



2020

2021

State Budget
Community
Consultation
Submission

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 Tasmanians as they age.

The vision of COTA Tasmania is that ageing in Australia is a time of possibility, opportunity and influence.

For further information or advice regarding the content of this document, please contact:

Sue Leitch

Chief Executive Officer

COTA Tasmania

'Westella'

181 Elizabeth Street

HOBART TAS 7000

Phone: (03) 6231 3265

Mobile: 0448 281 897

Email: suel@cotatas.org.au



COTA TASMANIA

Introduction: Embracing the Future

Many older Tasmanians live healthy, happy lives, but social isolation and loneliness are becoming more common. Government and community need to plan and implement strategies, services and supports to make sure all Tasmanians remain connected to their community and can age with dignity, choice and respect.

COTA Tasmania recently released *Embracing the Future: Tasmania's Ageing Profile Part II* which includes information about the 'who' and 'how' of ageing in Tasmania.

Using data from 2016 ABS Census and other national and state sources, *Embracing the Future Part II* provides an evidence base for further engagement with our communities and future decision making. For Tasmania to be a great place to age, we must involve Tasmanians of all ages in meaningful discussions about what it is to live a good life and be attuned to the environmental factors that are affecting how we live our lives.

<https://www.cotatas.org.au/policy-advocacy/cota-reports/embracing-the-future/>

Not least of these factors is ageism in its many forms, both overt and subtle. Ageism presents barriers to employment, community participation, access to information and services, can affect self-image and compound existing life challenges.

Tasmania has an enviable record of innovation in response to opportunities and challenges. This submission highlights a number of investment priorities that will enable older Tasmanians to fully participate in our community and share the benefits flowing from a strong economy. We must design and deliver strategies that deliver more liveable communities for Tasmanians of all ages.

Investment opportunities:

1. Housing and homelessness
2. Health and wellbeing
3. Loneliness
4. Digital Inclusion
5. EAAA national elder abuse prevention conference
6. Mature age workforce
7. Ageism
8. Seniors Week

1. Housing and Homelessness

Affordable, appropriate and accessible housing that will meet Tasmania's current and future needs is critical to underpinning the wellbeing and success of our community.

Tasmania is experiencing a housing crisis and we need action now to support those who are adversely impacted. The increasing incidence of housing stress and homelessness experienced in Tasmania has reinforced the critical need for an increase in the supply of affordable and appropriate housing in our state.

The housing needs of our community have changed and will continue to change. Accordingly, our housing supply must reflect and accommodate these evolving needs.

A long-term view and an innovative approach is required to ensure that we address our current challenges in the delivery of affordable housing and also respond proactively to the projected housing requirements of our ageing population.

As our population ages, there will be increasing demand for a diversity of housing that enables Tasmanians to age in their community in secure, accessible, affordable and appropriate housing.

The ageing profile of the Tasmanian community is well documented.

The proportion of Tasmania's population aged over 65 years increased from 12.4% in 1996 and 14.9% in 2006, and to 19.4% in 2016. This trend is set to continue. Almost 180,000 Tasmanians (30.5% of population) are expected to be over 65 years of age by 2060.¹

Older Tasmanians have a strong preference to stay in their own home as they age and for many homeowners this is achievable. Over three quarters of older Tasmanians owned their own home in 2016. Research has demonstrated that ageing in place also provides many benefits and if achieved reduces the costs of ageing.

However, it must also be recognised that around 22% of older Tasmanians do not own their own home and many experience housing insecurity, housing stress and homelessness.

Census data shows the proportion of Tasmanians aged over 65 who own their home with a mortgage grew increased between 2011 to 2016. The number of older Tasmanians renting increased by 1,887 people between 2011 to 2016 to over 10,000 older Tasmanians in 2016.² While older Tasmanians tend to pay lower weekly rents, the rent they pay is increasing rapidly. This is of concern as many older Tasmanians rely on a fixed income.

We need to develop and implement plans that will assist the growing cohort of older Tasmanians in need into secure housing that will meet their needs as they age.

¹ 2019 Embracing the Future, COTA Tasmania

² Ibid

There is a need for greater consideration of the needs of ageing Tasmanians in our planning and delivery of housing both now and in the future. In particular, housing policy must consider:

- **Diversity** – older people are not a homogenous group. A range of housing options and choices are required to cater to that diversity.
- **Community** – older people want to be connected to the community in which they have meaningful relationships and social supports.
- **Independence** – older people want to live independently in the community for as long as possible and be free to make their own decisions about housing options.

The experiences of Tasmanians in housing stress or homelessness

Rental:

COTA Tasmania continues to be concerned about the vulnerability of older Tasmanians living in private rental and the availability of age appropriate housing, both in key centres and in regional areas.

Greater Hobart is the least affordable metropolitan area in Australia when income levels are taken into consideration. The recently released Rental Affordability Index (RAI) paints a stark picture for older renters and for single pensioners especially. Across all regional areas, rents for the single pensioner were found to be severely unaffordable. For people on the Age Pension, southern Tasmania in particular has little to offer.³

Older Tasmanians are increasingly finding themselves in the private rental market where security of tenure is a major concern, and increasingly the ability to pay the rent is front and centre as competition for rental properties increases statewide.⁴

Of Tasmania's 92,364 renters in 2016, 10,780 were aged over 65, equalling 11.7% of renters.⁵

Tenancy insecurity forces many people to accept living in poor quality housing. Most tenants (62%) are afraid to ask for repairs, modifications to improve accessibility or complain about the poor condition of their home, for fear of eviction. This fear is heightened in markets like Hobart and Launceston where rental housing is in such short supply.

³ SARC Anglicare 2019, Rental Affordability Snapshot Tasmania 2019

⁴ COTA Tasmania, Embracing the Future Part 2 <https://www.cotatas.org.au/policy-advocacy/cota-reports/embracing-the-future/>

⁵ ABS 2016 Census

| Age (Years) | Owned | | | | | | Rented | |
|-------------|----------|------|---------------|------|---------|------|--------|------|
| | Outright | | With mortgage | | Total | | No. | % |
| | No. | % | No. | % | No. | % | No. | % |
| 15 to 29 | 12,401 | 14.3 | 34,633 | 39.8 | 47,034 | 54.1 | 32,995 | 37.9 |
| 30 to 49 | 16,607 | 13.8 | 61,994 | 51.6 | 78,601 | 65.5 | 32,416 | 27.0 |
| 50 to 64 | 42,667 | 41.7 | 36,017 | 35.2 | 78,684 | 76.8 | 16,173 | 15.8 |
| 65 to 84 | 53,890 | 68.3 | 7,822 | 9.9 | 61,712 | 78.2 | 9,793 | 12.4 |
| Over 85 | 5,916 | 68.0 | 378 | 4.3 | 6,294 | 72.3 | 987 | 11.3 |
| All ages | 131,481 | 33.1 | 140,844 | 35.5 | 272,325 | 68.6 | 92,364 | 23.3 |
| All over 65 | 59,806 | 68.2 | 8,200 | 9.4 | 68,006 | 77.6 | 10,780 | 12.3 |

Table 1: The number and proportion of Tasmanians by age groups who owned or rented a dwelling in 2016.

Source: Australian Bureau of Statistics, 2016 Census of Population and Housing

Higher rental rates are also affecting the capacity of older renters to afford other services such as aged care. These issues have been recently confirmed by the joint report *DISRUPTED - The consumer experience of renting in Australia* prepared by National Shelter, Choice and the National Association of Tenants Organisations and released in December 2018.⁶

The death of a partner and escalating costs are enough to force many older people on fixed incomes into homelessness for the very first time in their lives. Older women are particularly vulnerable to homelessness in older age due to lower earnings over their lifetime and significantly lower superannuation balances.

Homelessness:

Older women's homelessness is often less visible in our community and harder to identify. Older women are less likely to be living on the street and more likely to be moving between friends and family or have sought out other temporary measures such as cars and caravans. Existing data is very likely to underestimate the number of women experiencing homelessness in all its forms. Many older women are experiencing homelessness for the first time and in many cases may not even classify themselves as homeless.

⁶ National Shelter, Choice and the National Association of Tenants Organisations, Dec 2018, *Disrupted – The consumer experience of renting in Australia* http://www.shelertas.org.au/wp-content/uploads/2018/12/Disrupted_CHOICE-National-Shelter-and-NATO_2018.pdf

There are layers of vulnerability that create this situation for older women. Economic insecurity, gender and age discrimination in the workplace, marriage breakdown, family conflict, health issues among others.

Nationally, the 2016 census estimated that 6,866 older women were homeless. Between 2011 and 2016, there was a 56% increase in older women 65-74 years experiencing homelessness.⁷

“One of the most disadvantaged demographic profiles for a person to have is to be old, single, poor, female and in private rental accommodation.”⁸

We need to be able to tailor services and early interventions to address the needs of this cohort of older women who are facing homelessness, in many cases because of circumstances beyond their control.

“I am aged 62 and after a lifetime of work, home ownership and 27 years in a relationship, I find myself single, unemployed, renting and almost broke! I seem to be too old to get a full time job and too young to get an aged pension.”

A holistic, multi-disciplinary approach to this issue that goes beyond housing policy is required to address the accumulation of vulnerabilities affecting older women.

Older women and men are at risk and experiencing homelessness in Tasmania as the figures below illustrate.

On Census night 2016, 1,600 Tasmanians were estimated to be experiencing homelessness. While the highest proportion of Tasmanians experiencing homelessness were aged 25-44 years, almost one third of Tasmanians experiencing homelessness were aged over 45 and 7.5% were aged over 65 years.⁹ The proportion of Tasmanians experiencing any type of homelessness and aged 45 to 64 years grew by 2.5% from 2011 to 2016 (from 350 to 394), the fastest of all age groups. Data for the 0-24 and the 25-44 age groups showed a reduction over the same period, from 632 to 595 and 495 to 491 respectively.

While the numbers of older people experiencing homelessness is smaller than for other age groups, the data is nonetheless sobering and unacceptable. The data is also showing an upward trend for older Tasmanians, whereas it appears housing policy is better addressing the needs of younger Tasmanians.

⁷ ABS 2016 Census

⁸ The Brotherhood’s Social Barometer: Living the Second Fifty Years

⁹ COTA Tasmania, Embracing the Future Part 2

| | Age (Years) | | | | | All Ages | 45+ | 65+ |
|---|-------------|-------------|-------------|------------|------------|--------------|-------------|------------|
| | 0-24 | 25-44 | 45-64 | 65-74 | 75+ | | | |
| Number of Tasmanians by homelessness classification (people) | | | | | | | | |
| Primary homelessness | 22 | 59 | 51 | 6 | 3 | 141 | 60 | 9 |
| Secondary homelessness | 400 | 313 | 260 | 64 | 19 | 1,056 | 343 | 83 |
| Tertiary homelessness | 173 | 119 | 83 | 20 | 8 | 403 | 111 | 28 |
| Total homelessness | 595 | 491 | 394 | 90 | 30 | 1,600 | 514 | 120 |
| Proportion of Tasmanians by homelessness classification (%) | | | | | | | | |
| Primary homelessness | 15.6 | 41.8 | 36.2 | 4.3 | 2.1 | 100.0 | 42.6 | 6.4 |
| Secondary homelessness | 37.9 | 29.6 | 24.6 | 6.1 | 1.8 | 100.0 | 32.5 | 7.9 |
| Tertiary homelessness | 42.9 | 29.5 | 20.6 | 5.0 | 2.0 | 100.0 | 27.6 | 6.9 |
| Total homelessness | 37.2 | 30.7 | 24.6 | 5.6 | 1.9 | 100.0 | 32.1 | 7.5 |

Table 2: Estimated number and proportion of Tasmanians by age group and homelessness classification on Census night in 2016.

Source: Australian Bureau of Statistics, Census of Population and Housing: Estimating homelessness, 2016, ABS cat. no. 2049.0.

Numbers retiring with mortgage debt:

The number of Australians entering into retirement carrying mortgage debt is increasing. The ABS survey of income and housing shows an increase in the proportion of homeowners owing money on mortgages has increased for all age groups between 1990 and 2015. Homeowners approaching retirement showed the most significant increase. For home owners aged 55 to 64 years, the proportion owing money on a mortgage tripled from 15% to 47% over the period.¹⁰

Tasmania is not immune to this trend. Between 2011 and 2016, the number of people 65+ with a mortgage increased from 5,365 to 8,200. We suspect these numbers are even higher today given the rapid increase in Tasmanian house prices over the last 3 years.

COTA Tasmania is concerned about the vulnerability of this growing group entering retirement years without the level of housing security of those with their own home. New approaches are required that provide opportunities for low-income earners to enter the housing market and retire with substantial equity in their own homes and lower and stable cash costs of housing during retirement.

¹⁰ Wood, G and Ong Vifor, R, "More people are retiring with high mortgage debts. The implications are huge." in The Conversation, 12 June 2019.

Successful strategies in other jurisdictions that could be effective in improving affordability in Tasmania

Exploring and implementing additional forms of investment in affordable housing to supplement government funding is clearly critical to addressing the shortages of affordable housing in Tasmania.

Equally, new models that will assist Tasmanians on modest incomes to enter the housing market and invest in their own their own home. Such models offer the potential to reduce the numbers of people reliant of social housing and to provide a safety net for those who might otherwise slip into homelessness through life shocks.

Under shared equity schemes, a purchaser and equity partner share the costs to purchase a home, so the purchaser can leverage a smaller deposit and lower loan repayments and other ongoing costs to buy a house.¹¹

COTA Tasmania recognises that schemes of this nature exist in Tasmania (Homeshare and Streets Ahead), but they are not typically aimed at people over 55. They require applicants to meet bank loan eligibility criteria and this may not be possible for people in older age brackets.

We strongly recommend that consideration be given to the share equity models proposed by the Australian Human Rights Commission in the background paper entitled, *Older Women's Risk of Homelessness*. While these models are put forward to address older women's homelessness, they have equal merit for older men.

Shared equity is not appropriate or available for all older people —but for those with modest assets, or who are working, it may provide an opportunity to part purchase a home.

The following is an extract from the Australian Human Rights document:

“Adapting shared equity for older women ...

Existing shared equity arrangements could be adjusted in a number of ways. These must consider the target cohort's current and future asset and income profiles, and the overall financial viability of the arrangements. Parameters that could be varied include:

Upfront and total equity:

Shared equity arrangements tailored for older women could require a higher (yet still modest) deposit and reduce the total equity share being purchased to lower the ongoing costs for older women. Arrangements could allow women to purchase additional equity, or sell some equity in times of hardship.

Fixed or flexible equity and loan arrangements: Differing equity and loan arrangements may be needed. Women who are working may be able to purchase additional equity and ‘staircase up’ to full ownership. For other women, a fixed equity percentage, where the equity partner

¹¹ Australian Human Rights Commission, April 2019, *Older Women's Risk of Homelessness: Background Paper*

always retains a share, may be more favourable. Having the opportunity to sell some equity may also benefit some buyers, particularly in cases of financial hardship.

Rent contributions: Varying arrangements for rent contributions currently exist across shared equity programs. Under government-supported programs, people do not pay rent on the government-owned equity share. However, for other models a rent payment may be needed for the scheme's financial viability or to encourage investment, particularly for community or privately funded shared equity arrangements.

Ongoing maintenance costs: The responsibility for the purchase and ongoing property costs (e.g. land tax, strata, utilities and maintenance) could be shared or paid by one of the parties. Under some existing community programs, ongoing (rent) payments to the equity partner cover these costs. Under government programs owners are responsible for these costs.

Point of sale and capital gains/losses: Differing arrangements could apply at the point of sale; however, the timing of the sale should be determined by the purchaser to ensure housing security. The house could be sold on the open market, or the equity partner could be given the first option to repurchase the equity share (at market price). Capital gains (or losses) from the sale of the house could be shared based on each party's equity share or asymmetrically to account for risk to each party, or other arrangements as agreed.

Other variables may include:

- Types of housing stock developed or purchased
- Sources of finance and loan terms for both parties
- Legal and regulatory frameworks

Some examples of existing shared equity models include:

The WA government operates a shared equity program in partnership with Keystart home loans. Participants are only required to have a small 20 deposit and typically purchase at least 70% of the equity of the property. There is a range of newly built and off-the-plan homes available for purchase, with prices starting from about \$140,000 for a 70% share.

BuyAssist (on behalf of investors) assists people on low and middle income to purchase a dwelling by providing up to 25% of the purchase price. BuyAssist is operated by the National Affordable Housing Consortium, a non-profit organisation. Investors typically invest in a pool of dwellings, with returns based on the value of a property and distributed when a property is sold.

Women's Property Initiatives (WPI) is in the process of establishing a pilot model for single older women. While not strictly a shared equity model, women will invest their equity in the company (of between \$100,000 and \$300,000). The women will continue to pay rent, based on their income (and rent assistance) and WPI will take care of ongoing maintenance costs, such as rates.

The women will continue to live in the house for as long as they wish and when they leave, they will receive an agreed return on their investment as outlined in the contract.”¹²

Specifically, we recommend the Government:

Recommendation 1.1

- *Extend the availability of supported affordable housing (Wintringham Model) to the north of the state.*

Recommendation 1.2

- *Fund research by COTA Tasmania and Shelter Tasmania into a shared equity model for affordable housing that meets the needs of the Tasmanian community (\$60,000)*

Recommendation 1.3

- *Commit to sustained investment over the longer term to ensure Tasmania can meet current and projected demand for accessible, appropriate and affordable housing, and introduce incentives for landlords to modify properties to support ageing in place.*

2. Health and Wellbeing

The recently released Tasmania Report 2019 has highlighted the need for an increased focus on funding preventative health care in Tasmania together with improved access to services in regional communities.

*The secret to a better health system doesn't come from treating people quicker when they come into the health system – it comes from keeping them out of the health system in the first place. While funding for treatment and care is obviously critical, there needs to be a greater focus for health spending on preventative measures.*¹³

*Despite the comparable spending, Tasmania's health outcomes are poor compared to the rest of the country – and there is no clear indication that the gap is closing. And health outcomes are much worse in regional areas than in Hobart.*¹⁴

COTA Tasmania fully supports the need for an increased focus on preventative health measures and greater support in regional communities and endorses investment in programs that benefit the whole Tasmanian community.

We also seek acknowledgement by the Tasmanian Government that specific investment in healthy ageing will be of benefit to the whole of Tasmanian society.

¹² Australian Human Rights Commission, Older Women's Risk of Homelessness: Background Paper 2019, p 20

¹³ TCCI Tasmania Report 2019, p121 <http://www.tcci.com.au/getattachment/Events/TasmaniaReport/Report-2019/TCCI-Tasmania-Report-2019.pdf.aspx>

¹⁴ TCCI Tasmania Report 2019 , p 80 <http://www.tcci.com.au/getattachment/Events/TasmaniaReport/Report-2019/TCCI-Tasmania-Report-2019.pdf.aspx>

The World Economic Forum states that older people are a “highly significant and underutilised resource to their community” and the key to this is through health. This is not only through their voluntary contributions to society and caring roles, but also through longer working lives in paid employment. Investment in health for older people has productivity gains for communities.¹⁵

As our community continues to age the focus of preventative care must include quality of life and a capacity to maintain independence. Increased wellbeing during our longer lives has both a social and economic benefit. Tasmania’s ageing community is not unique and there is much to be learned from others both nationally and internationally.

The WHO World report on Healthy Ageing suggests that “...focusing primarily on older people’s intrinsic capacity is more effective than prioritising the management of specific chronic diseases. This is not to reject the worth of disease management but rather to underscore that it is an older person’s physical and mental capacities that should be the targets of ... health interventions. Approaching older people through the lens of intrinsic capacity and the environments in which they live helps ensure that health services are oriented towards the outcomes that are most relevant to their daily lives. It can also help to avoid unnecessary treatments, polypharmacy and their side effects.”¹⁶

Fig. 4.7. Three common periods of intrinsic capacity in older age; risks and challenges, goals and key responses of a health system

| Period | High and stable capacity | Declining capacity | Significant loss of capacity |
|-----------------------------|--|--|---|
| Risks and challenges | Risk behaviours, emerging NCDs | Falling mobility, sarcopaenia, frailty, cognitive impairment or dementia, sensory impairments | Difficulty performing basic tasks, pain and suffering caused by advanced chronic conditions |
| Goals | | | |
| Responses | <ul style="list-style-type: none"> Reduce risk factors and encourage healthy behaviours Early detection and management of chronic diseases Build resilience through capacity-enhancing behaviours, strengthening personal skills and building relationships | <ul style="list-style-type: none"> Implement multicomponent programmes delivered at primary health-care level Treat the underlining causes of declines in capacity Maintain muscle mass and bone density through exercise and nutrition | <ul style="list-style-type: none"> Interventions to recover and maintain intrinsic capacity Care and support to compensate for losses in capacity and ensure dignity Rapid access to acute care Palliative and end-of-life care |

NCDs: noncommunicable diseases.

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¹⁵ S. J. Olshansky, J. Beard and A. Borsch-Supan, (2012) “The Longevity Dividend: Health as an Investment” Chapter 11, pages 57-60 in *Global Population Ageing: Peril or Promise? World Economic Forum*

¹⁶, World Health Organisation, World Report on Ageing and Health, 2015, P 99-100

¹⁷ World Health Organisation, World Report on Ageing and Health, 2015, p 100

Everyone should have the opportunity to achieve a high level of health and wellbeing regardless of their age, sex, gender, cultural background and wealth. Healthy ageing is not just about being free of disease. Many people lead a good and active lifestyle contributing to the community while dealing with multiple chronic diseases.

The World Health Organisation (WHO) defines healthy ageing “as the process of developing and maintaining the functional ability that enables wellbeing in older age”.¹⁸

Functional ability is about having the capabilities that enable all people to be and do what they have reason to value. This includes a person’s ability to:

- meet their basic needs;
- to learn, grow and make decisions;
- to be mobile;
- to build and maintain relationships; and
- to contribute to society.

Functional ability is made up of the intrinsic capacity of the individual – whatever their chronological age – relevant environmental characteristics and the interaction between them. Our health planning must incorporate a broader vision of health and wellbeing and invest more in health literacy, preventative health measures and new approaches to providing access to health supporting services in regional areas.

Specifically, we recommend the Government:

Recommendation 2.1

- *Increase the level of investment in preventative health initiatives that will target the needs of Tasmanians at various life stages and contribute to healthy ageing.*

3. Loneliness and Social Isolation

*Tasmania had the highest proportion of older people who lived alone of all Australia states and territories. 42.4% of Tasmanians who lived in lone person households were aged over 65, and 23.6% of older Tasmanians living with a profound or severe disability lived alone.*¹⁹

Changing lifestyle factors in older age, such as relocation or death of friends or family, age-related physical and cognitive decline, divorce or separation, loss of drivers licence and reduced income, can result in loss of social connections and social isolation²⁰.

¹⁸ World Health Organisation, World Report on Ageing and Health, 2015, p 64

¹⁹ COTA Tasmania, Embracing the Future <https://www.cotatas.org.au/policy-advocacy/cota-reports/embracing-the-future/>

²⁰ Cacioppo, J. T., & Cacioppo, S. (2014). Social Relationships and Health: The Toxic Effects of Perceived Social Isolation. *Social and Personality Psychology Compass*, 8(2), 58–72. <http://doi.org/10.1111/spc3.12087>

Leaving the workforce can also significantly reduce a person's access to social contact, and Tasmania has the oldest workforce in Australia with 45.5% of the labour force aged over 45

years²¹. Data indicates that a large number of the labour force will enter retirement in the next decade given the average age of retirement in Tasmania is 53.9 years²² and this population may be at increased risk of social isolation and loneliness as a result. To exacerbate social isolation of recently retired Tasmanians, those who have low levels of superannuation and rely on an age or disability pension are likely to have limited ability to attend social outings, visit family and volunteer due to low income²³.

The Index of Social Disadvantage for Areas shows in Tasmania nearly 60 per cent of the population live in the most disadvantaged areas. Another significant risk factor for loneliness and social isolation is living alone²⁴, and Tasmania has the highest proportion of people aged over 55 years living alone in Australia at 21.8%²⁵.

Though associated, loneliness and social isolation are distinct concepts. Social isolation is often regarded as an 'objective state, where an individual has minimal contact with others and/or a generally low involvement in community life', whereas loneliness is 'a more subjective experience... relates to a person's perception of their social relationships or level of social engagement as being deficient in some way, in terms of quantity and/or quality'²⁶. Therefore, a person may have a broad range of social connections but still feel lonely, and someone who has a small number of high quality social connections may not feel lonely. Loneliness, in particular, is associated with decreases in health status and quality of life²⁷, but social isolation can also reduce quality of life and place burden on the health system and community services²⁸.

*"In comparison to other well known risk factors, the absence of supportive social relationships is equivalent to the health effects of smoking 15 cigarettes a day or drinking more than six alcoholic drinks daily. Social isolation is more harmful than not exercising and twice as harmful as obesity."*²⁹

In addition, the Wicking Dementia Centre is currently investigating the links between prolonged stress, depression and social isolation and increased risk of dementia. The health

²¹ ABS 2016 Census TableBuilder, sourced from Employment, Income and Education data set

²² ABS - 6238.0 Retirement and Retirement Intentions, Australia, July 2016 to June 2017

²³ The Two Tasmania's laid bare: Key points from the pensioner survey (2017) TasCOSS

²⁴ Aged and Community Services Australia 2015. Social isolation and loneliness among older Australians. Issues paper no. 1. Deakin, ACT: ACSA.

²⁵ ABS 2016 Census TableBuilder, sourced from Cultural Diversity data set

²⁶ Grenade, L. & Boldy, D. (2008) Social isolation and loneliness among older people: issues and future challenges in community and residential settings. *Australian Health Review*, 32 (3): 468-478

²⁷ World Health Organization (2015) *World report on ageing and health*. Geneva: WHO. ISBN: 978 92 4 156504 2.

²⁸ Savikko N, Routasalo P, Tilvis R, Pitkala K (2010). Psychosocial group rehabilitation for lonely older people: favourable processes and mediating factors of the intervention leading to alleviated loneliness. *International Journal of Older People Nursing*; 5:16–24. Doi:[10.1111/j.1748-3743.2009.00191.x](https://doi.org/10.1111/j.1748-3743.2009.00191.x)

²⁹ Holt-Lunstad, J., Smith, T., & Layton, J. B. (2010). Social Relationships and Mortality Risk: A Meta-analytic Review, *PLoS Medicine*, 7(7). <https://doi.org/10.1371/journal.pmed.1000316>

impacts of social isolation and loneliness may extend further than already identified in current research.

A large proportion of the Tasmanian population have risk factors for loneliness and social isolation including older age, entering retirement and living alone and initiatives need to be in place to ensure that these populations are identified and supported to prevent and respond to these experiences.

Currently, some programs throughout Tasmania specifically aim to reduce social isolation in older populations. Examples of existing programs include Chats (Lifeline), aged care volunteer visitor schemes, and council programs. Identifying risk factors for loneliness and building community capacity to respond to early signs and triggers to loneliness would support these programs and help to prevent the spiral into entrenched loneliness.

Specifically, we recommend the Government:

Recommendation 3.1

Fund the establishment of a volunteer capacity-building program to develop resources that will help community champions to identify signs of loneliness and establish local programs to address loneliness. \$40,000

4. Digital Inclusion

While many older Tasmanians are effective users of digital technology, Tasmanians over the age of 65 are among some of the most digitally excluded populations in Australia and Tasmania. In 2019, Tasmanians over 65 years had the second lowest Australian Digital Inclusion Index (ADII) score of all demographic groups in Tasmania³⁰.

Tasmanians over 65 years had the lowest overall ADII score of all states and territories of the same age (excluding ACT and NT as 65+ ADII not provided).³¹

The problems are most acute for older Tasmanians who are not in paid employment and are seeking work in the new online environment and those who live in regional and rural areas where access to assistance is limited.

Our work with older Tasmanians through our peer education program, IT help sessions and surveys has highlighted the following barriers to engaging with digital technology:

- Poor confidence in their ability to learn about digital technology
- Concerns about online security

³⁰ Thomas, J., Barraket, J., Wilson, C.K., Rennie, E, Ewing, S., MacDonald, T. 2019, *Measuring Australia's Digital Divide: The Australian Digital Inclusion Index 2019*, RMIT University, Melbourne, for Telstra

³¹ Opcit.

- Inability to afford devices and the associated plans
- Uncertainty about which device to purchase
- Resistance to pressure to go online and a preference for face-to-face contact
- Uncertainty about where to find help

There is a huge amount of diversity amongst people aged over 65 years, and it is clear that multiple approaches are required to ensure all older people have opportunities to improve their digital literacy. COTA Tasmania has found that the most successful approach to overcoming these barriers and getting people started is to offer one-to-one help that meets people in their community and answers the problems that they are experiencing at that time.

Given the Government's stated commitment to "supporting initiatives that encourage the benefits of digital transformation to accrue more evenly across all sectors of the community and regions of the State", COTA Tasmania supports the recommendations put forward by TasCOSS in their submission to the Tasmanian Government's Our Digital Future Consultation Draft.

Specifically, we recommend the Government:

Recommendation 4.1

- *Focus the Digital Ready for Daily Life program on areas and populations with low levels of ability and access which includes Tasmanians over the age of 65 years.*

5. Elder Abuse Prevention: 7th National Elder Abuse Prevention Conference in Hobart 2021

Tasmania played a key role in the development of the *National Plan to Respond to the Abuse of Older Australians [Elder Abuse] 2019–2023*. A key action of this plan was the establishment of a national body to respond to and prevent elder abuse, called Elder Abuse Action Australia (EAAA). This important achievement was largely the result of a concerted effort by COTA Tasmania and other concerned organisations initiated in 2016 at the 4th National Elder Abuse Conference in Melbourne.

A new key role of EAAA is to convene a national conference every two years to bring together stakeholders from all states and territories to showcase advancements in preventing elder abuse, address emerging issues and learn from experts in the field.

In February 2021, the National Elder Abuse conference will be held in Hobart. COTA Tasmania is the local co-convenor of this prestigious event. To ensure the national conference maximises its opportunities, EAAA and COTA Tasmania request that the Tasmanian Government comes on board as a conference sponsor. This support will provide Tasmania with the opportunity to capitalise on the national event to profile Tasmania's work in

addressing elder abuse. In addition, holding the event in Tasmania will facilitate participation by community sector, business and government stakeholders who may not otherwise attend an event interstate.

The Commonwealth Attorney General's department have already committed to supporting the conference and both organisers will be seeking corporate sponsorship for the event also.

There is an opportunity to show leadership across the range of portfolios that have influence for the conference; Department of Communities, Department of Justice and Tourism Tasmania. Leadership would be to match or exceed funding commitment from the Commonwealth, and this has been the case previously in NSW with Family and Community Services committing to Diamond Partner status (\$100K). Presently the indication from the Commonwealth is for a \$50K (firm) and potential \$75K sponsorship.

Specifically, we recommend the Government

Recommendation 5.1

- *The Tasmanian Government support the national elder abuse prevention conference by providing sponsorship of \$100,000*

6. Mature Age Workforce

Tasmania has the oldest median age (42 years), four years above the national average; the highest proportion of people aged over 65 years and the lowest proportion of children and working age people of any Australian state or territory. Nearly one in every five people is aged 65 and over.³²

The percentage of the Tasmanian workforce aged 45 years and older was 45.5% in 2016. This figure represents an increase of 12.9% since 2006 and compares to a national figure of 7.5% increase since 2006.³³

In 2016, in six of Tasmania's 19 industries more than 50% of the workforce was aged over 45.³⁴

Government policy is encouraging Australians to work longer by increasing the pension age over time. The current qualification age for the Age Pension is 65 years, increasing to 67 years by 1 July 2023.

So too are expectations about retirement and work in later life changing due to better health, individual aspirations and the need to ensure ongoing financial security.

³² ABS, 2016 Census Data

³³ Denny.L, Institute for the Study of Social Change (2017), *The Changing Nature of Work in Tasmania*.

³⁴ Australian Bureau of Statistics, 2016 Census of Population and Housing, TableBuilder. COTA Tasmania (2019) *Embracing the Future: Tasmania's Ageing Profile Part II*, Hobart.

The State of the Older Nation survey found that 29% of working Australians aged 50+ do not expect they will ever retire. These respondents are more likely to have rated their financial situation poorly at 0-4 out of 10: (45%) and have no or little superannuation.³⁵

Despite the ageing of our workforce, existing industry workforce development plans pay limited attention to need to retain and/or reskill older workers and promote age diverse and inclusive workforces.

Structural barriers to older workers continuing in the workforce are equally problematic in Tasmania. A key role for government is to ensure that age discrimination is not embedded in legislation nor in the language used in communication about issues related to older people.

COTA Tasmania believes strongly that the Tasmanian Government should act to remove an existing legislative barrier to mature age work contained in the Tasmanian Workers & Rehabilitation and Compensation Act 1988 and ensure that workers over the pension age have equal access to protection under the Act.

The amendments to section 87, made during 2017, were a step in the right direction and ensured that older workers would not be adversely impacted under the current Act as the Commonwealth Government increases the age at which people become eligible to apply for the Commonwealth Age Pension. However, we were disappointed that the Government chose to maintain the age discriminatory provisions of the Act contained in s87 (2) and (3) whereby older workers are required to make a submission to the Tribunal in order for them to determine their entitlement under the Scheme.

COTA is keenly awaiting the outcome of the current review of this aspect of the legislation that presents an opportunity to remedy this anomaly. COTA's preferred position is that Tasmania's Workers Rehabilitation and Compensation Act 1988 does not refer to age. Such action would make a clear and strong statement that the government respects the rights of older Tasmanians and

Specifically, we recommend the Government:

Recommendation 6.1

- *Take a leadership role and invest in programs to assist Tasmanian businesses to understand and implement age friendly workplace strategies (flexible work, succession planning, recruiting and retaining older workers)*

Recommendation 6.2

³⁵ COTA Australia, State of the Older Nation Report 2018 <https://www.cota.org.au/wp-content/uploads/2018/12/COTA-State-of-the-Older-Nation-Report-2018-FINAL-Online.pdf>

- *Demonstrate best practice in age-friendly workplaces throughout the Tasmanian public sector.*

Recommendation 6.3

- *Amend the Tasmanian Workers Rehabilitation and Compensation Act 1988 to ensure that workers over the pension age have equal protection under the Act and are not required to make submission to a Tribunal to receive income replacement support*

7. Ageism and Reframing Ageing

Ageism is a very destructive type of discrimination that is particularly damaging because it is so normal, and almost expected, in Australian society. What makes ageism slightly different to other ‘-isms’ is that we have all either been younger or will (hopefully) become older, and therefore, we discriminate against younger or older versions of ourselves.

Ageism is not benign or harmless. It is a big problem because it impacts on our confidence, quality of life, job prospects, health, and control over life decisions.³⁶

Ageism can be seen in the community, in the workplace, in legislation, in organisational policy, in research design, data collection and in customer service among other spheres of life. By valuing youth over age, ageism in Australia is present in how we talk about older age and expectations about what being older means. Ageing doesn’t need to confer special rights, but COTA Tasmania feels very strongly that as Tasmanians age, there must be an equal opportunity to participate and contribute in meaningful ways in our community.

Ageism normalises disrespect towards older people, and this can lead to elder abuse. It acts as a barrier to full participation in community life and limits the contribution older people can make to our economy. As our population ages, the number of people affected by ageism and elder abuse will increase, so it’s more important than ever that we raise awareness and challenge negative attitudes towards ageing.

The Tasmanian Government has the opportunity to build on the Active Ageing Plan by taking a lead role in reframing conversations about ageing.

Specifically, we recommend the Government:

Recommendation 7.1

- *The Tasmanian government funds a pilot study into the representations of older people in the media to build an evidence base for the development of media protocols for the coverage of ageism and elder abuse. \$10,000*

³⁶ The Benevolent Society, The Drivers of Ageism Summary report p 9
https://d3n8a8pro7vhmx.cloudfront.net/benevolent/pages/393/attachments/original/1538977356/Ageism_SummaryReport_Final.pdf?1538977356

Recommendation 7.2

- *Remove inequities in legislation that treat older Tasmanians less favourably than other Tasmanians*

Recommendation 7.3

- *Consider the impact of new policies and legislation on younger and older lifestage groups within the Community Impact Assessment process.*

8. Seniors Week

COTA Tasmania has successfully delivered and grown the annual Seniors Week event on behalf of the Tasmanian government for many years. Participant feedback highlights the popularity of Seniors Week and the value it provides in engaging older Tasmanians in social and physical activities.

As our population ages, Seniors Week plays a key role for more and more Tasmanians throughout the state. Notwithstanding this fact, Seniors Week funding has remained at the same level (\$106,000) for the nine years that COTA Tasmania has delivered the program on behalf of the Tasmanian government. The reality is that the costs associated with this growing event increase despite savings from efficiencies over a number of years.

While sponsorship and advertising revenues supplement government funding, this income stream has levelled out at around \$12,000 to \$15,000 per annum. In the interest of ensuring the ongoing sustainability of this event, COTA Tasmania wishes to:

- Engage professional expertise to develop a partnership/sponsorship plan for Seniors Week, and
- Access additional funds to support the implementation of this plan.

Specifically, we recommend the Government:

Recommendation 8.1

- *Invests a further \$20,000 in the 2020-2021 financial year to build capacity within COTA Tasmania to access further private sector funding for Seniors Week.*

Sue Leitch
Chief Executive Officer
COTA Tasmania
'Westella'
181 Elizabeth Street
HOBART TAS 7000
Phone: (03) 6231 3265
Mobile: 0448 281 897
Email: suel@cotatas.org.au
www.cotatas.org.au