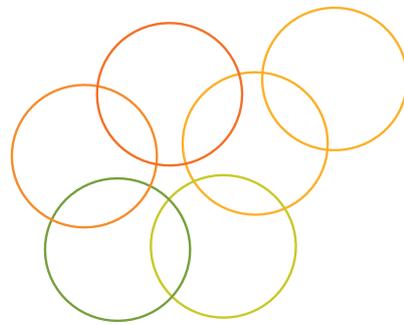




SUBMISSION TO THE NORTHERN TERRITORY GOVERNMENT

Bidding for senior Territorians:

A call for investment in six key areas



PREPARED BY
COTA NT
JANUARY 2020



PREPARED BY

Sue Shearer
Chief Executive Officer
ceo@cotant.org.au
Ph 08 8941 1004

AUTHORISED BY

COTA NT Board

Jan Jewell
Chair

Dr Vino Sathianathan
Vice Chair

Michael Walker
Treasurer

Ida Anderson
Member

John Whyte
Public Officer

Dr Sadhana Mahajani
Member

John Carriere
Member

COTA NT
Spillet House, 65 Smith Street
Darwin NT 0800
08 8941 1004
www.cotant.org.au

About COTA NT

COUNCIL OF THE AGEING NT (known as COTA NT) is the peak, not-for-profit organisation representing the interests and rights of people aged 50 plus in the Northern Territory.

COTA NT has been working towards a just, inclusive, age-friendly and equitable society for all senior Northern Territorians since 1969. Its mission¹ is to empower older people, those who work with

them, government and the community into achieving well-being and social justice for older people.

For over 50 years, COTA NT has led government, corporate and community thinking about the positive aspects of ageing. Today, our focus is on promoting opportunities for, and protecting the rights of, senior Territorians.

We are extremely confident that COTA NT is genuinely *the voice of senior Territorians.*

COTA NT IS THE VOICE OF SENIOR TERRITORIANS

FROM OCTOBER 2018 TO OCTOBER 2019

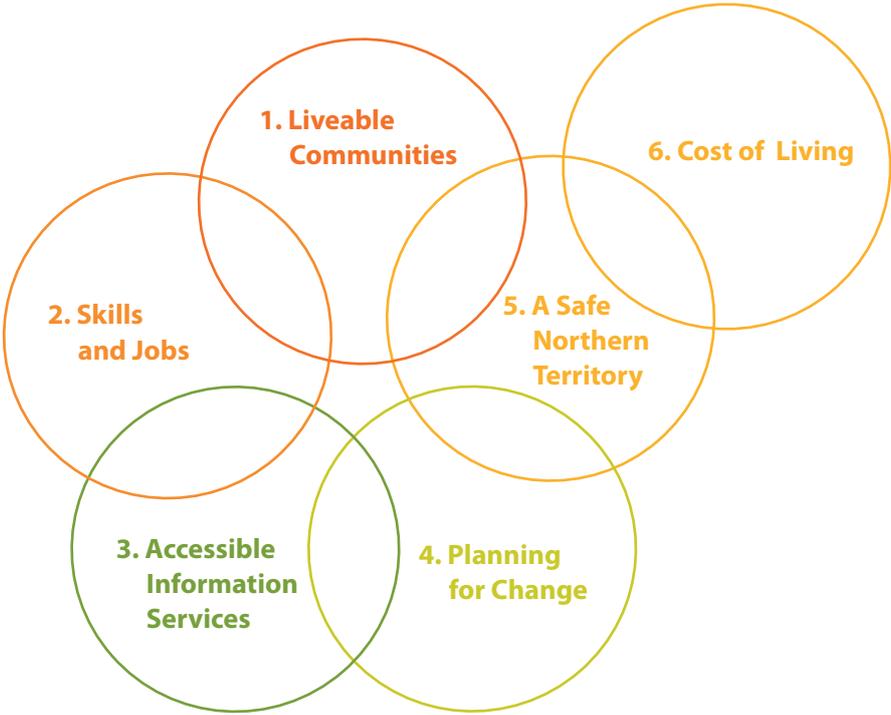
- Over 8,000 seniors attended COTA NT's information sessions, events and activities. This equates to over a quarter of all seniors who reside in the Territory.
- The COTA NT website www.cotant.org.au received over 18,000 visits.
- COTA NT handled 2200 phone calls from seniors and Territory stakeholders.
- COTA NT social media pages on Facebook are followed by over 800 seniors.
- COTA NT's newsletters are received by over 1600 stakeholders across the Northern Territory.
- Over 900 seniors aged between 50 and 100 years, from across the Territory: Darwin, Palmerston, Darwin Rural, Nhulunbuy, Katherine, Alice Springs, the Barkly and Central regions responded to COTA NT's Seniors Survey 2018.²

Contents

- 1** About COTA NT
- 3** Recommendations
- 4** Foreword
- 5** Leadership for Change
- 6** Investment in: **Liveable Communities**
- 8** Investment in: **Skills and Jobs**
- 10** Investment in: **Accessible Information Services**
- 11** Investment in: **Planning for Change**
- 12** Investment in: **A Safe Northern Territory**
- 14** Investment in: **Cost of Living**
- 15** Endnotes

Recommendations

As the Northern Territory Government develops its next budget, COTA NT calls for investment in six key areas:



Foreword

The Northern Territory Government's commitment to a fairer Northern Territory is welcomed by senior Territorians, who share a desire to live where we can all thrive.

Senior Territorians are a diverse and dynamic group and growing in number. That's why targeted investment in infrastructure and services that enable senior Territorians from our diverse cultural community to age well is crucial to the social fabric of the Northern Territory.

Such investment will provide a positive return on investment, particularly with reduced health care costs and positive social and economic impacts.

COTA NT welcomes the opportunity to make recommendations to the Northern Territory Government in advance of its Budget 2020. COTA NT makes its recommendations based on the national policy of its federal body, COTA Australia, contributions from State and Territory COTAs, COTA NT board, members and Territory stakeholders.

As the Northern Government develops its next budget, we call for **investment in six key areas:**

1. Liveable communities – that foster social participation of older people: i.e. appropriate housing which provides social interaction.

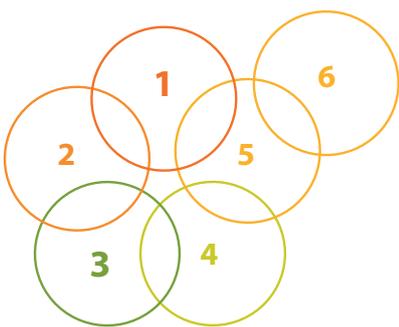
2. Skills and jobs – including support for mature age workers in being sought after and valued employees with policies that assist in negating ageism.

3. Accessible information services – information services that meet the needs of *all* seniors Territorians enabling them to plan for a future of healthy ageing.

4. Planning for change – providing appropriate retirement and planning options in regional areas.

5. A safe Northern Territory – stronger response to family violence in particular for senior Territorians who experience abuses and the creation of "safe houses."

6. Cost of living – extension of the NT Concession Scheme to all seniors over 65 regardless of economic status.



Introduction: Leadership for Change

The case for a whole of government commitment to healthy ageing

The Northern Government holds considerable responsibility for the planning, delivery and regulation of a range of infrastructure and services that seek to meet the current and projected demands of the Territory's rapidly transforming population.

Ageing is an individual journey. We cannot assume that we will all experience life in the same way, contribute in the same way, or require the same type and level of amenity and support. One size does not fit all.

Healthy ageing⁶ is defined by the World Health Organisation as being affected by our intrinsic capacity and environmental factors; our social, political, economic and built environment.

Australia is a World Health Organisation Member State and partner of the Decade for Healthy Ageing, commencing in 2020. Globally, there has never been a stronger commitment to addressing the environmental factors that impact upon an ageing society.

The Northern Territory Government's commitment to a just and equitable Northern Territory needs to ensure that senior Territorians, especially those experiencing hardship and disadvantage, will not be forgotten. Instead, senior Territorians need to be at the forefront of government thinking and investment; provided with every opportunity to thrive.

One of the most critical demographic changes is that more Territorians are growing older than ever before.³ According to the 2016 census⁴, the Northern Territory has the fastest growing population of seniors in the over 65 category.

"Ageing is everyone's business."

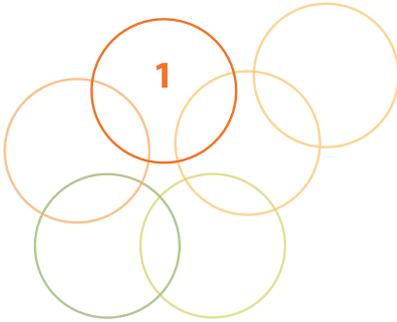
While we can appreciate that the population of the Northern Territory is approximately 250,000, the population resides in 17.1% of Australia's landmass, which makes it costly and difficult to deliver services. However, with proper planning, it is possible – and crucial - that seniors are able to age in their own country or community.

Ageing affects all Territorians – young and old – through our own lives, through our relationships with older people and through the social and economic impacts of older people's participation. Every Territorian is touched by the experience of ageing.

Despite this, ageism prevails in many facets of our lives. Alarming 35% of Australians aged 55-64 years and 43% of Australians aged over 65 years report having experienced age discrimination.⁵

Investment in: Liveable Communities

FOSTERING PARTICIPATION AND CONNECTION



A focus on social participation is an essential ingredient of building liveable and resilient communities. Seniors must be encouraged and supported to maintain and develop our connections to family, friends and recreational activities and groups as we age.

One of the most important and vital areas is appropriate and affordable housing. A home represents security, continuity familiarity and a sense of place. Older people who are forced to move from their own home, are often constrained in their choices by a lack of suitable housing alternatives within their local community.

The experience of isolation and loneliness is of great concern for the health and wellbeing of senior Territorians in the 21st century, with one in four Australians reporting being lonely, according to a recent survey conducted by the Australian Psychological Society and Swinburne University of Technology.⁷

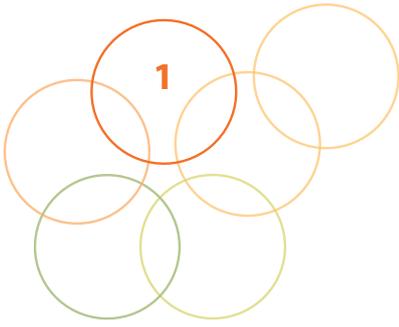
The survey confirmed that people feeling lonely often experience poorer quality of life and lower feelings of wellbeing, as well as discomfort in social situations and poorer social connections.

Overall, senior Territorians experience isolation and loneliness at similar rates to

younger Territorians. However, the risk of becoming socially isolated may be increased by some common experiences of later life, and among particular groups of older people.

One of the key enablers of maintaining our social connections as we age is to be able to travel to meet with family and friends and participate in the recreational activities of one's choosing. This is why COTA NT urges the Northern Territory Government to address issues for seniors Territorians and implement our recommendations for investment.

There are many existing organisations and groups that offer important social touchpoints for senior Territorians. Some of these groups are facing challenges to their operation, struggling to remain viable with declining membership, or failing to secure suitable facilities to accommodate growing or changing demands.



Investment in: Liveable Communities

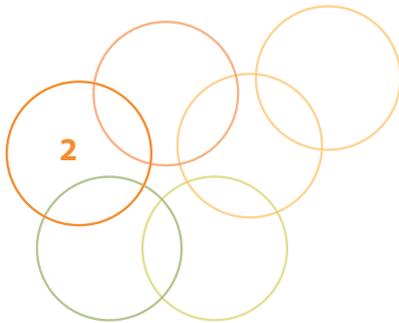
FOSTERING PARTICIPATION AND CONNECTION

In 2020-21 COTA NT calls upon the Northern Territory Government to:

1. Provide proper funding for NGOs that provide services to seniors.
2. Invest in healthy ageing initiatives that address the lack of availability of appropriate physical programs in rural townships i.e. providing funding to develop workforce capacity to deliver physical activity programs in Katherine and Tennant Creek.
3. Provide appropriate and affordable housing options.
4. Lobby the Federal government in regard to the Commonwealth Rental Assistance Scheme. We call for this assistance to be indexed to the medium house and rental prices in each regional area of the Territory, not an average Australian medium rental.

Investment in: Skills and Jobs

HELPING SENIOR TERRITORIANS TO OBTAIN AND RETAIN EMPLOYMENT



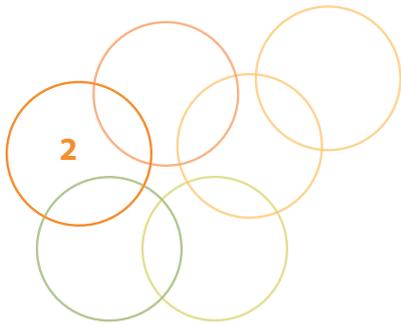
For many senior Territorians, the experience of work can cause great stress, often resulting from the difficulty in remaining competitive in the workforce. This can be attributed to a range of factors including:

- a rapidly changing job market
- workplace cultures that are often ageist
- education and training sectors that are mostly geared to the learning needs and styles of younger people.

The impacts of precarious employment and unemployment on Territorians of all ages are well-known to increase vulnerability for both individuals and their families. As we age, this vulnerability can be heightened given the decreasing amount of time we have to earn an income and secure our financial future for retirement.

In order to equip middle-aged and older Territorians with the skills they need to be active and valued participants in the workforce, a cultural shift is required. Programs that encourage and support all Territorians to adapt to changing labour market opportunities – to be capable of “reinvention” – are paramount to achieving equity in workforce participation between older and younger workers.

The community services industry is the Territory’s fastest growing industry, with exponential employment growth predicted to meet the demands of our growing and ageing population. Major social reforms have also created workforce opportunities. This could offer great potential careers for a number of mature aged Territorians.



Investment in: Skills and Jobs

HELPING SENIOR TERRITORIANS TO OBTAIN AND RETAIN EMPLOYMENT

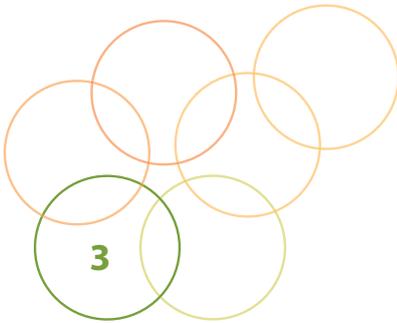


In 2020-21 COTA NT calls upon the Northern Territory Government to:

1. Act as an employer champion to the Northern Territory industry. Through implementing a best practice approach to recruitment and retention of mature aged workers, the government can lead the creation of workplace environments that enable participation by all Territory workers.
2. Revise free VET eligibility to ensure that mature aged job seekers and workers who are experiencing employment vulnerability are provided with an opportunity to retrain and access new career pathways.
3. Invest in more development programs that attract mature aged workers to the community services industry and enables them to take advantage of growth in employment opportunities. Especially in the aged care and disability sector.
4. Review funding arrangements with essential community service providers that will ensure industry viability and enable growth and retention of a skilled and experienced workforce delivering quality, person-centred services.
5. Change the Workers Compensation Act to include all workers who are over the age of 65 (open ended).

Investment in: Accessible Information Services

TACKLING THE DIGITAL DIVIDE



“If the benefits of digital technology are to be shared by all Australians, digital inclusion must be considered an integral part of state and national policy-making and strategic planning...”⁹

Our digital age has rapidly changed the way in which we communicate with one another and access information, services and infrastructure. For many Territorians, the online world has enhanced the experience of ageing by enabling information to be accessed at one’s fingertips.

However, the reality is that older Territorians are most likely to be excluded by the ever-increasing provision of digital information and services.⁸ Territorians experiencing English literacy, digital and internet access

barriers have a significantly diminished capacity to access timely information and supports and navigate complex systems. Similarly, older Territorians with hearing or visual impairments, have diminished capacity to access information.

Every Territorian deserves to be treated fairly and experience equity in assessing information and the services and infrastructure that they need to live well. That is why the NT government needs to address the digital divide.

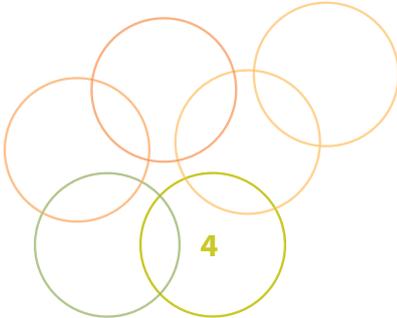
In 2020-2021 COTA NT calls upon the Northern Territory Government to:



1. Invest in a telephone accessible system during ordinary business hours to complement the COTA NT website and provide over-the-phone triage support and information to older Territorians who cannot access digital systems.
2. Fund targeted information outreach that meets the communication needs of diverse communities, including rural and remote communities.
3. Continue investment in non-digital information channels that older Territorians can access (such as face-to-face counter services, press, TV and radio information broadcasts).

Investment in: Planning for Change

PREPARING FOR THE FUTURE



Territorians not only require information to make decisions and plan for their future, they also need to be encouraged to do so. Strong investment in preventions through life course planning approach is crucial to tackling ageism and enabling Territorians to be confident in planning for their future.

Retirement options should be available in regional areas throughout the Northern Territory. It is impossible for a retiree in Katherine, Batchelor, Adelaide River or Tennant Creek etc. to sell their residential property and buy into a retirement village in Darwin or Alice Springs as the prices are prohibitive.

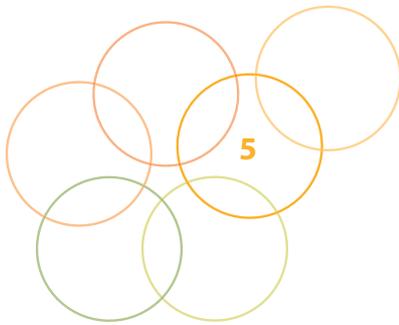


In 2020-21 COTA NT calls upon the NT Government to:

1. Invest in the design of a “*future life planning*” campaign targeting NT workplaces. This would include the development of a program of policies, practice guidelines and resources to develop workplace cultures that positively support middle aged and older workers to *plan* for their futures.
2. Plan for retirement infrastructure in each regional area.
3. Provide funding for NGOs to prepare literature and information tools for upcoming retirees that would inform them of their financial and physical health.
4. Investment in “seniors’ parks” that provide special equipment that seniors may freely use to assist with improving balance and mobility.
5. Provide Senior Territorians with legislated choices – especially at the end of life. We ask that the Territory Government bring in legislation supporting Assisted Dying. In COTA NT’s Seniors Survey of 2018, 78% of the 914 senior Territorians surveyed were in support of assisted dying.¹⁰ In a recent survey of COTA members, over 91% supported assisted dying.

Investment in: A Safe Northern Territory

TOWARDS ENDING FAMILY VIOLENCE INCLUDING ELDER ABUSE



The Northern Territory Government has done significant work to recognise family violence, including elder abuse, but more needs to be done.

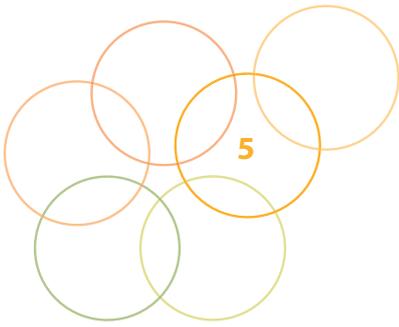
Research shows that up to 14 per cent of seniors may experience elder abuse in the form of physical, emotional, financial, social or sexual abuse. Elder abuse can cause stress, anxiety and depression and lead to increased risk of ill health, hospitalisation and early death. Elder abuse that results in homelessness and poverty can make it more difficult for seniors to cope with illness, disability and ageing.

- Around 1 in 6 people 60 years and older experienced some form of abuse in community settings during the past year.
- Rates of elder abuse are high in institutions such as nursing homes and long-term care facilities, with 2 in 3 staff reporting that they have committed abuse in the past year.

- Elder abuse can lead to serious physical injuries and long-term psychological consequences.
- Elder abuse is predicted to increase as many countries are experiencing rapidly ageing populations.
- The global population of people aged 60 years and older will more than double, from 900 million in 2015 to about 2 billion in 2050.¹¹

Relationships NT has received funding for case management and mediation as part of a federally funded plan, *Our Plan to Protect the Rights of Older Australians*¹² but COTA NT urges the Northern Territory Government to increase its investment to help victims of elder abuse.

Mental health is also of major concern. Families coping with a family member with a mental illness may experience depression and anxiety leading to elder abuse.



Investment in: A Safe Northern Territory

TOWARDS ENDING FAMILY VIOLENCE INCLUDING ELDER ABUSE

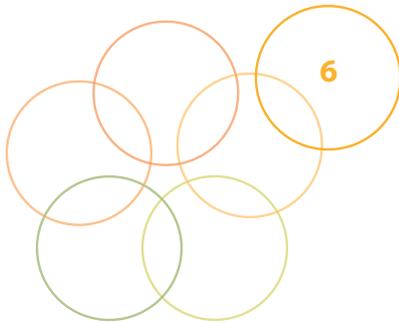


In 2020-21 COTA NT calls upon the Northern Territory government to:

1. Increase support to victims of elder abuse: to access support, move out of the crisis situation, improve their safety with the provision of safe houses.
2. Invest in a workforce development training package for organisations to build staff awareness of elder abuse.
3. Invest in specialist accommodation which provides a safe and secure environment for people with a mental illness to reside in.
4. Invest in specialised dementia village and accommodation.

Investment in: Cost of Living

TREATING ALL SENIORS EQUALLY



In COTA NT's Seniors Survey 2018, 36% of respondents said their main reason for leaving the Territory would be the cost of living.¹³ The NT Seniors Card program and the NT Concession Scheme both work to help reduce the cost of living for seniors, but whilst one program is equitable and accessible to all seniors, the other is not.

In 2018, The Northern Territory Government completed a review of the NT Pensioners and Carers Concession Scheme. The scheme was reformed. While seniors who were already receiving these concessions were grandfathered over to the new NT Concession Scheme,

seniors who now reach the age of 65, and are self-funded retirees, are not eligible to receive the NT Concession benefits.

We congratulate the Northern Territory Government on the new pre-paid debit card which is part of the revamped NT Seniors Recognition Scheme and the increase in selected vendors and choices for seniors. However, COTA NT believes that all seniors should be treated equally and fairly, and those who have set funds aside from their retirement should not be treated any differently from those who have not.

In 2020-21 COTA NT calls upon the Northern Territory government to:

Change the scheme's eligibility requirements, so *all* senior Territorians over the age of 65 are eligible to receive *all* of the benefits of the NT Concession Scheme.



Footnotes

¹ <https://www.cotant.org.au/wp-content/uploads/2018/08/COTA-NT-Strategic-Plan.-Aug-18.pdf>

² <https://www.cotant.org.au/wp-content/uploads/2018/11/COTANT2018SeniorsSurveySnapshot.pdf>

³ <https://www.cotant.org.au/wp-content/uploads/2015/05/COTA-NT-CDU-2015-FINAL.pdf>

⁴ <https://www.abs.gov.au/>

⁵ <https://www.humanrights.gov.au/our-work/key-findings>

⁶ <https://www.who.int/ageing/healthy-ageing/en/>

⁷ <https://psychweek.org.au/wp/wp-content/uploads/2018/11/Psychology-Week-2018-Australian-Loneliness-Report.pdf>

⁸ <http://universaldesignaustralia.net.au/digital-divide-age-and-equity/>

⁹ https://www.csi.edu.au/media/2019_ADII_Report.pdf

¹⁰ <https://www.cotant.org.au/about-us/cota-advocacy/council-on-the-ageing-nt-2018-survey/>

¹¹ <https://www.who.int/news-room/fact-sheets/detail/elder-abuse>

¹² <https://www.ag.gov.au/RightsAndProtections/protecting-the-rights-of-older-australians/Pages/default.aspx>

¹³ <https://www.cotant.org.au/wp-content/uploads/2018/11/COTANT2018SeniorsSurveySnapshot.pdf>