



T A S M A N I A
for older Australians

2019

2020

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.

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

SUE LEITCH

Chief Executive Officer
COTA Tasmania

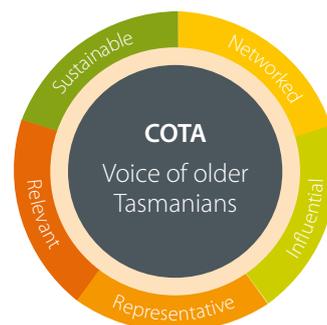
'Westella'

181 Elizabeth Street
HOBART TAS 7000

Phone: (03) 6231 3265

Mobile: 0448 281 897

Email: suel@cotatas.org.au



State of the Older Nation Report

The Council on the Ageing (COTA) has launched the landmark State of the Older Nation 2018 Report which is the most comprehensive national study ever undertaken to seek the views of Australians aged 50 and over.

The report has found the majority of older Australians feel a decade younger than their current age, overwhelmingly support assisted dying legislation, and nearly half feel less valued by society than when they were younger.

www.cota.org.au/policy/state-of-the-older-nation

Highlights of the report include:

- 80% of older Australians feel younger than their current age
- 46% feel less valued than when they were younger
- Health is the number one factor that impacts whether older Australians have a high or low quality of life
- 84% support legislation for assisted dying
- More than a quarter (28%) of those in paid employment want more paid work but one in five have experienced employment-related age discrimination
- 29% of working older Australians don't expect they will ever retire
- 12% are struggling with overdue bills





Summary of Recommendations

- 1.1** **RECOMMENDATION 1.1**
Commit to sustained investment over the longer term to ensure Tasmania can meet current and projected demand for accessible, appropriate and affordable housing.
- 1.2** **RECOMMENDATION 1.2**
Improve the tenancy security for Tasmanians in private rental housing.
- 1.3** **RECOMMENDATION 1.3**
Introduce incentives for landlords to modify properties to support ageing in place.
- 2.1** **RECOMMENDATION 2.1**
Increase resourcing allocated to public oral health programs and access to these programs for older Tasmanians.
- 3.1** **RECOMMENDATION 3.1**
Fund the establishment of a volunteer capacity-building program to develop resources that will help community champions to identify signs of loneliness and establish local programs to address loneliness.
\$40,000
- 4.1** **RECOMMENDATION 4.1**
Support the implementation of the National Elder Abuse Plan through an active Tasmanian Elder Abuse Prevention Plan to implement key strategies, including addressing ageism in our community.
- 4.2** **RECOMMENDATION 4.2**
Refresh the Elder Abuse Prevention Campaign to raise awareness of elder abuse within the community with appropriate web-based and social media support.
\$50,000
- 4.3** **RECOMMENDATION 4.3**
Fund a pilot study into the representations of older people in the media to build an evidence base for the development of media protocols for the coverage of ageism and elder abuse.
\$10,000



4.4

RECOMMENDATION 4.4

Expand the legislative definition of family violence to include the abuse of a parent by a child.

5.2

RECOMMENDATION 5.2

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

5.1

RECOMMENDATION 5.1

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

5.3

RECOMMENDATION 5.3

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



PRIORITY ISSUES

1. Affordable Housing: Increase in Supply & Private Rental Market

The high levels of all forms of homelessness and the increasing incidence of housing stress experienced in Tasmania have reinforced the critical need for an increase in the supply of affordable housing in our state.

Tasmania is failing to deliver sufficient affordable housing to meet the demand for those on low and fixed incomes. While we recognise that a number of factors impact on supply, it is concerning to note that the total quantity of affordable rental stock identified in the Report on Government Services has decreased by 60 properties in the 2018 report.¹ More action is needed to ensure we can meet this basic human need for secure shelter and a home.

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

The State of the Older Nation Survey released this week highlighted those who are not working and renting as a highly vulnerable group in the 50+ age groups.

50–65 and 65+ non-working people who are renting are significantly more likely than the rest of their age groups to:

- Rate their quality of life as poor (0-3 out of 10)
- Rate the affordability and security of their current living arrangements as poor (0-3 out of 10)
- Strongly agree that the cost of living is leaving them behind
- Strongly disagree that they have money left over for leisure and social activities (which has implications for their social connectedness)
- Have overdue bills due to payment difficulties
- Feel that improving the affordability of services would make a great deal of difference to them.

While the over 50 years non-working group who are renting are experiencing higher levels of financial and emotional stress, this is particularly prevalent in the 50 -65 age group. This seems to indicate that a number of those in the 50-64 age group are particularly struggling and in need of further consideration and assistance.²

Greater Hobart is the least affordable metropolitan area in Australia when income levels are taken into consideration.

1 Productivity Commission, Report on Government Services, Jan 2018
<https://www.pc.gov.au/research/ongoing/report-on-government-services/2018/housing-and-homelessness>

2 COTA, November 2018, State of the Older Nation Report; www.stateoftheoldernation.org.au



The recently released Rental Affordability Index (RAI) paints a stark picture for older renters and for single pensioners especially. Across all regional areas, rents for the single pensioner were found to be severely unaffordable, with Tasmania's RAI score sitting at 46 which is well under 100 (the affordability threshold).³

More older Tasmanians are finding themselves in the private rental market. Security of tenure is a major concern and increasingly the ability to pay the rent is front and centre as competition for rental properties is increasing state-wide.

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

Tenancy insecurity forces many people to accept living in poor quality housing. Most tenants (62%) are afraid to ask for repairs, modifications to improve accessibility or complain about the poor condition of their home, for fear of eviction. This fear is heightened in markets like Hobart and Launceston where rental housing is in such short supply. Higher rental rates are also affecting the capacity of older renters to afford other services such as aged care.

These issues have been recently confirmed by the joint report *DISRUPTED - The consumer experience of renting in Australia* prepared by National Shelter, Choice and the National Association of Tenants Organisations and released in December 2018.⁴

We note that the Tasmanian Affordable Housing Strategy 2015-25 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. Assistance with home modifications such as accessible showers and ramp access would also greatly assist older tenants to age in place and retain their connections to the community.

Specifically, we recommend the Government:

Recommendation 1.1

Commit to sustained investment over the longer term to ensure Tasmania can meet current and projected demand for accessible, appropriate and affordable housing.

Recommendation 1.2

Improve the tenancy security for Tasmanians in private rental housing

Recommendation 1.3

Introduce incentives for landlords to modify properties to support ageing in place.

3 SGS Economics and Planning, November 2018, Rental Affordability Index

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



2. Preventative Health: Oral Health

Health consistently rates as a high priority for older Tasmanians and this is true at the national level.

.....
“When asked what they were most concerned or worried about at this point in their life, a third of older Australians mentioned health issues”

— COTA Australia, State of the Older Nation, Nov 2018
.....

COTA is a strong believer in investment in preventative measures to improve healthy ageing. Investment in healthy ageing activities and preventative health measures reduce the demand on health services and increase the independence, dignity and participation of older Australians in society.

In Tasmania, we are seeing critical peaks in demand for hospital services and high levels of investment in acute care. This investment has come at the cost of investment in primary and preventative health care. To reduce the cost to the community and the health system of high levels of chronic health conditions, we must increase investment in preventative health care and health literacy.

Oral health is a case in point and is of particular importance to the overall health of older people. Oral health is essential to general health and quality of life.

A person’s mouth reflects their health and well-being throughout life, and because chronic conditions increase with age, the interplay of a range of diseases with oral health are an important consideration.

There is evidence of links between oral health and types of pulmonary diseases such as pneumonia and chronic obstructive pulmonary disease, and people most at risk are those aged over 65 and under 2 years of age or with existing health problems. A firm association between oral health (periodontitis, caries and tooth loss) and coronary heart disease, stroke and peripheral vascular disease has been identified in research.⁵

There is also evidence that people with dementia are particularly susceptible to dental problems for reasons such as medications that reduce the production of saliva, which is essential to maintain a healthy mouth.

Older people experience significant levels of oral disease. Research has found that the number of teeth decayed, missing or filled in people aged 65 and over can be close to 24 in number compared to eight in the population 25-44 years of age.⁶

5 Evidence Summary: the relationship between oral health and cardiovascular disease: T Dietrich, I.Webb, L.Stenhouse, A.Pattni, D.Ready, K.L.Wanyonyi, S.White and J.E.Gallagher; British Dental Journal, Volume 222, No 5: March 10 2017

6 Oral Health and Dental Care in Australia: Key facts and figures 2015; Section: Caries experienced in Adults; The University of Adelaide and the Australian Institute of Health and Welfare.



Australia wide, the greatest increase in potentially preventable hospitalisations due to dental conditions between 2007/8 and 2013/4 was for people aged 65 and over. Preventable hospitalisations increased 38% from 5866 to 8068 over this period.⁷

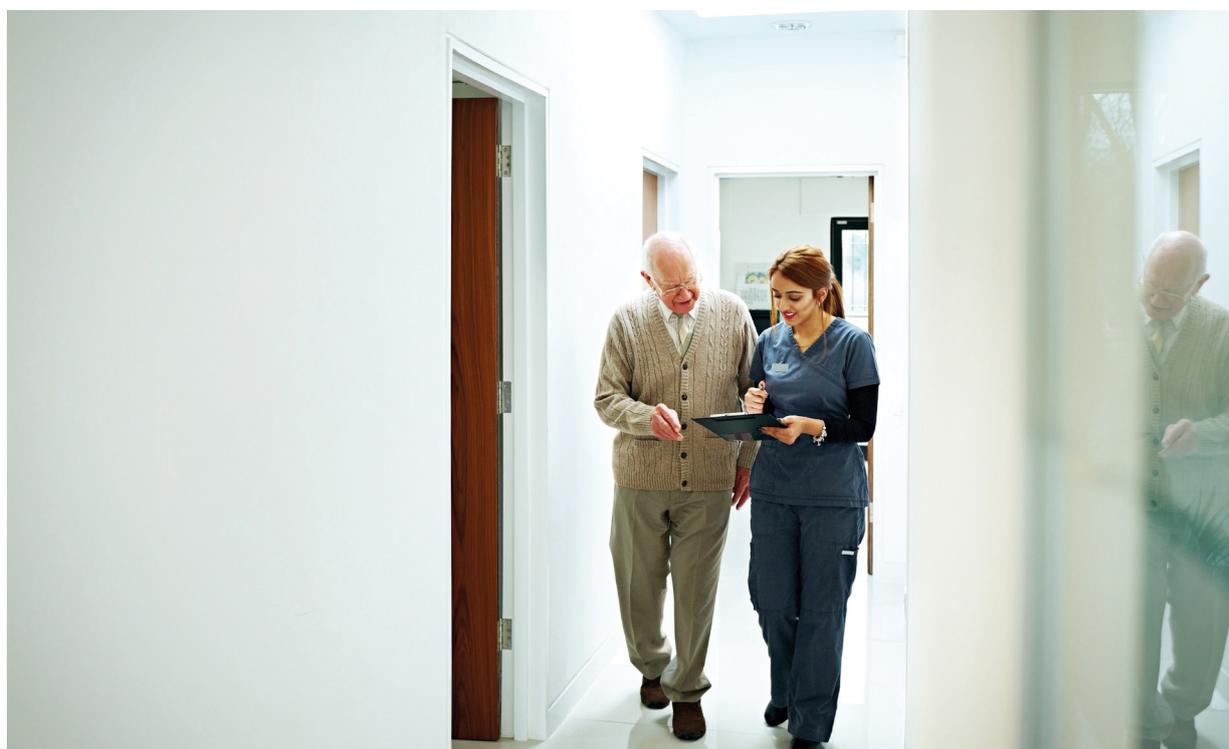
Tasmania has the oldest population in Australia with almost 1 in 5 people aged over 65 years⁸. Projections indicate the number of people in this age bracket will continue to increase to 25.3% of the total population by 2030. Many of these people live in regional communities with limited access to oral health services.

There is great potential to reduce hospitalisations flowing from poor oral health among older Tasmanians and we encourage increased investment in oral health services for older Tasmanians to both promote the services and increase access.

Specifically, we recommend the Government:

Recommendation 2.1

Increase resourcing allocated to public oral health programs and access to these programs for older Tasmanians.



7 Oral Health and Dental Care in Australia: Key facts and figures 2015; Section: Hospitalisations, The University of Adelaide and the Australian Institute of Health and Welfare.

8 ABS 2016 Census QuickStats, sourced from Tasmania data set

3. Loneliness

Changing lifestyle factors in older age, such as relocation or death of friends or family, age-related physical and cognitive decline, divorce or separation, loss of drivers licence and reduced income, can result in loss of social connections and social isolation⁹.

Leaving the workforce can also significantly reduce a person's access to social contact, and Tasmania has the oldest workforce in Australia with 45.5% of the labour force aged over 45 years¹⁰. Data indicates that a large number of the labour force will enter retirement in the next decade given the average age of retirement in Tasmania is 53.9 years¹¹ and this population may be at increased risk of social isolation and loneliness as a result. To exacerbate social isolation of recently retired Tasmanians, those who have low levels of superannuation and rely on an age or disability pension are likely to have limited ability to attend social outings, visit family and volunteer due to low income¹².

The Index of Social Disadvantage for Areas shows in Tasmania nearly 60 per cent of the population live in the most disadvantaged areas.

Another significant risk factor for loneliness and social isolation is living alone¹³, and Tasmania has the highest proportion of people aged over 55 years living alone in Australia at 21.8%¹⁴.

Though associated, loneliness and social isolation are distinct concepts. Social isolation is often regarded as an 'objective state, where an individual has minimal contact with others and/or a generally low involvement in community life'. Loneliness is a more subjective experience that relates to a person's perception of their social relationships or level of social engagement as being deficient in some way, in terms of quantity and/or quality¹⁵. Therefore, a person may have a broad range of social connections but still feel lonely, and someone who has a small number of high quality social connections may not feel lonely.

Loneliness, in particular, is associated with decreases in health status and quality of life¹⁶, but social isolation can also reduce quality of life and place burden on the health system and community services¹⁷.

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- 9 Cacioppo, J. T., & Cacioppo, S. (2014). Social Relationships and Health: The Toxic Effects of Perceived Social Isolation. *Social and Personality Psychology Compass*, 8(2), 58–72. <http://doi.org/10.1111/spc3.12087>
 - 10 ABS 2016 Census TableBuilder, sourced from Employment, Income and Education data set
 - 11 ABS - 6238.0 Retirement and Retirement Intentions, Australia, July 2016 to June 2017
 - 12 The Two Tasmania's laid bare: Key points from the pensioner survey (2017) TasCOSS
 - 13 Aged and Community Services Australia 2015. Social isolation and loneliness among older Australians. Issues paper no. 1. Deakin, ACT: ACSA.
 - 14 ABS 2016 Census TableBuilder, sourced from Cultural Diversity data set
 - 15 Grenade, L. & Boldy, D. (2008) Social isolation and loneliness among older people: issues and future challenges in community and residential settings. *Australian Health Review*, 32 (3): 468-478
 - 16 World Health Organization (2015) *World report on ageing and health*. Geneva: WHO. ISBN: 978 92 4 156504 2.
 - 17 Savikko N, Routasalo P, Tilvis R, Pitkala K (2010). Psychosocial group rehabilitation for lonely older people: favourable processes and mediating factors of the intervention leading to alleviated loneliness. *International Journal of Older People Nursing*; 5:16–24. Doi:10.1111/j.1748-3743.2009.00191.x



In addition, the Wicking Dementia Centre is currently investigating the links between prolonged stress, depression and social isolation and increased risk of dementia. The health impacts of social isolation and loneliness may extend further than already identified in current research.

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

Currently, some programs throughout Tasmania specifically aim to reduce social isolation in older populations. Examples of existing programs include Chats (Lifeline), aged care volunteer visitor schemes, and

council programs. Identifying risk factors for loneliness and building community capacity to respond to early signs and triggers to loneliness would support these programs and help to prevent the spiral into entrenched loneliness.

Specifically, we recommend the Government:

Recommendation 3.1

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

\$40,000



4. Elder Abuse Prevention & Ageism

Elder abuse remains a significant and under-reported issue in Tasmania. Large population-based studies show incidences of abuse at between three and five percent of the population, which equates to 3,000-4,500 Tasmanians.¹⁸ The consequences of abuse can be substantial and older people suffering abuse can experience feelings of helplessness, alienation, guilt, shame, fear, and anxiety. Abuse of older Tasmanians is a violation of human rights and a rejection of the fundamental respect that our older people deserve.

“An inquest into the death of an elderly woman in a near-freezing shipping container has heard that she lost 15 kilograms in the previous year to weigh just 37kg and died of hypothermia after spending a night in a converted shipping container.”

— Jessica Howard, Mercury 22 September 2017

COTA supports a community and whole of government response to the issue of elder abuse and welcomes the opportunity to collaborate with State Government to deliver actions to ensure that all older Tasmanians are valued members of society and are treated with respect. Ending abuse is a community responsibility that demands all sectors of society actively address its causes and reduce its harmful effects.

Older Tasmanians have the right to feel safe and respected in their own homes, in their relationships and within their communities. The *Protecting Older Tasmanians from Abuse: Elder Abuse Prevention Strategy and Action Plan 2015-18* has provided a framework for responding to elder abuse in our community.

COTA Tasmania has participated in the consultation informing the development of the National Elder Abuse Prevention Plan and we acknowledge and value the commitment from the Tasmanian Government to engage with the national plan and its implementation.

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. Ageism is embedded in our society. Three in four 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.¹⁹ Addressing ageism is a high priority and requires a commitment from government, business, the community and individuals if we are to succeed. Strong leadership from government on this issue will be a key to success.

¹⁸ Department of Health and Human Services 2012, *Protecting Older Tasmanians from Abuse*, Tasmanian Government

¹⁹ COTA, November 2018, State of the Older Nation Report; www.stateoftheoldernation.org.au

It is well known that the most common form of elder abuse is abuse of a parent by a child. The current Tasmanian legislative definition for family violence as only occurring between spouses and intimate partners does not cover the type of intra-family abuse. COTA Tasmania believes strongly that the definition should be amended to include abuse of a parent by a child. This will ensure that older people suffering abuse at the hands of their children are afforded similar protections under the act to older people suffering abuse at the hands of a partner.

"In recent times Australia has risen to the challenge of addressing the scourge of domestic violence. This issue of elder abuse requires a commitment of similar proportions"

— Graham Hill, Chairman of National Legal and Director, Legal Aid Commission of Tasmania, August 2017



Specifically, we recommend the Government:

Recommendation 4.1

Support the implementation of the National Elder Abuse Plan through an active Tasmanian Elder Abuse Prevention Plan to implement key strategies, including addressing ageism in our community.

Recommendation 4.2

Refresh the Elder Abuse Prevention Campaign to raise awareness of elder abuse within the community with appropriate web-based and social media support.

\$50,000

Recommendation 4.3

Fund a pilot study into the representations of older people in the media to build an evidence base for the development of media protocols for the coverage of ageism and elder abuse.

\$10,000

Recommendation 4.4

Expand the legislative definition of family violence to include the abuse of a parent by a child.

5. Ageing Workforce & Workers Compensation

Tasmania has the oldest median age (42 years), four years above the national average; the highest proportion of people aged over 65 years and the lowest proportion of children and working age people of any Australian state or territory. Nearly one in every five people is aged 65 and over.²⁰

The percentage of the Tasmanian workforce aged 45 years and older was 45.5% in 2016. This figure represents an increase of 12.9% since 2006 and compares to a national figure of 7.5% increase since 2006.²¹

At the national level, the State of the Older Nation survey found that 38% of older Australians are in paid employment, with 15% of those over 65 either working full time (3%), part time (8%) or self-employed (5%). Twenty-eight percent of survey respondents indicated they would like more paid work, with those in their 50s having the greatest desire for more (31%).²²

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

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

The State of the Older Nation survey found that 29% of working Australians aged 50+ do not expect they will ever retire. These respondents are more likely to have rated their financial situation poorly at 0-4 out of 10: (45%) and have no or little superannuation.²³

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

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

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

20 ABS, 2016 Census Data

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

22 COTA , November 2018, State of the Older Nation Report; www.stateoftheoldernation.org.au

23 ibid

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

The review of this aspect of the legislation that is currently underway presents an opportunity to remedy this anomaly. COTA's preferred position is that Tasmania's Workers Rehabilitation and Compensation Act 1988 does not refer to age. Such action would make a clear and strong statement that the government respects the rights of older Tasmanians and will not accept age discriminatory elements in existing and new legislation.

Specifically, we recommend the Government:

Recommendation 5.1

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

Recommendation 5.2

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

Recommendation 5.3

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



COTA TAS Inc

"Westella"

181 Elizabeth St, Hobart TAS 7000

Phone: (03) 6231 3265

Email: admin@cotatas.org.au

www.cotatas.org.au