

Submission: Small Business Growth Strategy 2036

1. Overview

COTA Tasmania supports the broad structure of the Small Business Growth Strategy 2036 and agrees that the four themes - People and connections, Place, Enabling business and Technology - remain relevant.

However, the strategy should more clearly recognise the role of older people in Tasmania's small business economy.

Older Tasmanians are often discussed in public policy primarily as consumers of health, aged care, or community services. This is too narrow. Older people are active participants in Tasmania's economy and community life. They own and operate businesses, work in family enterprises, provide unpaid labour and mentoring, support local economies, contribute specialist skills, and rely on small businesses for the goods and services that allow them to remain independent.

A small business growth strategy that does not explicitly consider older people risks overlooking a significant part of Tasmania's business and workforce ecosystem.

The refreshed strategy should recognise that economic participation does not end at a fixed age. Many older Tasmanians continue to work, operate businesses, volunteer, care for others, mentor younger people and contribute to their communities. Some do so by choice; others do so because of financial necessity.

Small business policy should support this participation and avoid reinforcing ageist assumptions about work, enterprise, technology, or capability.

2. About COTA Tasmania

COTA Tasmania (Council on the Ageing Tasmania) is Tasmania's peak body representing older Tasmanians.

For more than 60 years, we have been a trusted voice for older people, promoting positive attitudes to ageing, advancing social inclusion, and championing the rights, interests, and value of people as they age.

Our vision is for a Tasmania where people are valued, respected, and supported to age well.

Our mission is to improve outcomes for older Tasmanians through independent, evidence-based policy and advocacy, informed by the lived experience of older people and engagement with stakeholders across government, community services, industry, and the broader community.

Our values underpin everything we do.

- Older people first - we listen to older Tasmanians and place their voices, lived experience and priorities at the centre of our work.
- Respect and inclusion - we value diversity, challenge ageism, and support the right of all people to age with dignity, independence, and connection.

- Integrity and independence - we are trusted, accountable and evidence-based in our advocacy, partnerships, and public contribution.
- Collaboration and influence - we work constructively with governments, services, communities, and partner organisations to achieve practical and lasting change.
- Purposeful action - we focus on reforms that make a real difference in the everyday lives of older Tasmanians.

These values shape how we engage with older people, how we work with others, and how we contribute to policy, public debate, and community life.

We recognise that older Tasmanians are diverse in identity, background, health, culture, geography, life experience, and circumstance. We are committed to ensuring that all older people are respected, included, and able to live with dignity, security, and opportunity in the communities they choose.

COTA Tasmania works across a wide range of issues affecting older people, including health and wellbeing, housing, transport, digital inclusion, ageism, elder abuse prevention, social connection, and the design of systems and services that support people to age well.

3. Why this matters

Tasmania is ageing faster than most other parts of Australia. The median age of Tasmanians was 42 years at the 2021 Census, compared with 38 years nationally, and this demographic reality should be reflected across economic, workforce, regional development, and small business policy — not only in health and aged care policy.

Older Tasmanians make significant economic and community contributions. They own and operate small businesses, work in family enterprises, provide paid and unpaid labour, mentor younger people, volunteer, care for family members, and contribute to local economies. Many also rely on local small businesses for the goods, services, social connection, and practical support that help them remain independent in the communities they choose.

This is particularly important in regional and rural Tasmania. In many communities, small businesses are part of the social infrastructure that supports ageing well. Local shops, pharmacies, tradespeople, transport providers, cafes, service businesses, and professional advisers are not simply commercial enterprises. They help people remain connected, access essential services, maintain their homes, manage daily life, and participate in their communities.

The national small business profile also shows why ageing must be considered in business policy. The Australian Small Business and Family Enterprise Ombudsman has reported that nearly half of Australian small business owners are aged 50 and over, with more than one in five aged 60 and over. This means that policies affecting small business are also policies affecting older workers, older business owners, mature-age entrepreneurs, family businesses, and people planning later-life transitions.

A strategy that assumes small business owners are mainly younger, digitally confident, growth-focused entrepreneurs will miss a significant part of the Tasmanian reality. Many older business owners operate sole trader, micro-business, family business, or long-established local enterprises.

Their needs may include digital support, compliance assistance, cyber safety, financial resilience, succession planning, transition advice, and flexible support that recognises caring responsibilities and changing capacity over time.

For older consumers, the small business environment also matters. Digital-by-default services, inaccessible premises, loss of local businesses, poor transport connections and lack of age-friendly service design can all reduce independence and increase isolation. Conversely, thriving, accessible and age-aware local businesses help make communities more liveable for people of all ages.

This is why COTA Tasmania encourages the Government to view ageing as an economic participation issue. A strong Small Business Growth Strategy should recognise older Tasmanians as business owners, workers, carers, mentors, volunteers, and customers - and ensure that small business policy supports their ongoing participation, independence, and contribution.

4. Summary of recommendations

COTA Tasmania recommends that the refreshed Small Business Growth Strategy 2036:

- Recognise older Tasmanians as small business owners, workers, mentors, carers, volunteers, and consumers.
- Ensure small business support programs are age-inclusive and do not assume all businesses are start-ups, growth-focused enterprises, or digitally confident businesses.
- Include later-life entrepreneurship, mature-age workforce participation and succession planning within the *People and connections* theme.
- Treat local small businesses as part of the social infrastructure that supports ageing in place, particularly in regional and rural communities.
- Ensure digital business support, government portals and compliance systems are accessible, supported and not digital-only.
- Include age-friendly service design and accessibility in small business capability-building.
- Recognise the impact of unpaid caring responsibilities on older business owners, mature-age workers, and family business contributors.
- Include clear implementation actions, timeframes, accountability measures, and accessible public reporting.

5. Detailed comments

5.1 People and connections

Older Tasmanians play multiple roles in small business. They may be:

- business owners or sole traders;
- family business operators;
- employees or contractors;
- unpaid contributors to family enterprises;
- carers managing work and business responsibilities;
- mentors to younger business owners;

- volunteers supporting local business and community activity; and
- consumers who depend on small businesses for essential services.

The strategy should avoid treating older people only as retirees or service recipients. Instead, it should recognise the value of later-life economic participation, as well as the diversity of their life experiences and needs.

COTA Tasmania recommends that the refreshed strategy include explicit recognition of:

- mature-age business owners;
- later-life entrepreneurship;
- mature-age workforce participation;
- succession planning for family and regional businesses;
- mentoring and skills transfer between generations; and
- the impact of unpaid caring responsibilities on business participation.

Many older Tasmanians have significant professional, technical, trade, management, and community knowledge. This experience is an economic asset. It can support business mentoring, local leadership, workforce development, and intergenerational skills transfer.

At the same time, ageism can create barriers. Older people may face assumptions that they are less innovative, less adaptable, less digitally capable, or less interested in business growth. These assumptions can affect access to training, finance, grants, advisory services, employment, and business transition support.

COTA Tasmania recommends that small business programs be designed and evaluated for age-inclusion. This includes ensuring that program language, eligibility settings, marketing, mentoring models, and delivery channels do not unintentionally exclude older business owners or mature-age workers.

5.2 Place

In regional and rural Tasmania, small businesses are often part of the social infrastructure that allows older people to remain independent, connected and well.

Local shops, tradespeople, pharmacies, transport providers, home maintenance services, cafes, hairdressers, community-based businesses, and local professional services, all contribute to liveable communities. They are not only commercial services.

For many older people, they are part of the network of practical support, social connection and local knowledge that makes ageing in place possible.

When small businesses disappear from local communities, older people can be disproportionately affected. Loss of local services can mean longer travel distances, reduced independence, increased reliance on family or formal services, greater isolation, and higher costs.

The refreshed strategy should therefore recognise that supporting small business is also part of supporting age-friendly and liveable communities.

COTA Tasmania recommends that the Place theme include consideration of:

- access to essential goods and services in regional and rural communities;
- the role of small businesses in supporting ageing in place;

- accessible main streets, town centres, and business premises;
- transport connections between older residents and local businesses;
- local service gaps that affect independence and wellbeing; and
- opportunities for small businesses to contribute to age-friendly communities.

Tasmania's ageing population should be seen as part of place-based economic planning. Communities that support older residents to remain active, connected, and independent are also communities that support local business resilience.

5.3 Enabling business

Small business support should not assume that all businesses are start-ups seeking rapid growth.

Many older business owners operate micro-businesses, sole trader businesses, family businesses, or long-established local enterprises. These businesses may provide essential local services even where they are not seeking large-scale expansion.

Their support needs may include:

- digital capability;
- cyber safety and scam prevention;
- compliance support;
- workforce and succession planning;
- transition planning;
- financial resilience;
- business simplification;
- support to remain economically active; and
- advice about retirement, sale, closure, or intergenerational transfer.

For some older business owners, the issue is not how to scale up quickly. It may be how to stay viable, reduce administrative burden, manage caring responsibilities, adopt technology, or transition out of business in a planned and financially secure way.

The strategy should recognise these different business life stages.

COTA Tasmania also recommends that the strategy consider the impact of unpaid caring responsibilities. Many older Tasmanians are carers for partners, parents, adult children, grandchildren, or other family members. Caring responsibilities can affect the ability to work, operate a business, attend training, respond to government processes, or take up business support opportunities.

Business programs should be flexible enough to accommodate these realities.

COTA Tasmania supports practical red tape reduction, particularly where it reduces unnecessary complexity for small and micro-businesses. However, simplification should not mean shifting more responsibility onto individuals through poorly supported online systems or complex self-service processes.

The priority should be accessible, practical, and human-centred support.

5.4 Technology

Digital capability is essential for small business.

However, digital-by-default systems can exclude older business owners and older consumers if they are not designed with accessibility, confidence, affordability, and support in mind.

Older Tasmanians are not a single group. Many are confident users of technology. Others experience barriers including cost, poor connectivity, low confidence, lack of training, disability, inaccessible design, cyber safety concerns, or previous negative experiences online.

The Australian Digital Inclusion Index reinforces this point. In 2025, Tasmania recorded the lowest overall digital inclusion score of any state or territory, at 69.4 compared with the national score of 73.6. The Index notes that Tasmania's result reflects factors including lower median personal income, lower secondary school completion, and an ageing population.

Earlier age-specific ADII data for Tasmania shows the particular risk for older Tasmanians. In 2023, Tasmanians aged 60–69 had a digital inclusion score of 62.8 and a Digital Ability score of 52.6. This fell to a digital inclusion score of 54.8 and Digital Ability score of 37.0 for Tasmanians aged 70–79, and to a digital inclusion score of 42.6 and Digital Ability score of just 18.8 for Tasmanians aged 80 and over.

These figures underline why digital-by-default small business and government systems must be designed with older users in mind.

Many older Tasmanians may have adequate affordability scores, but still face significant barriers because of low digital ability, confidence, accessibility, device use, connectivity, or lack of support.

The refreshed strategy should recognise that digital inclusion is not achieved simply by moving services online. Digital systems must be usable, accessible, safe, and supported.

For older business owners, this means access to practical assistance with:

- online business systems;
- digital payments;
- accounting and compliance software;
- government portals;
- cyber security;
- scam prevention;
- online marketing;
- accessible website and service design;
- customer communication.

For older consumers, it means ensuring that small businesses and government business systems do not unintentionally exclude people who cannot or do not wish to engage only online.

COTA Tasmania recommends that digital business support include non-digital pathways, telephone support, in-person assistance where possible, and plain English guidance. This is particularly important in regional communities and for people with disability, low digital confidence, or limited connectivity.

Technology should expand participation, not narrow it.

6. New challenges and opportunities since the previous strategy

Since the previous strategy, several issues have become more pressing for older Tasmanians in the small business context.

These include:

- cost-of-living pressures affecting older consumers and business owners;
- workforce shortages increasing pressure to retain mature-age workers;
- rising digital expectations across government and business systems;
- increased scam and cyber safety risks;
- housing and care pressures affecting workforce participation;
- the financial need for some older people to remain in work or business longer;
- the need for succession planning in regional and family businesses;
- service loss and business closure in smaller communities; and
- increasing recognition of ageism as a barrier to participation.

There are also significant opportunities.

Tasmania has an experienced older population with skills, knowledge and local networks that can support business resilience, mentoring, workforce participation, and community development. Older entrepreneurs and mature-age workers can contribute significantly if policy settings are inclusive and practical.

The refreshed strategy should recognise this opportunity and ensure older Tasmanians are not invisible in economic policy.

7. Implementation and accountability

COTA Tasmania recommends that the refreshed strategy include clear implementation actions, timeframes, and reporting.

The final strategy should show how feedback from representative organisations and community stakeholders has been used. It should also include mechanisms for ongoing engagement with organisations representing groups that may otherwise be overlooked in mainstream business policy.

COTA Tasmania recommends that implementation include:

- specific actions under each theme;
- clear agency responsibilities;
- measurable outcomes;
- regular public reporting;
- accessible consultation and feedback processes; and
- age-inclusive evaluation measures.

In particular, COTA Tasmania recommends that the Government consider how the strategy will measure whether older Tasmanians are benefiting from small business support, digital inclusion initiatives, workforce participation programs, and place-based economic development.

8. Conclusion

COTA Tasmania supports the refresh of the Small Business Growth Strategy 2036 and agrees that the four themes — People and connections, Place, Enabling business and Technology — remain broadly relevant.

However, the strategy should more clearly recognise older Tasmanians as active participants in Tasmania's small business ecosystem. Older people contribute as business owners, workers, carers, volunteers, mentors, and consumers. They bring experience, skills, local knowledge, and community connections that strengthen businesses and support regional resilience.

Small business policy should not assume that economic participation ends at a particular age, or that older people are only service users. Ageing is also a workforce, economic participation, digital inclusion, regional development, and liveability issue.

A strong small business strategy should therefore support older Tasmanians to remain economically and socially active for as long as they choose, while also recognising the role local small businesses play in helping people remain independent, connected and well in their communities.

COTA Tasmania encourages the Government to ensure the refreshed strategy reflects the diversity of Tasmania's small business community, including older business owners, mature-age workers, carers, family business contributors, and older consumers.

COTA Tasmania would welcome the opportunity to contribute further as the strategy and its implementation actions are developed.