



2016–2017
STATE BUDGET
COMMUNITY
CONSULTATION
SUBMISSION

COTA TAS INC

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About COTA Tasmania

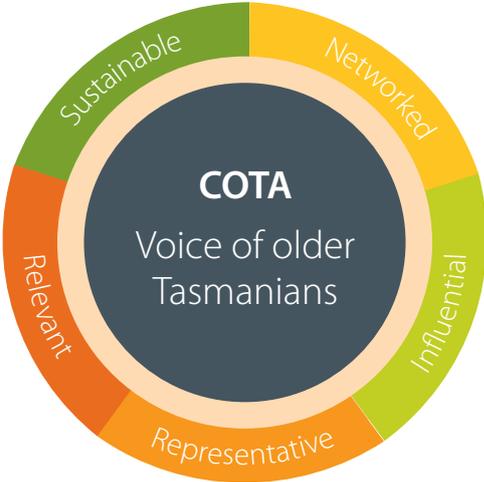
COTA Tasmania (Council on the Ageing [Tas] Inc) is a not-for-profit organisation, operating as a peak body for a wide range of organisations and individuals who are committed to encouraging our community to think positively about ageing. This involves promoting and encouraging social inclusion and championing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

The vision of COTA Tas is for an inclusive society which values, supports and respects older people.

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Introduction

Older Tasmanians are critical to the social and economic wellbeing of our state as workers, volunteers, carers, parents, grandparents, neighbours and friends.

It is well known that Tasmania's population profile is ageing. The Government's *Population Growth Strategy* projects that the percentage of the population over 65 years will increase from around 20% in 2014 to between 34 and 37% in 2050.¹

Looking at more localised populations, twelve of the twenty-nine Local Government areas will have one third of their population over the age of 65 years by 2030.²

The demographic shift is inevitable and should be seen as an opportunity for our community, rather than a challenge.

The Government's vision to create a Tasmania that is the best place in the country to live, work, invest and raise a family requires a collective effort of government, the community and business to make it a reality.

It also requires an intergenerational effort that brings together all Tasmanians as a community to achieve this aim, rather than a divisive approach that highlights the differing interests of various age groups and life stages.

The Government has an unprecedented opportunity to make strategic choices now that will stand Tasmania in good stead for the next ten, twenty and thirty years and change Tasmania for the better.

Policy reforms and behavioural responses can mitigate the economic impact of an older demographic.

Our submission canvasses opportunities to capitalise on our ageing population profile and proactively engage the diversity of older Tasmanians in creating a prosperous, inclusive and supportive community.

1 Department of State Growth, *Population Growth Strategy*, Sept 2015

2 COTA Tasmania, *Facing the Future: A Baseline Profile on Older Tasmanians*, 2013



Summary of Recommendations

1

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

- *Forward estimates for each of the three budget years commencing 2016/17 include funding to support the co-ordination of state-wide Age-Friendly community effort of \$125,000 per annum plus GST and CPI increases per annum.*

2

Amend the Tasmanian Workers Rehabilitation and Compensation Act 1988 to ensure that workers over the age of 65 years have equal protection under the Act.

2b

Introduce a mature age friendly award to the Employer of Choice Awards in conjunction with COTA Tasmania.

3

To assist decision making on pricing changes the Tasmanian Government supports calls from the community sector for comprehensive modelling and research into the implications of proposed changes by TasNetworks.

4

That the State Government commit to funding the implementation of key recommendations outlined in the Tasmanian Affordable Housing Strategy 2015–2025.

5

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

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



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

The number of WHO Age Friendly communities in Australia³ continues to grow. In Tasmania, the city of Clarence has achieved this status and other local government areas are beginning to work on the process. Tasmania's relatively small size, a supportive and enthusiastic local government sector and access to first-hand knowledge and experience of the WHO program through the COTA network mean that we are uniquely positioned to take advantage of the opportunity of becoming an Age Friendly State.

COTA Tasmania has already started introducing the concept at the local government level with direct support and funding from the State Government under the Inclusive Ageing: Tasmania 2012-2014 Strategy. The current funding agreement concludes in June 2016.

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

³ World Health Organisation - WHO Global Network of Age-friendly Cities and Communities http://www.who.int/ageing/projects/age_friendly_cities_network/en/ Accessed 21/1/2015

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

Making a commitment to Tasmania as an Age-Friendly State will:

- Leverage effort from the community, business sector, local and federal governments
- Complement the Population Strategy by facilitating opportunities for all Tasmanians to actively contribute to our community, both socially and economically, as they age.
- Implement a vision for an integrated, strong and caring community that will benefit all age groups and make Tasmania an attractive place to live.
- Build on a tried and tested framework that provides excellent opportunities for benchmarking and monitoring achievements.
- Underpin the government's existing commitment to supporting concessions for older people in our community.

Age-friendly communities benefit all age groups and leverage effort from the whole community



What is an Age Friendly Community?

We are all ageing, everyday.

Age-friendly communities foster health, well-being and the participation of people as they age. They are accessible, equitable, inclusive, safe and supportive. Making communities age-friendly is one of the most effective policy approaches for responding to demographic ageing. The benefits extend across the community by increasing accessibility and engagement for young families and those with disabilities. Age friendly communities mean a fitter and more engaged society which overall means a reduced impact on health services.

A good case study is Manchester in the UK and their story is told in a YouTube clip: www.youtube.com/watch?v=WXELgWHQ34o

Globally countries are revisiting how they think about ageing, and the latest report *Active Ageing: A Policy Framework in Response to the Longevity Revolution*, from the International Longevity Centre (2015), in Brazil; gives insights into this from an international perspective, including policy implications.⁴

Timing is ideal for setting the goal to become an age-friendly state with the WHO joining other world leaders to gather in Brisbane in June 2016 to discuss these issues at the International Federation of Ageing Conference.⁵ There is a specific conference stream dedicated to Age Friendly Cities and Communities, and it will provide a good forum for those working in the space to learn of other work from around the world. Tasmania can take a lead in this area.

⁴ International Longevity Centre Brazil; *Active Aging: A Policy Framework in response to the Longevity Revolution Report*, 2015

⁵ <http://ifa2016.org.au/>

Age- friendly Businesses

COTA Tasmania has also identified an opportunity to engage the business community through developing and age-friendly business program. We already have some interest in the concept which could well be expanded to the whole state once tested. Such an approach would benefit our local community and also tourism businesses for whom a large proportion of clients are in the older demographic.

Single Planning Scheme for Tasmania

Effective planning is critical for an age friendly community and requires a long term and systematic approach. Universal design and liveable community's principles need to be adopted across the board. There is a clear opportunity for these considerations to be part of the move toward a single planning scheme for Tasmania. COTA Tasmania supports the move to a single planning scheme to ensure consistency and a more streamlined approach across Tasmania.

The Opportunity

The Tasmanian Government has a responsibility to implement an effective ageing policy that will set us on a positive course to create an integrated and supportive community that empowers and engages older Tasmanians. Tasmania can be Australia's first age-friendly state.

COTA Tasmania is well placed to facilitate the development of an age friendly state. COTA has a proven record of strong networks and is a key source of latest information in this area with support and links both nationally and internationally to new trends in this space. We also have grass roots contact with the older people of Tasmania, which is essential to this policy approach.



This strategy will also reinforce our current policy work with the Tasmanian Government in supporting the protection of older people from elder abuse. Age Friendly communities go a long way to eliminate many of the risk factors for frail older people being subject to elder abuse. In fact elder abuse can be viewed as an extreme version of ageism, a key feature that Age Friendly communities set about to eliminate. Elder abuse is often seen in a domestic violence situation, with family members being named for 71% of reported cases to the Elder Abuse Helpline in 2013-2014. Stronger community networks and age aware communities can help to look out for the more frail members of our community.

COTA would like to continue work on Age Friendly Communities beyond our current grant deed as it believes that this work would align with the policies of the Tasmanian Government to strengthen the Tasmanian community.

RECOMMENDATION 1:

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

Forward estimates for each of the three budget years commencing 2016/17 include funding to support the co-ordination of state-wide Age-Friendly community effort of \$125,000 per annum plus GST and CPI increases per annum



Willing to Work – Creating the Right Environment

Tasmania's Population Growth Strategy highlights the importance of the role Government can play in providing leadership to support long term sustainable population growth through facilitating job creation and workforce development.

COTA has a strong interest in employment issues for older workers and broader issues of workforce planning and optimising the employment opportunities for older Tasmanians who are willing and able to continue in the workforce, either on a part time or full time basis.

As well as providing significant social outcomes, the economic case for increasing mature-age labour force participation has been proven at the national level. The Centre of Excellence in Population Ageing Research found that a five percentage point increase to participation rates of 50-69 year olds is projected to be worth 2.4% of GDP in 2050. If all inactive people aged 55 and over who say they want to work did so, the participation rate for that group would increase six percentage points – also worth 2.4% of GDP. And if Australia had the same mature age participation as New Zealand, GDP in 2012 would be 4% higher.⁶

Accordingly, removing impediments to mature age workforce participation in Tasmania could directly support the achievement of sustainability targets in our community.

Workers Compensation:

COTA Tasmania believes that Tasmanian Government should act to remove existing legislative barriers to mature age work that are contained in the Tasmanian Workers Rehabilitation and Compensation Act 1988 and ensure that workers over the age of 65 years have equal access to protection under the Act.

The Tasmanian Workers Rehabilitation and Compensation Act 1988 currently imposes an age limit on the payment of incapacity payments of 65 years (unless the worker is over 64 at the time of injury, then a maximum of one year).

While workers are covered for medical expenses if they are over 65, without income replacement, most people lacking independent income would be forced to retire.

Many Tasmanians are already working beyond the age of 65 years and many more will be doing so as the eligibility for the age pension increases in coming years. The over 65 age cohort is currently experiencing a real gap in workers' compensation protection and this is a barrier to mature age workforce participation.

It could be argued that older workers are cross-subsidising payments to younger workers in the current environment as employers pay workers compensation premiums for all employees but those over 65 years have limited access to benefits.

⁶ Rafal Chomik and John Piggott in CEPAR briefing paper 2012/01; Mature-age labour force participation: Trends, barriers, incentives, and future potential



RECOMMENDATION 2:

Amend the Tasmanian Workers Rehabilitation and Compensation Act 1988 to ensure that workers over the age of 65 years have equal protection under the Act.

Ageism at Work:

COTA has been engaged with the issue of ageism in the workplace over the last 12 months. Specifically, we have been engaged in speaking with older Tasmanians about their experiences in the workplace and their concerns regarding barriers to workforce participation.⁷

Many mature age workers are very positive about continuing to contribute to the economy through the workforce...

"I am only 54 and I have plenty of life in me yet."

"I will be 58... That doesn't stop me from contributing. I'm still going to be smart, I'm still going to be capable."

For many mature age workers, their sense of self is closely connected to their work and the contribution they make through work to the community.

"My psyche, wellbeing – everything; who I am – my identity – is tied up with what I do ...my career.... how I contribute through employment."

We are consistently hearing that discrimination in the workforce against mature aged workers is strongly felt by many workers over the age of 45 years but is hidden by loop holes and ambiguity.

"...Ah yes, we know you have got the experience, but we want someone fresh."

"...over a 6 month period, it went from, you're really valued, you're doing a great job, here's your performance ratings, performance based pay ... to ...You're redundant"

"I went to the doctor and he said I was being bullied and harassed and that I should have a couple of weeks off work. He wanted me to have longer, but I knew that if I didn't go back into work that would become a health case and I wouldn't be back now."

⁷ COTA Tasmania, Willing to Work Inquiry Personal Interviews, October 2015



Age discrimination in the workplace can be difficult to prove but notwithstanding this fact, the Age Discrimination Commissioner, the Hon Susan Ryan AO and Tasmania's Anti Discrimination Commissioner, Robin Banks report that workplace discrimination is the most commonly reported complaint received by their offices.

COTA Tasmania believes there is a key leadership role for the Tasmanian Government to play in raising awareness of, and addressing discrimination against mature aged workers. In the current environment Tasmania can ill afford to overlook the wealth of knowledge, experience and skills that mature age workers can bring to the workplace. The impacts of discrimination impact at the individual and the community level.

"Older job seekers can become severely stressed and discouraged when searching for work. These feelings of frustration sometimes lead to ... self-selecting out of the workforce through unemployment or involuntary early retirement."⁸

There are significant opportunities to leverage existing programs to promote flexible working arrangements, ongoing training and two-way intergenerational training opportunities among other innovative approaches.

As a cost effective and practical first step, the Employer of Choice Awards managed through the Department of State Growth, could be encouraged to showcase best practice in mature age recruitment and retention through the introduction of a mature age friendly award in the 2016 program. COTA would be pleased to assist in the development of such an initiative.

RECOMMENDATION 2B:

Introduce a mature age friendly award to the Employer of Choice Awards in conjunction with COTA Tasmania.

⁸ Williams, Ruth; The Conversation.com/Tackling hidden issues for older works delivers wide ranging returns; extracted 26 November 2015



In our 2015/16 State Budget Submission, COTA commended the Tasmanian Government on the decision to continue to support seniors concessions despite the Federal Government's move to step back from this space. The range of seniors concessions allow older Tasmanians and others on low incomes to enjoy a reasonable standard of living in an environment where the cost of living is continually on the rise.

The concessions underpin the ability of older Tasmanians to enjoy a reasonable standard of living and afford the necessities of life and essential services such as healthcare, electricity, rates, water and food.

Against this backdrop COTA is concerned to hear that the current review of tariff structures being conducted by TasNetworks has canvassed some options that have the potential to seriously impact on the cost of living for those on fixed incomes who are often least able to afford increases.

COTA is most concerned about the following proposals:

- Proposed increases to the fixed charge component of the energy price
- The removal of tariff 41 that offers lower rates primarily for water and space heating in Tasmanian homes
- Passing on the cost of improved metering for demand charges to users who may not have the capacity to pay.

These proposals in isolation or in combination could increase the cost of living for many older Tasmanians on fixed incomes and therefore reduce their ability to purchase other necessities of life. It is well known that there are potential impacts on health that flow from poor heating; especially for those experiencing respiratory problems and arthritic complaints.

COTA urges the Tasmanian Government to exercise its role in the approval process to ensure that those least able to afford price increases will not be adversely impacted by future changes to electricity tariffs.

RECOMMENDATION 3:

To assist decision making on pricing changes the Tasmanian Government supports calls from the community sector for comprehensive modelling and research into the implications of proposed changes by TasNetworks.



4

Liveability: Affordable Housing and Private Rental

COTA Tasmania congratulates the Tasmanian Government on the release of the Affordable Housing Strategy and Action Plan in September this year as a first step toward reducing housing stress and homelessness. As noted in the report, older Tasmanians are among the most vulnerable cohorts when it comes to access to affordable housing with statistics showing 21.4% of the 65+ age group are in housing stress.

COTA continues to be concerned about the vulnerability of older Tasmanians living in private rental. We note that the Strategy canvasses options to incentivise landlords to assist vulnerable groups and strongly suggest that the needs of older Tasmanians are incorporated in any planning in this area.

COTA also welcomes the commitment to construct accommodation for older disadvantaged Tasmanians along the lines of the widely respected Wintringham model. It is critically important that now the strategy is finalised and the Action Plan is in place, that the Government commits to funding for the implementation phase. Specifically, we recommend the Government:

- i. Commits funding in forward estimates for the next five years to enable implementation of the Strategy's key recommendations, with recurrent funding fully funded.
- ii. includes resources for oversight and monitoring of the initiatives, especially where pilots and innovative approaches are introduced, to ensure best practice and accountability
- iii. continues the community sector engagement to support the implementation of the Action Plan, maintaining a culture of open communication, systemic review and feedback from all stakeholders

RECOMMENDATION 4

That the State Government commit to funding the implementation of key recommendations outlined in the Tasmanian Affordable Housing Strategy 2015-2025.



Savings for the Health Budget: Peer Education Falls Prevention

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

One in every 10 days spent in hospital by a person aged 65 years and older in 2010-11 was directly attributable to an injurious fall. These episodes of care accounted for 1.4 million patient days over the year and the average total length of stay per fall injury case was estimated to be 14.7 days.⁹

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

To improve the ability of older adults to recognise the risk of falling and take precautions to prevent falls requires co-ordinated and sustained action. A recent study published in 2015 entitled, *Fall Risk Awareness and Safety Precautions taken by Older Community Dwelling Women and Men*, cited peers as one effective means of raising awareness of prevention strategies among older adults.¹⁰

In recognition of the substantial financial and personal costs caused by falls in older Tasmanians, the Department of Health and Human Services has made a substantial investment in falls prevention through the development of the Stay on Your Feet resources. The package of resources is comprehensive and provides excellent advice for older people in the community. Other jurisdictions have also produced similar resources that are also well supported by successful research. When coupled with regular balance and strength training exercises can effectively reduce falls.¹¹

Notwithstanding this fact, indications are that community awareness and knowledge of preventative measures is still relatively low and participation in interventions recommended by health professionals is often not sustained.¹²

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

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

10 Pohl, P; Sandlund, M; Ahlgren, C; Bergvall-Kareborn, B; Lundin-Olsson, L; Melander Wikman, A, PLoS One 2015; 10(3): e0119630, published online 2015 Mar 17

11 Sherrington C, Tiedemann A (2015) *Physiotherapy in the prevention of falls in older people*, Journal of Physiotherapy 61: 54-60

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



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

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

RECOMMENDATION 5:

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

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



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