



T A S M A N I A
for older Australians

2021

2022

State Budget
Community
Consultation
Submission

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About COTA Tasmania

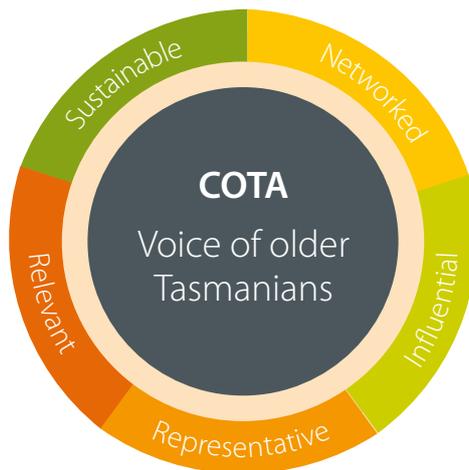
COTA Tasmania (Council on the Ageing [Tas] Inc) is a not-for-profit organisation, operating as a peak body for a wide range of organisations and individuals who are committed to encouraging our community to think positively about ageing. This involves promoting and encouraging social inclusion and championing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

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

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Summary of Recommendations

COTA Tasmania welcomes the opportunity to provide input to the development of the State Budget 2021-22.

1. Digital Inclusion

1.1 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.

1.2 Work with COTA Tasmania to expand the IT Mentor program for older Tasmanians to cover 8 regional locations throughout the state and provide more resources at the basic level of digital literacy. This includes resources for digital learners as well as individuals who may be tasked with teaching a family member digital skills. (\$160,000 over two years). This could potentially be expanded upon in a '26TEN's communities learning program' model, over to a digital literacy context. Utilising existing COTA knowledge and networks of peer to peer digital literacy educators, this would provide a way in which mentors can access funding and work together in a coordinated way to lift digital literacy, locally. (\$32,000 over two years [\$2,000 per year for the 8 regional locations])

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 Provide funding of (\$180,000 over two years) to support the extension of the 'Living Longer, Living Stronger' program to more regional locations and deliver best practice training and physical exercise programs for older people in Tasmania.

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

2.4 Working with COTA Tasmania, deliver a COVID Vaccination awareness campaign with nuanced messaging for older people.

2.5 Increase mental health literacy and awareness campaigns specifically focused for older people's mental health and mental health literacy.

2.6 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)



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 Extend the availability of supported affordable housing (Wintringham Model) to the north of the state.
- 3.3 Fund research by COTA Tasmania and Shelter Tasmania into expanded shared equity models for affordable housing that meets the needs of the Tasmanian community (\$60,000)
- 3.4 Support the Australian Network for Housing Design's campaign for mandatory accessibility standards within our 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.
- 4.2 Invest in COTA Tasmania to engage professional expertise to develop a partnership/sponsorship plan for Seniors Week and access additional funds to support the implementation of this plan. (\$20,000)

5. Active Ageing

- 5.1 Renew the Active Ageing Strategy - Strong Liveable Communities (2017-2022) for a further five years to ensure that all Tasmanians lead a good life as they age.
- 5.2 Fund COTA Tasmania for five years as a re-development and implementation partner for the next iteration of Tasmania's Active Ageing Plan. (\$195,000 per annum plus indexation and ERO for five years)



6. Peak Body Funding

6.1 Fund COTA Tasmania as a Peak Body in the community sector representing the interests of older Tasmanians for five years. (\$116,000 per annum for five years plus indexation and ERO funding)

6.2 Across all specific project and grants, COTA Tasmania request that the Tasmanian Government extend grant durations to 5 years to provide greater funding and staffing certainty.

7. Elder Abuse Prevention and Ageism

7.1 Fund 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)

7.2 Work with COTA Tasmania to implement recommendations put forth by the Royal Commission into Aged Care that are relevant to elder abuse and ageism.

8. Mature Aged Workforce and Age Discrimination in the Workforce

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

8.2 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)

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

9. Aged Care Royal Commission

9.1 Work and consult with COTA Tasmania in the implementation of accepted Aged Care Royal Commission recommendations by the Tasmanian State Government.

Introduction – the long-term COVID-19 recovery and the Premier’s Social and Economic Advisory Council

COTA Tasmania recognises the work of the Premier’s Social and Economic Advisory Council (PESRAC) and the State Government’s commitment to the long-term social and economic recovery from the COVID-19 pandemic. Many of COTA Tasmania’s priority areas in this document interlink with PESRAC interim and final recommendations. COTA’s priority areas are key to the broader recovery strategy and COTA can support the State Government in the implementation of PESRAC recommendations over the course of 2021-2022 and beyond.

We would also like to note that while some issues that are covered within this budget document do sit outside of these PESRAC recommendations, all listed COTA priority areas and recommendations in this document are still of critical importance to address in both the upcoming budget process and the long-term future, so that Tasmanian’s can lead a good life as they age.

The following table COTA Tasmania’s budget priorities to recommendations from the PESRAC final report.

COTA Tasmania Priority Areas

Digital Inclusion

1.1 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.

1.2 Work with COTA Tasmania to expand the IT Mentor program for older Tasmanians to cover 8 regional locations throughout the state and provide more resources at the basic level of digital literacy. This includes resources for digital learners as well as individuals who may be tasked with teaching a family member digital skills. (\$160,000 over two years).

PESRAC Recommendation Areas

34. Digital Inclusion

The State Government should as a priority, improve digital inclusion across Tasmanian communities by:

- engaging with local communities to address digital inclusion at a local level; and
- leverage its extensive digital footprint through expanding access to its existing facilities which provide digital capability to our communities



COTA Tasmania Priority Areas

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

3.3 Fund research by COTA Tasmania and Shelter Tasmania into expanded shared equity models for affordable housing that meets the needs of the Tasmanian community (\$60,000)

3.4 The Tasmanian State Government support the Australian Network for Housing Design's campaign for mandatory accessibility standards within our National Building Code. This includes bringing accessible design standards (Liveable Housing Standards GOLD) into state legislation where applicable.

PESRAC Recommendation Areas

32. Housing

The State Government should develop a comprehensive Tasmanian Housing Strategy and drive practical actions to deliver more sustainable housing market outcomes across Tasmania for all Tasmanians. The strategy should encompass:

- ageing and shifts in household composition;
- the interface between public and private markets;
- sustainable housing - energy and water efficiency;

COTA Tasmania would also like to note the emphasis put on housing in the recent 'Premier's State of the State Address' particularly on the shared equity of the 'HomeShare' program– as well as the space for older people specific affordable housing.



COTA Tasmania Priority Areas

A Healthy Mind and Body

2.5 Increase mental health literacy and awareness campaigns specifically focused for older people's mental health and mental health literacy.

2.6 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)

2.4 Working with COTA Tasmania, deliver a COVID Vaccination awareness campaign with nuanced messaging for older people.

PESRAC Recommendation Areas

30. Mental Health

Commit funding for community-level resources to provide face-to face contact and engagement with community organisations and service providers, with the aim of:

- raising awareness about mental health literacy;
- developing networks between organisations and service providers; and
- building capacity within the community for sub-acute support services"

35. Place Based Recovery

"The State Government and its agencies should actively seek out and fund community-led, place-based recovery activities.

Priority should be given to activities with the following objectives:

models which promote new and innovative strategies to engage volunteers.

26. and 27. Communication and Confidence

The State Government should provide regular updates to the community on the initiatives to prepare the State health system's response to future COVID-19 outbreaks.

The State Government should explain to the community its future COVID-19 management strategy, including how any future outbreaks will be handled.



COTA Tasmania Priority Areas

Active Ageing

5.1 Renew the Active Ageing Strategy - Strong Liveable Communities (2017-2022) for a further five years to ensure that all Tasmanians lead a good life as they age.

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

PESRAC Recommendation Areas

35. Place Based Recovery

"The State Government and its agencies should actively seek out and fund community-led, place-based recovery activities.

Priority should be given to activities with the following objectives:

- increased community connection including collaboration across existing community organisations;"

43. Community Service Funding

The State Government should review funding models for community service organisations to implement the following principles:

- be long-term (to provide certainty to service providers so they can invest in staff and systems);



COTA Tasmania Priority Areas

Elder Abuse Prevention

7.1 Fund 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)

7.2 Work with COTA Tasmania to implement recommendations put forth by the Royal Commission into Aged Care that are relevant to elder abuse and ageism.

PESRAC Recommendation Areas

35. Place Based Recovery

“The State Government and its agencies should actively seek out and fund community-led, place-based recovery activities.

Priority should be given to activities with the following objectives:

- primary prevention of, and early intervention in, areas such as family or community violence and drug and alcohol misuse; and
- models which promote new and innovative strategies to engage volunteers.

43. Community Service Funding

The State Government should review funding models for community service organisations to implement the following principles:

- be long-term (to provide certainty to service providers so they can invest in staff and systems);
 - have very clear deliverables and outcomes (co-designed with providers where relevant, and informed by people, places, and priorities);
 - be designed to deliver flexible and adaptable service provision; and
 - require appropriate transparency and accountability.
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COTA Tasmania Priority Areas

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.

4.2 Invest in COTA Tasmania to engage professional expertise to develop a partnership/ sponsorship plan for Seniors Week and access additional funds to support the implementation of this plan. (\$20,000)

Peak Body Funding

6.1 Fund COTA Tasmania as a Peak Body in the community sector representing the interests of older Tasmanians for five years. (\$116,000 per annum for five years plus indexation and ERO funding)

6.2 Across all specific project and grants, COTA Tasmania request that the Tasmanian Government extend grant durations to 5 years to provide greater funding and staffing certainty.

PESRAC Recommendation Areas

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- require appropriate transparency and accountability.



COTA Tasmania Priority Areas

Mature Aged Workforce and Age Discrimination in the Workforce

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

8.2 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)

PESRAC Recommendation Areas

23. Jobs Tasmania Funding

Jobs Tasmania Local Networks should be appropriately funded to:

- commission public and community services to remove barriers to work and improve employability for individuals;



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. In the 2020 Australian Digital Inclusion Index (ADII), which tracks digital inclusion across three dimensions – Access, Affordability and Digital Ability, those aged 65+ were the least digitally included age group in Australia, with a score 13.8 points below the state average and 3.9 points lower than the national 65+ age group average.¹

The 2020 ADII report also reveals a pattern of diminishing digital inclusion as age increases – particularly in relation to Access and Digital Ability. The ADII score of those aged 70-79 and 80+ was significantly lower than those aged 65-69 years.

This pattern of 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 of this 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.²

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.

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.³

Many country bank branches are closing in favour of online banking.⁴ While some of this downsizing in the regions has been picked up by some Australia Post Offices and temporary

1 Australian Digital Inclusion Index 2020

2 ‘Getting it Right Out There’ Regional Telecommunications Review, Department of Communications, 2018

3 *Ibid*

4 <https://www.theaustralian.com.au/business/nab-resumes-closing-regional-branches-after-two-year-moratorium-ends/news-story/afe4f0596c4c016519985ffa77e138cc>

mobile banking capabilities, without appropriate digital access or literacy to access online banking services – older people with poor digital literacy skills, are being further excluded.

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.

COTA Tasmania supports the interim PESRAC recommendations regarding digital inclusion, and would like to play a role in supporting any policy interventions in the areas involving older Tasmanians.

54. The State Government, with the support of the Australian Government, should address digital inclusion and equity across Tasmanian communities, including by:

- *addressing critical regional mobile and internet black spots; and*
- *making available at little or no cost, devices and other resources needed to enable disadvantaged Tasmanians to engage in education, employment and to seek the assistance they may require from support services, regardless of location.*

55. The State Government should expand the roll out of digital literacy initiatives in communities around Tasmania utilizing existing networks such as Libraries Tasmania and Service Tasmania.

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 has funded a trial expansion of an IT Mentor program to the West and East Coasts, 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.

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.

Another way in which digital skills and access is provided, is often through the family members in a more informal way. This should still form an important part of teaching digital skills to older family members who might need help – however there is still limited support for these types of 'teachers' especially at the very basic level when it comes to getting connected, learning the basics of digital literacy skills and skilling up from the basics. Building community capacity to be IT mentors will assist to address this gap.

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.

A potential model to expand the peer learning program, may mirror 26TEN's 'Communities for Work and Life' literacy program which has launched in 2020-21. This program allows 'in community champions' similar to COTA Tasmania's IT Mentors to access funding over a long-term period to build literacy within their community.

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 *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.*

1.2 *Work with COTA Tasmania to expand the IT Mentor program for older Tasmanians to cover 8 regional locations throughout the state and provide more resources at the basic level of digital literacy. This includes resources for digital learners as well as individuals who may be tasked with teaching a family member digital skills. (\$160,000 over two years)*

1.3 *Translate '26TEN's communities learning program' model, over to a digital literacy context. Utilising existing COTA knowledge and networks of peer to peer digital literacy educators, this would provide a way in which mentors can access funding and work together in a coordinated way to lift digital literacy, locally. (\$32,000 over two years (\$2,000 per year for the 8 regional locations).*

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.⁵

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. ⁶ 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.

Physical Exercise – Living Longer, Living Stronger:

Preventative health, healthy eating and maintaining activity are going to be increasingly important as Tasmania's population profile ages. COTA Tasmania has been building and promoting fitness and physical exercise for older Tasmanians through the '*Living Longer Living Stronger*' program, which has been designed by fitness professionals to provide affordable access to strength and balance training for people as they age.

The *Living Longer, Living Stronger* program upskills fitness professionals at local gyms to deliver age appropriate classes and programs in an inclusive environment that fosters social engagement and connection. The program has been successfully running for many years in other states and territories and has begun to rollout in Tasmania in 2021, after being initially delayed due to the impact of COVID 19.

Living Longer, Living Stronger creates an environment where older people are supported at gyms and barriers to participation are addressed. In addition, it enables gyms and fitness centres to reach a wider audience without a large investment on the business side and upskills fitness trainers.

COTA Tasmania is seeking State Government support to extend the Living Longer, Living Stronger program to more locations throughout the state. Supporting this project provides an opportunity for state government funding to strengthen the continuing implementation of the program, support investment and capacity-building by local fitness centres and assist instructors to better meet the physical health and exercise needs of a wider section of the population.

5 TASCROSS, 'A Good Life in Tasmania' 2020

6 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

COVID Vaccine Awareness:

Another key health issue for the Tasmanian community generally and for older people in particular, is the COVID-19 vaccine rollout. As this occurs over the course 2021 and beyond, it is vitally important that the information related to the vaccine is nuanced for older Tasmanians to ensure and information around the vaccine is understood by the community and take up of the vaccine is widespread.

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 recovery⁷.

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 working with government to ensure that older Tasmanians are well informed about the COVID 19 vaccination program.

7 COTA Tasmania 'Finding out' 2015

Culturally and linguistically diverse (CALD) populations have also been further isolated throughout the pandemic.⁸

They have experienced delays in the delivery of information in languages other than English during the course of the pandemic. COTA Tasmania supports the timely provision of vaccine related information in languages other than English and urges the Government to work closely with organisations such as the Migrant Resource Centres and the Multicultural Council of Tasmania to achieve this end.

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. This has 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.

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.

8 R De Souza and S Ahmed 'I am a people person. I want my family to visit': stories of older Australian migrants during COVID; *The Guardian* February 2021 <https://www.theguardian.com/commentisfree/ng-interactive/2021/feb/11/i-am-a-people-person-i-want-my-family-to-visit-stories-of-older-australian-migrants-during-covid>

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.⁹

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.”¹⁰ 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.

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.¹¹

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.

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 *Provide funding of (\$180,000 over two years), to support the extension of the ‘Living Longer, Living Stronger’ program to more regional locations and deliver best practice training and physical exercise programs for older people in Tasmania.*

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

2.4 *Working with COTA Tasmania, deliver a COVID Vaccination awareness campaign with nuanced messaging for older people.*

2.5 *Increase mental health literacy and awareness campaigns specifically focused for older people’s mental health and mental health literacy.*

2.6 *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)*

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

10 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

11 *Ibid*

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.¹²

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.

While the COVID-19 pandemic, border closures and government rental protection measures gave some Tasmanians a brief respite from housing pressure and rising rents, prices started to increase again towards the end of the year, going up by 2.1 per cent between September and December of 2020. It now costs 36.5 per cent more, about \$165 a week, to rent a house in Hobart than it did a decade ago. And it is still cheaper to rent a house in Melbourne, Perth, Brisbane and Adelaide.¹³

Affordability in regional and northern centres are also increasingly unattainable, the 2020 Rental Affordability Index revealed Tasmania remained the least affordable state when compared to other state regional areas. Rental affordability is also declining in regional areas when compared to the year previous.

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

13 SGS Rental Affordability Index 2020, <https://www.sgsep.com.au/projects/rental-affordability-index>

Housing prices in Tasmania also continued to rise over the course of 2020, with CoreLogic data showing dwelling values in regional Tasmania have increased by 11.9 per cent over that same time period, meaning home buying for people on mid-to-low and fixed incomes is also difficult.¹⁴

Homeless older women and shared equity models:

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. 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.

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.

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.

We strongly recommend that consideration be given to the shared 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.

14 ABC News <https://www.abc.net.au/news/2021-01-04/house-prices-boom-in-regional-tasmania/13030094>



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:

In addition to shared equity, models of affordable housing, house sharing and housing connections specifically for older people should continue to form a large part of the solution when it comes the ongoing housing and rental crises in Tasmania.

The funding for the Wintringham facility in the South will form an important part of this space, and COTA Tasmania would also like to see extension of similar type models expanded into the North in the future. This will further support ageing in place, and alleviate some of the pressures on both the housing the aged-care infrastructure that is happening around the state.

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 significant¹⁵. COTA Tasmania urges the State Government to extend application of universal design principles to new housing developments in the private sector.

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

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

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

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

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

Specifically, we recommend the 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.*

4.2 *Invest in COTA Tasmania to engage professional expertise to develop a partnership/sponsorship plan for Seniors Week and access additional funds to support the implementation of this plan. (\$20,000)*



5. Active Ageing Project

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.

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 more to be done in the area. COTA Tasmania welcomes an extension of our current partnership to support the next iteration of the Tasmanian Government's Active Ageing Strategy – both in its formulation and implementation. The first step being a community consultation process to inform the priority areas for action.

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.

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 *Renew the Active Ageing Strategy - Strong Liveable Communities (2017-2022) for a further five years to ensure that all Tasmanians lead a good life as they age.*

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

6. Peak Body Funding

As the world has been rapidly changing, through this uncertainty it is vitally important that we continue the multifaceted work that Peak Bodies do in the dissemination of information throughout the communities they represent – and the feedback of ground-level community issues back up to government. This also includes the work they do in connecting communities and in delivering upon specialised projects that support the community's resilience.

The role that Peak Bodies have played in connecting community and government has been amply demonstrated through the COVID 19 pandemic. The positive partnership between the Tasmanian Government and Peak Bodies during this time has assisted the tailoring of rapid response initiatives, and the wider communication. COTA Tasmania values this relationship and the constructive approach demonstrated by Communities Tasmania and other government departments.

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."

COTA Tasmania's Peak Body funding agreement expires on 30 June 2021. COTA Tasmania welcomes the continuation of this grant agreement.

Given the later date for the State Budget this year, COTA will be potentially without funding for this important project from July 2021. We are currently in discussions with Communities Tasmania on this issue and request a bridging funding arrangement that will allow us to retain staff and continue this important work.

Specifically, we recommend the Tasmanian Government

6.1 *Fund COTA Tasmania as a Peak Body in the community sector representing the interests of older Tasmanians for five years. (\$116,000 per annum for five years plus indexation and ERO funding)*

6.2 *Across all specific project and grants, COTA Tasmania request that the Tasmanian Government extend grant durations to 5 years to provide greater funding and staffing certainty.*

7. 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 reduce 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 Prevention Project:

COTA Tasmania's current project funding for the Elder Abuse Prevention project will expire on 30 June 2021.

This is against the backdrop of the Royal Commission into the Aged Care Sector final report, extended waitlists for at home care and poor service provision for older people and family and community pressures flowing from the impact of the pandemic. It is critically important that funding for COTA Elder Abuse Project is refreshed, 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 and informing the Government to develop the next Elder Abuse Prevention Strategy which is due to expire in 2022.

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.

Over its course, the Elder Abuse Prevention Project grant funding has not included Equal Remuneration Order (ERO) payments, or indexation.

Increases in Award rates under the ERO have meant that the grant funding is stretched. Whilst COTA Tasmania has been able to maintain a level of activity in the area, with funding effectively reduced over time – this has limited the types of activities and amount of time and resources we can allocate in this much needed area.

Specifically, we recommend the Tasmanian Government:

7.1 *Fund 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)*

7.2 *Work with COTA Tasmania to implement recommendations put forth by the Royal Commission into Aged Care that are relevant to elder abuse and ageism.*

8. 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 2006.¹⁸

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."*¹⁹

Whilst this demographic change will present some challenges, it also presents opportunities. 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. 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.

¹⁸ 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

¹⁹ *Ibid*

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- **Fewer than one third of businesses** involved in the study **enforce policies through formal training**.²⁰

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

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

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 50²¹.

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 pathway²²

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

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

22 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

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

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:

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

8.2 *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)*

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

9. Implications of the Aged Care Royal Commission

The release of the final report from the Aged Care Royal Commission in late February has raised a number of issues pertaining to aged care that have flow on implications for State governments. While COTA Tasmania is in the early stages of our analysis of the report, we have provided below an initial list of recommendations that could impact State government services and budgets, if adopted.

The Australian Government is due to release a response to the Final report by 31 May 2021.

Aged Care Royal Commission recommendation	Recommendation Number	Potential implication for State and Territory governments
A National Cabinet Reform Committee on Ageing and Older Australians, to be established between the Australian and State and Territory Governments, and composed of the highest-ranking Ministers whose primary responsibility is the care, health and wellbeing of older people.	4.1	Potential Ministerial resourcing and collaboration with other jurisdictions.
Regulation of Restraints	17	Relevance to State and Territory laws regarding informed consent
By July 2023, the Australian Government should replace the Aged Care Assessment Program (ACAT) and the Regional Assessment Service (RAS) with one assessment process.	28	Currently ACAT services in Tasmania are provided by Tasmanian Government employees and RAS services by private providers. The development of a single assessment process would potentially lead to a renegotiation with existing agreements in relation to these services.

Aged Care Royal Commission recommendation	Recommendation Number	Potential implication for State and Territory governments
Care Finders to support navigation of aged care to be funded by the Australian Government commencing in July 2023	29	It is proposed that care finders would link older people to services outside the aged care system including but not limited to housing, mental health and health care more generally. It is further proposed that Care Finders could be employees of State Government, Local Government or the System Governor.
To support the transition to an integrated care at home model (merger of Commonwealth Home Support Program and Home Care Packages) the Australian Government should increase the assessment workforce between 1 July 2023 and 1 July 2025	40.2	Potential implications for Aged Care Assessment Team services currently delivered by Tasmanian Government employees.
From December 2021, the Australian Government, working together with State and Territory Governments, should maintain and extend the Multi-Purpose Service Program	55	Liaison required with the Australian Government and potential renegotiation of existing agreements.
A new primary care model to improve access to health care	56	Potential implications for health services delivered by the Tasmanian Government.
By January 2022, the Australian and State and Territory Governments should introduce Local Hospital Network-led multidisciplinary outreach services to increase access to specialists and other health practitioners.	58	Potential implications for health services delivered by the Tasmanian Government.

Aged Care Royal Commission recommendation	Recommendation Number	Potential implication for State and Territory governments
By January 2022, the Australian and State and Territory Governments should fund separately, under the National Health Reform Agreement, outreach services delivered by State and Territory Government Older Persons Mental Health Services to people receiving aged care or personal care at home.	59	Potential implications for health services delivered by the Tasmanian Government.
Improve the transition between residential aged care and hospital care	66	Potential implications for health services delivered by the Tasmanian Government.
Improved data on the interaction between the health and aged care systems <ul style="list-style-type: none"> National Minimum Data Sets covering all State and Territory Government funded health services should be implemented by no later than July 2023 	67	Potential implications for health services delivered by the Tasmanian Government.
By December 2021, The Australian and State Governments should amend the National Health Reform Agreement to include and explicit statement of the respective roles and responsibilities of approved aged care providers and State and Territory health care providers.	69	Potential implications for health services delivered by the Tasmanian Government.
Improved access to State and Territory health services by people receiving aged care	70	Potential implications for health services delivered by the Tasmanian Government. Amendments to the National Health Reform Agreement
Ongoing consideration of the recommendations of the Aged Care Royal Commission by the Health National Cabinet Reform Committee	71	Potential Ministerial resourcing and collaboration with other jurisdictions.

Aged Care Royal Commission recommendation**Recommendation Number****Potential implication for State and Territory governments**

From July 2021, the Australian Government and the States and Territories, through the Skills National Cabinet Reform Committee should fast track the development by the Australian Industry and Skills Committee of accredited, nationally recognised short courses, skills set and micro-credentials for the aged care workforce

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Potential Ministerial resourcing and collaboration with other jurisdictions.

Specifically, we recommend that the government:

9.1 *Work and consult with COTA Tasmania in the implementation of accepted recommendations relating to the Aged Care Royal Commission.*



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