



T A S M A N I A
for older Australians

2022

2023

State Budget
Community
Consultation
Submission

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About COTA Tasmania

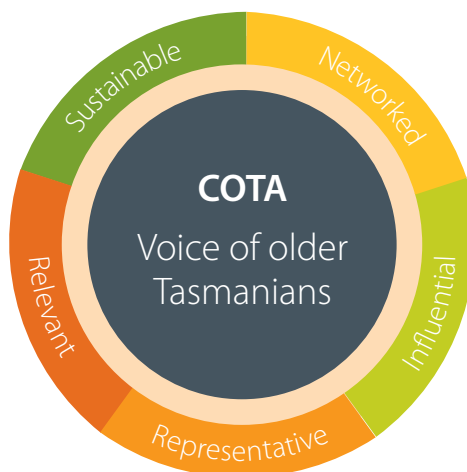
COTA Tasmania (Council on the Ageing [Tas] Inc) is a not-for-profit organisation, operating as a peak body for a wide range of organisations and individuals who are committed to encouraging our community to think positively about ageing. This involves promoting and encouraging social inclusion and championing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

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

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State of the Older Nation: Focus on Tasmania

This report draws on the second COTA Federation State of the Older Nation (SOTON) Report research conducted by Newgate Research in February 2021.

We recognise the issues associated with conducting a survey online when older Tasmanians are among the most digitally excluded groups in the country. Notwithstanding this fact, the report provides valuable insights

about the experience of older Tasmanians and the changes in their views of life between 2018 and 2021.

It allows us to hear the voice of older Tasmanians on a wide range of issues and highlights areas that need ongoing advocacy and action.

The full report can be found on our website www.cotatas.org.au

Health

58% have private health insurance with the majority of them having both hospital and extras cover (51%)



54% do at least two hours of exercise per week, significantly less than in 2018 (56%)



Elder abuse

3% have personally experienced elder abuse



10% know someone else who has experienced it



Financial security

56% feel fairly secure about their finances being able to meet their needs throughout the rest of their lives (rating 7 or more out of 10) but **26%** feel insecure (rating 0-4)



49% have one or more vulnerability indicators*, unchanged since 2018 (49%) and **13%** have overdue bills due to payment difficulties (compared to 11% in 2018)



**Vulnerability metric is a composite measure of having one or more of the following: a low personal annual income (\$1 - \$30k per capita), a disability, speaking a language other than English, identifying as Aboriginal or Torres Strait Islander, experienced domestic violence, bereavement or homelessness in the past year.*

Sentiment about the future

62% feel positive about what the future holds for them personally in the next year or two, but this has declined significantly since 2018 (74%)



36% say things are getting worse for their generation (38% in 2018). More than the 24% who feel things are getting better (23% in 2018)



Age related discrimination

32% have experienced some form of age-related discrimination



20% have experienced *employment-related* discrimination since turning 50



Employment

51% of those aged 65 have retired, while nearly a quarter (24%) of employed 65-69 year olds would like more paid work



30% of those still working do not think they will ever retire (23% in 2018)



Quality of life

69% feel younger than their age, but this is significantly lower than in 2018 when 78% said they felt younger than their age



74% rate their quality of life highly (7 or more out of 10) which is slightly lower than 2018 (80%)



Voluntary assisted dying

82% support voluntary assisted dying



59% would look into this as an option for themselves



Social isolation and loneliness

21% say they have felt lonely at least some of the time in the past few weeks



3% had no contact with anyone in the preceding week



Summary of Recommendations

COTA Tasmania welcomes the opportunity to provide input to the development of the State Budget 2022-23.

1. Digital Inclusion

1.1 As a priority, work with COTA Tasmania to increase digital ability among older Tasmanians who are currently excluded through expanding the IT Mentor program for older Tasmanians to cover six regional locations throughout the state and provide more resources at the basic level of digital literacy. This initiative includes support for older people with low digital literacy to download proof of vaccination status information. (\$80,000 over two years)

1.2 Develop an integrated digital inclusion service/program focused on building digital inclusion across levels, including digital access and coverage – particularly in regional areas. Such a program should bring together current services, address gaps and ensure that there are pathways for learners at multiple levels.

2. A Healthy Mind and Body

2.1 Increase the level of investment in preventative and rehabilitative health infrastructure and services that will target the needs of Tasmanians at various life stages, and contribute to healthy ageing.

2.2 Adopt a health in all policies approach and develop a whole of government health and wellbeing plan for the state.

2.3 Continue to work with COTA Tasmania to deliver COVID-19 and vaccination awareness messages nuanced to meet the needs of older Tasmanians.

2.4 In partnership with the Mental Health Council of Tasmania, and COTA Tasmania work on building mental health literacy in the community, with tailored and targeted approaches for different age cohorts, including older Tasmanians. Re-introduce a peer education program to be delivered by COTA Tasmania volunteers to raise mental health literacy among older Tasmanians and encourage help seeking behaviour. (\$80,000 over two years)

2.5 Provide funding to support the timely implementation of the recommendations of the Review of the Roy Fagan Centre and the Older Persons Mental Health Service and upgrade mental health services for older Tasmanians.



2.6 Invest in training for health consumers on how to be effective advocates as put forward by Health Consumers Tasmania and Flourish.

2.7 Work with Primary Health Tasmania to invest in a collaborative response to service provision designed to assist older Tasmanians struggling with hoarding behaviour.

3. Housing

3.1 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.

3.2 Commit to recurrent funding for a Wintringham model for older people who have experienced or are at risk of homelessness in the North and North West regions.

3.3 As part of the Housing Connect Reform process, commit to capturing information about older Tasmanians as a group in relation to intake and journey with Housing Connect.

3.4 Commit to establishing a process for capturing reliable data about older women in private rental in discussion with COTA Tasmania and Shelter Tasmania.

3.5 Commit to funding COTA Tasmania and Shelter Tasmania to undertake a research project to recommend best practice options for shared equity models for older Tasmanians to remain in their own homes and age in place. (Indicative cost \$70,000)

3.6 Fund COTA Tasmania and Shelter Tasmania to recommend incentives for landlords to support older Tasmanians to remain in their homes with strategies such as to modify properties and to encourage longer term leases (5-10 years).

3.7 Support the Australian Network for Housing Design's campaign for mandatory accessibility standards within the National Building Code. This includes bringing accessible design standards (Liveable Housing Standards Gold) into state legislation where applicable.

4. Seniors Week

4.1 Renew funding of COTA Tasmania to continue Seniors Week activities at a rate of indexation determined by the State Government in line with other community sector grants (\$120,000 per annum plus indexation) to allow us to continue to deliver Seniors Week in 2022 and for periods covered by a new grant deed.

5. Active Ageing

5.1 Fund COTA Tasmania for five years as an implementation partner for the next iteration of Tasmania's Active Ageing Plan. (\$195,000 per annum plus indexation and ERO for five years)

6. Elder Abuse Prevention and Ageism

6.1 Commit to ongoing funding in the forward estimates for COTA Tasmania to deliver the Elder Abuse Prevention Project at an increased base rate subject to indexation and ERO support. (\$140,000 per year over 5 years subject to indexation and ERO over that period)

6.2 Develop an appropriate housing solution for Tasmanians escaping from elder abuse.

7. Mature Aged Workforce and Age Discrimination in the Workforce

7.1 Work with COTA Tasmania to enact an awareness campaign regarding ageism and age discrimination in the workforce – with an emphasis on intergenerational diversity.

7.2 Fund COTA Tasmania to develop and implement resources to support workplaces to have specific anti-ageism policies and procedures and to promote strategies for businesses to appropriately retain and manage older workers as they near retirement. (\$80,000 over two years)

7.3 Continue to support lifelong learning and work ready skill building strategies to specifically target mature age job seekers.

8. Review of the Public Trustee

8.1 Acts swiftly to implement actions that address the findings of the Review of the Public Trustee and uphold the rights of Tasmanians subject to the Guardianship and Administration Act.



1. Digital Inclusion

While many older Tasmanians are effective users of digital technology, Tasmanians over the age of 55 and particularly those 65 and over are still among some of the most digitally excluded populations in Australia and Tasmania.

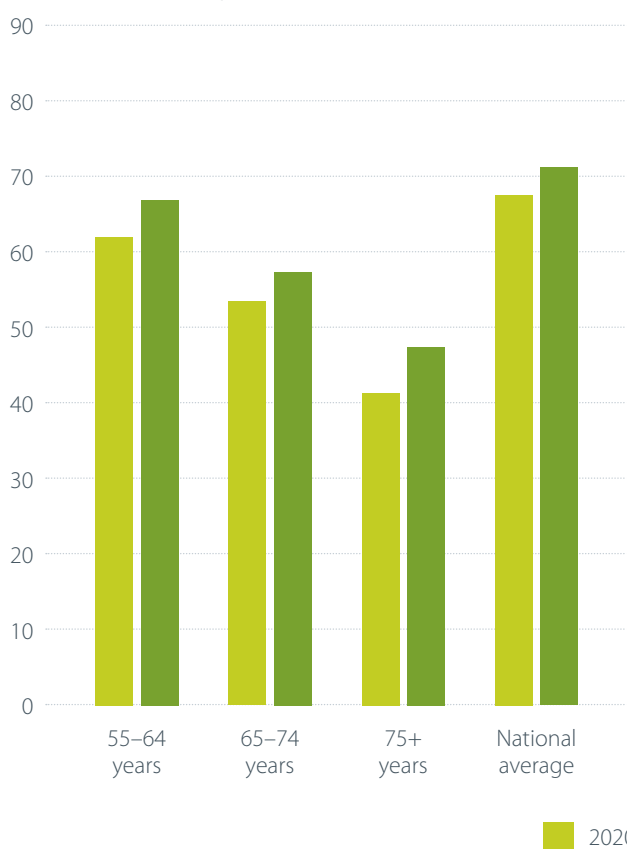
The 2021 Australian Digital Inclusion Index tracks digital inclusion across three dimensions – access, affordability and digital ability.

While digital inclusion at the national level is improving (up from 67.5 in 2020 to 71.1 in 2021) it is important to note that the 75+ age group still only have a ADII score of 47.4 and 65-74 year olds have a score of 57.3.

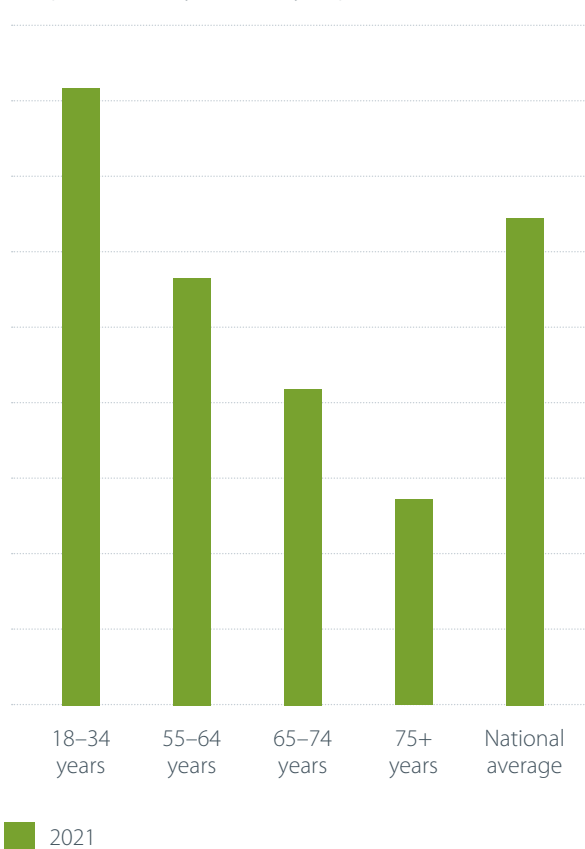
This level of digital exclusion is exacerbated in regional locations and historically Tasmania has been well below the national average within these age groups.

In addition, digital ability has been shown to decline with age. There is a significant drop in Digital Ability after the age of 55. People in the 55-64 years age group score 56.5 on this dimension (7.9 points less than the national average of 64.4), and people in the 65-74 years age group score only 41.8 which is 22.6 points less than the national average. For people aged 75+ score 27.2 which is a massive 37.2 points below the national average.

Australian Digital Inclusion Index 2020/21



Digital Ability 2021 by Age



Clearly, it is critical that more is done to ensure that older Tasmanians are digitally included to ensure their rights to information and services are retained.

This digital exclusion has been brought into stark relief during the COVID-19 pandemic and more recently as digitised solutions have been introduced for managing COVID-19 risk. Check-in apps require smartphones and access to vaccine certification requires smartphone technology as well as a relatively high level of digital skill to download personal certificates.

Significant co-ordinated efforts to address these Digital Ability gaps will be critical if we are to ensure a more equitable post COVID-19 digital economy.

When introducing digital skills to those who are complete novices or at a very basic or level of skill, building confidence is key. Overcoming personal fears, building motivation to learn more and creating a can-do approach to learning is critical. In COTA's experience working with older learners, a one-to-one approach that addresses individual needs and builds confidence works and gives people the start they need to take on further learning by other means.

Affordability of digital technology and connectivity is also a critical issue for those Tasmanians on a fixed income, many of whom are older Tasmanians. According to the Australian Digital Inclusion Index (ADII) report affordability remains central to closing the digital divide.

Based on the ADII affordability measure, 14% of all Australians would need to pay more than 10% of their household income to gain quality, reliable connectivity. For Australians in the lowest income quintile, most (67%) would have to pay more than 10% of their household income to gain this same connection.

To ensure that older Tasmanians on low fixed incomes are not prevented from getting online by cost barriers, efforts should be made to lower the cost impost for those in need.

This pattern of digital exclusion is even more apparent when considering people in regional locations, where access and digital literacy levels are still much lower overall. Although access has improved over the mid part of the 2010s in Tasmania with the rollout of the NBN network—the uptake has slowed over the past few years, particularly in regional Tasmania. There are still a number of mobile network and internet blackspots, differentials to access and unequal cost, that are prohibiting factors for regional Tasmanians to be more involved in the digital world.¹

Digital Access and Essential Services Inequality:

Increased reliance on digital communication has brought into sharp focus the difficulties faced by those in the community who are not digitally connected. The COVID-19 pandemic revealed not only the way in which people who are digitally excluded can face loneliness and disconnection from the people and groups that are important to them, but the inequity behind digital exclusion in terms of access to key services.

¹ Pp5-6, *Measuring Australia's Digital Divide, Australian Digital Inclusion Index: 2021*
P14, *ibid*



As services are moving to online dominant forms of service delivery, having inadequate access and literacy skills in the online space can lead to worsening circumstances, such as disengagement with health and government services, diminishing access to financial services, missing out on community events and engagement opportunities – or further feelings of isolation – leaving excluded people worse off in a number of different ways.

Throughout the lockdown and socially distant world of COVID-19, people have often had no other means of accessing the services. The growth of online service provision and reduction of ‘brick and mortar’ services mean that digitally excluded older people miss out on both social and economic opportunities, and have a hard time accessing essential services in their community. This is perhaps most felt in regional areas and has a disproportionate effect on the older person – who can also be less mobile than other age ranges.²

The problems are also acute for older Tasmanians who are not in paid employment and are seeking work in the online environment. As less face to face and traditional forms of job searching and advertising occur, there is an increasing need for older job seekers to build skills to navigate the digital world of job searching and managing job seeking services.

The broader issue of digital inclusion is also fundamental to ensuring we can empower older Tasmanians to participate in telehealth and access My Healthcare Records. There has been considerable growth in the use of telehealth during the pandemic and older Tasmanians can benefit from these initiatives if they are digitally included.

There are a number of smaller scale initiatives that are helping people to cross the digital divide. To tackle the issue in a comprehensive way, Tasmania would benefit from a more integrated and expanded program to address digital access, affordability and ability.

COTA Tasmania has developed expertise in this area through delivering peer led 1-to-1 digital literacy programs and community-based IT help sessions. Peer-learning sessions are tailored for their age appropriateness and delivered in a non-threatening community setting. They are specifically designed to build confidence and provide the skills and knowledge that participants need as an entry point to the digital world. COTA has also developed resources and guides for older people to navigate the different aspects of digital communication, especially throughout the COVID-19 pandemic.

The Department of State Growth funded a trial expansion of an IT Mentor program to the West and East Coasts in 2020/21, but with more support this initiative could be expanded to reach more parts of the state, more often. The program builds capacity in local communities by training and supporting local IT Mentors to deliver one-to-one support for older Tasmanians and embed digital literacy over time. IT Mentors help to overcome the confidence barriers that many older people experience when engaging with technology. Once confidence is established they may then progress to learning in other settings.

The IT Mentor program can operate alongside current Libraries Tasmania and online access centre programs and drop-in services in a complementary way.

2 Ibid

While Library and online access centres, play a very important role in building digital literacy, many older Tasmanians are not finding their way to these services for a range of reasons including lack of awareness, transport and mobility issues, and low levels of confidence. Library settings don't suit all learners and some library services are less equipped to provide help on the individual level and people can fall through gaps – not receiving continual learning support, or individualised support.

Easily accessible and integrated information on how to access digital support at the local level is critical. Support options need to meet the potential learner's needs and address barriers to participation. COTA Tasmania can take a significant role in the development of a broader, more integrated digital inclusion program – specifically with any program that targets the needs older people.

Greater digital inclusion means spreading economic benefits to both business and community, as people will be able to participate in work from home, job seeking, government and health services. In addition to facilitating this basic right to access to information, digital inclusion also plays a crucial role in supporting community health and wellbeing. The COVID 19 pandemic has highlighted the need to address digital inclusion among older Tasmanians in a comprehensive way.

Specifically, we recommend that the State Government:

1.1 *As a priority, work with COTA Tasmania to increase digital ability among older Tasmanians who are currently excluded through expanding the IT Mentor program for older Tasmanians to cover six regional locations throughout the state and provide more resources at the basic level of digital literacy. This initiative includes support for older people with low digital literacy to download proof of vaccination status information. (\$80,000 over two years)*

1.2 *Develop an integrated digital inclusion service/program focused on building digital inclusion across levels, including digital access and coverage – particularly in regional areas. Such a program should bring together current services, address gaps and ensure that there are pathways for learners at multiple levels.*

2. A Healthy Mind and Body

Preventative Health and Functional Ability Focus:

Health rates as a high priority for older Tasmanians, and consistently rates as the aspect they most value in living a good life.³

COTA Tasmania urges that priority is placed on preventative health in Tasmania— particularly measures that increase quality of life, and the capacity to maintain strength and mobility to support ongoing independence. As we enter the UNs 'Decade of Healthy Ageing 2020-2030' and our community continues to age, COTA Tasmania would like to see increased focus and investment in health measures that build and foster functional capacity over the lifespan.

Actions to improve healthy ageing in Tasmania will be needed at multiple levels and across multiple sectors, to prevent disease, promote health, maintain intrinsic capacity and enable functional ability.⁴ A long-term focus on functional ability will manage some of the load on primary and acute health services which are already stretched in Tasmania, and it will keep people active and connected in the community as they age.

Alongside preventative health measures, increased investment in affordable allied health and rehabilitation services and infrastructure for those recovering from acute illness is crucial. Equally, increasing access to GP services, particularly in regional locations and in residential aged care, must be a priority.

COVID-19 and Vaccine Awareness:

COTA Tasmania has been active working in conjunction with State Government to promote COVID-19 and vaccination awareness among older Tasmanians and to dispel myths and concerns that exist in the community. Our activities have included distribution of user friendly information via community pharmacies, participation in the Keep on Top of COVID campaign and support for the organisation of information sessions for members of Tasmania's Greek community.

As the need for booster vaccinations and updates on COVID-19 will continue into the foreseeable future, COTA Tasmania is keen to continue to work with government to ensure that older Tasmanians have the information they need as they need it.

Low levels of digital inclusion and health literacy must be considered in the development of communication campaigns targeting older Tasmanians. Both messaging and the media for communication (i.e. mix of digital and non-digital) need to be tailored for this audience.

Feedback from COTA consultations has shown that older people trust information more when it is delivered in their local area through known sources such as local government, health professionals, community groups and membership organisations. Engaging with these organisations and using relevant messaging that responds to the particular issues for older people will be important as we work to come through the next phase of COVID recovery⁵.

³ TASCOS, 'A Good Life in Tasmania' 2020

⁴ World Health Organisation, 'Decade of Healthy Ageing 2020-2030', 2020 https://www.who.int/docs/default-source/decade-of-healthy-ageing/final-decade-proposal/decade-proposal-final-apr2020-en.pdf?sfvrsn=b4b75ebc_5

⁵ COTA Tasmania 'Finding out' 2015

COTA Tasmania has established networks in local communities state-wide and we are well placed to support both the tailoring of messages for older Tasmanians and the distribution of that information. We look forward to continuing to work with government to ensure that older Tasmanians are well informed about the COVID-19 vaccination program.

Health Consumer Training:

COTA Tasmania has advocated for some time for improved consumer engagement and co-design as part of health care reform. Consumers are the experts in their lived experience of their health care journey and have much to offer in the renewal of the system.

COTA Tasmania therefore supports the submission put forward by Health Consumers Tasmania and Flourish seeking support to deliver training to consumers on how to be effective advocates and ensure they can operate safely while providing consumer insights.

Mental Health:

Even before the COVID 19 pandemic and the impact of lockdowns and COVID-safe practices, a large proportion of older Tasmanian had risk factors for loneliness and social isolation. During the lockdown and border closures, many older Tasmanians have had limited contact with family and friends and usual social activities have been on hold. Anecdotal evidence also suggests a level of caution among older Tasmanians about borders re-opening and many have reported they will be limiting their contact in the community after the 15th December.

Concerns about COVID-19 have increased feelings of anxiety and loneliness and many struggle to re-engage with group activities as they recommence. The COVID-19 pandemic has exacerbated social isolation and loneliness and increased anxiety and issues with mental health.⁶

Unfortunately, many people over 65 still seem to feel there is a stigma attached to depression and anxiety, viewing them as weaknesses or character flaws rather than a genuine health condition. As a result, many don't know where to seek help and don't seek help when experiencing mental health problems. Older people are also more hesitant to share their experiences of anxiety and depression with others, often ignoring symptoms over long periods of time and only seeking professional help when a crisis point is reached.

It is thought that between 10 and 15 per cent of older people experience depression and about 10 per cent experience anxiety. Rates of depression among people living in residential aged-care are believed to be much higher, at around 35 per cent.⁷

The Mental Health Council of Tasmania suggests that "a mental health promotion, prevention and early intervention (PPEI) approach is taken in Tasmania, with a particular focus on building individual and community capacity, along with access to appropriate services to meet the needs of people experiencing situational distress."⁸ COTA Tasmania also supports a mental health education campaign designed to improve the mental health literacy of older Tasmanians, which promotes protective wellbeing factors and teaches wellbeing strategies.

6 COVID-19: A mental health response for Older Tasmanians, May 2021, Mental Health Council of Tasmania

7 Beyond Blue, 'Older People', <https://www.beyondblue.org.au/who-does-it-affect/older-people>

8 Mental Health Council of Tasmania, 'Keeping people well, getting in early to support distress A Mental Health Literacy Approach to Recovery' MHCT-Submission-to-PESRAC-2-v2.pdf

An investment in mental health literacy would see more Tasmanians know how to take care of their mental health and get help early if they need it. This approach would have a direct impact on service demand, and will reduce the pressure on the public mental health system, and primary mental health carers, who are currently experiencing high demand.⁹

COTA Tasmania would also like to see a long-term investment in sustainable peer-led mental health education and more informal community mental health approaches. Investing in such a long-term program would increase awareness of mental health amongst older populations in Tasmania, embed coping strategies at an early point and potentially see some of the less severe and situational mental health problems are dealt with at an earlier point, without escalating patients into the mental health care system. COTA Tasmania has experience delivering peer education programs for Beyond Blue and would welcome an opportunity to recommence such a program with State Government as we move through the COVID 19 pandemic.

Older Tasmanians living with Hoarding:

During 2019-2021, COTA Tasmania participated in the Treasured Lives project conducted by Anglicare Tasmania. This project explored the experiences and needs of families and carers of older people living with hoarding. This research has provided the first in-depth insights into the personal, social and environmental risks associated with hoarding. COTA Tasmania notes with concern the research finding that there is no Tasmanian social care safety net to support vulnerable older people with hoarding behaviour and existing services are unable to support their clients adequately.

Review of Roy Fagan Centre and Older Persons Mental Health Services:

The release of this important review in June 2021 highlighted a range of serious shortcomings in the framework for the delivery of older persons mental health services, staffing levels, quality and access issues. Most notably the absence of a contemporary model of care for older persons mental health services is of concern.

COTA Tasmania is pleased to be participating in the OPMHS Review Project Control Group. We are very keen to see a timely implementation of the recommendations of the Review to ensure that older Tasmanians have access to contemporary and well staffed mental health services throughout the state.

Implementation of the Review recommendations will clearly have funding implications and we strongly encourage Government to provide the financial support required to facilitate the renewal of older persons mental health services in our state.

9 Ibid

Specifically, we recommend the Tasmanian Government:

2.1 *Increase the level of investment in preventative and rehabilitative health infrastructure and services that will target the needs of Tasmanians at various life stages, and contribute to healthy ageing.*

2.2 *Adopt a health in all policies approach and develop a whole of government health and wellbeing plan for the state.*

2.3 *Continue to work with COTA Tasmania to deliver COVID-19 and vaccination awareness messages nuanced to meet the needs of older Tasmanians.*

2.4 *In partnership with the Mental Health Council of Tasmania, and COTA Tasmania work on building mental health literacy in the community, with tailored and targeted approaches for different age cohorts, including older Tasmanians. Re-introduce a peer education program to be delivered by COTA Tasmania volunteers to raise mental health literacy among older Tasmanians and encourage help seeking behaviour. (\$80,000 over two years)*

2.5 *Provide funding to support the timely implementation of the recommendations of the Review of the Roy Fagan Centre and the Older Persons Mental Health Service and upgrade mental health services for older Tasmanians.*

2.6 *Invest in training for health consumers on how to be effective advocates as put forward by Health Consumers Tasmania and Flourish.*

2.7 *Support Anglicare to work with Primary Health Tasmania to invest in a collaborative response to service provision designed to assist older Tasmanians struggling with hoarding behaviour.*

3. Housing

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 actions to support those adversely impacted are needed now. The increasing incidence of housing stress and homelessness being 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 are 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.

Mortgage debt in retirement:

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.

When coupled with the increasing numbers entering retirement relying on rental housing, it is clear that the number of older Tasmanians entering retirement without the financial security that owning your own home brings is growing substantially.

Private rental:

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

High rents, relative to household incomes, mean that Greater Hobart is the least affordable metropolitan area in Australia. Following a brief improvement during 2020, Hobart is now at its least affordable level across the period measured by the Rental Affordability Index. With a score of 87, Hobart is the only capital city where the average rental household would be considered in rental stress (below a RAI score of 100), paying over 30 per cent of their total income if renting at the median rate.¹¹

Affordability in regional and northern centres are also increasingly unattainable. Regional Tasmania has a Rental Affordability Index score of 103, which represents a significant decline in affordability over the last year (from a score of 114).

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

11 SGS Rental Affordability Index November 2021, <https://www.sgsep.com.au/assets/main/SGS-Economics-and-Planning-Rental-Affordability-Index-2021.pdf>

The average rental household faces paying around 29 percent of their income if renting a dwelling at the median rate, which is nearing the definition of rental stress. Despite rising incomes, affordability has worsened in most parts of regional Tasmania.¹²

Homelessness and risk of homelessness:

While Tasmania has the second lowest number of homeless people of all states and territories, the number has been growing consistently over the last 10 years and is becoming more acute. Nearly one in five people seeking assistance from Tasmanian homelessness services are aged over 55 years.

When trends are examined by age, we can see that 65-74 year olds experienced the greatest percentage of growth of all age groups (up 31% between 2011 and 2016.

Women aged 65-74 were the group with the greatest increase in homelessness over the period 2011 to 2016. Similar increases are seen in the numbers of older people seeking Specialist Homelessness Services (SHS) in Tasmania. In 2018/19, 232 older people who interacted with SHS were homeless and 376 were at risk of homelessness. Overall, 46% of older people who sought help were located in the private rental market and for women this was even higher at 57%.¹³

Homeless older women are at particular risk when it comes to housing. They are also often less identifiable when it comes to homelessness. Urgent and practical steps must be taken to address the fact that older women are the fastest growing cohort of homeless people nationally.

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. Nationally, the number of older women accessing homelessness services is also increasing, with over 13,800 older women accessing specialist homeless services in 2017-18, a 63 per cent increase in five years.

The death of a partner as an example, combined with these aforementioned escalating housing costs and low levels of savings and superannuation force many older women into homelessness for the very first time in their lives. For those on a single fixed income, housing is increasingly out of reach. Limited access to affordable social housing presents as a further complicating factor.

Many older women are experiencing homelessness for the first time in their lives and many do not relate to the word homeless, particularly if they are living in a caravan, a car or are in inadequate housing with family or friends. They may not approach housing services or even know that they exist.¹⁴

We must be proactive in adopting approaches that both assist older women experiencing homelessness now and prevent more women falling into homelessness in the future. It is critical that we have timely and reliable data about older Tasmanians experience of housing and homelessness. This is particularly true of the experience of older women in the private rental market.

¹² *Ibid*

¹³ Heading South: Older People at Risk of Homelessness in Tasmania, Debbie Faulkner, Sept 2020
<https://www.olderrenters.org.au/content/heading-south-older-people-risk-homelessness-tasmania>

¹⁴ Talking to Women about homelessness, Tasmania 2020, Lucinda Shannon and Jen Van-Achteren, Women's Health Tasmania

Shared equity models:

COTA Tasmania and Shelter Tasmania recognise that there is a growing group of older Tasmanians reaching retirement years without owning their own home, and therefore facing increased housing insecurity and hardship. Models of shared equity are one way in which some of this pressure on older women's homelessness may be addressed with smaller outlays from government to address the affordability of home ownership. Shared equity models promote more long-term residencies and ageing in place when compared to the volatility and competitiveness of the rental market.

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. COTA Tasmania and Shelter Tasmania propose a research project on how best to meet the needs of this cohort. For instance, a variation to the Homeshare model, or other shared equity models, could be designed for older clients.

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 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.

Wintringham model:

The commencement of Wintringham services in southern Tasmania has been a great success and COTA Tasmania congratulates the State Government for its role in delivering this initiative.

COTA Tasmania would like to see extension of similar type models expanded into the north and north west in the future. This will further support ageing in place, and provide much needed support for older Tasmanians struggling to maintain secure and affordable accommodation.

Age-friendly Social Housing:

It is clear that there is a critical shortage of affordable social housing in Tasmania.

The case has been made strongly by many, including COTA Tasmania, for some time. Equally, it is clear that there are budgetary challenges associated with the delivery of new stock.

COTA Tasmania strongly encourages the Tasmanian government to continue to invest in new stock to relieve pressure on the social housing waiting list.

Consideration should also be given to addressing home modifications for existing social housing clients to facilitate ageing in place where possible. COTA Tasmania regularly hears feedback from older social housing clients who are struggling to deal with cold accommodation that is inappropriately heated, energy inefficient and where personal security and access are an issue. Older people are also fearful that speaking up may lead to a situation where they need to move from a house of many years. Frequently we are told that requests for support to address these issues are ignored and considered too costly.

This is a short-term view and will be having significant impact on the health and wellbeing of tenants that will in turn have flow on effects in the health system.

Examining alternative social housing options that provide for the needs of older people is critical as we move to develop new stock both in metropolitan and rural locations. There are many examples of innovative approaches both in Australia and overseas.

Some are noted here for reference by the Committee.

1. Innovative solutions for ageing in place in Maleny, Queensland
<https://drive.google.com/file/d/1VF38dv1QrJg2QeDx81iXH-XqKHxwCW3r/view>

2. Research and co-design to convert existing housing in New Zealand
https://www.researchgate.net/publication/327546546_Conversion_of_existing_houses_is_this_a_solution_for_ageing_in_place_in_New_Zealand

3. Co-operative housing model in NSW
<https://www.commonequity.com.au/>

4. Collaborative housing models
<https://www.collaborativehousing.org.au/>

It is also important to note that the Housing Connect gateway operated by Colony 47 is performing well under difficult circumstances. While COTA Tasmania does not see an immediate need for additional age specific services, further embedding knowledge of the needs of older Tasmanians would be advantageous both at the gateway and among those providing housing services to older clients.

Universal design:

Liveable homes, and universal design is another significant issue when it comes to keeping older people safe at home, and ageing in place. Universal design includes the incorporation of key living features that make them easier and safer to use for all occupants including: people with disability, people as they are ageing, people with temporary injuries, and families with young children.

The Government's commitment that all new social housing homes provided under the Affordable Housing Strategy 2015-2025 are universally designed, and are suitable for a range of tenants including people with disability is significant ¹⁵. COTA Tasmania urges the State Government to extend application of universal design principles to new housing developments in the private sector.

15 PDAC 'Accessible Island Review' 2019 https://www.communities.tas.gov.au/_data/assets/pdf_file/0019/94105/PDAC-2019-Review-Implementation-Accessible-Island.pdf

Specifically, we recommend the Tasmanian Government:

3.1 *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.*

3.2 *Commit to recurrent funding for a Wintringham model for older people who have experienced or are at risk of homelessness in the North and North West regions.*

3.3 *As part of the Housing Connect Reform process, commit to capturing information about older Tasmanians as a group in relation to intake and journey with Housing Connect.*

3.4 *Commit to establishing a process for capturing reliable data about older women in private rental in discussion with COTA Tasmania and Shelter Tasmania.*

3.5 *Commit to funding COTA Tasmania and Shelter Tasmania to undertake a research project to recommend best practice options for shared equity models for older Tasmanians to remain in their own homes and age in place. (Indicative cost \$70,000)*

3.6 *Fund COTA Tasmania and Shelter Tasmania to recommend incentives for landlords to support older Tasmanians to remain in their homes with strategies such as to modify properties and to encourage longer term leases (5-10 years).*

3.7 *Support the Australian Network for Housing Design's campaign for mandatory accessibility standards within the National Building Code. This includes bringing accessible design standards (Liveable Housing Standards Gold) into state legislation where applicable.*

4. 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. Many people report continuing involvement in new activities after experiencing a taster event during Seniors Week. In particular, feedback delivered to COTA from participants for the 2020 and 2021 Seniors Week events outlined how important the activities were in re-connecting older people to the community after a significantly isolating quarantine and lockdown period.

As our population ages, Seniors Week plays a key role for more and more Tasmanians throughout the state.

The current Seniors Week grant expires at the end of the 2021 calendar year, meaning that there is gap in funding for the 2022 Seniors Week program. COTA Tasmania would like to see the arrangement renewed in the budget to continue this successful partnership to cover that gap.

Seniors Week funding has remained at the same level (\$106,000) for the ten years that COTA Tasmania has delivered the program on behalf of the Tasmanian government. Costs associated with this growing event have continued to increase despite savings from efficiencies over a number of years leaving a gap in funding to meet basic operational costs. While sponsorship and advertising revenues have also supplemented government funding, this income stream has levelled out at around \$12,000 to \$15,000 per annum, and has been affected by the COVID-19 pandemic.

In the interest of ensuring the ongoing sustainability of this event, COTA Tasmania wishes to:

- Renew the funding agreement for the delivery of Seniors Week activities with indexation – (or increased at a rate that factors that in some of the increased costs of delivery over the past decade)

Specifically, we recommend the Tasmanian Government:

4.1 Renew funding of COTA Tasmania to continue Seniors Week activities at a rate of indexation determined by the State Government in line with other community sector grants. (\$120,000 per annum plus indexation) to allow us to continue to deliver Seniors Week in 2022 and for periods covered by a new grant deed.

5. Active Ageing Strategy Implementation

The Tasmanian Governments *Active Ageing Strategy - Strong Liveable Communities (2017-2022)* has identified and delivered on a wide-ranging suite of strategies to ensure that our ageing population is supported and continues to engage and contribute to our community. COTA Tasmania is pleased to be undertaking the community consultation to inform the updated strategy in the 21/22 financial year.

It remains vital that Tasmania:

- Has a strong plan for increasing older people's participation in the community
- Builds age friendly communities state-wide
- Addresses ageism in our community, and
- Maintains a sustained effort in regards to actions around health, lifelong learning, participation and security.

There remains much to be done. COTA Tasmania has a strong track record as an implementation partner for the existing Active Ageing Strategy and we look forward to continuing this partnership in the future after the new strategy is formulated.

We recommend that the Tasmanian Government renew the Active Ageing Grant Deed and extend the funding arrangement to bring it into lockstep with previous strategy timeframes along a 5-year time horizon.

We note the Premier's Economic and Social Recovery Advisory Council (PESRAC) interim recommendation #12 that states:

"the State Government should immediately modify contracts with community service providers, where performance has met expectations, to extend their duration to provide appropriate funding certainty."

The recommendations and insights from the Royal Commission into Aged Care and the isolation period that people have gone through over the COVID-19 pandemic has sharpened the focus on the need for active ageing activities to promote health and wellbeing opportunities over the life course.

Specifically, we recommend that the Tasmanian Government:

5.1 Fund COTA Tasmania for five years as an implementation partner for the next iteration of Tasmania's Active Ageing Plan. (\$195,000 per annum plus indexation and ERO for five years)

6. Elder Abuse and Ageism

Ageism as a driver of elder abuse:

COTA Tasmania believes strongly that addressing ageism in the community is a key factor in elder abuse prevention. Just as the frameworks that address violence against women put measures to combat sexism front and centre, so too must combatting ageism be at the heart of efforts to prevent elder abuse. Elder Abuse remains a significant and under-reported issue in Tasmania.

"As a nation, Australia has drifted into an ageist mindset that undervalues older people and limits their possibilities. Sadly, this failure to properly value and engage with older people as equal partners in our future has extended to our apparent indifference towards aged care services. Left out of sight and out of mind, these important services are floundering. They are fragmented, unsupported and underfunded. With some admirable exceptions, they are poorly managed. All too often, they are unsafe and seemingly uncaring."¹⁶

While the Royal Commission in Aged Care and multiple recent stories in the media have shone a light on the prevalence of Elder Abuse in the aged care sector – and the shocking treatment of older people in these situations, Elder Abuse is a multifaceted problem that occurs across our community.

Elder abuse may involve physical or sexual abuse, taking an older person's money or possessions, neglecting them, making threats or stopping their social contacts. It can happen at the hands of an adult child or other family member, and it often occurs in the home. Elder abuse requires attention from a number of services and angles to be reduced, not solely in aged care situations.

COTA acknowledges the recommendation in the final PESRAC report that: "The State Government and its agencies should actively seek out and fund community-led, place-based recovery activities [including] the primary prevention of, and early intervention in, areas such as family or community violence and drug and alcohol misuse." Elder abuse is significant in both community-based violence and family violence, as such, the prevention of Elder Abuse is critical in the wider place-based recovery effort.

Older Australians (74%) feel that they have much to offer society as an older person, but despite this, nearly half (46 %) feel less valued by society than when they were younger.¹⁷ Addressing ageism is a high priority and requires a commitment from government, business, the community and individuals if we are to succeed. COTA Tasmania feels there is much more that can be done in this area and would like to expand the current Elder Abuse Prevention Project to combat and shift the perceptions of older people in society and prevent related elder abuse.

This requires long term investment and discussion throughout the community to drive change. COTA Tasmania has already taken a leadership position in relation to Elder Abuse Prevention, and will continue to push for changes in attitudes and responses related to ageism and Elder Abuse.

COTA Tasmania would like to see action and more concrete steps taken in terms of ageism specifically as it comes to it as the primary driver of elder abuse.

¹⁶ From *Interim Report – Royal Commission into Aged Care 2020* p.1

¹⁷ <https://www.cota.org.au/policy/state-of-the-older-nation>

Elder abuse in Tasmania:

While accurate data on the incidence of elder abuse in Tasmania has been difficult to access, the following data was drawn from the State of the Older Nation Report conducted by Newgate Research in February 2021.

One in eight older Tasmanians reported experiencing elder abuse themselves or knowing someone else who has – and over half of cases go unreported.

In the 2021 study, 3% of older Tasmanians admitted to having personally experienced elder abuse and 10% knew someone else who has experienced it. Of the 13% who personally experienced it or knew someone who has, just 49% reported it – leaving over half (51%) of cases going unreported.

Among those who had personally experienced it, only 42% spoke to someone about it or sought assistance, while 58% did not seek any assistance. Just over half (52%) of those who knew someone else who has experienced elder abuse spoke to someone about it or sought assistance, leaving a substantial 48% of people who have not raised the issue with anyone else.¹⁸

Dedicated housing response for Elder Abuse:

There is no dedicated housing response for people who have experienced elder abuse and do not have a safe home, as this group is not included in the family violence response. Some estimates have suggested that 3-5% of the population — 3000 to 4500 Tasmanians — experience elder abuse each year. There is an urgent need to develop appropriate housing solutions to address this gap.

Not all of these cases would require housing assistance, but an approximate number of 5-10% would amount to 150-450 places statewide.

A response could be modelled on the Rapid Rehousing program for survivors of family violence, noting that the homes would need to be appropriate, likely two bedroom dwellings that would suit a single person, with age friendly characteristics such as accessible design for a person with low or changing mobility.

18 *State of the Older Nation: Focus on Tasmania*, February 2021, Newgate Research

Elder Abuse Prevention Project:

COTA Tasmania's current project funding for the Elder Abuse Prevention project has recently been extended and will expire on 30 June 2023.

It is critically important that funding for COTA Elder Abuse Project is extended beyond 2023, to enable COTA to continue to lead in the area, push for change of attitudes, awareness and continue to support Tasmania's Elder Abuse Prevention Strategy (2019-2022), and future iterations.

Renewal of the grant agreement with COTA Tasmania would support the following initiatives:

1. Supporting the Government to develop the next Elder Abuse Prevention Strategy which is due to expire in 2022 and play a key role in implementation.

Tasmania requires a renewed focus and forward vision, to prevent and combat Elder Abuse. COTA is an active participant in the SEAPAC committee engaged in the oversight of the strategy development and implementation.

2. **Evolving the COTA Elder Abuse Peer Education Program**

COTA Tasmania has successfully run peer-education for older Tasmanians relating to elder abuse state-wide for some years. Over this time, we have added additional modules addressing financial elder abuse. We now believe it is time to review and refresh the core elder abuse prevention training to ensure it is in line with contemporary knowledge. We would also like to provide additional support to our volunteer peer-educators working in this challenging space and expand the program to reach more locations across regional Tasmania.

3. **Continuing the delivery of information, resources, sessions and events that raise awareness about elder abuse and ageism**

COTA Tasmania delivers a range of initiatives with current grant funding that work to better inform Tasmanians about Elder Abuse. World Elder Abuse Awareness Day is a significant event which has been effective in raising awareness about elder abuse and ageism. In addition, the Elder Abuse Prevention Project Officer delivers information and awareness sessions for staff, volunteers and students working in organisations where they have contact with older Tasmanians. Furthermore, COTA is a key organising partner for the National Elder Abuse Conference to be held in Tasmania in February 2022.

4. Helping tackle ageism as it specifically relates to elder abuse

COTA Tasmania would like to address ageism and elder abuse awareness in school-based programs. Elder Abuse education and information in schools has been a successful and valued aspect of the Elder Abuse Prevention Project to date, and COTA Tasmania would like to see this work with young people continue. It has positive outcomes for both younger and older generations and reinforces the fact that ageism impacts both young and old, albeit in different manifestations.

There is an opportunity to incorporate elder abuse into the 'Respectful Relationships' program at the school level. This program currently has a focus on the prevention of family and sexual violence and potentially could also incorporate elder abuse and violence towards older people.

COTA Tasmania would like to support and expand work when it comes to working against ageism and elder abuse in Tasmania.

Specifically, we recommend the Tasmanian Government:

6.1 *Commit to ongoing funding in the forward estimates for COTA Tasmania to deliver the Elder Abuse Prevention Project at an increased base rate subject to indexation and ERO support. (\$140,000 per year over 5 years subject to indexation and ERO over that period)*

6.2 *Develop an appropriate housing solution for Tasmanians escaping from elder abuse.*

7. Mature-Aged Workforce and Age Discrimination

As Tasmania and Australia's population profile ages, harnessing the skills of older people will be crucial to accessing the skills and labour required to maintain a high functioning economy.

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

The workforce aged 45 years and older was 45.5% in 2016. This figure represents an increase of 12.9 percent since 2006 and compares to a national figure of 7.5% increase since 2006.¹⁹

According to the Institute of Social Change at the University of Tasmania:

*"The Tasmanian population will continue to age as a result of demographic change. As this shift occurs, the workforce will also age, further reducing the proportion of the population of traditional working age people. Tasmania-specific policy intervention will be required to maximise opportunities for Tasmanians in the rapidly changing work and economic environment."*²⁰

Whilst this demographic change will present some challenges, it also presents opportunities. The current skill and labour shortage that Tasmania is experiencing during the COVID-19 recovery period makes it even more important to overcome the barriers to mature age work. It is encouraging to see the Tourism and Hospitality sector actively seeking to recruit mature age workers and their current campaign is a good example of the type of activities that are required to begin to address existing barriers to participation.

Mature age workers can play a key role in our economy if existing barriers to participation are addressed. Specifically:

1. Reducing age-discrimination in the workplace, and developing pro-age diversity policies
2. Keeping mature-aged workers in the workforce, and developing related structures that promote workforce participation.

Age Discrimination in the Workplace:

As discussed throughout this document, ageism filters through many aspects of life. In fact, the majority of complaints raised with the Tasmanian Equal Opportunity Commissioner and the national Age Discrimination Commissioner relate to workplace ageism. Due to stigma and discrimination, there are fewer employment opportunities for people over 50 years and fewer older workers feel valued and connected to their work and workplaces.

Age discrimination has a negative effect on older people's participation in work. There is a significant disconnect between rates of people who have said they have felt age discrimination in the workplace and the observations of organisations and managers who have had it reported in their workplace. COTA New South Wales in partnership with Newgate Research recently undertook a study based on a quantitative survey, forums and workshops that involved both businesses and individual workers across 2020.

¹⁹ L Denny "Insight One- Tasmania's Workforce" Institute of Social Change, UTAS
https://www.utas.edu.au/_data/assets/pdf_file/0004/1048891/InsightOne.pdf

²⁰ Ibid

Lessons learned in this research are applicable nationally as well as in Tasmania. In this research they found that:

- **Only 4 per cent of employers are aware of age-related discrimination** happening in their organization, **but 1 in 3 workers had experienced it.**
- **Employers don't realise the scale of the issue;** half of the employers in the survey thought that they were already doing enough to support older workers, but only a minority of business had any express support measures in place.
- **Incidents of age-discrimination also tend to go unchecked** — only **3 in 10 workers took some action** in response to ageism, and over half of employers did nothing in response to reports of discrimination when they were made.
- **Fewer than one third of businesses** involved in the study **enforce policies through formal training.**²¹

It is important to note that age-discrimination is an issue regardless of age group – while it plays out differently for younger and older people, it is a pervasive and significant barrier for people of all ages participating in the workforce. It affects young people in similar ways, where they are excluded from the workforce, their skills and potential contributions aren't acknowledged and can be the subject of bullying in the workforce.

COTA Tasmania supports the Government's 'Stop Bullying Campaign' that launched in 2019. In line with that plan, increased action can be taken in helping prevent age-related discrimination, stereotyping and related bullying in workplaces and in hiring practices through sound workplace policies, building awareness and manager training.

Ageism effects people finding employment:

Job seeking is another area as to which stereotyping and discrimination occurs as a significant frustration for older people and should be a strong priority to address with any further COVID economic recovery plans.

Once a mature worker finds themselves unemployed, the chances of them finding a new job is greatly reduced when compared with younger people. According to the Australian Human Rights Commission in 2018, the average duration of unemployment of people 55 or older was 74 weeks, compared with 54 weeks for people aged 25-54 years.

In 2018, the Australian Human Rights Commission surveyed over 900 human resource practitioners about their organisations' attitudes toward hiring people at various stages of their careers. The study found up to 30 per cent of Australian employers are still reluctant to hire workers over a certain age, and for more than two thirds of this group, that age was over 50²².

21 Newgate Research, 'Mature Aged Workers: Reducing barriers to staying in or re-entering the workforce' December 2020

22 <https://humanrights.gov.au/our-work/age-discrimination/publications/employing-older-workers-2018>

In addition to the general reluctance to hire mature aged workers, underlying themes and stereotyping make the job-seeking picture more complicated for the older worker. According to the Centre for Workplace Leadership at the University of Melbourne, older job seekers generally struggle with barriers such as:

- Perceived 'Over-qualification'
- Perceived cultural differences between older and younger workers
- Concerns about the older worker not fitting into the corporate image
- A consistent lack of response to applications or requests for feedback
- Concerns about technological capabilities and adaptability
- A lack of promotion or development pathway²³

It is important to accept not all mature-aged workers are the same. This is a diverse cohort in terms of activities, skills, backgrounds and capabilities. Stereotyping and ageist attitudes not only result in age-discrimination and bullying in the workforce, but they also generally play a role in putting up barriers for older people to participate in the workforce.

To date, COTA Tasmania has partnered with Skills Tasmania on a number of occasions to deliver mature age workforce research and projects. In May 2020, COTA launched the WORK45+ website that provides a one stop shop for information for mature age job seekers and employers. Currency of information has been maintained by COTA including up-to-date information about government assistance for employers and job seekers during COVID 19.

There is still work to be done and COTA Tasmania is well placed to continue partnering with Skills Tasmania, business, employment agencies and mature age job seekers. We strongly recommend more investment in the following:

- Building awareness around the issue of age discrimination in the workforce, the benefits of an all age workforce and the availability of resources for business and job seekers.
- Assisting employers to build in more age positive, guidelines, policies and procedures.
- Keeping mature-aged workers in workforce, and related structures that promote participation

23 P Gahan R Harbridge, and J Healy 'The Ageing Workforce: A review of Prior Findings and an agenda for future research', Centre for Workplace Leadership - University of Melbourne, 2015

COTA Tasmania would like to see space claimed for mature aged workers in future workforce strategies that are led by the Tasmanian Government and in the economic recovery plan from the COVID-19 pandemic. COTA Tasmania values the opportunity to work with the Tasmanian Government to support businesses in adopting more age-friendly HR policies, hiring practices and more flexible work arrangements to combat ageism in the workforce and to keep mature aged workers participating in the workforce.

Tasmania cannot afford to miss out on of the benefits of valuing its mature-age workers, in the present or in future as the population profile changes.

Specifically, we recommend the Tasmanian Government:

7.1 *Work with COTA Tasmania to enact an awareness campaign regarding ageism and age discrimination in the workforce – with an emphasis on intergenerational diversity.*

7.2 *Fund COTA Tasmania to develop and implement resources to support workplaces to have specific anti-ageism policies and procedures and to promote strategies for businesses to appropriately retain and manage older workers as they near retirement. (\$80,000 over two years)*

7.3 *Continues to support lifelong learning and workready skill building strategies to specifically target mature age job seekers.*

8. Review of the Public Trustee

COTA Tasmania was very pleased to see the Review of the Public Trustee finalised on 30 November and acknowledges the robust consultation undertaken by the Review Team under the stewardship of Damian Bugg AM QC.

The Review identified a range of shortcomings in the delivery of services to Tasmanians that have been the subject of advocacy by a number of community organisations for some time now.

COTA Tasmania was pleased to see a strong focus on recommendations that relate to improving communication, education and awareness and stakeholder engagement. Importantly, refocusing attention on the role of the Public Trustee, as outlined in Section 57 of the Guardianship and Administration Act, will lead to improved outcomes for many Tasmanians whose rights have been inadequately supported over many years.

COTA Tasmania strongly encourages the State Government to adopt the recommendations of the Review and take swift action to implement the long overdue changes. Clearly, implementation of the Review will have financial implications and a commitment to deliver funding to deliver this change is critical.

COTA Tasmania is committed to ensuring the human rights of older Tasmanians are upheld and will be happy to participate in the implementation of the Review recommendations where we are able and resourced to do so.

Specifically, we recommend that the Tasmanian Government:

8.1 *Acts swiftly to implement actions that address the findings of the Review of the Public Trustee and uphold the rights of Tasmanians subject to the Guardianship and Administration Act.*



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