

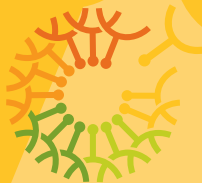
COTA TAS INC

2015–2016

STATE BUDGET
COMMUNITY
CONSULTATION
SUBMISSION

COTA

For older Australians



COTA TASMANIA

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About COTA Tasmania

COTA Tasmania (Council on the Ageing [Tas] Inc) is a not-for-profit organisation, operating as a peak body for a wide range of organisations and individuals who are committed to encouraging our community to think positively about ageing. This involves promoting and encouraging social inclusion and championing the rights and interests of older Tasmanians.

The vision of COTA Tas is for an inclusive society which values, supports and respects older people. COTA Tasmania is supported by the Tasmanian Government through Communities, Sport and Recreation Tasmania (CSRT).

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Introduction

As people live longer, greater consideration must be given to encouraging a productive 'third age'. Tasmania's ageing population is at once a challenge and an opportunity. The trend is not unique to this State, but we are a front runner in our experience of this trend in Australia.

It is important to note that between 2001 and 2011 Tasmania's total population increased by 7.5%. Within the same ten year period Tasmanians aged 65+ years increased by 27% while those aged 80+ years increased by 35%. The 2011 Australian Bureau of Statistics (ABS) Census shows that Tasmania, of all states and territories, has the highest proportion of the population aged 65+ years, with the highest median age at 40 years.

In 2011, one in six Tasmanians were aged 65+ years and in 2020 one in five will be aged over 65 years and in 2030, one in four Tasmanians will be aged 65 years or more. Looking at more localised populations, twelve of the twenty-nine Local Government Areas in Tasmania will have one third of the population aged 65 or more years.¹

Tasmania must take advantage of the opportunities to reap the "longevity dividend" and be creative, forward thinking and compassionate in our combined efforts to achieve it. Our submission canvasses opportunities to capitalise on our ageing population profile, demonstrate respect for the rights of older Tasmanians and protect our vulnerable older citizens.



¹ COTA Tasmania, *Facing the Future – A baseline profile on Older Tasmanians*, December 2013

Summary of Recommendations

1.0

The State Government initiates the process that will deliver WHO Age Friendly State status for Tasmania.

Beyond existing commitments to the Inclusive Ageing Strategy delivery, that forward estimates for each of the three budget years commencing 2016/17 include funding to support the co-ordination of state-wide Age-Friendly community effort of \$125,000 per annum.

2.1

The Tasmanian Government establish a Communications Advisory Group, comprising Tasmanian seniors, for consultation on matters of access to information, including technology use, written communication, phone-based and face-to-face communication.

2.2

When providing information for seniors, State Government departments and authorities ensure that alternatives to internet-based information are also provided. Alternatives include: hard copies of forms, telephone numbers, and opportunities for face-to-face contact.

2.3

The Tasmanian Government support the establishment of a Seniors' Information Service, to provide targeted information for older Tasmanians. The Service should be adequately staffed by well-trained persons, including older Tasmanians, to enable face-to-face and phone-based service, along with on-site assistance to access information via the internet.

3.1

That COTA Tasmania and Shelter Tasmania conduct research to inform the development of co-operative solutions between landlords and older tenants to increase longer term private rental options that meet the needs of renters and landlords. State Government funding of \$80,000 over two years (\$40,000 in each year) and commencing in the 2015/16 budget year is provided to Shelter Tasmania(\$20,000 in each year) and COTA Tasmania (\$20,000 in each year) to deliver this research.



3.2

Immediate resolution of the minimum standards component of the Residential Tenancy Act Amendment Bill is recommended.

Minimum standards had been agreed through a comprehensive process of consultation and were due to commence on 1st October 2014. The standards would provide much needed certainty for both tenants and landlords. COTA Tasmania suggests either:

- i) a commitment by Government to enacting the Bill in full, or*
- ii) if change is desirable, a conventional oven be the minimum standard for cooking appliances (replacing the lower standard of a microwave oven).*

3.3

That an allocation is made in the forward estimates for the implementation of the Affordable Housing Strategy commencing in the 2015/16 budget year.

5.1

That State Government funds the development and delivery of Falls Prevention Peer Education programs to extend the benefits derived from the existing Stay on Your Feet program administered by the Department of Health and Human Services.

\$60,000 over the next two years (\$30,000 in each year)

6.1

Ongoing funding of the Advocacy Tasmania Helpline in each of the next three years commencing in the 2015/16 budget year.

7.1

COTA Tasmania recommends that negotiations between representatives of the Government and the community sector for the creation of a new formula for grant indexation be commenced, with a view to its introduction in 2016-17. Estimated cost: Uncosted.

7.2

COTA Tasmania recommends that appropriate indexation is immediately applied to all Government grants to community service organisations and is adjusted to the new formula in 2016-17. Estimated cost: Uncosted.



Tasmania has a significant opportunity to capture the front running in Australia for valuing and creating an age friendly community. This can be achieved by seizing the opportunity to become an age friendly state under the World Health Organisation's (WHO) Age Friendly Communities program.

The number of WHO Age Friendly communities in Australia² continues to grow. In Tasmania, the city of Clarence has achieved this status and other local government areas are beginning to work on the process. Tasmania's relatively small size, a supportive and enthusiastic local government sector and access to first-hand knowledge and experience of the WHO program through the COTA network mean that we are uniquely positioned to take advantage of the opportunity of becoming an Age Friendly State.

COTA Tasmania has already started introducing the concept at the local government level with direct support and funding from the State Government under the Inclusive Ageing: Tasmania 2012-2014 Strategy. Existing funding commitments will continue COTA Tasmania's role on this and other Inclusive Ageing project to June 2016.

By supporting the concept and the promotion and co-ordination of effort, the Tasmanian Government can deliver a proven framework for developing age friendly communities statewide that will engage local communities in the process. This integrated approach that stimulates grass root contributions and capacity building is a great way to harness a multi-level and multi-disciplinary approach to creating age-friendly communities.

2 World Health Organisation – WHO Global Network of Age-friendly Cities and Communities

http://www.who.int/ageing/projects/age_friendly_cities_network/en/ Accessed 21/1/2015

Age friendly communities benefit the whole community while harnessing the crucial role older people play through paid and volunteer work and the transfer of knowledge and experience. In addition, this approach acknowledged diversity in the community, fights ageism and fosters a healthy, socially inclusive community. This equates to a positive and proactive community and dollars saved in the budget.

The WHO provides guidance and promotes the generation of knowledge on how to assess the age-friendliness of a city or community, how to integrate an ageing perspective in urban planning and how to create age-friendly urban environments.

Key steps include:

- involving older people in the process,
- building partnerships within the community that involve local businesses, community organisations and academic institutions.
- Assessing the age-friendliness of the community and the development of a community wide action plan based on the findings of the assessment that can be monitored over time. This is best achieved at the local government level.

RECOMMENDATION 1:

The State Government initiates the process that will deliver WHO Age Friendly State status for Tasmania.

Beyond existing commitments to the Inclusive Ageing Strategy delivery, that forward estimates for each of the three budget years commencing 2016/17 include funding to support the co-ordination of state-wide Age-Friendly community effort of \$125,000 per annum.



The key objective of the *Inclusive Ageing: Tasmania 2012-2014 Strategy*, 'Finding out: accessing the right information at the right time' project was to improve access to information in order to enable older people to remain independent and socially connected, and to reduce the risk of becoming socially excluded.

The research project identified that access to information in Tasmania today is not equal. Our research shows that older people are feeling disenfranchised and are encountering multiple barriers to finding information. There are difficulties with communication, both written and verbal. There are problems with physical access to, and use of, services and activities.

The rising costs of doing business means more reliance on online access to information and automated telecommunications, rather than face-to-face interaction. This is leading to increasing levels of frustration and isolation of people who would prefer to deal directly in person with people who know about their issues. Although there is frustration, there is also optimism that by adopting some simple solutions life will be made significantly easier—older people will be better informed and more socially connected.

The findings show that technology presents its own challenges, from computer literacy to internet access and mobile phone use. As expected, mobile phone and internet usage is less common in the older age groups of our participants (75+ years), while a home land line is still frequently in use. In addition, issues of poor network coverage compound barriers to accessing information, and assistance in an emergency.

The cost of new technology, mobile phones, transport and some services also act as barriers to social connectedness.

Perhaps of greatest concern is the finding that people are struggling with issues of self-confidence and isolation. Social exclusion causes and compounds existing barriers to information.

This report contains a range of solutions to overcome barriers, which create problems of social and digital exclusion. Older people who participated in the research made simple, practical suggestions to overcome barriers regarding font sizes, phone manner, clear language instructions, and face-to-face service options. They put forward ideas for improving access

to social activities, such as increasing transport options, local activities and library services. Innovative suggestions to enable the easier use of, and access to, technology were also made. These include a home-based service to assist people in ongoing learning about their internet, computer and mobile phone. There may also be opportunities for intergenerational learning and teaching opportunities.

RECOMMENDATION 2.1:

The Tasmanian Government establish a Communications Advisory Group, comprising Tasmanian seniors, for consultation on matters of access to information, including technology use, written communication, phone-based and face-to-face communication.

RECOMMENDATION 2.2:

When providing information for seniors, State Government departments and authorities ensure that alternatives to internet-based information are also provided. Alternatives include: hard copies of forms, telephone numbers, and opportunities for face-to-face contact.

RECOMMENDATION 2.3:

The Tasmanian Government support the establishment of a Seniors' Information Service, to provide targeted information for older Tasmanians. The Service should be adequately staffed by well-trained persons, including older Tasmanians, to enable face-to-face and phone-based service, along with on-site assistance to access information via the internet.



PRIVATE RENTAL

Secure housing has long been acknowledged as a significant contributor to health and well being for older Australians.

Recent national research examines the problem of older Australians' vulnerability within the private rental market. Emerging issues include the availability of suitable and affordable rental properties to meet existing and projected demand from older renters and the lack of security of tenure that can mean renters need to move outside the community in which they have established social connections and links with service providers.

Housing security has health benefits, promotes self-sufficiency and allows older Australians to remain productively engaged in their communities as workers and as volunteers. National research such as the AHURI report *Preventing first time homelessness amongst older Australians* June 2014 has identified ways that the private rental market can be challenging and even precarious for older Australians, including the high price of renting, rent increases for tenants on fixed incomes, and the availability of accessible and adaptable accommodation as an older tenant's needs change.

While home ownership among older Tasmanians is high (73% of Tasmanians aged 65+ lived in private dwellings that were owned or being purchased at the last census in 2011³) indications are that there is and will continue to be a growing number of older Tasmanians relying on private rental. This group, while relatively small, are among the most vulnerable in our community.

Anglicare's annual rental affordability snapshot (April 2014) revealed that of the available rental properties advertised for rent across Tasmania on the weekend of 5-6 April, only 6% (60 properties) were affordable for single person on the age pension. A total of 11% were affordable for an age pensioner couple. This study does not take into consideration further requirements for older renters around access (stairs, support railings & modifications, public transport et al) which will inevitably reduce the number of properties suitable for older renters.

Of particular concern are research findings that indicate that older women are especially vulnerable to housing stress, lack of security of tenure and homelessness. More women are moving into retirement without assets or lifetime superannuation due to caring commitments during their lives that have kept them away from continuous employment.⁴

In Tasmania, approximately 1/3 of private rental accommodation is managed by real estate agents who are members of the Real Estate Institute of Tasmania – little data is available about the other 2/3 of the private rental market. Research is needed to fill this gap. There is little data beyond the 5 yearly Census, and almost no information about how Tasmanian landlords view older tenants, and how age-friendly landlords could best support 'ageing in place' for tenants.

An analysis of Tasmania's current and projected demography and private rental trends using statistical and microeconomic measures and qualitative exploration of the lived experience of older Tasmanian renters, will inform the development of cooperative solutions.

To this end, a research project is suggested that will:

- Map supply of rental accommodation in Tasmania, identifying tenancy options and other support that meets the needs of older renters.
- Map the housing pathways and lived experience of older Tasmanian renters.
- Examine urban and rural experiences in the south, north and north-west of Tasmania.
- Identify landlord types in the private rental market who are appropriate targets for model 'older tenant' approaches.
- Capture landlord attitudes to and knowledge about older tenants.
- Review world and national best practice (literature).

3 COTA Tasmania, *Facing the Future – A baseline profile on Older Tasmanians*, December 2013

4 Institute for Social Research, Report for the Mercy Foundation, *Older Women's Pathways out of Homelessness in Australia*, February 2014.



RECOMMENDATION 3.1:

That COTA Tasmania and Shelter Tasmania conduct research to inform the development of co-operative solutions between landlords and older tenants to increase longer term private rental options that meet the needs of renters and landlords. State Government funding of \$80,000 over two years (\$40,000 in each year) and commencing in the 2015/16 budget year is provided to Shelter Tasmania (\$20,000 in each year) and COTA Tasmania (\$20,000 in each year) to deliver this research.

MINIMUM STANDARDS FOR RENTAL PROPERTIES

COTA Tasmania noted the changes to the Residential Tenancy Act last year on the back of an extensive consultation process. It was encouraging to see the introduction of a six week notice period for terminations at the end of a fixed term lease which will no doubt be of benefit to older tenants. COTA is concerned that there is still uncertainty around the proposed changes to the minimum standards section that were held back when the remainder of the provisions became law and encourages the resolution of this uncertainty as soon as possible.

RECOMMENDATION 3.2:

Immediate resolution of the minimum standards component of the Residential Tenancy Act Amendment Bill.

Minimum standards had been agreed through a comprehensive process of consultation and were due to commence on 1st October 2014. The standards would provide much needed certainty for both tenants and landlords. COTA Tasmania suggests either:

- i) a commitment by Government to enacting the Bill in full, or*
- ii) if change is desirable, a conventional oven be the minimum standard for cooking appliances (replacing the lower standard of a microwave oven).*

AFFORDABLE HOUSING STRATEGY:

COTA Tasmania strongly supports the development of the Affordable Housing Strategy that is currently underway and will continue to be involved in this process as it progresses. There are multiple issues that contribute to the availability of affordable housing in Tasmania and the State Government is to be congratulated on tackling this issue through the development of the strategy. The needs of older Tasmanians should be given careful consideration in this process as there are some factors that are unique to this cohort. The implementation of this strategy once developed will require the ongoing commitment of government alongside the investment community and community organisations.

RECOMMENDATION 3.3:

That an allocation is made in the forward estimates for the implementation of the Affordable Housing Strategy commencing in the 2015/16 budget year.



4

Importance of Concessions

COTA Tasmania commends the State Government for the commitment to continue part funding a range of concessions for seniors as part of the 2014-15 State Budget following the Federal Government's announcement that it would discontinue concessions funding.

The range of seniors concessions allow older Tasmanians and others on low incomes to enjoy a reasonable standard of living in an environment where the cost of living is continually on the rise.

The concessions underpin the ability of older Tasmanians to enjoy a reasonable standard of living and afford the necessities of life and essential services such as healthcare, electricity, rates, water and food. Importantly, the concessions also assist people with transport and recreational expenses that contribute to social inclusion and wellbeing.

COTA Tasmania is also very pleased to see that concession funding has also been included in the forward estimates and we strongly support the State government's contribution that we also know is highly valued by older Tasmanians.

5

Savings for the Health Budget: Peer Education Falls Prevention

Fall-related injuries are common among older people and are a major cause of pain, disability, loss of independence and premature death. Falls also result in relatively high levels of preventable hospitalisation, often for extended periods, that come at a high cost.

One in every 10 days spent in hospital by a person aged 65 years and older in 2010-11 was directly attributable to an injurious fall. These episodes of care accounted for 1.4 million patient days over the year and the average total length of stay per fall injury case was estimated to be 14.7 days.⁵

Recent data presented at the Australian Association for Gerontology Conference in 2014 also highlighted the fact that there are a significant number of emergency ambulance calls that are made by people who need assistance to get up from a fall but do not require further medical assistance.⁶ The financial costs

associated with the treatment of fall related injuries are substantial as are the social implications for the individual involved. It is clear that intervention to limit the number of falls being experienced by older people in our community has the potential to significantly reduce costs within the health system.

In recognition of the substantial financial and personal costs caused by falls in older Tasmanians, the Department of Health and Human Services has made a substantial investment in falls prevention through the development of the Stay on Your Feet resources. The package of resources is comprehensive and provides excellent advice for older people in the community. Other jurisdictions have also produced similar resources that are also well supported by successful research.

Notwithstanding this fact, indications are that community awareness and knowledge of preventative measures is still relatively low and participation in interventions recommended by health professionals is often not sustained.⁷

⁵ Australian Institute of Health and Welfare, Clare Bradley, Injury Research & Statistics Series No.84, Trends in hospitalisations due to fall by older people, Australia 1999-00 to 2010-11, 2013

⁶ Burton, E and Lewin G, C, "Do older home care clients need to be helped off the floor", 47th Australian Association of Gerontology National Conference paper, November 2014

⁷ Hill, K, Australian Ageing Agenda, Call to action on falls prevention, Australian Ageing Agenda, 25 March 2014



The addition of a peer education component to this program would assist in further disseminating this information to the target audience and increase awareness of the recommendations contained within the resources. COTA Tasmania has delivered peer education modules in related areas in the past and currently has a team of experienced volunteer Peer Educators who could engage in such a project.

Peer education is a term widely used to describe a range of initiatives where people from a similar age group, background, culture and/or social status educate and inform each other about a wide variety of issues. The rationale behind peer education is that peers can be a trusted and are a credible source of information. They share similar experiences and social norms and are therefore better placed to provide relevant, meaningful, explicit and honest information.

The re-introduction of a Falls Prevention Peer Education program in Tasmania has great potential to capitalise on existing government investment in this space, extend the awareness of the impact of falls in the target community and reduce costs to the health budget through reducing falls among the older age group. COTA Tasmania is uniquely placed to assist in the delivery of such a program.

RECOMMENDATION 5.1:

That State Government funds the development and delivery of Falls Prevention Peer Education programs to extend the benefits derived from the existing Stay on Your Feet program administered by the Department of Health and Human Services. Estimated cost: \$60,000 over the next two years (\$30,000 in each year)

6

Elder Abuse and the Elder Abuse Helpline

COTA supports a community and whole of government response to the issue of elder abuse and values the opportunity to partner with State Government in the delivery of actions to ensure that all older Tasmanians are valued members of society and are treated with respect. The announcement of three years funding support in the last budget to enable COTA to raise awareness and empower older people to prevent elder abuse in our community is appreciated and we are confident this will assist in the prevention of elder abuse.

Elder abuse remains a significant issue for Tasmania. Large population-based studies show incidences of abuse at between three and five percent of the population, which equates to 3,000-4,500 Tasmanians.⁸ Abuse of older Tasmanians is a violation of human rights and a rejection of the fundamental respect that our older people deserve. Ending abuse is a community

responsibility that demands all sectors of society actively address its causes and reduce its harmful effects.

The Elder Abuse Helpline delivered by Advocacy Tasmania is a critical component of Tasmania's response to elder abuse. The Helpline has provided assistance in hundreds of cases since its inception and collects valuable information that will assist in reducing the incidence of elder abuse. The Helpline had an initial budget of \$120 000pa.

RECOMMENDATION 6.1

Ongoing funding of the Advocacy Tasmania Helpline in each of the next three years commencing in the 2015/16 budget year.

⁸ Department of Health and Human Services 2012, *Protecting Older Tasmanians from Abuse*, Tasmanian Government



Inadequate indexation undermines the viability of community service delivery. Its importance was acknowledged in key Liberal Government election commitments.

However, the current Government has continued the previous Government's cut to indexation funding on DHHS grants for the fourth consecutive year.

In recent years the indexation received on DHHS-funded grants has not covered actual increases in real and variable costs. In spite of this, the activity requirements for these grant requires the maintenance of set levels of activity.⁹

The DHHS grant indexation funding formula which was abandoned in June 2011 was introduced in July 2001 after a long campaign by community sector advocates. The establishment of this formula was always considered an historic achievement for both Government and the sector as it was seen to mark a new maturity in Government/sector relations; it allowed community services to take a strategic approach to financial planning, and as a collaborative approach to service pricing, was the first step towards the Partnership Agreement between DHHS, DPAC and the Tasmanian Community Sector.

The original indexation formula was linked to public sector earnings, reflecting an acknowledgement of the need to improve community sector wage levels. This logic has been made less relevant due to the Government's commitment to funding the Equal Remuneration Order and the uncertainty of public sector wage settings. Therefore, COTA Tasmania suggests that rather than returning to the historic grant indexation formula, a new formula be negotiated which reflects current service pricing concerns.

In addition, the current Government has continued with previous Governments' inconsistent approach to indexation; only those grants funded through the Department of Health and Human Services receive indexation, those delivered through other agencies, such as Department of Premier and Cabinet, receive no indexation at all.

⁹ Indexation on Department of Health and Human Services' grants remained at the reduced rate of 2.25% in 2014-15. This continues what is effectively a flat cut across the board of all funded services which was costed at \$3.372 million for 2012-2013 (Costing from Department of Health and Human Services 2012, List of Savings Strategies: 4 October 2011 (Reviewed February 2012), DHHS, Hobart.

RECOMMENDATION 7.1:

COTA Tasmania recommends that negotiations between representatives of the Government and the community sector for the creation of a new formula for grant indexation be commenced, with a view to its introduction in 2016-17.

Estimated cost: Uncosted.

RECOMMENDATION 7.2:

COTA Tasmania recommends that appropriate indexation is immediately applied to all Government grants to community service organisations and is adjusted to the new formula in 2016-17. Estimated cost: Uncosted.



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