

Submission: Economic Diversification and Investment Strategy

1. Overview

COTA Tasmania supports the draft Strategy's ambition to build a more resilient, productive, and regionally inclusive economy. We particularly welcome its recognition that transport, health, housing and digital connectivity affect participation; its focus on regional liveability and demographic evidence; and its commitment to transparent trade-offs and measurable outcomes.

However, the Strategy does not yet apply an adequate ageing or distributional lens.

Tasmania's older median age is identified principally as a constraint on labour supply. Older Tasmanians otherwise remain largely invisible in a document whose vision promises opportunity for 'every region and every generation'.

An ageing population is not simply an economic liability to be managed. Older Tasmanians are workers, business owners, consumers, investors, unpaid carers, volunteers, mentors and holders of skills and institutional knowledge. They sustain local economies and community infrastructure, particularly in regional Tasmania. At the same time, many face barriers created by age discrimination, unsuitable housing, limited transport, poor digital access, health and caring responsibilities, and the loss of face-to-face services.

The final Strategy should therefore make inclusive economic participation a core design requirement, not an assumed consequence of growth. It should test who benefits from investment and productivity reforms, who bears the costs, and whether people can participate regardless of age, income, disability, location or digital capability.

2. About COTA Tasmania

COTA Tasmania is the peak body representing the interests of older Tasmanians. We work to ensure that Tasmanians can age with dignity, security, opportunity and choice, and that public policy, services and communities recognise the diversity, experience and contribution of older people.

COTA Tasmania brings the perspectives of older Tasmanians to government, service providers and the wider community. Our work includes advocacy on health, aged care, housing, transport, digital inclusion, safety, participation and the rights of older people to make informed decisions about their own lives.

3. Evidence from Older Tasmanians

COTA Australia's 2025 State of the Older Nation survey¹ included 217 Tasmanian respondents aged 50 and over.

¹ [COTA Australia State of the Older Nation Report 2025](#)

Of these, 58 per cent lived in regional Tasmania, 21 per cent lived with disability, 44 per cent were employed, self-employed or business owners, and 47 per cent were fully or partly retired.

The findings highlight several issues directly relevant to Tasmania's economic strategy:

- 39 per cent had experienced ageism since turning 50, with employment the most commonly reported setting;
- 20 per cent were living in poverty, rising to 40 per cent among respondents living with disability;
- 42 per cent had difficulty accessing needed health care;
- 37 per cent were unable to adapt their homes to meet accessibility needs; and
- despite the online sample being highly digitally confident, 44 per cent found it difficult to keep pace with technological change.

The results were weighted to align with ABS Census population distributions. However, because the survey was conducted online and included relatively few people with aged care experience, COTA Tasmania presents these findings as indicative of older Tasmanians' experiences rather than precise population estimates.

4. Summary of recommendations

- Embed age inclusion, equity and intergenerational fairness in the Strategy's outcomes and decision-making principles.
- Recognise older Tasmanians as economic contributors and remove barriers to mature-age employment, enterprise and lifelong learning.
- Adopt indicators that measure the distribution of economic benefits, not only aggregate investment, output and workforce participation.
- Make accessible housing, transport, health and community services central to regional economic planning.
- Ensure digital transformation and AI adoption are accessible, safe and accompanied by supported non-digital pathways.
- Define productivity in care and human services by quality, prevention, continuity, access and outcomes, not simply cost or volume.
- Protect residential consumers from unreasonable costs arising from major energy and infrastructure decisions.
- Include older people and their representative organisations in action planning, implementation and public reporting.

5. Detailed Comments

5.1 Make age inclusion part of the economic framework

The proposed vision is appropriately broad, but the goals, outcomes and indicators narrow quickly to investment, productivity and labour supply. There is no clear mechanism for determining whether economic gains improve people's material wellbeing or are shared across generations, income groups and regions.

The decision-making principles require government to consider competition and the public interest, but the public-interest test is not explained. It should expressly include equity, accessibility, intergenerational impacts, regional liveability and the distribution of costs and benefits.

These considerations are especially important where scarce public resources, land, energy capacity or infrastructure are directed to major private investments.

Recommendation: Add age inclusion, equity, accessibility, and intergenerational fairness to the Strategy's outcomes, decision-making principles and assessment frameworks. All major initiatives should include a published distributional and community-impact assessment.

5.2 Recognise and support older Tasmanians' economic contribution

Priority 5 correctly identifies Tasmania's workforce challenge and the need for lifelong learning. Its proposed initiatives, however, concentrate on young people, migration, and future workers. They do not address the large group of mature workers who already live in Tasmania and may wish or need to remain in, return to or change their participation in paid work.

Increasing participation should not mean pressuring people to work for longer regardless of their circumstances. Rather, it should mean removing avoidable barriers and enabling genuine choice.

The SOTON findings outlined above demonstrate that ageism remains a material barrier to mature-age economic participation. Relevant barriers include age discrimination in recruitment, inflexible work design, caring responsibilities, health limitations, limited retraining opportunities and employment services poorly designed for mature jobseekers.

The Strategy should also recognise forms of economic contribution that are not captured by conventional labour-force measures. Unpaid caring and volunteering support health, aged care, disability, sport, emergency services, and community organisations.

These contributions have substantial economic and social value and should not be treated as inactivity.

Recommendation: Expand Priority 5 to include a mature-age participation and enterprise stream covering age-inclusive employment practices, flexible work, phased retirement, career transition, lifelong learning, support for older entrepreneurs and fit-for-purpose employment services. Measure and recognise unpaid caring and volunteering alongside paid participation.

5.3 Measure inclusive prosperity, not growth alone

The proposed indicators are dominated by capital investment, Gross State Product, productivity, employment and skilled migration.

These are useful measures of economic activity, but they do not establish whether Tasmanians experience greater security, opportunity or living standards.

Indicators should be disaggregated wherever possible by age, gender, disability, income, and region.

An age-standardised participation gap, while useful, can conceal the experiences of mature workers and people moving between work, caring and retirement.

Additional indicators should include:

- household disposable income and cost-of-living pressure;
- secure and suitable employment, including mature-age employment and underemployment;
- access to affordable, accessible and appropriately located housing;
- access to transport, health, care and essential services;
- digital inclusion and continued access to supported non-digital channels;
- regional liveability, social connection and capacity to age in place; and
- the distribution of costs and benefits arising from major investments and reforms.

Recommendation: Develop an inclusive prosperity indicator set and publish disaggregated results through the proposed rolling action plans and implementation updates.

5.4 Treat age-friendly regions as economic infrastructure

COTA Tasmania welcomes the recognition under Priority 4 that housing supply, infrastructure and liveability shape economic performance. In regional Tasmania, however, the availability of a house does not by itself enable participation. People also need suitable housing, transport, health and community services, accessible public places, and reliable communications.

Regional economic analysis based on functional labour markets may be useful, but it should not overlook people who are outside paid employment or who need to travel for care, shopping, volunteering and community participation.

Demographic data and regional plans should explicitly address population ageing and the infrastructure required for people to remain connected and independent.

Faster rezoning and planning pathways may help housing supply, but new housing and precincts must be designed for the population Tasmania will have, not the population it once had.

This requires accessible and adaptable housing, universal design, proximity to services, safe pedestrian environments and accessible public and community transport.

Recommendation: Require regional prospectuses, land-use planning and infrastructure sequencing to apply age-friendly and universal-design principles. Regional data should identify age, disability, transport access, service access and housing suitability, and older residents should be directly involved in place-based planning.

5.5 Make digital transformation inclusive and safe

COTA Tasmania supports investment in reliable and affordable digital connectivity and in skills that help people participate in a changing economy.

However, the draft assumes that technology adoption will translate into productivity and opportunity without adequately addressing exclusion, safety or the transfer of administrative work from institutions to individuals.

Older Tasmanians are not an homogeneous group.

Many use digital services confidently; others are limited by affordability, connectivity, disability, inaccessible design, lack of support, or concerns about scams and privacy. AI and automated systems can create additional risks where their operation is opaque or where there is no effective human review.

A service is not genuinely more productive if it saves an organisation time but requires individuals to navigate inaccessible systems, repeatedly supply information, manage errors, or abandon the service altogether.

Recommendation: Make accessibility, affordability, safety, and user support explicit requirements of the digital and AI agenda. Retain supported phone, face-to-face and paper pathways for essential services, and require meaningful human review of automated decisions that materially affect people.

5.6 Define productivity appropriately in care and human services

The draft identifies care as a major service sector and refers to greater efficiency, prevention, choice, competition and contestability in human services.

COTA Tasmania supports practical reform and investment in prevention, but cautions against applying narrow productivity measures to services whose purpose is human wellbeing.

In aged care and health and community services, lower unit costs or higher service volumes do not necessarily represent better productivity. Poor continuity, rushed care, inaccessible services, and unmet need may reduce immediate expenditure while creating larger costs for individuals, families, and public systems down the track.

Recommendation: Define care-sector productivity through quality, safety, continuity, workforce capability, equitable access, prevention, and outcomes for service users. Any competition or contestability reform should demonstrate a clear public benefit and protect continuity of essential services, including in thin regional markets.

5.7 Protect households in energy and infrastructure decisions

COTA Tasmania welcomes the draft's acknowledgement that strategic energy development must be balanced with the reliable and competitively priced supply on which existing households and businesses depend. That commitment should be strengthened before arrangements for new strategic energy users are developed.

Major infrastructure and energy decisions can distribute benefits and costs unevenly. Older people on low or fixed incomes have limited capacity to absorb higher electricity, transport or housing costs. They may also have increased reliance on electricity for heating, cooling, refrigeration, communications, and medical equipment.

Recommendation: Require transparent household and distributional impact assessments for strategic energy and infrastructure decisions. Concessions to major users must not shift unreasonable costs or reliability risks to residential consumers, and appropriate concessions and community service obligations must be maintained.

5.8 Strengthen participation, accountability, and delivery

The Strategy will ultimately be judged through its action plans, funding choices and implementation.

Consultation should therefore continue beyond finalisation of the high-level document. Older Tasmanians and their representative organisations should be involved in designing initiatives, assessing impacts and reviewing outcomes.

COTA Tasmania supports the proposed public implementation updates. These should report against clear baselines, targets, responsibilities and timeframes, and explain how feedback has affected priorities. This would help avoid a familiar weakness in strategic documents: strong aspirations accompanied by imprecise commitments to ‘support’, ‘encourage’, ‘explore’, or ‘work with’ others.

Recommendation: Establish an inclusive implementation and evaluation process, including direct engagement with older Tasmanians, COTA Tasmania, and the Older Persons Ministerial Advisory Council. Each action plan should identify responsible agencies, resourcing, measurable targets, timeframes and public reporting arrangements.

6. Conclusion

Tasmania’s demographic profile should be a starting point for better economic design, not a problem statement attached to workforce supply.

A resilient economy will make full use of the contribution, experience, and purchasing power of older Tasmanians while ensuring that people who are not in paid work can still live securely and participate in their communities.

With an explicit ageing and equity lens, the Economic Diversification and Investment Strategy can better fulfil its promise of opportunity for every generation and every region.

COTA Tasmania would welcome the opportunity to contribute to the development of the final Strategy and its action plans.