

Age discrimination: the quiet barrier we need to name

Most of us expect life to get simpler with age - fewer hoops, more respect, and services that recognise what we've contributed.

But for many older Tasmanians, the opposite happens.

Doors start to close. Not always loudly, and not always in ways that are easy to prove. A job application goes nowhere once your graduation year gives you away. Insurance suddenly becomes "not available". A landlord says they're "looking for someone a bit more suitable". A service moves online-only and you're told to "get someone to help you".

That's age discrimination: being treated less favourably, excluded, or blocked because you are (or are assumed to be) "too old" (or sometimes "too young").

And it's underpinned by ageism - the stereotypes and assumptions that seep into decisions about what older people "can" do, what they "need", or what they "deserve".

Age discrimination is most often discussed in employment, but it reaches much further.

It can occur in:

- employment (getting work, keeping work, conditions and treatment),
- education and training,
- goods and services (including banking, insurance, health care, housing and transport),
- access to facilities and premises (venues, clubs, shops, recreation), or
- government programs and laws (including how information is provided).

Tasmania is especially exposed because we have an older population profile, long travel distances, and thinner service markets outside the major centres. When a product is withdrawn "because of age", or a service model becomes "digital by default", there often isn't a practical alternative nearby.

Sometimes discrimination is blunt: "We don't rent to people over 75." More often, it's indirect: a "one size fits all" rule that hits older people harder - like a program that can *only* be accessed online, disadvantaging people who lack digital access or confidence.

And age discrimination often overlaps with other disadvantages - disability, gender, race, sexuality - compounding exclusion.

Australia-wide data about the extent of age discrimination is patchy, but it's clear the problem is widespread.

Surveys have found that around 40% of older Australians have experiencing age discrimination. Most reported it in employment, but it is also very common in goods and services and access to everyday opportunities.

In 2023/2024, the Australian Human Rights Commission received 181 formal complaints alleging age discrimination (55% employment-related; 31% goods and services).

Complaints are the tip of the iceberg. Many people don't report what happened - because they aren't sure it's unlawful, don't want the stress, fear repercussions, or simply assume nothing will change.

Age discrimination is unlawful under Commonwealth and state law. Nationally, the Age Discrimination Act 2004 sets out when age discrimination is unlawful and provides a complaints pathway via the Australian Human Rights Commission.

In Tasmania, the Anti-Discrimination Act 1998 (Tas) also applies, with complaints handled through the Office of the Anti-Discrimination Commissioner.

(There are exceptions in both systems - for example, where decisions are based on reliable actuarial/statistical data in insurance - but "it's our policy" is not a magic phrase that makes unfair treatment lawful.)

What needs to change: five practical reforms for Tasmania

We need to treat this like we treat other barriers to participation: name it, measure it, and fix it.

- *Make age discrimination visible in consumer markets*
We need stronger evidence about older Tasmanians' experiences in everyday markets - banking, insurance, housing, transport and digital services - not just employment. Too often, people hit a wall ("not available", "policy says no", "must do it online") and are left guessing whether it's lawful, fair, or simply avoidable. Making this visible means listening to real experiences, tracking patterns, and shining a light on where systems are quietly shutting older people out.
- *Publish better data (and trends) locally*
If we don't measure the problem, we can't manage it. Complaint numbers are just the tip of the iceberg. Tasmania needs clearer, regular reporting on where age discrimination is showing up - and whether it's getting better or worse over time. That includes the places people feel it most: employment, health, housing, finance, insurance, transport and digital services. Better data means better prevention, smarter policy, and a way to track whether change is real.
- *Build "age-friendly by design" into services and programs*
Digital options are great - as long as there's a real alternative. When government and essential services go "online only", exclusion becomes built-in.

For people without reliable internet, the right device, confidence with technology, or decent coverage where they live, that isn't convenience - it's a barrier. "Age-friendly by design" means services that work in the real world: clear information, choice of access (online, phone and in-person), and practical support so people can participate, not just cope.

- *Strengthen advice, advocacy and legal support*

People should be able to get quick, practical help when they suspect discrimination - especially outside the major centres, and in complex areas like insurance, finance and housing. Most people don't want a fight; they want a fair outcome. That means simple guidance on what the law says, what options exist, and what to do next - without months of stress. Stronger advice and advocacy also helps spot systemic problems early, so we fix the rules, not just individual cases.

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Older Tasmanians are not a niche market or a "special cohort". We are the community.

The measure of a fair society isn't how it treats people at their peak earning years - it's whether people remain respected, included, and safe as they age.

Because "that's just how it is when you're older" should never be the end of the story.

If this has happened to you

If you think you've experienced age discrimination, you can seek information and consider lodging a complaint through Tasmania's Anti-Discrimination Commissioner, or nationally through the AHRC. COTA Tasmania also wants to hear what's happening on the ground, because stories are how patterns become impossible to ignore.

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26th January 2026