



State Budget  
Community  
Consultation

**2026–2027**

DECEMBER 2025



*We challenge ageism and promote  
the rights, interests and value of all  
Tasmanians as they age.*

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*We look forward to a time where age is not seen as a barrier, but instead as a positive contributor to the unique fabric of lutruwita, Tasmania.*

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## 1. About COTA Tasmania

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The Council on the Ageing (Tas) Inc (COTA Tasmania) is the state peak body representing older Tasmanians. We are an independent, not-for-profit organisation working with and for older people, and with the wide range of organisations that support them. For more than 60 years, we have been the leading voice for older Tasmanians, promoting positive attitudes to ageing, advancing social inclusion, and championing the rights, interests and value of people as they age.

COTA Tasmania works across three main areas:

- policy and advocacy
- information and education, and
- community programs and partnerships.

We listen to the experiences of older Tasmanians, analyse emerging issues, and provide independent advice to Government, service providers and the broader community. Our work includes making submissions on legislation and budgets, participating in advisory structures, contributing to statewide strategies, delivering practical initiatives that help older Tasmanians stay connected, informed and engaged and coordinating annual flagship events Seniors Week and Lifelong Respect Walks.

COTA Tasmania is a membership-based, non-party-political organisation. We collaborate with other peak bodies, national COTA colleagues, and sector partners, while maintaining an independent voice grounded in the lived experience of older Tasmanians.

### **Our Mission**

We challenge ageism and promote the rights, interests and value of all Tasmanians as they age.

### **Our Vision**

Tasmania is a place where all people are treated with respect, kindness and dignity, and where ageing is a time of opportunity, contribution and celebration.

### **Acknowledgements**

COTA Tasmania acknowledges with deep respect the resilience and knowledge of the palawa people, the Traditional Custodians of lutruwita/Tasmania. We value the wisdom of Aboriginal Elders past and present and the role they play in continuing to care for Country.

We value the diverse voices of older Tasmanians and are guided by their lived experience.

### **Background**

This submission draws on the voices of older Tasmanians engaged through COTA Tasmania's Healthy, Engaged and Resilient (H.E.A.R.)<sup>i</sup> consultations, annual State of the Older Nation Reports, our ongoing community programs, and our work with partners across the community sector. It also builds on our previous Budget Priority Statements and our contributions to the *Older Tasmanians Action Plan 2025–2029*<sup>ii</sup>.

We urge the Government to consider these documents together as a coherent roadmap for an age-friendly Tasmania.

## 2. Executive Summary

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COTA Tasmania strongly supports a whole-of-government approach led by the Minister for Ageing and informed by the Older Tasmanians Ministerial Advisory Council.

However, structures alone are not enough. These mechanisms must be adequately resourced and empowered, and their advice must be embedded in Cabinet processes, budget decisions, and legislative reforms.

Accordingly, our 2026/2027 Budget priorities focus on four interconnected areas:

### **1. Strengthening advocacy and inclusion for older Tasmanians**

Consolidating and resourcing the Minister for Ageing portfolio and the Older Tasmanians Ministerial Advisory Council and ensuring older people's perspectives are systematically embedded in government decision-making and respected for their contributions.

### **2. Community sustainability**

Recalibrating the relationship between government and the community sector to improve efficiency, reduce duplication and free up resources for frontline services, including through shared corporate supports, streamlined reporting and longer-term funding arrangements.

### **3. Social connection and wellbeing**

Investing modest but high-impact funds in social connection grants, Seniors Week and age-friendly community initiatives that reduce loneliness, support volunteering and employment opportunities, and help older people remain active contributors.

### **4. Preventive health and ageing well**

Strengthening preventive health and health literacy initiatives for older Tasmanians, aligning with the *20-Year Preventive Health Strategy*, *Older Tasmanians Action Plan*, and the Ageing portfolio, and ensuring older people are supported to navigate major national aged care reforms.

By investing strategically in these areas, the Government can improve quality of life for older Tasmanians, reduce avoidable demand on high-cost services, and ensure that our state's ageing is a strength to be harnessed rather than a pressure to be managed.

### 3. Tasmanian context

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Tasmania's rapidly ageing population continues to present both opportunities and challenges that require proactive, strategic planning. Older Tasmanians want to remain connected, valued and heard; to live in safe, affordable homes; to access timely health care; and to participate fully in community life for as long as possible.

Since our 2025/2026 Budget Priorities Statement, the Government has taken some important structural steps by establishing a dedicated portfolio for Ageing and the Older Tasmanians Ministerial Advisory Council. COTA Tasmania welcomes these reforms as foundational to an age-friendly state. The 2026/2027 Budget is an opportunity to consolidate these gains, resource them adequately, and ensure they translate into practical changes in policy, service design and investment across government.

Tasmania remains one of the oldest jurisdictions in the country. By 2050, nearly one-third of Tasmania's population is expected to be aged 65 and over, and currently just over 40 per cent of Tasmanians are over the age of 50. [See Appendix A for further context]. Our demographic shift demands that infrastructure, services and systems are designed and funded with older people in mind, now and into the future.

Housing affordability and suitability are pressing concerns with older renters experiencing housing stress, while older homeowners increasingly struggle with maintenance, accessibility and energy costs. Innovative options such as intergenerational house-sharing, small-scale accessible housing close to services, and better supports to age in place should form part of the state's housing response.

Adequate, accessible public transport and age-friendly public spaces are equally important in reducing isolation and enabling older people to participate in work, volunteering and community life.

Health and care systems are already under pressure. As our population ages, demand for hospital care, primary health, mental health, rehabilitation, and community-based supports will continue to grow.

Investing in prevention, early intervention and localised services – including social connection programs, falls prevention, physical activity initiatives and health literacy – is essential to avoid even greater downstream costs in acute care and residential aged care. It is more cost-effective to support people to stay healthy, independent and connected than to respond after they have reached crisis point.

Importantly, harnessing the value of older workers to both fill job shortage areas in aged and health services could address some of these challenges. It could also create roles for people to support early intervention and social connection programs in both paid and volunteer capacities.

Digital inclusion remains a critical enabler – and barrier – for many older Tasmanians. Our State has the lowest digital inclusion score in the nation, with older cohorts significantly below national averages on access and digital ability. As more essential services, government transactions and information move online, the risk of exclusion grows.

Older Tasmanians are also disproportionately impacted by online scams. Targeted, place-based digital inclusion initiatives for older people are therefore a core component of economic participation, consumer protection and civic engagement, not an optional extra.

## 4. Priority Areas

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### 4.1 Strengthening advocacy and inclusion for older Tasmanians

#### (a) The need for investment in age-friendly communities

Age-friendly communities play a pivotal role in creating environments that support the wellbeing, independence, and active participation of older people.

Incorporating an age-friendly framework into planning and policy ensures Tasmania can adapt to its demographic needs while maintaining the quality of life for all residents.

Key features of age-friendly communities include accessible, age-friendly housing, efficient transportation systems, public spaces that encourage physical activity, social interaction, respect and social inclusion, and services that are easy to navigate and tailored to the needs of older adults.

These elements, when integrated into local planning, help older Tasmanians remain connected, independent and engaged, reducing social isolation and promoting overall health, while also benefiting other age cohorts and diversity needs within the population.

An age-friendly approach also enhances intergenerational cohesion. Designing communities that cater to people of all ages creates shared spaces and opportunities for interaction, enriching community bonds and challenging stereotypes about ageing. For example, parks with accessible walkways, seating, and intergenerational play areas serve as hubs of activity and connection for families, children, and older adults alike. Co-sharing housing models that support multi-generational living provide both security, social connection and opportunities to challenge ageist assumptions.

The concept of age-friendly communities extends beyond physical infrastructure. It includes fostering a culture that values older people and their contributions. This involves consulting older residents in decision-making processes, promoting lifelong learning and employment opportunities, and supporting volunteerism and civic engagement. By actively involving older Tasmanians in shaping their communities, we ensure their perspectives and priorities are respected, leading to more effective and inclusive society.

Incorporating age-friendly principles into Tasmania's infrastructure and urban planning strategies will empower the State to meet the needs of its ageing population while fostering vibrant, resilient, and connected communities for generations to come.

We encourage the Government to work closely with the Local Government Association of Tasmania (LGAT) in this space, as it also holds responsibilities for community inclusion and many aspects of public infrastructure locally.

#### **Recommendations**

COTA Tasmania recommends that the Tasmanian Government:

- Signs up to the WHO Age-friendly Cities and Communities Network <sup>iii</sup> to demonstrate a 'commitment to listen to the needs of their ageing population, assess and monitor their age-friendliness and work collaboratively with older people and across sectors to create age-friendly physical and social environments'; and
- Works closely with Local Councils to develop a plan for supporting policy initiatives within the eight domains of the Age-friendly Communities framework.
- Encourage all government agencies to commit to utilising the WHO Global Network for Age-friendly Cities and Communities within planning and resourcing considerations, aligned to the UN Decade of Healthy Ageing (2021-2030) <sup>iv</sup>.

## **(b) Making the most of the Minister for the Ageing**

COTA Tasmania welcomes the establishment of a dedicated Minister for Ageing, a practical response to the realities of our ageing population and the complexity of the systems that shape older people's lives.

A ministerial portfolio for Ageing creates a clear focal point within government for championing policies and initiatives across all portfolios that address the diverse needs of older Tasmanians – including healthcare, housing, transport, employment, digital inclusion, and social connection – and for ensuring that essential services are inclusive and easy to navigate. The challenge now is to ensure the portfolio is properly resourced and empowered to drive whole-of-government change, rather than being confined to a narrow programmatic remit.

The *Older Tasmanian Action Plan* articulates a vision of “a respectful, age-friendly island where older Tasmanians are valued, connected and supported” and the 2026–2027 Budget must resource this vision, so it translates into tangible change in communities.

To achieve these aims, the portfolio must be supported by adequate dedicated policy capacity within the Tasmanian state service, backed by strong data and lived-experience input. Currently, our colleagues within DPAC carry a workload across several large portfolio areas, including other peak bodies and advisory councils. Since the commencement of the Ageing portfolio, to our knowledge, no additional resources have been provided to strengthen and build on the policy required to have an impact. This falls significantly short of adequately addressing the complex, cross-government work required under the portfolio.

Without a well-resourced Ageing Policy Unit, there is a real risk that issues affecting older Tasmanians will remain fragmented across agencies, dealt with in an ad hoc way, and not addressed through a strategic, coordinated whole-of-government approach.

### ***Recommendations***

COTA Tasmania recommends that the Tasmanian Government:

- Ensures the Minister for Ageing portfolio is supported by a dedicated Ageing Policy Unit within the state service, with responsibility for coordinating ageing policy and cross government implementation of the *Older Tasmanians Action Plan 2025–2029*.
- Ensures that all agencies be required to apply an “age lens” to major policy, legislative and budget proposals, including explicit consideration of impacts on older Tasmanians, and to report annually to the Minister for the Ageing on progress.
- Empower the Minister for the Ageing to lead the Tasmanian response to national aged care reforms, including community education and navigation supports, so older Tasmanians and their families understand the changes and can plan accordingly.
- Ensures that the portfolio actively promotes community awareness and action on ageism and elder abuse, including through partnerships with COTA Tasmania, the Lifelong Respect Community of Practice group and the Older Tasmanians Ministerial Advisory Council.

## **(c) Listening to older people's views: strengthening the Older Tasmanians Ministerial Advisory Council**

The voices of older people are essential in shaping policies, programs and services that affect their lives. Older Tasmanians consistently tell us that they want to be listened to, taken seriously, and involved in decisions – not just consulted once every few years when a strategy is refreshed.

COTA Tasmania strongly welcomes the establishment of the Older Tasmanians Ministerial Advisory Council as a formal mechanism for older Tasmanians to provide ongoing advice to Government.

This body has the potential to transform how policy is designed and implemented, ensuring that lived experience and local knowledge inform decisions from the outset, rather than as an afterthought.

For the Council to fulfil this potential, it must be inclusive, accessible, and properly resourced. Its membership should reflect the diversity of older Tasmanians who are supported to participate fully, including accessible meeting arrangements and assistance with travel or caring responsibilities where needed. COTA Tasmania is committed to supporting the onboarding and ongoing assistance to lived experience members of the Council in our role as peak body.

We believe there is value in maintaining intergenerational dialogue, including structured links between the Older Tasmanians Ministerial Advisory Council and the Premier's Youth Advisory Council to support shared understanding and cohesive policy across the life course.

### **Recommendations**

COTA Tasmania recommends that the Tasmanian Government:

- Maintains the commitment set out in the forward estimates for ongoing resourcing to the Older Tasmanians Ministerial Advisory Council, (\$10,000 per year for four years) including secretariat support via DPAC, sitting fees, transport and practical assistance to enable participation from across the state.
- Ensure that membership of the Older Tasmanians Ministerial Advisory Council reflects the diversity of older Tasmanians, with particular attention to regional representation and to cohorts who are often marginalised or under-represented in public decision-making, as well as those with lived experience of elder abuse.
- Ensure that the Older Tasmanians Ministerial Advisory Council is given a clear role in monitoring and advising on the implementation and review of the *Older Tasmanians Action Plan 2025–2029*, and in providing input on major policy and legislative reforms impacting older people.
- Ensure that the Council has adequate time to fulfill the expectations outlined in its remit. The current terms of reference provide for only two two-hour meetings per year. COTA Tasmania considers this grossly insufficient for a body intended to represent older Tasmanians statewide and recommends more frequent and substantive engagement to enable meaningful input into policy and budget processes.
- Consideration of stakeholder work groups for elder abuse prevention, as recommended by the recent report of the Tasmanian Law Reform Institute. <sup>v</sup>

### **(d) Sustainable funding to ensure representation and reach**

Peak bodies in Tasmania play a critical role in representing and advocating for the interests of specific sectors, demographics, and causes and are essential for ensuring the unique needs and perspectives communities are recognised and addressed in policymaking and the media.

In the Tasmanian context, where regional challenges and an ageing population present distinct considerations, the scope of COTA Tasmania is both broad and impactful and requires greater allocation of funding that is currently received.

The impact and reach of our work not only benefit older people, but also contributes to the broader social, economic, and environmental well-being of Tasmania. Our effectiveness hinges on adequate funding, strong partnerships, and Government interest and engagement. Increasingly, we are facing pressure on tight budgets while maintaining operational costs of rent, infrastructure, compliance, staffing and effective engagement and participation.

**COTA Tasmania currently receives only a small allocation of \$167,000 per annum to operate as the leading organisation yet we represent 40.8% of our population.**

This peak body allocation does not adequately cover the cost of the CEO, other basic staff infrastructure and administration/finance functions, or the operational costs of maintaining offices and associated processes.

A core focus of any peak body is the ability to respond to policy submission processes, consultations and researching evidenced-based approaches to local issues. We currently do not receive adequate funding to cover dedicated policy formulation or engagement, thereby limiting our ability to respond to important consultation pieces that impact on older Tasmanians.

All our other funding comes from secondary project sources, which do not have surety of ongoing commitment.

COTA Tasmania has delivered events, activities and programs of work in the areas of elder abuse prevention, social connection, ageism awareness and Seniors Week for many years, sometimes decades, yet this work which forms our core strategic purpose as a peak body is still considered within our deeds as short-term funded projects. This does not accurately reflect the importance of this work and how it aligns with the *Older Tasmanians Action Plan* and Ageing portfolio more broadly.

### **Recommendations**

COTA Tasmania recommends that the Tasmanian Government:

- Combine COTA Tasmania's current funding pools (Peak Body, Seniors Week, Elder Abuse Prevention, Digital Inclusion, and Active Ageing) to **create one five-year Peak Body Funding Grant**, indexed appropriately (replacing current multiple separate short-term grants), thereby providing consistent resourcing to better reflect our role and scope of work as a peak body. **(Investment = \$582,642 pa)**
- Increase core peak funding grant to cover a dedicated Policy Officer role, Level 7 SCHADS Award, on an ongoing basis. **(Investment = \$145,000 pa)**
- Maintain current program funding at the same level, with no cuts, including the funding increases received in 2024 election commitments. These commitments enabled expansion the Older Voice for Change Lived Experience Advocates Program, increased investment in Seniors Week program and design, as well as ageism awareness initiatives **(Investment = 24-26FY \$350,000 pa).**
- **Commit to funding the Generations Connect: Tech Together program beyond the pilot**, due to complete December 2026. To continue this vital work supporting digital and social inclusion, we request funding to cover two full-time program staff, Level 6 SCHADS Award, on **a five-year grant period**. This will ensure extended coverage in the south and north of the state. **(Investment \$300,000 pa for five years)**

#### **(e) Commitment to minimum five-year funding contracts across all of COTA Tasmania's programs and projects**

Short-term funding prevents us from addressing systemic challenges, limiting the capacity to deliver consistent programs that allow for collaboration with other community sector partners to support older Tasmanians and their families. Partners are more likely to invest time and resources into joint initiatives when funding stability supports a shared vision for sustained impact.

With the recent review of more than 400 grant deeds within DPAC to the community sector, now is the time to formalise the recognition that this sector is vital to the wellbeing of Tasmanians.

Secure multi-year funding will enhance comprehensive, evidence-based solutions without the constant uncertainty of annual funding renewals, creating savings and efficiencies within reporting and administrative processes.

This will allow us to focus on staff development, infrastructure, and innovative approaches.

It will also provide the stability needed to attract and retain skilled professionals and maintain high-quality programs over time. Importantly, it would also support our ability to adhere to Fair Work employment requirements.

A five-year commitment ensures that projects can be tracked comprehensively over time, providing evidence of success and identifying areas for improvement whilst reassuring older Tasmanians that their needs are a priority. It also demonstrates Government accountability and strengthens trust in publicly funded organisations.

### **Recommendations**

- Commit to **five-year funding on all our current and future funding allocations**, appropriately indexed, to be implemented at the commencement of the 2026/2027 financial year.
- Commence preparing contracts a minimum six months ahead of expiry, to reassure and retain skilled workforce and assist us to adhere to employment obligations.

### **(f) Investment in mature-age workforce initiatives**

Mature-aged workers are a valuable and often under-used resource within Tasmania's workforce. With the population ageing and workforce participation rates declining, supporting and retaining mature-aged workers is critical to maintaining economic productivity, addressing skills shortages, and fostering intergenerational knowledge transfer.

Many industries (particularly healthcare, education, and skilled trades) are experiencing shortages that could be alleviated by tapping into the mature workforce. According to the Skills Tasmanian Regional Employment Dashboard, it is estimated that 32,000 new workers will be required by 2027. <sup>vi</sup>

The Tasmanian Government's recently released Economic Statement <sup>vii</sup> commits to raising Tasmania's participation rate to the national average. Supporting older workers to increase participation is a vital step to achieving this vision.

Targeted initiatives (such as upskilling programs or pathways for re-entering the workforce, social enterprise models, and internship programs) can help mature workers fill these critical gaps. Continued workforce engagement positively impacts the health and well-being of mature-age workers by fostering social connections, purpose, and routine.

We know that age discrimination continues to occur. Recent research by the Australian HR Institute <sup>viii</sup> found more than half of respondents (55 per cent) reported their organisation currently has vacancies that are difficult to fill. Yet, 56 per cent stated they are open to hiring workers aged 50–64 to a large extent, and just 28 per cent said the same for those aged 65 years and over – compared to 80 per cent for those aged 25–34 and 78 per cent for those aged 35–49.

There are vast workforce gaps that can be filled by experienced older Tasmanians who want to continue working and earning an income. They should be encouraged to do so, without having to consider adverse financial impacts or fear of discrimination.

Mature-age workers bring a wealth of experience, institutional knowledge, and soft skills that are invaluable for mentoring younger employees and ensuring continuity in businesses. Policies that facilitate their ongoing contribution, such as flexible work arrangements and phased retirement options, ensure their expertise is not lost but shared across generations. Including age diversity as a category in the Employer of Choice awards would also raise the profile and importance of planning ahead and supporting our older workforce.

Mature-age workers bring a wealth of experience, institutional knowledge and soft skills that are invaluable for mentoring younger employees and ensuring continuity in businesses. Evidence shows that older workers often have strong work ethic, lower turnover and play a critical role in knowledge transfer and stabilising workforces. In Tasmania, however, support for older job seekers is fragmented and relatively modest compared with the State's substantial, clearly branded investment in younger cohorts.

The Youth Jobs Strategy, backed by almost \$59 million and associated initiatives such as Youth Career Facilitators, YouthBuild, and Troublesmiths, demonstrates what a comprehensive, well-resourced approach can look like for young people.<sup>ix</sup>

By contrast, older Tasmanians are largely supported through smaller-scale measures such as the Work45+ information hub, and programs like Career Connector and the Building a Skilled Workforce – Jobseeker Fund, where they are one of many target groups rather than the focus of a dedicated strategy.

Other jurisdictions have begun to move further. For example, the ‘Skilling Queenslanders for Work’ initiative<sup>x</sup> explicitly targets mature-age job seekers within a major statewide employment program, and Victoria’s ‘Ageing Well Action Plan’<sup>xi</sup> includes a \$50 million Jobs Victoria Fund allocation for women over 45, alongside tailored mentoring and advocacy for older job seekers.

These examples highlight the opportunity for Tasmania – with one of the oldest age profiles in the country – to match its demographic reality with a comparable, mature-age-focused employment and training investment. Developing a dedicated mature-age workforce strategy with clear targets and funding would help ensure that the experience and skills of older Tasmanians are not lost but shared across generations.

Given the current budget context, the efficiency and cost-effectiveness of this approach is consistent with the focus of the 2026–27 Pre-Budget Consultation questions, which explicitly ask where programs can be refocused with more streamlined resources, recalibrated to operate more effectively, and what savings or offsets can be identified.<sup>xii</sup>

## **Recommendations**

COTA Tasmania recommends that the Tasmanian Government:

- **Commit to the development of a Mature-Aged Jobs Strategy for Tasmania by 2027.** While this work progresses, a range of targeted investments are required in the short term to ensure critical services that support workforce participation reach and support older Tasmanians. This strategy should ensure it correlates to focus areas from the *Older Tasmanians Action plan*, the *Volunteering Strategy*, and the *Wellbeing Framework*.
- **Fund a project officer (Level 6 SCHADS Award) at COTA Tasmania to focus on mature-aged workforce research and policy** that supports workplaces to explore age diversity principles, promote age inclusive recruitment practices, and support older workers who would like to continue working rather than retire. **Total investment = \$135,000 / year**
- Strongly push policy reforms that support industry to hire and retain older workers (e.g. advocate to increase the Federal Government’s Work Bonus limits to help address skills shortages and improve workforce participation rates) whilst also ensuring the Government’s own recruitment processes are inclusive and encourage age diversity.
- Amend the criteria for the Career Connector program<sup>xiii</sup> which supports those aged 45yr+ who have been out of the workforce for 12 months or more. Timely support and connections are vital to supporting ongoing participation of mature-age workers. We strongly encourage removing length of time required before being able to access the service.
- Implement a program of support for businesses that covers planning for age-related needs of workers, challenges ageist stereotypes and includes strategies on how to attract and retain an older workforce.
- Commit to multi-year, recurrent basis funding for Area Connect, operated by Community Transport Services Tasmania (CTST)<sup>xiv</sup>, which provides flexible transport to jobs and training for people facing transport disadvantages in regional areas. There is no clear commitment beyond the current budget period for this vital service.

## 4.2 Community sustainability and efficiency measures

The community sector in Tasmania plays a vital role in delivering essential services, fostering social inclusion, and addressing the needs of vulnerable populations. However, increasing demand, limited resources, and administrative burdens make it challenging for the sector to stretch its funding to cover the business-related aspects of the organisation versus staffing and direct support to community members.

**As a member of the Tasmanian Coalition of Community Services Peaks, we support the Coalition's request that the Government:**

- 1. Fast-track the implementation of five-year funding contracts across the industry.**
- 2. Implement funding review processes, at least six months before the end date of a contract.**
- 3. Commit to an indexation figure that reflects the actual cost of doing business.**
- 4. Provide a commitment to reset the relationship with the community services industry through a Partnership Agreement with the Tasmanian Coalition of Community Services Peaks and the Tasmanian Government, based on respect and collaboration.**

These actions will strengthen the Government's fiscal repair agenda by reducing duplication, administrative churn and system inefficiencies. A more stable partnership enables innovation, more efficient service design and better prevention outcomes, ultimately lowering total Government expenditure.

We have outlined below a range of additional activities that will create significant savings for both community organisations and Government departments, freeing funds to then be invested into direct client/community projects.

### **(a) Efficiency measures for consideration**

Supporting not-for-profits with business-related advice and services will assist to maintain consistency, clear governance processes and enable community sector organisations to use limited funding and resources in optimal ways, enabling greater reach and impact whilst generating efficiency savings and minimising duplication.

Potential changes to the SCHADS award in 2026 following Fair Work's gender-based undervaluation review<sup>xx</sup>mean that community sector organisations will need to undertake costly reviews of human resource systems, payroll and job classifications. Many community organisations have no in-house HR or legal teams and will need to engage costly external advisers.

### **Recommendations**

COTA Tasmania recommends that the Tasmanian Government:

- Corporate support service**

Provide a centralised service where professional advice can be provided in a timely manner for human resources, legal, insurance, finance, governance, employment law, volunteer management and grant writing.

This service could be managed by DPAC or outsourced to a community provider, with procurement and cost of corporate services funded by Government. Similar programs include the Tasmanian Hospitality Association (THA) member service and the Employer of Choice Assist program through TCCI.

- Establish a Community Service Industry Workforce Reform Program**

This would aid in mitigating market instability caused by impending wage changes and support organisations through the upcoming changes to the SCHADS Industry Award rate.

This program would provide strategic policy guidance and tailored assistance via a dedicated Workforce Reform Program. Joint Commonwealth and State funding will be essential to ensure sustainable implementation of wage equity reforms and protect industry viability.

- **Shared infrastructure:**

Develop shared IT systems, office spaces, and back-office functions across the community sector to reduce overhead costs and improve operational efficiency.

- **Training programs:**

Broker and coordinate sector-wide professional development in areas such as leadership, grant writing, cyber insurance, cultural awareness, technology, and governance to strengthen organisational capacity, leveraging cost effective opportunities created by offering at scale across the sector.

- **Impact measurement:**

Develop sector-wide metrics to assess outcomes to create a consistent approach to measuring impact of community organisation funding. Use a co-design approach with the community sector to develop these, leveraging their professional skills and experiences.

- **A reduction in red tape:**

Review and simplify regulatory and compliance requirements within grant reporting that create unnecessary administrative burdens for community organisations. With a move to longer term grant funding, a yearly reporting cycle with quarterly meetings should provide the depth of information required from contractual relationships, where contact can then focus on whole of Government approaches and collaborative planning.

- **Streamlined policy and consultation open submissions:**

Compile fortnightly updates of open policy submissions, consultations and forums available for contribution. This information could be modelled on similar arrangements for open grant opportunities and linked to the home page of the Smarty Grants website. A centralised approach to public consultation would create consistency and afford oversight into consultation methods and processes.

- **Requiring a minimum two-month period for open consultations:**

This will assist the Government to be adequately informed about issues and concerns from the community, receiving expert, considered advice with lived experience as the core focus and voice heard.

### **4.3 Social connection and wellbeing**

Older Tasmanians consistently tell us that relationships, connection and a sense of belonging are central to their wellbeing. Loneliness and isolation not only diminish quality of life, but they are also associated with poorer physical and mental health, higher health service use and increased risk of elder abuse.

Social connection is therefore a form of preventative health and community safety, not a “nice to have”. The *Older Tasmanians Action Plan 2025–2029* recognises this. It commits the Government to building “a respectful, age-friendly island where older Tasmanians are valued, connected and supported”, with a specific focus on helping older people to stay socially connected, participate in community life, and enjoy intergenerational opportunities.

This also aligns with the aspirations of the new Tasmanian *Wellbeing Framework*<sup>xvi</sup> which identifies relationships, community participation and the ability to contribute as fundamental to wellbeing.

However, many local organisations and groups that provide social connection opportunities for older people are under growing pressure from rising costs, declining volunteer capacity, uncertain funding and increasing demand.

Without modest and targeted investment, there is a real risk that the very programs that keep older Tasmanians connected, active and safe will contract or disappear, leading to higher downstream costs in health, mental health and crisis services.

### **Recommendations**

COTA Tasmania recommends that the Tasmanian Government:

- **Create a Commissioner for Older People**

In its research paper, *Safeguarding Against the Abuse of Older Tasmanians*<sup>xvii</sup>, the Tasmanian Law Reform Institute analysed existing Tasmanian and Commonwealth laws and services, and found they do not currently provide a systematic or comprehensive legal framework that safeguards against the abuse of older people.

One of the 31 recommendations in this report was that the Tasmanian government should consider creating a Commissioner for Older People. A Commissioner would be part of a new overarching body with powers to receive reports, make enquiries, conduct investigations and coordinate responses among existing services. The Commissioner's role could be modelled on the state's Disability Commissioner and should be created in consultation with relevant stakeholders from the sector.

- **Establish a funding pool for Seniors Week Event Grants - offering \$500 grants, total \$30,000 per year.**

The Tasmanian Government currently supports these activities through an annual grant program:

- Youth Week
- Carers Week
- Children's Week
- Harmony Week
- International Women's Day
- Mental Health Week

Offering grant opportunities to local groups will assist in their ability to host events during Seniors Week, as well as support the cost of activities in rural and regional areas. Grants could be used to support an activity or towards transport initiatives to enable community members to attend their event, potentially increasing participation and connections.

- **Establish a Social Connection Grants Program for older Tasmanians**

Create a small, flexible grants program to support local groups, neighbourhood houses, clubs and community organisations to deliver low-cost, inclusive activities that reduce loneliness and build connection among older people. Priority should be given to initiatives in regional and remote communities and to projects that involve intergenerational participation, in line with the emphasis in the *Older Tasmanians Action Plan* on connected, age-friendly communities.

This could be a natural joint initiative of the Ageing, Health and Wellbeing portfolios, embedded into the 20 year *Preventive Health Strategy*<sup>xviii</sup> and associated action plans, currently being developed.

- **Commit to ongoing funding for Lifeline Tasmania's 'A Tasmanian Lifeline'**<sup>xix</sup>

A Tasmanian Lifeline program run by Lifeline Tasmania exists to provide emotional and psychosocial support to all Tasmanians.

It is more than just mental health support.; it is a diversified, non-clinical early intervention service that fills the critical gap before crisis, providing support, referral or just someone to talk to. Over 40% of the over 7,000 total calls in 2024 were with Tasmanians over the age of 65, providing a valuable, accessible service to support wellbeing and connection across the state.

- **Support age-friendly community initiatives through local government**

Tasmanian government demographic projections <sup>xx</sup>show that several LGAs are now in “hyper-ageing”, where 21 per cent or more of residents are aged 65 and over, with more LGAs projected to cross this threshold over the next decade. Statewide, the medium-series projections indicate that the proportion of Tasmanians aged 65 and over will rise from just over one in five now to around 27 per cent by 2038 and 29 per cent by 2053, underscoring the need for long-term planning and investment.

This highlights the need to work with local councils and community partners to implement age-friendly strategies and action plans that promote social connection – for example, age-friendly public spaces, accessible community events, and age-friendly cities and communities accreditation. It will also be important to ensure Lifelong Respect principles are embedded in our communities, where ageism is challenged and local areas are accessible and safe for all.

The State Government’s investment in an age-friendly Seniors Park in Clarence City Council is a positive example of what is possible. Similar initiatives should be encouraged and supported in all local government areas, tailored to local needs and demographics.

This work provides opportunities to meet the Older Tasmanians Action Plan’s goals around liveable, age-friendly communities and the Community and Place domains within the Wellbeing Framework.

- **Monitor and report on social connection outcomes for older Tasmanians**

As part of reporting on the *Older Tasmanians Action Plan* and the *Wellbeing Framework*, collect and publish data on social participation by older Tasmanians (including volunteering and intergenerational programs) and use this to inform future investment and program design. These measures would give practical effect to the commitments in the *Older Tasmanians Action Plan*, while delivering low-cost, high-impact prevention that helps older Tasmanians stay connected, valued and well.

#### 4.4 Preventive Health and Ageing well

Whilst provision of funding for aged care services is a Commonwealth responsibility, the State Government has a vital role in ensuring Tasmanians have access to appropriate information and advice - as well as preventive health and wellbeing supports to maintain independence.

The Tasmanian Government’s 20-year *Preventive Health Strategy* <sup>xxi</sup> is vitally important to the next four-year budget cycle and warrants substantial resourcing, planning and investment in infrastructure that supports older Tasmanians. The lived experience of Tasmanians must be front and centre of this work, alongside strong partnerships with health and allied health professionals who provide day-to-day support.

We welcome the commencement of work on the Strategy. However, it appears there is still no ring-fenced allocation of funding for the Strategy’s action plan and implementation.

Without such a commitment, opportunities for meaningful prevention and early intervention will be lost. This is particularly concerning given Tasmania’s demographic outlook will create significant additional demand for health, aged care and social services, and for the workforce required to deliver them.

The Tasmanian Government should commit to a clear benchmark for prevention, with no less than five per cent of total health expenditure dedicated to evidence-based preventative health initiatives, with this proportion locked in and reported against annually.

In Tasmania, between 2013 and 2017 there were 19,396 fall-related hospitalisations, with falls accounting for 31 per cent of all injuries requiring hospital admission – the largest single cause of injury hospitalisation. The highest and increasing burden was among people aged 65 and over, with older women contributing around 40 per cent of all fall hospitalisations.<sup>xxii</sup> Tasmania now has the highest rate of deaths due to falls of any state or territory (around 20 deaths per 100,000 people in 2022–23).<sup>xxiii</sup>

Elder abuse continues to be a serious and largely hidden issue in Tasmania. *The National Elder Abuse Prevalence Study*<sup>xxiv</sup> found that one in six older Australians (15%) experienced elder abuse in the year prior to the survey, with psychological abuse and neglect the most common forms.

Recent Tasmanian research by the Tasmania Law Reform Institute<sup>xxv</sup> reaches similar conclusions about the seriousness of the problem locally, finding that existing Tasmanian and Commonwealth laws do not provide a systematic or comprehensive legal framework to safeguard older people from abuse, and that the current legal landscape only offers protections for “some forms of abuse for some older people in some circumstances”.

The Tasmanian Government’s *Lifelong Respect Strategy*<sup>xxvi</sup> and *the Older Tasmanians Action Plan* 2025–2029 commit to ending the abuse of older people and strengthening protections. To deliver on these commitments, the 2026–2027 budget must sustain and expand specialist elder abuse services, strengthen early intervention and community education, and ensure older Tasmanians can seek help safely and locally when they need it.

This must include a commitment to maintain the funding to the Older Voice for Change Lived Experience Advocates Program, which ensures lived experience is respected, heard and supported in our awareness and prevention program.

From our interactions with older Tasmanians, several topic areas consistently emerge as priorities for preventive health and wellbeing:

- Timely access to consistent general practitioners in all regions.
- Increased availability of community-based occupational therapists to reduce waiting times, provide preventative equipment and home modifications, improve safety and reduce hospital admissions.
- Falls prevention programs, including ongoing strengthen activities and practical written resources.
- Education programs to support navigation, planning, and connection to local services for later life.
- Digital inclusion supports to help older people navigate health, aged care and other essential services that are increasingly online.
- Mental wellbeing supports tailored to older people, including responses to life transitions, grief, loss and social isolation.
- Life-stages planning - Wills, Advance Care Directives, Enduring Guardianship and Enduring Power of Attorney.
- Support for exercise and physical activity.

### **Recommendations**

COTA Tasmania recommends that the Tasmanian Government:

- **Ring-fence funding for the *Preventive Health Strategy* action plan, with a clear focus on older Tasmanians.**

Allocate dedicated, multi-year funding to implement the 20-year Preventive Health Strategy, including specific actions, indicators and resourcing streams that address the needs of older people and the projected growth in the 85+ population.

- **Develop an “Ageing and Prevention Implementation Plan” that maps future service and workforce requirements**

Undertake comprehensive scoping and mapping of the health, aged care and social care resources, infrastructure and workforce required over the next 20 years, and publish a plan that sets out how these needs will be met across regions.

This will support older Tasmanians to live well, stay independent, minimise preventable hospitalisations, and avoid premature entry to residential care. Core to this is a commitment to using disaggregated data sets when modelling future needs and evaluating impacts.

- **Expand community-based preventive services for older people in every region.**

Increase investment in practical, early-intervention supports including:

- Additional community-based occupational therapy capacity
- Region-wide falls prevention programs and resources
- Healthy ageing navigation programs across the State
- Commit ongoing funding to The Tasmanian Lifeline phone service, offering mental wellbeing support that address life transitions, grief, loss and social isolation in later life.

- **Embed digital inclusion as a core element of preventive health for older Tasmanians.**

Fund ongoing, place-based digital inclusion supports within health and community services so older people can confidently access online health, aged care and government services and are better protected from scams and fraud.

- **Scale up life-stages planning as a preventive measure.**

Increase the distribution of clear, accessible resources and community education on planning ahead and integrate this into preventive health and wellbeing programs.

- **Increase recognition that elder abuse is an important community issue**

Sustain and expand specialist elder abuse services, strengthen early intervention and community education, and ensure older Tasmanians can seek help safely and locally when they need it. Implementation of the recommendations of the TLRI elder abuse report will enable this serious issue to be addressed. The ongoing importance of supporting and strengthening the Older Voice for Change Lived Experience Advocates Program also needs to be realised and funded.

- **Pilot and evaluate social prescribing models for older Tasmanians.**

Fund pilots that enable GPs, nurses and other practitioners to refer older people to local non-clinical supports (such as exercise classes, social groups, volunteering and learning opportunities).

These steps would move the Preventive Health Strategy from aspiration to action, delivering tangible benefits for older Tasmanians and reducing avoidable pressure on acute and residential care services over the long term.

## 5. Final reflections

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COTA Tasmania plays a vital role in advocating for and supporting older Tasmanians. Our programs, consultations, events and daily interactions across Tasmania provide a clear, consistent picture of both the strengths and the challenges faced by this significant and rapidly growing demographic.

With approximately two in five Tasmanians now aged 50 and over, and the proportion of people aged 65+ projected to approach one in three over coming decades, investment in the needs of older Tasmanians is no longer a niche or discretionary issue. It is central to Tasmania's long-term social and economic wellbeing and to the success of the *Tasmanian Wellbeing Framework* and the *Older Tasmanians Action Plan 2025–2029*.

Creating age-friendly, inclusive communities where older people feel respected, valued, supported and connected will benefit people of all ages. Well-designed, preventive investments today will reduce avoidable pressure on high-cost acute and residential care tomorrow.

We therefore urge the Government to take a long-term, whole-of-government approach to planning, policy reform, resourcing and infrastructure that reflects Tasmania's ageing profile and the projections for the next two to three decades.

Alongside structural and funding decisions, a cultural shift in attitudes to ageing remains essential. Challenging ageism and valuing the knowledge, skills and contributions of older Tasmanians are not just matters of fairness; they are critical to sustaining our workforce, our volunteering base and the social fabric of our communities.

If Tasmania is to be a respectful, age-friendly island, we must treat ageing as an asset, not a problem to be managed.

The Budget Priorities outlined in this submission are practical, affordable steps towards that goal – steps that will help ensure every Tasmanian can look forward to growing older in a state that respects, supports and includes them.

## Appendix A: Tasmanian context – demographic considerations and strengths

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- **Older population and rapid ageing**

- Tasmania is one of Australia's oldest and fastest-ageing jurisdictions. In 2022, about 21% of Tasmanians were aged 65+ and just over 40% were aged 50+. Projections indicate that around 29% of Tasmanians will be 65+ by 2053, with particularly strong growth in the 85+ age group.
- Several regional LGAs are already in “hyper-ageing”, with more than one in five residents aged 65+, driving demand for local health, transport, housing and care services.

- **Housing security and cost-of-living pressures**

- More older Tasmanians are renting in the private market, often on low and fixed incomes, and many experience housing stress and heightened risk of homelessness. The Tasmanian Government's *Health and Wellbeing for Women Action Plan* <sup>xxvii</sup> notes that the number of older women in housing stress has increased over the last decade. A more recent gendered analysis of the housing crisis shows women and children “bearing the brunt”, with the rate of homelessness among Tasmanian women increasing by 50 per cent between 2016 and 2021 and only six per cent of women with long-term housing needs currently having those needs met. Together, this data indicates that older women on low incomes, especially those renting privately, are a rapidly growing and particularly vulnerable housing cohort in Tasmania.
- Greater Hobart is rated “moderately unaffordable” for the average renter, with all suburbs now in the moderately unaffordable or worse range. Older renters are among those most exposed to rising rents and energy costs.
- Tasmania still does not have a housing policy or service response to older people leaving elder abuse situations

- **Digital exclusion and online risk**

- Digital inclusion remains a critical enabler – and sometimes a barrier – to older Tasmanians' participation in community life, services and the economy. The Australian Digital Inclusion Index <sup>xxviii</sup> and TasCOSS analysis <sup>xxix</sup> show that Tasmania remains “the most digitally disadvantaged state in Australia” with older people among those at highest risk of exclusion. As more health, banking, government and civic functions move online, older Tasmanians who lack affordable access, skills or confidence are effectively locked out of essential services and protections.
- Targeted investment in place-based digital inclusion programs for older people, delivered through trusted organisations and neighbourhood settings, is now a core element of wellbeing, consumer protection and civic participation, not an optional extra.
- Older Tasmanians are significantly less likely to be confidently and safely online, yet government, banking, health and other essential services are increasingly “digital by default”, increasing the risk of exclusion and exposure to online scams.

- **Community connection, care and volunteering**

- Older Tasmanians make substantial contributions as volunteers, carers and community leaders, underpinning many local services and events.
- Formal volunteering has declined in recent years, and the volunteering “base” is ageing, putting pressure on community organisations and social infrastructure that older people both rely on and help sustain. <sup>xxx</sup>

- **Health, aged care and safety**
  - Older Tasmanians have higher rates of chronic conditions, hospitalisation and longer hospital stays than younger cohorts, contributing to pressure on the health system.
  - National research suggests almost one in six older Australians experience some form of elder abuse (most commonly psychological or financial) in any given year, highlighting the importance of prevention, earlier intervention and accessible advice and support.

A commitment to broaden demographic modelling to disaggregate over the age of 65 years is vitally important and necessary to plan effectively.

## Appendix B: Alignment with *Older Tasmanians Action Plan 2025–2029*

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The Tasmanian Government's new [\*Older Tasmanians Action Plan -2025-2029\*](#) sets a clear vision of “*a respectful, age-friendly island where older Tasmanians are valued, connected and supported*” and identifies three priority themes: *we feel valued and respected; we are connected and engaged; we are enabled and supported*.

The Plan is strongly informed by COTA Tasmania's Healthy, Engaged and Resilient (HEAR) consultations, in which more than 1,500 Tasmanians shared their experiences and priorities for ageing well. It recognises COTA Tasmania as the peak body representing older Tasmanians and a key partner in delivering actions and ongoing consultation, governance and monitoring.

The Plan highlights that older Tasmanians want to live free from ageism and abuse; to have opportunities for social connection and intergenerational engagement; to access affordable, appropriate housing and transport; to participate in work, volunteering and community life; to be supported by responsive health and aged care systems; and to have access to digital technology and lifelong learning opportunities.

COTA Tasmania's 2026/2027 Budget Priorities are designed to enable and resource the implementation of this Plan, particularly where community partnerships are central.

Our proposals support and extend specific actions in the Plan, including:

- Developing and delivering an ageism awareness campaign and initiatives that advance older Tasmanians' rights and prevent abuse (Actions 1–14).
- Strengthening social connection, intergenerational programs and participation through Seniors Week, community connection initiatives and the Ticket to Wellbeing program (Actions 15–18).
- Improving digital literacy for older Tasmanians through a peer-worker model, led in partnership with COTA Tasmania (Action 19).
- Supporting older workers and age-friendly employment practices, including evaluation of the Mature-Age Workers Program and initiatives within the Tasmanian State Service (Actions 20–21).
- Enhancing health, mental health and aged care supports, including Tasmania's response to aged care reforms and frailty-aware care (Actions 22–24).
- Strengthening housing, transport and cost-of-living measures that enable older Tasmanians to age in place and stay connected (Actions 25–27).

In this context, COTA Tasmania's budget recommendations are not new or additional agendas. They are pragmatic steps to ensure that the *Older Tasmanians Action Plan 2025–2029* is implemented effectively, equitably and sustainably, with the participation of older Tasmanians and the community sector that supports them.

## Appendix C: Alignment with *Tasmania's Wellbeing Framework*

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Tasmania's new [Wellbeing Framework](#) provides a whole-of-government and community approach to improving quality of life. The Wellbeing Framework's vision is that "all Tasmanians have good lives they are satisfied with, and everyone has a fair chance to do well, now and in the future"- and older Tasmanians are central to achieving that ambition.

It identifies six interconnected domains – Community, Governance, Health, Learning, Place and Prosperity – and 27 population outcomes that articulate what wellbeing looks like in practice, from strong social connections and responsive Government to safe housing, meaningful work and financial security.

The Framework is grounded in extensive consultation, including the Wellbeing in Tasmania survey and complementary analyses with cohorts such as older Tasmanians, people on low incomes, multicultural communities, people with disability, LGBTIQ+ Tasmanians, carers and veterans. These consultations found that wellbeing is multifaceted and that Tasmanians see health, housing, income, relationships, community, environment, education and work as foundational. Common themes included safety and security, connection and belonging, the ability to contribute and participate, and fair access to opportunities and support.

For older Tasmanians in particular, the consultations highlighted the importance of independence, meaning and purpose, feeling valued, and being able to participate in community life. Older people reported concerns about housing affordability and quality, difficulties competing in the private rental market, fear about future aged care, the inadequacy of the age pension against rising living costs, age discrimination in employment, and the need for better supports for lifelong learning and digital literacy.

COTA Tasmania's 2026/2027 Budget priorities are therefore closely aligned with the Wellbeing Framework's vision that "all Tasmanians have good lives they are satisfied with, and everyone has a fair chance to do well, now and in the future", and with the *Older Tasmanians Action Plan* commitment to a respectful, age-friendly island.

Our submission aligns with the following Framework domains:

- Community and Governance: strengthening the Minister for the Ageing portfolio and the Older Tasmanians Ministerial Advisory Council, so that older Tasmanians can participate in decision-making and have their contributions recognised, and ensuring government services are inclusive, accessible and person-centred.
- Health and Learning: investing in preventive health, health literacy and digital inclusion initiatives that support older people to stay healthy, independent and connected, and to build skills throughout life.
- Place and Prosperity: promoting safe, age-friendly communities with affordable, appropriate housing, accessible transport and opportunities for meaningful paid and unpaid work, volunteering and caregiving.

In line with principles of equity, inclusivity and sustainability, our recommendations are designed to ensure that older Tasmanians, who make up a growing share of the population and are over-represented among people experiencing housing stress, digital exclusion and health challenges, can share fully in Tasmania's wellbeing now and into the future.

## Appendix D: COTA responses for the Treasury submission form

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### **Question 1 – Which programs/projects could be refocused to deliver core outcomes with more streamlined resources or refined focus?**

COTA Tasmania recommends that the 2026/2027 Budget prioritise practical implementation of the *Older Tasmanians Action Plan 2025/2029*, the *20-Year Preventive Health Strategy* and the *Tasmania's Wellbeing Framework*, with a clear focus on older Tasmanians as a rapidly growing cohort.

Our submission identifies four interconnected priority areas:

#### **1. Strengthening advocacy and inclusion for older Tasmanians**

Consolidating and resourcing the Minister for Ageing portfolio and the Older Tasmanians Ministerial Advisory Council so that older people's voices are systematically embedded in Cabinet, budget and policy processes, and so that government agencies and funded services apply an "age lens" to decision-making.

#### **2. Community sustainability**

Recalibrating the relationship between Government and the community sector to free up resources for frontline services. This includes longer-term, adequately indexed funding agreements; streamlined and proportionate reporting; and support for shared corporate services and collaboration across organisations.

#### **3. Social connection and wellbeing**

Modest but high-impact investments in social connection grants, Seniors Week, age-friendly community initiatives, and volunteering supports that reduce loneliness, support mental health, and enable older Tasmanians to remain active contributors in their communities.

#### **4. Preventive health and ageing well**

Strengthening investment in preventive health and health literacy for older Tasmanians, including falls prevention, Live Well Live Long and similar programs, digital inclusion, mental wellbeing supports and life-stages planning, while ensuring older people are supported to navigate aged care reforms.

These priorities are designed to be **targeted, realistic and preventative**, reducing avoidable demand on high-cost hospital, crisis and residential care and supporting older Tasmanians to remain healthy, safe, connected and contributing.

### **Question 2 – Are there initiatives or investments that could be reconsidered helping balance the budget now, without losing sight of long-term goals?**

There are several areas where existing programs and funding could be refocused to deliver better outcomes for older Tasmanians without substantial new expenditure.

- Whole-of-government coordination on ageing**

The Minister for Ageing portfolio and the Older Tasmanians Ministerial Advisory Council provide a structure that can be used more systematically to coordinate and align existing policies and programs (in health, housing, transport, digital inclusion and community services) around an ageing population. Better use of these mechanisms can reduce duplication, close gaps and ensure that age-related issues are addressed strategically rather than in silos.

- Community sector efficiency**

Refocusing current funding arrangements towards longer-term contracts, realistic indexation and streamlined reporting would reduce administrative burden on community organisations and allow more of each dollar to reach frontline services. Support for shared corporate services and back-office functions among community organisations would further increase efficiency.

- **Preventive health and early intervention**

Existing spending within the health, aged care and community sectors can be recalibrated towards prevention and early intervention.

This could include, for example, expanding falls prevention, health literacy and social connection programs that keep older people well and out of hospital. Embedding digital inclusion, mental wellbeing and elder abuse prevention within current programs, rather than creating multiple stand-alone initiatives, would improve outcomes and reduce fragmentation.

- **Employment and participation supports**

Mature-aged workforce participation supports could be consolidated and made more visible by aligning existing initiatives (e.g. Work45+, Career Connector and broader jobseeker programs) under a clearer Mature-Aged Jobs Strategy. This does not necessarily require large new spending but a more deliberate focus and coordination of existing efforts, including within the State Service.

**Question 3 – Are there programs or services that could be transitioned out as the needs of Tasmanians evolve and priorities shift?**

COTA Tasmania recognises the tight fiscal environment and has deliberately focused on modest, high-leverage investments that help manage long-term demand and costs. Key opportunities include:

- **Reducing downstream health and care costs through prevention**

Strengthening preventive and community-based supports for older Tasmanians (falls prevention, Live Well Live Long-type programs, Ticket to Wellbeing, social connection initiatives, early mental health support, and life-stages planning) is more cost-effective than responding once people reach crisis point. Over time, this helps reduce avoidable hospital admissions, delayed discharges, residential aged care admissions and crisis housing responses.

- **Improving efficiency in the community sector**

Streamlining contracts and compliance, and supporting shared corporate services, will reduce duplication and administrative overheads across the community sector. Savings at this level can be redirected to direct service delivery, particularly in regional and remote communities where older Tasmanians are at high risk of isolation and service gaps.

- **Maximising the contribution of older workers and volunteers**

A clearer mature-aged workforce strategy that helps retain and attract older workers can reduce recruitment and turnover costs, fill skills shortages (including in health, aged care and community services), and make better use of existing human capital. Supporting older volunteers similarly sustains services that would otherwise require more expensive paid provision.

- **Better targeting within existing programs:** Applying an “age lens” to existing housing, transport, digital inclusion and cost-of-living measures – so that they explicitly recognise older Tasmanians’ circumstances – can improve program effectiveness without significant new spending. Small adjustments (for example, ensuring that digital inclusion grants, local transport pilots or social infrastructure programs explicitly include older people as a priority cohort) can improve outcomes and reduce the need for separate, duplicative initiatives.

Overall, our proposals are not about creating large new programs, but about using the 2026–27 Budget to focus existing and relatively modest additional resources where they will deliver the greatest benefit for older Tasmanians and, in turn, for the sustainability of Tasmania’s health, social and economic systems.

**Question 4 - Where could government activities be re-calibrated to operate more effectively, while still meeting essential needs?**

Government activities could be recalibrated in ways that improve outcomes for older Tasmanians and deliver better value for money, including:

- **Coordinating ageing policy across agencies.** Use the Minister for the Ageing portfolio, Ageing Policy Unit and Older Persons Council more systematically to coordinate ageing-related work across health, housing, transport, digital inclusion and community services. A clearer “age lens” on Cabinet submissions and budget proposals would reduce duplication, close gaps and avoid costly policy mistakes.
- **Streamlining contracts, reporting and consultation with the community sector.** Recalibrate funding and accountability processes so they are proportionate to the size and risk of grants; align reporting requirements across agencies where possible; and coordinate consultation processes. This would reduce administrative burden on community organisations, free up staff time for service delivery and improve the quality of input government receives.
- **Embedding prevention and digital inclusion into existing programs.** Rather than creating multiple stand-alone pilots, build falls prevention, health literacy, elder abuse awareness and digital inclusion into existing health, aged care, neighbourhood house and local government programs. This reduces fragmentation, makes better use of existing relationships and infrastructure, and improves access for older Tasmanians.
- **Leveraging peaks as “early warning systems”.** Make more systematic use of peak organisations such as COTA Tasmania as partners in co-design, early testing and evaluation of reforms and initiatives that affect older people. Early input from lived experience can prevent costly redesigns and implementation failures later.

Taken together, these recalibrations would allow government to operate more effectively with the same or only modestly increased resources, while better meeting the needs of an ageing population.

#### **Question 5 - For any new funding ideas (specifying whether operational or capital), what savings or offsets could be identified elsewhere to ensure the overall budget remains balanced?**

Most of COTA Tasmania’s new funding proposals are small, operational and preventative, and are designed to be largely offset through efficiencies and reduced demand on high-cost services over time. Potential savings and offsets include:

- **Administrative and transaction cost savings** from longer-term, better-designed contracts and streamlined reporting for community organisations. Reducing duplication in compliance and grant administration would free funds and staff time that can be redirected to frontline supports for older Tasmanians.
- **Avoided health and aged care costs** through investment in prevention and early intervention. Modest additional funding for falls prevention, Live Well Live Long-type programs, social connection grants, digital inclusion, mental wellbeing supports and life-stages planning will, over time, reduce avoidable hospital admissions, delayed discharges, residential aged care admissions and crisis responses.
- **Better targeting within existing programs.** Applying an “age lens” to existing housing, transport, digital inclusion, cost-of-living and employment measures so that older Tasmanians are explicitly recognised as a priority cohort can improve program effectiveness without large new spending. Small, age-focused refinements are likely to be more efficient than creating separate, parallel schemes.
- **Improved workforce utilisation.** A clearer mature-aged workforce strategy—using existing initiatives such as Work45+, Career Connector and State Service workforce programs—can help retain experienced workers, reduce recruitment and turnover costs, and address skills shortages in sectors like health, aged care and community services.

In this context, we do not propose large new capital projects. Our recommendations focus on **targeted, operational investments** and on re-focusing and better coordinating existing expenditure so that the overall budget position is protected while improving outcomes for older Tasmanians.

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