 2015, two resources, which are available in 10 languages, were developed to build capacity to provide for the aged care needs of emerging CALD communities. These resources are the Overview and Guide to Improve Aged Care Access for your Community.

The Rural, Regional and Other Special Needs Building Fund provides capital grants for the construction or upgrade of residential aged care buildings. Approximately \$11.5 million from the fund is been earmarked in each funding round to support access to residential aged care for older people from CALD communities.