



AN AGENDA FOR GOVERNMENT FROM OLDER AUSTRALIANS

Policy Recommendations for the 47th Parliament

COTA Australia April 2022





Foreword

From Ian Yates

Council on the Ageing (COTA) Australia is the national peak body for older Australians, which through policy development, advocacy and representation seeks to achieve an equitable, just and inclusive society for Australia's more than eight million older Australians.

COTAs have been identifying the needs of, and issues affecting, the welfare of older Australians since the first COTA was formed in 1951.

COTA's non-partisan advocacy, on issues identified in collaboration with older people, has advanced the national agenda for older people's wellbeing for over seven decades.

We are represented on around sixty national government, business and civil society advisory and policy development bodies. We meet regularly with Federal Ministers, Shadow Ministers, senior public

servants and politicians, as well as being the leading media spokesperson for the rights and interests of older Australians.

COTA Australia is the leading voice for the rights and interests of older Australians.

A handwritten signature in black ink, appearing to read 'Ian Yates'.

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Introduction

COTA Australia has prepared this document to describe the policy opportunities for the 47th Parliament of Australia to improve the lives of older Australians. The 46th Parliament, dominated by the challenges of the COVID-19 pandemic, achieved some significant positive steps forward, but left many opportunities to improve the lives of Older Australians for future governments on the table:

- The implementation of the recommendations of the Aged Care Royal Commission is well underway but will take hard work to achieve.
- The findings of the Retirement Income Review are deserving of more thorough and comprehensive consideration and response.
- The accelerating pace of digital transformation is leaving a significant minority of older Australians behind.
- Age Discrimination Laws are failing to deliver on their initial promise, are no longer fit for purpose, and need major revision.
- Older people on modest incomes are struggling to find safe, secure, affordable housing; and pensioners in private rentals are deep in poverty.
- Poor oral health continues to cause suffering and hardship for too many older Australians.

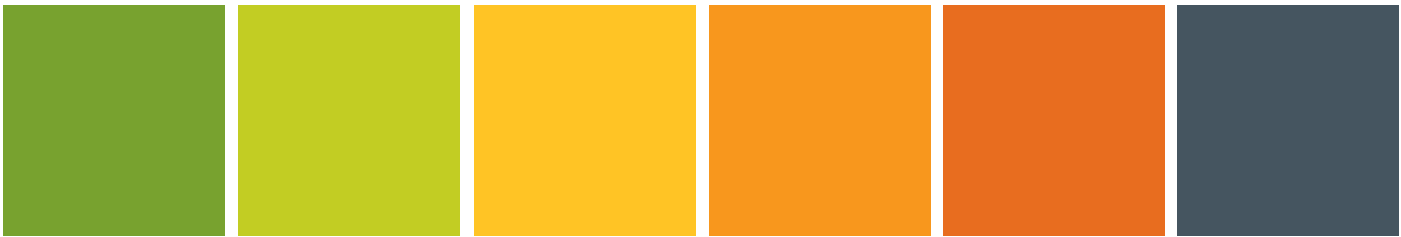
Ageism and negative messages about ageing are widespread in Australia. Research conducted by the Australian Human Rights Commission (AHRC) in 2021 suggests that 83% of Australians believe that ageism is a problem in Australia, and that 63% had experienced it in the previous five years. This ageism is expressed in many ways including, laws and policies that harm older people, employment discrimination, being excluded from health and other services, and social isolation.

Elder Abuse is widespread, poorly measured, and often difficult to recognise. While most often reported on when it occurs in institutional settings such as nursing homes, elder abuse is far more common, and far less reported, in the community, often from family members. Physical, sexual, psychological, emotional, and financial elder abuse are crimes that do occur every day in every neighbourhood in Australia; city, country, rich, and poor.

Retirement income policy is occasionally treated as a political football in Australia. Rather than playing politics, we would like to see straightforward policy changes to make the system fairer, and more effective. Australia should stamp out unfounded speculation that the age pension may not be there in the future by establishing a bipartisan “pension guarantee”. Rather than use their superannuation to provide a better standard of living, many older people live frugally, in fear of their own longevity, and end up dying with large superannuation balances that only benefit their inheritors. This must change.

A major process of transformative reform is underway after the recent Royal Commission into Aged Care. A new human rights based Aged Care Act should increase the rights of older people, improve transparency and place the older person at the centre of the care delivered. Older people need and want choice and control over how they live our lives. Poor quality operators should be forced out of the industry. Fixing the aged care system will take several years, and any changes in policy could delay the current timetable of reform. Supervising this reform, and ensuring it is delivered in a timely manner will be a challenge for the 47th Parliament of Australia.

Finally, a whole of government ageing strategy would ensure initiatives for older people are better coordinated, and ageism doesn’t impede good development and delivery of services. As Government increases its digital services footprint, and the population continues to age, ensuring a coordinated engagement with older people has never been more important.



Whole of Government

How many people in Australia, by age?

Age Breakdown of Australians	Number of persons	Percent
0-17 years	5,655,727	22%
18-49 years	11,283,064	44%
50 - 64 years	4,558,327	18%
65-79 years	3,138,426	12%
80+ years old	1,057,723	4%
Total Aust Population (all ages)	25,693,267	100%

} 34% of population are
'Older Australians'
(aged over 50 years)

Source: ABS National, state and territory population, Jun 2021. Available at:

<https://www.abs.gov.au/statistics/people/population/national-state-and-territory-population/jun-2021>

Older Australians (50 plus) are 34% of the population. They are often depicted as wealthy, well connected, and influential. For some older Australians this is true. Others are vulnerable, discriminated against and struggle to connect with society and are often left out of government's thinking.

There are many ways that Government consultations and programs can inadvertently exclude some older people. Including:

- Consultations that only include participants with digital ability, excluding others
- Formulaic approaches that prevent genuine feedback, like "choose between these three options".
- Consultants that exclude face to face discussions and consumer generated questions
- Generic approaches that do not seek to first listen to differing cultures, histories, needs and methods of communication (First Nations, recent immigrant, CALD, LGBTQI, remote, trauma impacted, gender, etc)

COTA Australia recommends the Government adopt a co-design approach with the full diversity of older people on all programs that affect them.

Recommendation 1:
Government adopt a Co-design Framework and Guidelines, and require annual reporting by Departments on codesign approaches with the full diversity of older people for policy development and program delivery.

The cost of ageism is pervasive. Its impact includes lower workforce participation and productivity, inequality in health outcomes, increasing social isolation, and dependency-based models of aged care. The opportunities for investing in a more healthy, active and productive older population are being missed. The World Health Organisation's recent Global Report on Ageism recommends improving data and research to better understand ageism and how to reduce it. COVID-19 elevated community concerns about the perceived ageism in the rationing and delivery of healthcare services, and in the isolation of residents in aged care.



Whole of Government

Recommendation 2:

Establish a Productivity Commission inquiry into the costs of ageism in Australia, including particular terms of reference in relation to workplaces and health services.

The inquiry should:

- Calculate foregone tax revenue because older workers are discriminated against and are not being recruited to fill job vacancies.
- Consider increased cost on health and aged care due to discrimination and social isolation.
- Identify and recommend practical solutions to increase workforce participation of people aged 50-67, as well as those age pension eligible over 67 years.
- Consider Government programs (including Medicare and PBS) that differentiate services on the basis of age and identify reforms for better practice amongst health care services for older people.

The inquiry should consider the older population as a whole, and also segments of the population. The experience of ageism by older women, for example, differs to that of older men. The areas of public life where ageism is experienced for a 50 year old are likely to be different than that of an 80 year old. Likewise, regional, migrant and sexually and gender diverse populations have different experiences. The segmentation should be determined and conducted through consultation, as part of the inquiry.

In addition to the Productivity Commission inquiry proposed on the economic impacts of ageism, we have also proposed an inquiry by the Australian Law Reform Commission into the identified barriers and solutions to tackling ageism and age discrimination.

Policy responses to issues affecting older Australians are often ad-hoc. Government has responded comprehensively to the recommendations of the Aged

Care Royal Commission, for example. But to only a few of the findings of the landmark Retirement Income Review. COTA is concerned that other policy areas lack focus, and that measures will not integrate with broader policy settings of government in the absence of a whole of government framework and strategy.

Recommendation 3:

Develop a whole-of-government strategy for older Australians and an ageing Australia, with annual reports of achievements against the strategy's objectives and its action plans.

The strategy should:

- Connect programs across government impacting the quality of life of older people.
- Include measures that concentrate government effort on addressing identified issues.
- Promote approaches that focus on the needs, preferences, and aspirations of older people.

Some of this work was done by the More Choices for a Longer Life Inter-Departmental Committee, particularly with those measures related to jobs and skills. However, to COTA's knowledge that work has not been followed up and the More Choices package has not been regularly evaluated. That package included a commitment to 42 measures which address several policy areas including:

- Aged Care;
- Jobs and skills;
- Finance for a longer life;
- Supporting choice and a healthy long life; and
- Safeguards, quality and rights.

Given the breadth of the portfolio areas that touch on older peoples' lives, Australia should have a comprehensive plan from the Australian Government.



Aged Care

Aged Care - Number of people receiving / not receiving services

Does not need care services	3,072,038	70.2%
Residential Care	243,117	5.6%
CHSP (not waiting for home care)	781,441	17.9%
Home Care Total (incl. waitlist)	281,204	6.4%
- Home Care Packages (on approved level)	212,775	4.9%
- Waitlist - Not yet receiving any Home Care Package	44,650	1.0%
- Waitlist - Not yet receiving their approved level of care	23,779	0.5%
Aged Care Eligible Population (First Nations 50+ and other Australians 65+)	4,377,800	100%

Source: Report on Government Services 2022 – Aged care (as at 30 June 2021 data) and Home care packages program data report 1 October – 31 December 2021 (as at 31 December 2021 data).

Note: 67,775 people received residential respite services as at 30 June 2021 but are likely to be represented above in CHSP or Home Care. Similarly a further 23,802 received transition services.

Further analysis of the people using aged care can be found at AIHW's GEN Aged Care Data Warehouse: <https://www.gen-agedcaredata.gov.au/Topics/People-using-aged-care>

The Aged Care Royal Commission found widespread abuse and neglect across Australia's aged care system. Not only were there terrifying examples of neglect, the Commission found that the causes are often systemic. The flaws are embedded in the way aged care is designed, managed, and governed. This finding validated what COTA and other consumer advocacy groups had been saying for many years. It was not just a matter of a "few bad eggs" as industry and government usually claimed.

The Australian Government has accepted most of the recommendations of the Aged Care Royal Commission and has begun the implementation of these reforms. COTA Australia supports the intentions and purpose of the initiatives in the Australian Government response to Aged Care Royal Commission and supports their timely and transparent implementation. We note that the Government has not supported the Funding and Financing recommendations, and COTA and many other stakeholders support that position. The Royal Commission got that aspect wrong.

Recommendation 4:

All parties to commit to and fund the whole of the integrated package of recommendations and timelines from the Aged Care Royal Commission, with the exception of the funding and financing recommendations.

Within the next five years the outcomes of aged care reform should include:

- Ensuring older people are empowered to have choice and control over their care planning and service delivery.
- Ensuring that aged care continues to support options for older people and their representatives to 'self-manage' their care services.
- Genuine engagement with older people and their families by the Australian Government in the design and implementation of the reforms.
- Transparency and accountability of service provider performance, quality, safety, and costs.



Aged Care

- A star rating system that enables older people and our families to compare real time information on the performance, quality, safety, staffing, and costs of aged care service providers.
- A set of policies and programs to get poor performing providers out of the system, whilst supporting the safe transition of residents and the rights of staff.
- A new Aged Care Act, based on human rights, which prescribes and respects the rights of consumers, and empowers their agency and control in aged care.
- Increasing the time residents in nursing homes receive from front line staff including nurses, allied health professionals and personal carers.
- Funding for “care packages” in residential aged care allocated to the person, rather than the provider, enabling people to move between homes and take their funding with them.
- A stronger regulator with increased capability and capacity to act quickly and appropriately against poor performing providers and to take a systemic approach to overall quality improvement to an expectation of excellence.
- A funding and financing regime for all aged care services that has an appropriate balance of taxpayer and user contributions. This will include a user contribution scheme that is intergenerationally fair, equitable between all service users, and does not exclude or discriminate against people who don’t have the capacity to pay.

Over one million Australians currently receive support from aged care services. However, there are gaps in the aged care system with tens of thousands of older people missing out on services they deserve. Often nursing homes are not the right answer for delivering the aged care many older people would prefer. The elimination of home care waiting lists, and reform of the home care system will prevent needless use of residential aged care.

Recommendation 5:

By 30 June 2023, no one will wait more than one month from registration for care to receipt of a home service.

A focus of reform proposed by the Royal Commission, and supported by aged care consumers, is improving the skills, qualifications, remuneration, and culture of the workforce. Workers who are not paid enough, trained enough, or valued enough are unlikely to stay in the industry, or deliver consumer-responsive services well.

Recommendation 6:

Advise the Fair Work Commission of government support for a substantial increase in aged care workers award rates of pay, and commit to funding the Fair Work Commission’s decision on the current Work Value case.

No one should live in poverty in a country as wealthy as Australia. At every age we should all have the dignity and security of a roof over our head, food on the table, timely access to health and social supports when needed, and the capacity to be economically, socially and, if one chooses (and is increasingly required), digitally connected.



Retirement Income

Household income distribution by age

Income Quintiles	Lowest 20%	Second 20%	Third 20%	Fourth 20%	Highest 20%
under 15	20.92	23.79	22.51	17.96	14.81
15-24	17.07	18.69	21.66	23.93	18.65
25-64	14.46	17.43	20.38	22.87	24.86
65+	40.93	25.38	14.14	9.07	10.48

Source: ACOSS and UNSW 'Poverty and Inequality Report' publishing analysis of income distribution of people in household by age using data calculated from *Australian Bureau of Statistics Survey of Income and Housing 2017-18* Confidentialised Unit Record files. Available at:

<https://povertyandinequality.acoss.org.au/inequality/income-distribution-of-people-in-households-by-age/>

The challenge today is to ensure that the retirement income system produces adequate income for all people to live comfortably in retirement; and that is efficient, equitable, and fiscally sustainable. Unfortunately, the retirement income system fails many older Australians. A holistic and integrated policy approach would provide greater confidence for older people who have carefully planned their retirement incomes by maintaining arrangements for longer periods of time and by grandparenting provisions when the rules change.

In 2020 an independent review panel delivered a comprehensive report exploring the three pillars of retirement (Age Pension, Superannuation and Private Savings including home ownership). While a couple of its findings have been followed up in government action, most of the policy implications of the Review's findings have yet to be formally considered by Government.

Recommendation 7:

Consult on and deliver a comprehensive Government response to the Retirement Income Review 2020 by June 2023.

The Age Pension should obviously ensure at the very least that older Australians remain out of poverty. The 1972 Commission of Inquiry into Poverty sought to identify the extent of poverty in Australia in terms of inadequate income relative to need. The 2008 Harmer Review led to a major increase in the single pension and the policy settings for the pension now in place. Linking pension indexation to wages establishes a relativity to living standards, not just keeping people out of poverty.

Since those two reviews many things about how we live, and what it costs to participate in society, have changed, and a new inquiry should be held to ensure that the Age Pension continues to meet social expectations. As more Australians retire with greater superannuation savings, it is important that those with only the age pension to rely upon are not left behind.

Recommendation 8:

Commission a review of the adequacy of the Age Pension to maintain fair and appropriate living standards in retirement for every person dependent on the full rate of pension, with particular reference to ensuring appropriate parity with general living standards.



Retirement Income

The Age Pension should remain an effective bulwark against poverty and be flexible enough to allow both employed and self-employed pensioners to benefit from their efforts. The Age Pension asset taper rate was set at \$3 per \$1,000 of assets until 2007, when it was changed to \$1.50 per \$1,000 of assets. This creates a band of savings where people get no financial advantage for saving more for their retirement, which is not fair. COTA joins other organisations such as the Grattan Institute in calling for the setting of a more realistic Age Pension asset taper rate of \$2.25/\$1000 of assets.

Recommendation 9:

Change the Age Pension asset taper rate from \$3.00/\$1,000 to \$2.25/\$1,000.

Many older Australians wish to continue working part time, both to support themselves, but also to stay active, healthy, and socially connected. The current arrangements for the Age Pension Work Bonus were introduced to encourage this by allowing a level of income exempt from the income tests, which over that level then reduces the pension by 50 cents in the dollar. The sharp line between “work” and “retirement” is increasingly blurred since that policy was introduced, and that is a good thing for people and the economy. Current pension Work Bonus and income testing arrangements do discourage some pensioners from working more, or at all, as they cut in too low, and too strongly. It’s time for a serious review.

Recommendation 10:

Review the design and settings of the age pension work bonus and income testing policies to further encourage part-time, casual, seasonal, or self-employed work by age pension recipients.

Currently, older people are assumed to earn a particular amount of income based on a deeming rate set by the Government. Whether you have shares returning greater amounts or have your funds in the bank providing no returns, the Government assumes all older people invest in a way that provides comparable returns. People who are deemed to have earned over a certain level have their pension reduced in accordance with the income test.

COTA notes that the advancement of automatic reporting from financial institutions to the ATO and Services Australia opens up the opportunity for a person to have their actual income reported on their behalf. This would not be suitable or preferred by many part pensioners, who are earning more than the deemed rate, but if provided as an ‘opt-in’ solution, could address the pain felt by some older people disadvantaged by the assumed/ deemed earnings rates.

Recommendation 11:

Provide an opt-in alternative to pension deeming rates where a person can elect to advise actual earnings from financial products.

The recently legislated Retirement Income Covenant for superannuation trustees is a step forward in consumer education. However, it does not include any specific obligations on superannuation funds to provide compelling information that would encourage a superannuation fund holder to take action that could improve their retirement income.

Many superannuation policy holders do not actively consider their retirement income needs until the final years of their working life. At this point there are reduced opportunities to effect changes to their retirement income. In the UK government have mandated that all members would receive a one page comparison sheet alerting them to what their likely retirement income would be based on their current investment decisions. These are called “Wake Up Packs”. COTA proposes that all superannuation account holders should receive a standard set of information on their expected retirement income – both pension and superannuation incomes; and on how that income could be increased. Amounts should be presented as weekly or fortnightly income, not as a lump sum superannuation balance, and should be informed by the UK’s “Wake Up” packs concept and experience. This information should be made available at age 45 and every 5 years thereafter.

Retirement Income

Recommendation 12:

Mandate that superannuation funds be required to provide a 'retirement income projection' and other information on optimising retirement income, to fund members, at least every five years from age 45, based on a standardised set of criteria and variables set by APRA.

Government is reviewing the regulatory framework for financial advice in light of recent inquiries into and policy changes impacting the financial services sector. COTA notes that a barrier to accessing advice is the cost of personal advice. Technology now allows for a safer level of tailored information to be provided if regulation provided an alternative to today's 'personal' or 'general' advice options. Such lower cost 'digital advice/guidance' would help consumers receive retirement income

projections. Consumer protections can be maintained if such projections are required to use regulator (APRA/ASIC) mandated assumptions.

Recommendation 13:

Create a regulated category of financial 'digital advice' from superannuation funds to members to provide non-personal but segmented advice on retirement income related decision-making.





Health

Older Australians are amongst the biggest users of medical and health care services. An individual's medical and health needs are more influenced by their wealth, race and health literacy level than age. The quality and availability of healthcare is one of the highest priorities for older people.

Delays and limits in access to allied health result in older peoples' wellbeing deteriorating prematurely, inappropriate hospital admissions, premature entry into residential aged care, an over reliance on medication, and early death. Medicare funds five visits per year under the Chronic Disease Management plan created by a GP. Many older people who need more treatment, particularly for physical ailments, quickly run out of their funded five visits per year. The cost to access allied health after these Medicare subsidised visits run out is a major barrier for many older people, whether it be private fee for service or even the private health insurance gap (if they have PHI).

Recommendation 14:
Uncap the number of Medicare funded allied health sessions.

The COVID-19 pandemic has highlighted the already acute shortage of accessible mental health services. Older Australians frequently encounter ageist attitudes to receiving mental health care and miss out on the care they need. Australians over the age of 65 have the lowest rate of contact with community mental health care services and the use of Psychological Support Services decreases with age. Conversely mental health related drug prescriptions rates increase with age.

This shows that older people are more likely to receive pharmacological treatment for mental health issues, rather than other forms of therapeutic treatment.

Recommendation 15:
Develop and fund a specific program to increase access to mental health services by older people.

Dental and oral health affects a person's ability to eat, communicate, and socialise, harming both physical and psychological wellbeing. Dental care in Australia currently receives little public funding and is mostly paid for by private health insurance (often with out of pocket costs), or fully by the client.

Poor oral and dental health is highly likely to contribute to or worsen other health problems, including diabetes and heart disease. Public health data show that every year more than 60,000 older Australians are hospitalised for conditions that could have been avoided with appropriate and timely visits to dental services.

Australia's current National Oral Health Plan 2015 -2024 supports State and Territory Governments to provide public dental services, including to older people. Successive evaluations have found it to be uncoordinated, delivering inequitable access within and between States and Territories. It is heavily rationed by lengthy waiting lists. It is limited to emergency dental care and general dental treatment and excludes many treatments including dentures and Periodontal services.

It is long past time for the funding of oral and dental health care to catch up with the rest of the health system. It was supposed to be in the original version of Medicare (Medibank) in 1974, but was left out. It's time to change that.

Recommendation 16:
Extend Medicare to include oral and dental health.

Recommendation 17:
Prior to the implementation of Recommendation 16, fund up to \$1,000 of oral health and dental care treatments per year, initially supporting older people on low incomes and people receiving aged care, including those in a nursing home. In addition, fund an ongoing, sustainable and higher-level the National Partnership Agreement on Public Dental Services to support state and territory public dental services.



Older Workers

Employment Status – persons aged 55-64 years – Dec 2021

	Employed	Employment to population ratio
Persons	2,004,800	66.9
- Females	951,500	61.9
- Males	1,053,200	72.1

Source: ABS Labour Force, Australia, December 2021.

Available at: <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia/dec-2021>

AHRC Survey of HR professionals

In 2021, 604 HR leaders, academics, and business leaders were surveyed to understand organisations' strategies to recruit and retain older workers. The survey built on work from 2018, 2014 and 2012. The results were:

Believed their organisation's recruitment practices have somewhat negatively impacted older workers (pg. 19)	31.7%
Indicated there was an age which their organisation would be reluctant to recruit workers over (pg. 16)	46.7%
Said a lack of applications from older workers was the greatest obstacle for recruiting older workers (pg. 18)	24.9%
Organisations that do not offer line managers training on how to manage different organisations (pg. 26)	69.5%
Report the departure of older workers has cause loss of key skills or knowledge (pg. 24)	59.5%

Source: Australian HR Institute and Australian Human Rights Commission 'Employing and retaining older workers', April 2021. Available at: <https://humanrights.gov.au/our-work/age-discrimination/publications/employing-and-retaining-older-workers-2021>

By 2050, the proportion of workers aged over 55 years in Australia will grow to about 40% of the adult population. Many older workers cannot find work, or cannot find enough work. This experience is especially common among those older workers who also face more than one form of discrimination, such as discrimination on the bases of race, sex, gender, religion or disability.

Older unemployed people over 55 years average 68 weeks looking for work, more than twice that of people aged 15-24 years. Mature jobseekers frequently report difficulty in finding roles that are suitable for older workers. Meanwhile, 47% percent of HR professionals admit their organisation has a reluctance to hire older workers. Older jobseekers face even more discrimination if the hiring manager is under 40 years of age.

Older Workers

Trialling initiatives that link older people seeking work with employers advertising positions where they are seeking older applicants is important for those who are looking to be matched. COTA Australia sees a proactive role for Government and the recruitment industry to better match older workers with suitable opportunities.

Recommendation 18:

Establish a roundtable to discuss solutions to match older workers with jobs for older applicants, including through use of online job boards.

Most older Australians that apply for the Disability Support Pension are required to spend 18 months on JobSeeker and are required to participate in a compulsory Job Support Program. They are very unlikely to gain employment because of systemic ageism and the impact of their disability.

Recommendation 19:

Remove the requirement for older Australians who qualify for the disability pension to participate in the Job Support Program.

Career Transition Assistance is a program that is mostly promoted as part of mutual obligations associated to the JobSeeker payment, but is available to anyone aged over 45 years who needs help looking for work. Older JobSeeker applicants should be told about the program when they first apply for JobSeeker, not 13 weeks later after they have concluded their liquid asset waiting period. This 13 week gap runs down savings in a way that generates significant hardship that compounds through people's later years.

Recommendation 20:

Strengthening the Career Transition Assistance (CTA) program through guaranteed ongoing funding, increased promotion to mature job seekers and improving referral pathways.





Housing

Housing status by age

Agree ageism exists in Australia	90%
Believes ageism is a current problem	83%
Says that ageism affects people of all ages	65%
Number of older people who say they have been affected by ageism (past 5yrs)	64%

Source: As published by [savings.com.au](https://www.savings.com.au) analysing ABS Survey of Income and Housing 2017 -2018.

Everyone has the right to safe, affordable, and secure housing. The impact of insecure or inadequate housing intersects with many other policy areas important to older people including social isolation, health, and retirement incomes. Beyond that, housing is the dominant form of personal savings for many Australians.

The taxation (or non-taxation) of housing both in the form of direct tax, and its treatment in welfare and pension payments, makes the Federal Government a central player in housing policy. Meanwhile States and Territories have responsibility for public and social housing, planning and tenure law, and many other aspects of housing policy. Co-operation between all levels of Government, and the private sector, will be essential to get housing policy right.

Recommendation 21:

Develop a rolling ten year National Housing Strategy in cooperation with all States and Territories, with the involvement of Local Government and industry, that will significantly enhance the availability of secure, affordable, appropriate housing of choice for the diversity of the Australian population.

Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness. Fast-rising rents across most of Australia mean rent assistance, which is a maximum of \$71.40 a week, does little to cover the cost of even the most modest rental flat. In fact, the total support available, with the pension and all supplements available to a person was \$555.15 a week

in December 2021. In most capital cities, that's barely going to cover rent, let alone bills and food. Australia is sliding towards a generation of significant numbers of homeless older women. Gender based solutions are needed to address these gender-based housing problems.

Recommendation 22:

Increase availability of affordable rentals suitable for older women.

COTA supports the trialling and funding of a range of innovative housing models such as cooperative housing or co-ownership models, and shared equity models. Such trials should determine the appropriateness for older women specifically and other at risk populations. One such model is the Grattan Institutes proposal that the National Housing Finance and Investment Corporation (NHFIC) would co-purchase up to 30 per cent of the home value. While this model won't help many people at risk of homelessness, it may be an appropriate solution for recently divorced or separated women who have reduced assets available.

Recommendation 23:

Government should fund trials of innovative housing models such as cooperative housing or co-ownership models, and shared equity models, appropriate for older women.

A group of older Australians experiencing the most severe housing stress are those living in private rental



Housing

on low incomes, particularly those on the age pension or income support payments. While an increase in Commonwealth Rent Assistance would be a beneficial, other measures are needed to have a meaningful impact on housing stress. This was a finding of the Retirement Income Review, has been confirmed by the Grattan Institute, and agrees with research dating back to the 2008 Harmer Review.

Recommendation 24:

Establish an Inquiry into policy measures to better alleviate housing stress for people on low incomes in both the short and longer terms. In the interim, increase the maximum Commonwealth Rent Assistance (CRA) rates by at least 50% immediately.

Waiting lists for public and/or social housing continue to grow. COTA believes that significant and sustained investment is required by both Commonwealth and State/Territory Governments to build sufficient housing to eliminate waiting lists. The National Rent Affordability Scheme (NRAS) provides annual financial incentives for up to ten years when an approved participant rents the property at 80 per cent or less of the market value rent. This scheme is coming to the end of its legislated ten-year life.

Recommendation 25:

Fund the States and Territories to build sufficient public, social and low cost private housing to eliminate their waiting lists within the next two terms of Federal Parliament, including reinstating a National Rent Affordability Scheme (NRAS) type scheme, with better targeted criteria, to encourage building of more affordable low cost private rental properties.

The suffering caused by the housing crisis should be unacceptable in a wealthy country. Not only does homelessness and poverty result in poorer health outcomes for the individual, but it also costs the nation in many other ways - higher healthcare costs, earlier and higher aged care costs, the list goes on.





Age Discrimination

In 2021 the Australian Human Rights Commission surveyed 2,440 Australians nationally and found that:

Agree ageism exists in Australia	90%
Believes ageism is a current problem	83%
Says that ageism affects people of all ages	65%
Number of older people who say they have been affected by ageism (past 5yrs)	64%

Source: Australian Human Rights Commission 'What's age got to do with it? A snapshot of ageism across the Australian lifespan', September 2021. Available at <https://humanrights.gov.au/our-work/age-discrimination/publications/whats-age-got-do-it-2021>

Age Discrimination fundamentally affect people's right to equality, freedom, and the right to live with dignity and respect. It diminishes the opportunities for older people to contribute meaningfully to society.

The Age Discrimination Act (2004) aimed to ensure that all Australians, young, old, and in between, are treated equally and have the same opportunities as others. It is administered by the Australian Human Rights Commission (AHRC) which can hear and conciliate complaints. Age discrimination complaints received by the AHRC mostly relate to employment and are usually made by older men. That small number of complaints indicate that many people don't make a complaint, either because they don't know they can, or don't feel it will help. This is confirmed by advice to COTA over many years from many mature age and older people who have experienced discrimination in employment and health services, and in financial services, but have not complained.

Also, many matters relating to Age Discrimination are subject to exemptions for the Age Discrimination Act, or are related to other areas of law, such as the Fair Work Act, State and Territory, Consumer Laws, Social Security, and many other laws and policies. The lived experience of older Australians is that this complex tangle of legal protections do not work. A big part of the problem is that unlike gender discrimination, we still

legally treat age discrimination as a one-off problem, not a systematic one. However, AHRC surveys show it is systemic and systematic.

Recommendation 26:

Direct and fund the Australian Law Reform Commission to undertake a review of age discrimination legislation in Australia with a view to developing laws that address age discrimination as a systemic issue that requires a variety of measures in order to reduce and eradicate it.

Funding the Australian Law Reform Commission for a broad inquiry into the protections from age discrimination in Australia will identify the need for numerous changes to the laws. COTA Australia recommends that changes to the Age Discrimination Act occur before its 20th birthday in 2024. We note our ongoing support for consolidation of all anti-discrimination laws.



Older Women

Over 55% of single women over 65 years are in poverty, the largest portion of a population cohort followed by single mothers at 50% (HILDA 2018, Calculated by UNSW/ACOSS). Women who have separated by age 65 are three times as likely to rent compared to married women and two-thirds the assets of separated men (Retirement Income Review). There are a range of factors contributing to this, including the financial disadvantage women face over their lifetime, domestic and family violence and having no financial security or safety nets.

Women over 50 today:

- did not benefit from compulsory superannuation at the start of their working lives,
- were more likely to be in lower paid employment sectors,
- have experienced a lifetime of receiving less wages while doing the same job as a man,
- often had time out of the workforce to care for children and ageing relatives, and
- missed out on superannuation contributions and the benefit of the compound interest from that superannuation.

The challenges of balancing formal paid work with care responsibilities have a disproportionate impact on women. Over 40% of women working part-time and aged over 50 years voluntarily care for others. This commitment can be detrimental to their economic and social circumstances.

Paying superannuation during periods of carers and parental leave will begin to repair the superannuation gap incurred during these periods out of active employment. In addition, reducing the cost of child care will for some women be the difference between returning to the workforce (and thus earning superannuation to improve their retirement incomes)

or remaining out of the workforce for longer periods of time. A lower lifetime income due to a lifetime experiencing a gender pay gap means a substantial number of older women don't own their own home, particularly if they have suffered a relationship breakdown and are emerging as a group of older pensioners who are renters.

In the years approaching retirement age, the gender superannuation gap can be anywhere between 22% and 35%. The median superannuation balance for men aged 60-64 years is \$204,107 whereas for women in the same age group it is \$146,900, a gap of 28%. For the pre-retirement years of 55-59, the gender gap is 33% and, in the peak earning years of 45-49 the gender gap is 35%. [KPMG 2021]

Recommendation 27:

Initiate an independent review to recommend policy measures to address systemic problems causes of older women's poverty including redressing the gender pay gap within and between industries, paying superannuation during periods of Parental Leave and Carer's Leave, reducing the cost of childcare, and other measures.

While older women may experience elder abuse, not all forms of violence towards older women are elder abuse. Older women who continue to be experiencing domestic violence in later years are still experiencing domestic violence. Australia must ensure its domestic and family violence service, from prevention through to recovery, continue to support the needs of all women, including older women.

Recommendation 28:

Ensure that domestic and family violence support services are inclusive of older women.



Elder Abuse

Survey of Older People: Proportion of participants who reported experience of elder abuse by socio-demographic characteristics, men, women and overall

	MEN		WOMEN		ALL	
	% experience of abuse(any form)	Number of participants (base)	% experience of abuse(any form)	Number of participants (base)	% experience of abuse(any form)	Number of participants (base)
Gender						
Male	13.6	2,747			13.6	2,747
Female			15.9	4,241	15.9	4,241
Education						
Degree or higher	15.4	816	21.5	907	18.2	1,725
Certificate/ Diploma/ Trade	14.3	856	17.9	998	16	1,857
Year 12	13.6	289	13.7	474	13.7	764
Below Year 12	12.6	716	13.9	1,721	13.4	2,441
Housing						
Own outright	12.2	2,160	14.3	3,269	13.3	5,436
Own, paying off mortgage	16.4	195	32.9	238	24	434
Rent from private landlord	23.6	160	17.9	248	20.6	409
Rent from public housing authority	12.1	73	27.4	150	20.5	225
Other (boarding, living at home etc.)	21.6	134	14.5	278	17.4	412
Region						
Major city	13.1	1810	15.6	2774	14.4	4591
Inner regional	12.7	640	17.7	1035	15.3	1678
Outer regional / Remote / Very remote	18.3	297	14.0	432	16.1	731

Source: National Elder Abuse Prevalence Study: Final Report (July 2021) – Chapter 6, Available at <https://aifs.gov.au/publications/national-elder-abuse-prevalence-study-final-report>

Around 1 in 6 older Australians will experience elder abuse each year, including:

- physical injuries,
- premature mortality,
- depression,
- cognitive decline,
- financial loss,
- inappropriate placement in nursing homes.



Elder Abuse

Elder abuse is often perpetrated by those whom the victim trusts; family, carers, neighbours, and friends. It can include physical abuse, sexual abuse, psychological and/or emotional abuse, financial and material abuse, abandonment, neglect, and serious loss of dignity and respect. Whilst any older person can be subject to elder abuse, some are more vulnerable due to frailty, a lack of understanding of newer technologies, social isolation, and ageism.

While not as ‘gendered’ as family violence, elder abuse is suffered more often by women than men. While an older person may be subject to abuse, if they have been experiencing domestic violence all of their lives, the fact they are still experiencing it decades later from the same husband does not specifically convert this domestic violence into elder abuse. The dynamics of the abuse tends to be different, but elder abuse policy may learn much from initiatives to prevent family violence.

In 2019 the Council of Attorneys-General released a National Plan to respond to the Abuse of Older Australians (2019-2023). The Plan has many weaknesses, but work on understanding the prevalence of elder abuse, funding and improving service responses and improving community awareness of elder abuse has begun. Work to improve planning for future decision making and strengthening safeguards for vulnerable older people has not yet been achieved.

The Federal Government’s implementation of the Aged Care Royal Commission’s recommendations will contribute to address elder abuse in nursing homes. Ensuring community based services preventing elder abuse remain connected to aged care will be important.

Responses to elder abuse must prioritise approaches which empower older people. The autonomy of older people should not be afforded less respect than the autonomy of others. Responses should include legislative action, community education, targeted support services that result in increased self-determination, dignity, and autonomy for older people.

Recommendation 29:

Consult on and fund the implementation of a 10 year strategy to Respond to the Abuse of Older Australians 2024-2033.

Recommendation 30:

Continue to fund and implement the current National Plan to Respond to the Abuse of Older Australians 2019-2023, and commit to development of a more robust, detailed and accountable Plan for 2024 to 2033, which needs to be substantially better funded.

Powers of Attorney are an important method of supporting and protecting Australians with cognitive difficulties, including many older Australians with dementia and similar ailments. However, the current, inconsistent and often weakly monitored and supervised laws across the country allow, and sometimes facilitate, the use of Powers of Attorney as a tool of abuse. Numerous inquiries including the ALRC’s Elder Abuse—A National Legal Response Inquiry (2017) have recommended these actions. Work has been commenced by the Ministerial Council of Attorneys General, but due to lack of funding has progressed too slowly.

Recommendation 31:

Fund the process of leading the States and Territories in the development of nationally consistent enduring Powers of Attorney (POA) laws, followed by a national register of POAs.



Digital Inclusion

Digital engagement

Age Cohort	Did use internet in past 3 months	Did not use internet
65-74 years	74.50%	25.50%
75-84 years	48.50%	51.50%
85 years and over.	26.70%	73.30%
All 65+	61.60%	38.40%
All 65+	2.3 million	1.4 million

Most common reasons for not using internet were	
no need or interest	79.0%
lack of confidence or knowledge in accessing the Internet	20.7%
no access to a computer or mobile technology	14.4%

Source: ABS Disability, Ageing and Carers, Australia: Summary of Findings, 2018 published in “Use of information technology by people with disability, older people and primary carers” [released 21 Jul 2020] Available at: <https://www.abs.gov.au/articles/use-information-technology-people-disability-older-people-and-primary-carers>

Many older Australians struggle with or are ambivalent about the digital world. The causes include affordability, not knowing how to use it, lack of information about myriad choices, not having anyone to coach its use, and not being able to keep up with the rapid pace of change.

The Australian Digital Inclusion Index (ADII) 2021 has ranked Australians aged 65 years and over as the nation's most digitally excluded age group. The survey found they are significantly behind average Australians, with the ability score diminishing significantly in the older cohorts until the oldest (+80 years) is significantly lower than that for those aged 65-69 years. Further, it found that 67% of people in the lowest income quintile experience affordability barriers to being online (defined as having to pay more than 10% of their household income to attain quality, reliable digital connectivity). Government is increasingly assuming that citizens have access to, and the capability to use online tools to

receive services and critical information. Some of those online tools are less accessible than others.

Recommendation 32:

Task all Government Departments building digital platforms with ensuring older people are consulted in their design and implementation, and the diversity of digital users (including a mix of skills, accessibility and other aspects) is respected and incorporated in the design and operation of digital platforms and services.

Government programs and strategies should be inclusive of older Australians and that they should strongly support increased adoption and digital participation in all aspects of our lives. The transformation to digital services must not leave anyone behind and should comprehensively address accessibility, affordability, and the users' ability.



Digital Inclusion

Recommendation 33:

Develop nationwide education and support programs for older Australians to maintain online and offline engagement with Government.

Older people had the highest percentage of populations experiencing affordability issues with 30% of people over 75 years and 23% of people 65-74 years paying more than 10% of their household income towards reliable quality connections. The prohibitive costs and unreliable internet connections that undermine equitable access must also be addressed. Reducing costs on pensioners can be done through a number of mechanisms. A traditional approach would be to fund a 'digital supplement' as part of the pension. An alternative would be to impose a comprehensive set of community obligations on all ISPs to provide a basic service to Healthcare Cardholders with both sufficient speed and data limits to support effective engagement and digital autonomy.

A third would be to recognise that as the government moves to greater digital engagement, the cost of doing business with government has increasingly moved to the consumer. The use of Government websites to search for information and transact business should be unmetered and not eat into an individual's data plan, especially on mobile data plans. Digital access is an essential part of obtaining information and services and the cost of access should be borne by the government, not forced on low income users (and indeed any users).

Recommendation 34:

Implement solutions that reduce the increasing cost of using digital platforms to enable effective and equitable digital access and autonomy, including by considering options to:

- **Mandate that all telecommunication providers provide a low-cost digital access plan, suitable for pensioners and those on low incomes,**

- **Fund a "Pensioners Digital Supplement" for all pensioners and income support program recipients, and**
- **Fund unmetered access to Government websites**

The potential for older Australians to be disadvantaged in our access to services and functions is great. Older people tell us they are often met with impatience and even derision if they can't use technology effectively. This in turn affects self-esteem, and makes older people feel excluded and reluctant to keep trying. Older Australians need support on an ongoing basis to help them learn and then stay up to date.

The question is not whether an older relative could access or use Facebook on their iPad. Now, as we consider the impact of Digital ID and other more sophisticated concepts, it is about whether older Australians can remain informed and engaged enough to retain their autonomy, or whether they will need somebody else to manage our access and presence for them. Currently, Federal Government Digital ID is not available to the 2.1 Million photo ID/proof of age card holders in the same way that Drivers Licenses are recognised.

Recommendation 35:

Allow the use of State Government issued photo/age Cards on a voluntary basis for proof of identify via government digital ID verification services, in the same way that driver's license can be used.



Social Inclusion

Many older people are isolated from social and family networks due to changes in life circumstances including;

- the death of spouses and friends,
- leaving the workplace,
- increased frailty,
- illness, or
- disability.

At least 13% of older adults over 65 experience loneliness, with those aged over 75 years more likely to be lonely than any other age group. At least 8% of older adults over 65 are socially isolated. This proportion is likely higher now due to the impact of the pandemic.

The COVID-19 pandemic and resultant lockdowns and precautions has contributed to increased social isolation for some older people. The experiences of older people during the pandemic highlighted the need for improved awareness of the causes of social isolation and improved responses to build community engagement.

Living in a nursing home can contribute to loneliness and social isolation because of a lack of autonomy, having to adhere to rules and expectations, not being listened to and respected, lack of regular contact with family and friends, alienation from other residents and feelings of stigmatisation and 'being a burden'. Aged care reform should lead to systemic and cultural change that addresses these challenges and improves the lives of people receiving aged care services.

Australian, State and Territory Governments provide varying amounts of funding and support to local councils and community organisations for social isolation programs. However, there is no national or coordinated approach to improving social participation for older people.

Recommendation 36:

Conduct a national consultation, including consultation with isolated older people, to develop a national response to social isolation through for social inclusion and participation initiatives.





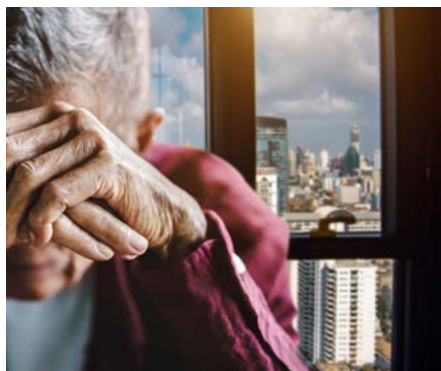
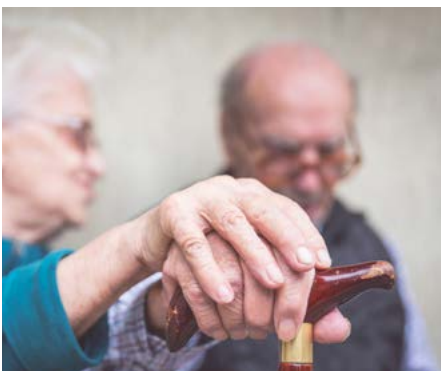
Voluntary Assisted Dying Laws

All Australian States have now either enacted or are moving towards voluntary assisted dying laws. The Australian Capital Territory and the Northern Territory are prevented from doing so by the Federal Euthanasia Laws Act 1997 which prevents self-government jurisdictions from making laws providing for voluntary euthanasia.

COTA Australia recognises the variety of views in the community about the voluntary assisted dying laws. However, it is resolute that the rights of citizens of these territories, and their elected representatives, should be restored to ensure they can make laws for the good governance of their territories in the same way as all other Australians citizens. Territory citizens should not be denied their democratic rights as Australians and should not be disadvantaged on the basis of where they live.

Recommendation 37:

The 47th Parliament should repeal the Federal Euthanasia Laws Act 1997, to allow Australian citizens in the ACT and NT the same rights as those in States to decide whether or not to adopt Voluntary Assisted Dying laws.





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