



**SUBMISSION IN RESPONSE TO THE
DISCUSSION PAPER**

**“REALISING THE ECONOMIC POTENTIAL OF SENIOR
AUSTRALIANS: CHANGING FACE OF SOCIETY”**

**BY THE
ADVISORY PANEL
ON REALISING THE
ECONOMIC POTENTIAL OF SENIOR AUSTRALIANS**

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National Policy Office

November 2011

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EXECUTIVE SUMMARY

COTA welcomed the establishment of the Advisory Panel as an important signal that the Australian government may now be going to take a positive view of an ageing population that celebrates our success in increasing life expectancy and looks for ways to ensure older people are no longer marginalised but are able to maximise their inclusion in and contribution to our society.

COTA believes that the first priority for action is to have a broad based social marketing campaign to change attitudes across our community so that older people are seen and see themselves in more positive ways. Without action to effect significant attitudinal change it is our belief that any specific initiatives will have less chance of real long term success in optimising the contribution of older Australians to our community.

Our specific proposals are predicated on the assumption that the proposed campaign has been implemented.

COTA acknowledges the importance of older people not being left on the wrong side of the digital divide. We put forward a number of proposals to improve older people's access to digital technology by making it more affordable and improving confidence in using such technology through training and ongoing support, so that older people can reap the benefits digital technology will undoubtedly bring.

It is clear to COTA that older people have a keen interest in climate change - they want to leave the world a better place for their children and grandchildren. Our first initiative is designed to build the capacity of older people to take a leadership role on climate change issues. We then go on to suggest ways that older people's desire to take some direct action to improve the environment can be supported, through initiatives such as land care groups and extension of the Green Corps program.

Workforce participation is often seen as the most visible way people can make an economic contribution to the community and it is clear that many older people want to continue to participate in the workforce. COTA is proposing an integrated approach, establishing an older workers advisory service that provides services to both potential employers as well as older workers, along with a package of targeted training support.

One of the key issues we need to look at as we celebrate an increase in life expectancy is how we ensure that we are extending years of healthy life. COTA identifies the need to ensure all our preventative health strategies are inclusive and where necessary provide more targeted messages for older people. There is also a set of proposals to increase older people's physical activity as the evidence is clear that increased physical activity promotes better physical and mental health and enables people to participate more effectively in other spheres of life.

COTA's proposals for enhancing volunteering opportunities acknowledge the importance of volunteering not only for the individual but also for the broader community and economy. We identify the barriers to volunteering and suggest ways to remove them. We put a special emphasis on peer education not just as a volunteering avenue but also as a proven

communication tool that works for getting a variety of community messages out to older people.

It is clear that older people want to remain living in their local community for as long as possible and so we put forward a number of proposals that would enable this to happen. COTA calls for all new housing to be built to the Liveable Housing design standards and for more assistance for people to modify existing houses, if that is their choice. We also put forward proposals to improve the broader community space and improved transport planning and access, including greater emphasis on the needs of pedestrians.

COTA's last set of proposals are about helping older people cope with life's transitions. We concentrate on measures that would help build resilience and encourage people to plan ahead, acknowledging that many of the other proposals would also contribute to this goal.

Much of what COTA and others are calling for is not new. What will make the difference is if we have a coordinated long term plan that links the various proposals to deliver a social environment in which older people are valued and most importantly value themselves.

In that respect we have called for the creation of a cabinet level ministry responsible for a whole of government approach to population ageing supported by a well resourced office within a senior department of government.

INTRODUCTION

COTA Australia is the national policy arm of the eight State and Territory COTAs (Councils on the Ageing) in NSW, Queensland, Tasmania, South Australia, Victoria, Western Australia, ACT and the Northern Territory.

COTA Australia has a focus on national policy issues from the perspective of older people as citizens and consumers and seeks to promote, improve and protect the circumstances and wellbeing of older people in Australia. This submission incorporates the views of our members collected through various consultation mechanisms undertaken by the eight COTAs including meetings of their State Policy Councils.

COTA's work is guided by five principles:

- Maximising the social, economic and political participation of older Australians
- Promoting positive views of ageing, rejecting ageism and challenging negative stereotypes
- Promoting sustainable, fair and responsible policies
- Focusing on protecting against and redressing disadvantage
- Protecting and extending services and programs that are used and valued by older Australians

COTA welcomed the establishment of the Advisory Panel and its broad terms of reference believing that it signalled a new interest in the full range of issues that need to be addressed as our population ages. It moves away from the largely negative discourse of the last few years where the emphasis has been on older people as a burden and a problem, to a more positive view that celebrates our success in increasing life expectancy and looks for ways to ensure older people are able to maximise their inclusion in and contribution to our society.

The Advisory Panel, through its consultations and other work, has been given access to material that clearly outlines the problems facing older people in trying to optimise their participation in society. This Submission identifies actions that could be taken to remove barriers and build an environment that ensures senior Australians are able to assume the full rights and responsibilities of citizenship that will benefit them personally and the broader community.

COTA believes that the Australian Government needs to take a leadership role in this area but that State and Territory Governments, local government, the business sector, community organisations and the broader community also have important roles to play.

ISSUES AND PROPOSALS

Issue 1: Fostering positive attitudes towards seniors

It is generally agreed that ageism and age discrimination are widespread in Australia, despite the fact that we have a range of Commonwealth, State and Territory legislation designed to eliminate discrimination. Direct or overt age restrictions limit the participation of older people in some activities and bolster negative stereotypes and social exclusion. The reality of direct discrimination fuels negative stereotypes that underlie age discrimination due to a systemic failure of governments and the community generally to promote perceptions of positive ageing attitudes.

COTA welcomes the appointment of the Hon Susan Ryan AO as the first full-time Age Discrimination Commissioner as an important step towards seriously addressing this problem. The next step already underway is the consolidation of all the anti-discrimination legislation into one Act as this should strengthen age discrimination protections by bringing them into line with the stronger protections against other forms of discrimination.

COTA supports keeping a strong individual complaints' mechanism in the legislation as we consider it critical that people who feel they have been discriminated against can take personal action to have that discrimination addressed.

COTA would like to see the consolidated Act have greater provision for the Australian Human Rights Commission to take a more systemic view of discrimination and to take a more proactive stance in dealing with it. We believe it should have discretion to initiate reviews similarly to the Older People's Commissioner for Wales.

There are currently a significant number of exemptions under the Aged Discrimination Act and COTA believes there should be fewer exemptions under the consolidated Act with more stringent test for public interest for such exemptions.

Anti discrimination legislation is only one part of the solution. Although it may reduce the incidence of overt age discrimination it can never on its own eliminate ageism.

Ageism is deeply embedded in Australian society and there will need to be positive action to change community attitudes. Such action needs to include community campaigns through the media and community organisations addressing the issues of discrimination and actively promoting more positive images of older people. Such campaigns have been run for other areas where stigmatisation has been an issue, e.g. campaigns in Australia and other countries aimed at getting more community understanding of people with mental health problems.

Addressing ageism and age discrimination is the highest priority as without this fundamental shift in community attitudes it is hard to see how other initiatives can succeed

COTA is actively promoting the development of a United Nations Convention on the Rights of Older People. We see this as critical to protecting the human rights of older people which at the moment tend to fall off the human rights agenda in this country. The National Human Rights Action Plan concentrates on the areas covered by international conventions and instruments and so does not explicitly address older people's needs.

We believe a UN convention would help to raise issues for older people, offer them more protection and draw attention to their rights to be treated as full citizens.

Proposals

National Positive Ageing Campaign

Provide funding for a five year multi-media national Positive Aging Campaign that identifies ageism and age discrimination, shows how it manifests itself and promotes positive images of ageing. Unlike some of the positive ageing strategies in place at the moment this would be aimed not just at older people but at the whole community.

The design of such a strategy should be undertaken in close consultation with older people on the basis of 'nothing about us without us' following similar approaches in Wales, the Republic of Ireland and across the European Union.

Legislative and Regulatory Review

Commission a national review of existing legislation, regulation and policy initiatives to identify age related provisions that need to be removed.

United Nations Convention on the Rights of Older People

Australia to take an active role at the United Nations in promoting and developing a UN Convention on the Rights of Older People.

Minister for Older Australians (refer to Item 9 for more detail)

Establish a Cabinet Minister with a whole of government role on older people's issues. The Minister would be supported by a well resourced Office for Older Australians

Issue 2: Staying connected to Communities

COTA believes that there is a growing digital divide in Australia between those who have access to and are able to use modern technologies and those that do not. We are pleased to see that the Panel has broadened the discussion from the initial terms of reference which looked more narrowly at the potential of the National Broadband Network (NBN) to encompass the whole technology revolution and how we can ensure older people are able to participate in it.

The rollout of the NBN removes one of the barriers to equity of access as it means there is the potential for the vast majority of the population to access a similar level of technological infrastructure. However there are many other barriers to access that need to be addressed before there is equity of access.

COTA is seeking to ensure, in regard to both affordability and function, that older people have access to relevant communication technologies to increase their level of social and community participation and connectedness.

People who are leaving the workforce now are generally well connected to technology. Keeping that knowledge current in a rapidly changing technological world will be critical. For older people these changes can quickly become daunting.

Research commissioned by COTA WA in its *Where do I start? Female seniors and the internet, 22 June 2011* report indicates that “as Australia heads into an NBN-enabled future, it is important to ensure that everyone is able to participate and reap the benefits. It is important to identify the needs of digitally disadvantaged groups now, in order to make the necessary service provisions.”¹

COTA is concerned that the processes of engaging with the NBN should be as socially inclusive and empowering as possible. The Department of Broadband, Communications and the Digital Economy needs to provide appropriate information about how the National Broadband Network is being rolled out, and what the NBN will mean for seniors, especially its use in health care, education and community support services

COTA believes proactive steps should be taken to ensure that groups such as older people, indigenous and culturally and linguistically diverse communities, people with a disability, in poor health, or with low levels of literacy, rural and remote communities, homeless people and people living in deprived neighbourhoods should be given every opportunity to engage with the technology and be confident in using it.

The cost of hardware, software and internet connectivity is a substantial barrier to many low income households, including older people on limited incomes. To date these costs have largely been ignored by government as they have been seen as luxury consumer goods and so a matter of personal choice, The introduction of the program of putting computers into schools and making sure children have access to them has been an acknowledgment that access to digital technologies has become an essential part of functioning in today’s society. This needs to be addressed for older people so they are not excluded.

One of the key problems for many older people is having enough knowledge to know what they should buy to best meet their needs. There must be better consumer protection and customer service in the communications market. The poor performance of telecommunications companies, particularly around mobile phones and the internet has been the subject of much criticism, as highlighted in the Australian Communications Media Authority’s *Reconnecting the Customer* Report. COTA would like to see the key recommendations in that report implemented as a matter of urgency as they provide much needed consumer protections and support.

Safety and security issues come up consistently as a concern in discussions with older people about using computers and the internet. People are concerned about the security of their personal information and it is one of the key reasons why many older people are reluctant to use internet banking, purchasing and similar services.

¹ http://accan.org.au/index.php?option=com_content&view=article&id=333:female-seniors-and-the-internet&catid=96:broadband&Itemid=208).

Proposals

Access to computers and the internet

The government should:

- Develop and implement a campaign to promote the benefits of broadband technology as an essential part of life for people of all ages
- Establish an integrated program of financial assistance to older people on low incomes for purchase of digital technologies that includes:
 - grants or no interest loans for purchasing hardware and software, with the option of hiring on a “try before you buy” basis to ensure consumers are comfortable with the technology;
 - grants for internet connections through NBN or other service providers with access to ongoing technical support; and
 - additional funding for the Broadband for Seniors initiative to cover increased operating and equipment costs for existing kiosk volunteers as well as funding additional kiosks in the future.

Skills and training

Develop an integrated training program with the following elements:

- provision of widely available, low-cost training aimed at improving digital media literacy skills, This training could be through a mix of formal training providers, not-for-profit organisations and peer educators who are volunteer older people providing the training;
- reduced fees for computer training courses for older people on low incomes, targeting age pensioners, New Start Allowance recipients and self funded retirees who are eligible for the low income supplement; and
- ongoing support with a peer buddy system is probably going to be the most effective and could be coordinated through existing organisations

Consumer knowledge and protection

Establish an independent advice and support service that is targeted at older people to enable them to make good decisions in the changing communications market. A peer support model would work well for this kind of advice and relevant seniors’ organisations could be funded to provide this service.

Provision of targeted cyber security and safety campaigns

Provide Information on cyber security and safety issues to older people in language they understand and that is distributed through mechanisms that will reach them, using seniors organisations, training courses and broader campaigns..

Issue 3: Preserving our Communities

Climate change is a significant issue that will impact on communities across Australia. The impacts of climate change and the costs of action and adaptation are already, and will continue to be, unevenly distributed, with low income earners and disadvantaged groups, including older people, likely to be affected first and worst.

The most significant areas of impact facing older people and other vulnerable groups include:

- higher temperatures and longer and more significant heat waves; as well as other extreme weather events;
- increased costs for essential goods and services; and
- damage to housing and the built environment.

Any response to the impacts of climate change should be seen in the context of an ageing population, with community infrastructure and resilience – housing, transport, health, education, and community services - acknowledged as key components in enabling communities, households and individuals to adapt to and cope with the impacts of climate change.

One example of action in this area is the **Green Sages** project run by COTA Victoria². The Victorian experience and older people's discussions across the country have shown that many older people are keenly interested in climate change and what they as individuals can do to address this. This enthusiasm and commitment needs to be harnessed and developed on a national scale.

The Green Corps model for younger unemployed people has provided opportunity for younger people to contribute to high quality, genuine environmental outcomes, which aid in the conservation, protection and restoration of Australia's natural environment and cultural heritage and have also strengthened participants connection to their communities and given them some useful skills to enhance their employment opportunities.

Many older people identify a desire to achieve similar outcomes and these need to be encouraged and enabled. The ageism so endemic in Australian society does create the risk that older people are excluded from such initiatives simply because of stereotypical views of about in what older people are able or likely to be interested in participating.

Proposals

Community leadership programs

Provide funding for projects and initiatives, such as Green Sages, to increase opportunities for or and to sustain older people's roles as community leaders on climate change and environmental preservation.

Promoting participation

² www.cotavic.org.au

Provide funding for promotion of environment groups like land care groups and support for older people to participate in such groups.

Extending Green Corps

Provide funding to extend or replicate the Green Corps model to cover older unemployed people to enhance their employment opportunities. This should be open both to people on New Start Allowance and other older unemployed people who are not eligible for New Start.

Issue 4: Improving workforce participation

Australia has a low workforce participation rate of older people by OECD standards although it has been increasing in recent years. In acknowledgement of this the Treasurer established the Consultative Forum on Mature Aged Participation in 2010 to look at identifying barriers to mature aged workforce participation and to suggest ways to overcome those barriers. COTA is an active member of that Forum and participated in the development of the proposals the Forum has provided to the Advisory Panel. COTA agrees with most of them.

One approach to increased mature age participation in the workforce advanced by some proponents is subsidising jobs for older people, either temporarily or long term. Some of the suggestions include job creation schemes for specific jobs, such as paid Green Corps workers, paid aged care roles, and IT technical support services for and by seniors. However others advocate subsidies for any job taken by a mature age worker.

COTA does not support long term subsidies for older people as we believe such an approach is in itself a very ageist policy, perpetuating the view that older people are not as productive as other workers and need to have their costs subsidised.

In addition the evidence from Australia and elsewhere on the effectiveness of job creation schemes is equivocal at best and on balance does not support their use. There is too much evidence of employers just using the subsidy to reduce their labour costs by churning through subsidised workers with no real intention of keeping them long term.

The barriers to increased mature aged participation are many. Some are the responsibility of employers, some of employees and some are legislative in origin. These barriers include age discrimination, care-giving responsibilities and the need for flexibility in work arrangements, health and disability issues including mental health problems, mismatch of skills and experience with industry demands and the associated re-training and up-skilling requirements, superannuation arrangements and the tax transfer system.

Older workers should be entitled to the same protections and conditions of employment as all other workers. There are two areas where this clearly not the case at the moment, superannuation contributions and workers compensation. We welcome the Government's proposed changes to superannuation which would increase the level of the Superannuation Guarantee from 9 to 12 per cent and the commitment to abolish the maximum age for contributions. However this does not appear to be extended at present to private and voluntary super contributions.

To successfully increase participation it is necessary to have an integrated approach that addresses the key barriers on all three fronts. As Australia's leading aged consumer organisation CTA is particularly keen to ensure that not all responsibility is put on individuals and that there is not a coercive approach to increasing older people's workforce participation.

We have identified age discrimination by employers as one of the most important barriers and have made some suggestions earlier in this submission about measures to address this at a societal level that will have direct relevance to workforce participation.

While it is important to be aware that not all mature aged workers need to upgrade their skills, there are numbers who do not have the skills or training to move into new industries and many more that have for some time not been given access to up-skilling by their employer because of their age.

One of the barriers to people accessing training is the cost, either in direct fees for training courses or in the opportunity cost of lost income if they want or need to access full time training.

Many older people have significant caring responsibilities, for grandchildren, adult children with disabilities, spouses and parents. Whilst we have come a long way in recognising the caring responsibilities for children, and for adults with disabilities, in changes to the award system, rebates, allowances, etc, we have yet to fully acknowledge responsibilities associated with caring for older people. Many older people, particularly women, tell us that they give up work because they are not able to get flexible arrangement to fit in with their caring responsibilities.

Proposals

Age Discriminatory practices

The federal government should set out an early timetable for the removal of the age barrier for all superannuation contributions.

State and Territory governments must remove the upper age limits on workers' compensation.

Integrated Approach

The federal government should establish an Older Workers' Advisory Service that is a one stop shop for career advice, transition and job placement - building on the Experience + package that commenced on 1 July 2010. This to include:

- a consultancy service to provide skilled people to go into small and medium sized enterprises to assist in a hands on way with job redesign for older workers;
- a network of specialist advisers to provide practical advice and assistance to managers to help with managing a more diverse workforce. These could sit in the consultancy service as above or be industry based as in the proposal from the Consultative Forum; and

- specialised job placement services, not just for older unemployed people but for those who want to move into different industries and/or occupations.

Flexible working arrangements

The National Employment Standards' requirements for flexible working arrangements for people caring for children and adult children with disabilities should be extended to workers caring for older family members.

Skills and Training

There must be more emphasis on lifelong learning in Australia that includes training and skills for workforce participation. To facilitate this we are suggesting:

- reduced fees for training older workers who are enrolling in courses that are in areas of skill shortage;
- special income support payment, for a time limited period for older people who are upgrading their skills, especially for those under the age pension age and who want to study full-time; and
- the proposed review of the Vocational Education Training system includes an examination of how this sector can better meet the needs of mature age students.

Retention of older workers

Government to undertake an evaluation of Experience+ Job Transition Support, with the view to expanding the program beyond Priority Employment Areas and using the program as a universal 'prevention' system to help mature age people at risk of losing their jobs remain in employment.

Private recruitment firms

Provide education and training to private recruitment firms, linked to the communication and education campaign recommended to address the age discrimination barrier. As part of the education campaign, encourage private recruitment firms to publicly report on the age diversity of applicants, and to consider the age diversity of their own workforce.

Issue 5: Supporting healthy active lifestyles

As with other policy areas a 'life course' approach to ageing (as per the World Health Organisation) is essential in meeting seniors' needs for recreational and preventative services - recognising that we all experience transitions over the life course which occur at different times for different people. Critically, the fact that access to appropriate services means that such transitions can occur in either direction, must also be acknowledged.

Active ageing should also be seen in the WHO context of '*optimising opportunities for health, participation and security in order to enhance quality of life as people age*'. In this sense, 'active' means participation in social, economic, cultural, spiritual and civic affairs, as well as physical activity and employment.

Senior Australians are diverse not just in terms of their age range (60 – 105+) but also in all other aspects of their lives including aspirations, values, cultural backgrounds, living arrangements, incomes, access to services etc. All of these have an impact on the kinds of supports and services required and how these are promoted and utilised. Thus a ‘one size fits all’ approach will not work.

Healthy ageing describes the ongoing activities and behaviours that can be adopted to reduce the risk of illness and disease and increase physical, emotional and mental health. It also means combating illness and disease with some basic lifestyle realignment that can result in a faster and more enduring recovery.

Participation in appropriate amounts and types of physical activity provides the following outcomes:

- Reduced health costs - reduced risk and/or better management of chronic conditions such as type 2 diabetes, cardiovascular disease, arthritis and osteoporosis; reduced falls risk; improved mobility; enhanced mental health and improved confidence, self esteem and independence
- Increased economic participation by older people as:
 - *customers of physical activity services* – it is estimated that older people contribute \$7.5 mil per year through fees to participate in Living Longer Living Stronger™ in Victoria alone;
 - *participants in the fitness sector workforce* - many older people have undertaken training to enable them to deliver physical activity programs, either as paid employees or volunteers;
 - *participants in the workforce in general* - improvements in physical and mental health enhance older peoples’ capacity to continue in employment or to adopt new career paths.
- Increased capacity for community engagement and participation in civic affairs, as volunteers etc.

Despite most physical activity recommendations being achievable through informal activities such as walking, swimming or cycling, a majority of older Australians are doing insufficient physical activity for health and many are doing little or none. Reasons for inadequate participation in physical activity vary. They include individual factors (for example, lack of awareness, time constraints, other priorities), but also significant structural, social, cultural and economic barriers – lack of availability, cost, lack of access (particularly to transport) and the impact of factors such as social isolation.

The National Preventative Health Agency is focusing on reducing obesity, alcohol and tobacco use as the main lifestyle approaches to improving the health of the population. To date the focus in this agenda in Australia has been on children and young people, ironically under the guise of a “whole of life” approach.

There is however a substantial body of evidence that shows that older people can also make substantive health gains in reducing alcohol and tobacco use and reducing obesity. For some issues such as obesity and alcohol there is a need to ensure the guidelines are appropriate for older people. For example there is now an acceptance that the healthy BMI for an older person is higher than for younger people and safe alcohol limits for older men may be

higher than for younger people. This is clearly an area that needs more research and more importantly for the research needed to inform NHMRC guidelines and practice across the health professions.

It is also an open question as to whether if preventive health was seen as a high priority for older people as well as the young, other priorities may have been included with those three. For example expert advice is now suggesting that social isolation will soon, if it has not, reach epidemic proportions and has morbidity and mortality implications similar to the traditionally accepted diseases, as well as being a major factor in other diseases.

Proposals

Integrated Older People Preventative Health Package

The federal government should develop and implement an integrated older persons preventative health package that includes:

- development of agreed guidelines specifically for older people in relation to obesity, alcohol and tobacco use;
- specific campaigns targeted to older people using communication channels that reach this demographic effectively;
- expanding the Ambassador for Ageing initiative to have a number of high profile Australians promoting the healthy active ageing message;
- funding for peer education programs to deliver key health promotion and preventative health messages: and
- a review of preventive health priorities after taking into full and equal account the health challenges and opportunities of the older population.

Access to appropriate exercise

To achieve better access to appropriate health services the federal government must adopt three concurrent strategies:

- funding for specific programs for older people, especially around effective strength and balance training;
- financial support could be given to individuals who want to access private fitness programs; and
- funding for the promotion of self run groups that promote appropriate exercise.

Issue 6: Creating new ways to volunteer

For many Australians of all ages volunteering provides essential social and mental stimulation providing opportunities to share and learn new skills and contribute to society. COTA believes that any discussion on increasing opportunities for volunteering needs to be conducted in a framework of promoting volunteering at every age. It is important that we as

a society do not to promote a view that volunteering is something people do (or are expected to do) when they are 'older' as this could make volunteering ageist.

Most people want their volunteering to be more than a set of tasks that they do to fill in their day or to provide them with personal satisfaction. In feedback from a range of older people it is clear that they also need to feel that their input is valued and they often choose to work for organisations that they feel are making a difference to the community.

It is also important to remember that while often older people are happy want to use their experience and existing knowledge and skills in volunteer roles, sometimes they want to use volunteering as a way to get new skills or acquire new knowledge.

There are two important barriers to volunteering that will need to be addressed if the proposals from COTA and other groups are to be successfully implemented. These are insurance and volunteer costs.

Many older volunteers and their volunteering organisations experience discriminatory practices when seeking volunteer accident insurance by insurance companies across Australia. Many insurance policies prohibit coverage for volunteers over the age of 85 years or have particular exemptions for this age group. The Tasmanian Commissioner for Anti-discrimination has launched an investigation into their practice.

Costs associated with accessing volunteer opportunities are a barrier faced by many older volunteers. While many volunteering organisations do reimburse the out of pocket expenses of their volunteers, many smaller organisations find this difficult.

Transport costs are the primary concern for current and existing volunteers. Assistance through petrol vouchers, taxation credits or direct reimbursement for out of pocket expense to volunteers would alleviate this burden.

In 2010, for example, after representations from a range of community organisations around this issue, the ACT Government introduced a one off round of grants to community organisations to allow them to reimburse some volunteer costs. It would be useful to look at what impact these grants had on the number and retention of volunteers. This could provide a useful model for future initiatives although the ACT experience did highlight the need to have strict criteria.

COTA recognises the role of Volunteering Australia and its State and Territory organisations in improving volunteering opportunities. For any of our proposals and others to succeed it is imperative that there is coordination of activity, assurance of good quality skills and training for volunteers and support for organisations providing volunteering opportunities. Volunteering Australia offer all of these services and for it to be able to meet the increased demand that growth in volunteering will bring it will need to be resourced appropriately.

In addition there are costs to organisations that offer volunteering opportunities in terms of staff time to recruit and coordinate volunteers, specific on the job training, access to It, office space etc. The Productivity Commission in its *Caring for Older Australians*³ report

³ Productivity Commission 2010, *Caring for Older Australians* p

acknowledged these costs and recommended that the pricing model used for aged care services take these costs into account.

In any discussion with older people there are always many ideas about possible ways they could volunteer but there has not been a systematic national analysis of what volunteering opportunities are available and what older people want to do. The Office for Volunteers in South Australia commissioned a report in 2005 on Older People and Volunteering⁴ which looked at which older people volunteer, do they differ from other groups of volunteers, why they volunteer and what they want to volunteer for. It would be useful to do something similar on a national scale to inform the development of future policy in this area.

Mentoring is an important way to use the skills of older experienced workers. The dropout rate for apprentices could be reduced with one on one support and mentoring of apprentices. Experienced trades people could buddy an apprentice.

This could be linked into the successful men's sheds which could be a useful source of older trade's people to act as mentors in the traditionally male trades, although they could mentor women as well as men.

There are a range of peer education programs where older people are providing information to their peers and the evidence is that that this model is highly effective particularly around health promotion messages and information.

COTA runs two peer education programs nationally, the Beyond Maturity Blues and the Senior Quality Use of Medicines programs; and the Department of Veterans Affairs runs a Men's Health Peer Education model. In addition some of the COTAs run State funded programs e.g. COTA ACT has just commenced the Positive Outcomes Program which looks as teaching people about the benefits of making healthy lifestyle choices.

There are a number of initiatives to develop people to go onto Boards with the emphasis to date being on getting more women on boards. For example in Tasmania there is a database managed by Women Tasmania which targets women and the ACT government offers scholarships for women to undertake the Australian Institute of Company Directors' course to help them get the skills necessary to be a board member. There is scope for similar initiatives aimed at older people. There is also a role for mentoring by current Board members to assist people to get the necessary skills and be successful in getting onto Boards.

Proposals

Barriers to volunteering

To address barriers to volunteering the government must:

- Commission a review of insurance issues for older volunteers. This review should also canvass the possibility of Governments becoming the insurer of last resort. Government should also consider promoting those insurers that do not have an age limit for volunteers.

⁴ Zoe Gill, 2005 Older People and Volunteering for Office of Volunteers in South Australia.

- Undertake a cost benefit analysis of reimbursing costs to volunteers, looking at the range of possible options for reimbursing them as well as if such schemes increase the recruitment and retention of volunteers.

Increased resources for operating volunteer schemes

Ensure that funding for all not for profit organisations that deliver services for Government includes an allowance for the cost of running volunteer programs.

Data base of volunteers

Establish a not for profit business that has a database of volunteers with business skills that benefit not for profit community organisations such as community support, human rights, environmental groups, etc.

Audit of volunteering opportunities

Fund Volunteering Australia to undertake a national audit of volunteering opportunities and survey of older people to establish what volunteering opportunities they are looking for.

Trade mentor support service

Fund development of a trade mentor support service, which could build on the Golden Gurus initiative by finding mentors for apprentices, an area not covered by the existing program.

Peer education

The peer education programs run so successfully by COTA could be extended to a number of other areas covered in this submissions including computer literacy and training, adult literacy, planning for retirement, planning for loss of independence, etc.

Skilling up boards

Paid training for potential board members or existing members would enable skills and knowledge of older volunteers to be better utilised. A number of other areas of need that increased volunteer input could address have been identified.

Issue 7: Designing to suit the demographic

The design and construction of the built environment influences our family life, work life and leisure and recreational activities. Architectural barriers can prevent people from participating in work, educational and social activities. Well planned and designed places and spaces can encourage people to utilise parks and open spaces, streetscapes, walking and cycling paths, and to use public transport⁵.

⁵ Planning Institute of Australia, *Healthy Spaces and Places: A national guide to designing places for healthy living*, 2009 www.healthyplaces.org.au

Similarly, well designed and constructed dwellings can facilitate growing older in the family home, which can help maintain confidence to continue activities well into later life, including continuing with part time work, volunteer work, assisting with child care and other family support, and/or working from home. Just as importantly, a well-designed and safe home can prevent early or unnecessary entry into supported accommodation and therefore reduce the economic costs of reliance on government services⁶.

Although legislation for disability access is present in the Building Code of Australia, it is largely based on people with mobility impairments and to a lesser degree, people who are blind or vision impaired. The Building Code of Australia does not, however, cover private dwellings or, save in limited cases, public access areas of multi-dwelling developments. Consequently housing has not received the legislative attention it might in regard to 'liveability' or 'age-friendliness'.

The development of specialised or segregated 'aged housing' or 'retirement housing' has been viewed by the housing and construction industry as the solution to accommodating all older people. There has been much less regard paid to ageing in family homes or building new dwellings in familiar neighbourhoods⁷. The majority of older Australians wish to remain in their own home and not enter specialised accommodation. Those who do want to enter specialised accommodation overwhelmingly wish to remain in their locality and retain their familial and social networks.

The issue of designing for the whole of lifespan in housing requires a paradigm shift in industry thinking. With this in mind the National Dialogue on Universal Housing Design was established in 2010 to try to develop a set of guidelines for residential properties that could be implemented nationally. The Dialogue included housing and construction industry associations, academics, architects, builders, property developers and consumer organisations. The end product was a set of Liveable Housing design standards that are being introduced as a voluntary code for new residential development.

Although local government is in a prime position to influence industry, it is largely unable to do so because the planning system in some states prevents this – not by intention, but by the way the system operates. Regardless, planning controls do not cover design details inside private dwellings and can only influence general factors which are usually based on technical issues and external aesthetics.

We also need to take into account that many older people are not in a position to move to a new house and so there will be a rising interest in future home modifications and specific types of modifications to enable ageing in place. There is therefore, a potential for different types of business to cater for demand in home modifications.

⁶ Bridge, C., Phibbs, P., Kendig, H., Mathews, M., Cooper, B. "Home Ownership Reduces the Host of Home-Based Care among Old Adults." *AHURI Research & Policy Bulletin*, no. No 132 (2010).

⁷ Judd, B., Olsberg, D., Quinn, J., Groenhart, L., Demirbilek, O. "Dwelling, Land and Neighbourhood Use by Older Home Owners." Melbourne: AHURI Report No. 144, Australian Housing and Urban Research Institute, UNSW-UWS Research Centre, 2010.

There also needs to be some more thought given to encouraging private landlords to make modifications for older tenants as we know around 9 per cent of age pensioners live in private rental stock.

One of the most significant cost barriers for older people wanting to move to more appropriate housing is the transfer costs, particularly stamp duty on the new dwelling. Some States and Territories have schemes that exempt some older people from stamp duty but most of them are very tightly targeted to age pensioners, certain values of house or require that people downsize rather than just move to something more appropriate because of design or location.

COTA joined with Aged and Community Services Australia to form the Older Persons Affordable Housing Alliance which called for the establishment of a National Older Persons Housing Strategy that would look at the provision of both appropriate and affordable housing for older people. A copy of the Alliance Discussion paper is at Attachment A.

The ability to continue activities and participate in community life is also dependent upon a reliable public transport system and accessible transport infrastructure. Whilst there have been some positive developments at local government level to improve public transport to meet the social and non-employment needs of older people there is still a long way to go in most areas.

The needs of pedestrians have often been ignored in urban design and planning. The ACT conducted Australia's first "Age friendly cities Survey" in August this year to find out people's views on the age-friendliness of Canberra in terms of transport, access to services, information and other things. One of the early findings is that people are unhappy with the footpaths, either because there are none in many of the newer suburbs or where they do exist they are poorly maintained. This has a direct impact on older people who are pedestrians, making it difficult for them to move around their community and providing a disincentive for physical activity.

As part of this process we would like all State and Territories to have an explicit older persons' transport policy that looks at older people's transport needs to remain fully included in their communities.

Proposals

National Older Person's Housing Strategy

The federal government should adopt an older persons' housing strategy focusing on two areas:

- Ensuring the existing housing stock is maintained and enhanced to support ageing in place by
 - Increased funding for home modifications to allow people to stay safely in their own homes.
 - Increased funding for home maintenance to assist home owners
 - Capital funding to update Independent Living Units to bring them up to contemporary standards

- Social housing policies that ensure good maintenance of existing stock, the right mix of housing and adequate community support services for disadvantaged clients.
- Increasing the supply of affordable and appropriate housing by
 - An increase in the supply of affordable rental housing through NRAS
 - Increases in older persons social housing stock.

Implementation of Liveable Housing design

- Australian, State and Territory governments to adopt senior-friendly housing designs for all their public construction programs, rather than the current arrangements which identify percentages of new housing stock that must meet the new standards.
- A community campaign to promote greater consumer awareness of what livable design can mean for them. Livable Housing Australia needs to be funded to provide information to older people on the benefits associated with seniors-friendly designs and encourage them to look for designs which meet those standards.
- Incentives for builders to voluntarily take up Universal Housing Design principles including:
 - Tax incentives
 - Development assessment incentives
 - Preferential interest rates and rebates.

Abolition of stamp duty

The federal and state governments in cooperation must make the abolition of stamp duty a priority, at least initially for older people moving to more appropriate later life housing.

Age –friendly Communities

The World Health Organisation’s Age-Friendly Communities guidelines must be adopted by all federal, state/territory and local governments.

Transport

The development of comprehensive older people’s transport plans by State/territory and local governments that meet the needs of private vehicle users, public transport, pedestrians and cyclists.

Issue 8: Planning ahead for life’s transitions

Change and transition is part of life and not reserved for older people. However it is probably fair to say that as a society we do not pay as much attention to the transitions facing older people as we do for some other groups. For example we put significant effort as a community into ensuring children’s transition as managed to get good outcomes and we mark significant transitions such as starting school, moving to high school, finishing school

and going into employment and further study. We have rites of passage like 'schoolies week', graduations etc to mark these. Until recently we did not transition people into retirement, there was full time work and then there was retirement with little preparation, often little fanfare and no thought to what happens next. We also move people into residential care with no transition, one day at home the next in a facility with little time for adjustment, farewells etc. In part this difference is due to the youth oriented nature of our community and in part it is due to the philosophy in Australia of 'it'll be right' which mitigates against any forward or life planning.

Some of the transitions older people are likely to face include:

- Health – unexpected events such as stroke, heart attack, cancer;
- Housing – decisions about downsizing, moving to residential care etc;
- Transport – the loss of a driver's license, finding their way around the public transport system;
- Work – decisions about whether to switch from full time to part time, phased retirement options, retirement;
- Marital status – separation, divorce, death of a spouse.
- their place in the world – a huge issue in retirement, redefining their role in life and this is particularly relevant to those men who have always been defined by their work roles;
- Education – lack of investment and suitable options to assist them to think about transitions and into new forms of 'enterprise' (remunerated and not).

Each of these transitions require a different response and some of our specific proposals, both in this section and in previous one address specific circumstances and would help people manage the transitions. Some of these transitions are known, are likely to happen to almost everybody and can be planned for e.g. retirement from work, giving up driving whilst others emerge and are more random.

Older people come into contact with a range of service providers including Centrelink, support and care staff, health professionals etc. It is clear that some of these do not have a real appreciation of the possible transitions an older person might face and often don't know when a client is going through one of these times in their life. COTA believes that there needs to be more emphasis on these life transitions in the training for health professionals, community care staff and other service providers and their service models need to include resources to allow them to assist seniors to manage this change in their lives.

If we build resilience from an early age and ensure that older people are not excluded from society then they are more likely to be able to deal with these transitions. Resilience is built in a number of ways including encouraging people to build and maintain social networks, by keeping healthy and active, to stay in control of their own lives, lifelong learning etc. It needs to be reinforced by encouraging older people to look ahead, set goals for their lives and think about what they may need to do to achieve those goals.

For example a clear goal for many people is to stay living independently in the community but many have not given much thought as to how that might be achieved. Through a life

planning process they could look at how they might need to modify their house, what social supports they have and what services they might need and what type of care they would prefer when it becomes necessary.

Part of this discussion also needs to be around moving to more appropriate housing. Surveys consistently show older people indicate they want to stay in their current house, even though it may not be appropriate now and or at some time in the future. We need to get people looking earlier at moving so they are able to do so when they are still able to make the adjustment and we need to provide support with the moving process.

Proposals

Information

Governments need to ensure that:

- Government information is written in simple or easy English and translated into community languages that meet the needs of older people
- All government information is developed with the active involvement of potential target groups within the older population as to its content, style format and relevance
- Information is provided in a range of formats including web based, hard print, radio, television, verbal (e.g. peer education) and audio copies for people with vision impairments
- Information needs to be promoted more vigorously and more thought given to how to disseminate it, particularly to the harder to reach groups such as some within in the CALDS communities, some Aboriginal and Torres Strait Islander people, homeless people and other socially isolated groups.

Service providers

Front line staff in Government agencies must be trained on the various potential transitions older people face and how these may impact on the need and demand for the services they are delivering.

Assistance with planning

The federal government should develop a peer education program for engaging older people in discussion of key life transitions including specific modules on

- housing options
- loss of independence and accessing support and care

Issue 9: Responsibility for development and coordination of policies on an ageing Australia

The final issue COTA wishes to raise is that of policy responsibility within the federal government for population ageing and the challenges and opportunities its presents. Indeed

there are significant questions about the location and status of policy responsibility for ageing at both federal and state levels.

Population ageing is not something recently discovered. It came on the public policy agenda in a significant way in the 1980s with the first UN World Assembly on Ageing in Vienna in 1982, the International Year of Older Persons (IYOP) in 1999, and the first Australian Intergenerational Report in 2002.

The Office for Older Australians located in the Department of Health and Ageing was the key focal point for ageing policy and research in the lead up to IYOP and beyond. However its resources are now diminished and it is primarily the repository of a range of functional programs rather than a policy unit.

While Treasury prepares the Intergenerational Reports it does not have explicit responsibility for a comprehensive set of ageing policies, which need of course to be much more than financial in nature.

The Minister for Ageing has traditionally been one of the most junior positions in the Ministry and largely focused on aged care. COTA has argued for some years for a Cabinet Minister with responsibility for Ageing, a position now adopted by the Opposition but not the government.⁸

The work of this Panel illustrates the breadth, depth and complexity of policy issues related to an ageing population and a population that will have many many more very old members than we have ever experienced before. In addition the Panel's brief does not extend to retirement incomes and transfers; or aged care; or the mainstream of health services which are the three largest public policy areas on which ageing impacts enormously.

Proposals

Ministry

The Federal Government should assign to a Cabinet Minister overarching responsibility ageing policy across all portfolios of government and coordination of approaches to population ageing across the federal and state/territory spheres.

Policy responsibility for ageing policy

The Federal Government should re-establish a well resourced office with the brief to take overall responsibility for policies for an ageing Australia, building on and adding value to relevant policy and program work in line departments.

⁸ This is on no regard a reflection on the current Minister for Mental Health and Ageing, the Hon Mark Butler MP, who is doing an exemplary and almost unprecedentedly good job in the position.

CONCLUSION

From all the evidence and the suggestions put forward both here and in other submissions to the Panel there is clearly great potential for improving the economic contribution of older people.

What is also obvious is that this will not happen without firstly getting a significant change in community perceptions of older people, about what they can and want to do and how to enable them to achieve their potential.

This is why our lead and most important recommendation is for the five year community awareness and education campaign to identify and combat ageism.

This initiative would not only change the broader communities attitudes to older people but possibly more importantly would change older people's own attitudes on what they can do and raise their expectations of themselves and the rest of the community.

Without this all the other initiatives are unlikely to be as successful as we would hope

What is needed now is a well resourced long term plan on how to move ahead on the various initiatives outlined in this submission, integrated with other key public policy areas in which ageing is critical. That will require government to adopt a more coordinated and well resourced policy development and implementation process led by a senior Cabinet Minister..

COTA is urging the Australian Government to make the 2012 Federal Budget the Older Australians Budget and to spell out both the long term agenda for aged care reform and the plan to ensure older people are enabled to fully participate in and contribute to our society.