



**Queensland State Election Submission  
Consultation draft  
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## About COTA Queensland

Council on the Ageing (COTA) Queensland is a statewide organisation committed to advancing the rights, needs, interests and futures of people as we age. With older people at the centre, we have been working to influence positive outcomes for Queenslanders for over sixty years.

We provide a connection point for older people, their families and communities, organisations, and Governments at all levels to address issues for Queenslanders and co-create change.

COTA Queensland is a member of the COTA Federation, which is comprised of all state and territory COTA organisations. Together we are working to ensure that the experience of ageing in Australia is filled with possibility and opportunity, and that people have influence on things that affect them and their communities.

## Introduction

We have prepared this document to help guide political parties and candidates participating in the 2020 Queensland State Election to develop policies that can best support the needs of Queenslanders as we age.

The number of older Queenslanders will grow rapidly over the next several decades. In 2018, the population of Queenslanders aged 65 years and over was estimated to be 768,121, or 15.4 per cent of the total estimated Queensland population. This cohort is projected to more than double by 2041 to be 21 per cent of the total Queensland population. By 2041, almost half of all local government areas in Queensland will have at least 20 per cent of their population aged 65 years and over.<sup>(1)</sup> This has major implications for Government service provision, as well as for the structure and social makeup of communities.

Older Queenslanders play a significant role in diverse ways in Queensland. Many are still employed across a wide range of professions and occupations. They are often the backbone of many community organisations including emergency services, community support, wildlife rescue, school support, education, and community services, in addition to caregiving. The COTA State of the Nation Survey found that over half of the older Australians we surveyed perform unpaid work each week, including voluntary work and caregiving. Some older Australians (7% of our respondents) spend the equivalent of a standard work week providing this unpaid contribution. <sup>(2)</sup> Through their paid and unpaid roles and through their activity as consumers of goods and services, they also make a major financial contribution to the Queensland economy. A common misconception is that most older Queenslanders have some level of frailty and are supported through some form of Commonwealth aged care. In fact, in 2018, less than half (43.5%) of the 522,000 over 70s<sup>i</sup> in Queensland accessed a Commonwealth aged care service <sup>(3)</sup>. The majority (86%) of those who do access Commonwealth aged care services still live at home.

Older Queenslanders contribute significantly to this state. However, their continued contribution and wellbeing needs to be supported by age-friendly policies, services, and infrastructure. We strongly support continued action towards an Age-friendly Queensland, including support for Local Governments and businesses, and local community initiatives. Urgent attention is needed to address issues of community cohesion, particularly relating to ageism and relationships between Queenslanders of different generations. Specific actions are also required to address age discrimination in employment, co-design of an integrated health system, access to affordable and appropriate housing, adequacy of concessions, consumer education and protections around energy provision, and affordability and accessibility of transport.

On behalf of older Queenslanders, we strongly encourage the incoming Queensland Government to develop, under an Age-friendly Queensland Strategy, an integrated cross-departmental policy framework that provides stronger and more active support to older Queenslanders, who form a substantial portion of the Queensland electorate. This document provides recommendations for such a framework.

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<sup>i</sup> The 70 years and over cohort is used by the Commonwealth Government as the basis for allocating aged care places.

## Summary of recommendations

### Lead whole of Government and cross sector action towards an Age-friendly Queensland.

1.1

Adopt a whole-of-government, Age-friendly framework that requires all policies and programs to consider their impact on age-inclusiveness across domains.

1.2

Take a leadership role in facilitating cross-sector collaborative effort towards an Age-friendly Queensland.

### Support local action towards an Age-friendly Queensland.

2.1

Increase funding for Age-friendly Queensland grants to encourage the design and implementation of larger-scale initiatives and encompass all Age-friendly domains and their interrelated impacts in communities.

2.2

Fund a program to support businesses to become age-friendly through training and information resources as well as mutual support platforms such as communities of practice.

2.3

Increase support to Local Governments to develop their age friendly knowledge and skills.

### Take a leadership role in addressing ageism and community cohesion.

3.1

Engage with the community to address the embedded ageism that remains largely unchallenged in our society.

3.2

Adopt an “All ages in all policies” approach, which places over all Government policy a lens of age-inclusion and fairness and includes a diverse, multigenerational advisory panel.

3.3

Support intergenerational initiatives and the campaign against ageism, including through grant funding and increased support for Seniors Month.

### Take urgent action to address age discrimination in the workplace.

4.1

Work with Universities, TAFEs and vocational education providers, the business community, and older people to increase support and training for businesses and HR professionals to develop age-inclusive management and HR practice.

4.2

Implement proactive measures to increase public sector employment of workers over 50 years, including Government-wide education and training in age-inclusive management and HR practice, ongoing review of flexibility arrangements and retraining opportunities

4.3

Consider ways to leverage the Government’s position as procurers of goods and services to influence employment practices of their suppliers toward workplace diversity and inclusion.

4.4

Convene an employment summit to commence co-design of age-diversity solutions with employers and HR professionals, the education sector, and mature job seekers.

## Lead collaborative, cross-sector action to create an integrated health system

5.1

Capitalise on the opportunity presented by the Decade of Healthy Ageing to advance a collaborative agenda that connects across community domains that impact on the health of Queenslanders as we age.

5.2

Seek out opportunities to test models of integrated healthcare and co-location of services, as well as models of community design that encompass the various interconnected domains impacting healthy ageing.

5.3

Work with COTA Queensland and our partners to collaboratively address identified health issues for older people.

## Invest in housing that is affordable, right for people's needs and supports them long term.

6.1

Support Queenslanders to understand and make informed decisions about housing options, their rights and responsibilities, and available protections, including through the continuation of retirement living education programs and the expansion of other education and support measures.

6.2

Continue to explore and implement measures to increase housing security for older renters including those requiring home modifications and those on limited, fixed incomes.

6.3

Increase housing solutions that reflect Liveable Housing Design Guidelines, including by renovating existing stock and working with developers, architects, and builders.

6.4

Increase the funding threshold for Home Assist Secure to a more realistic level of up to \$5,000 per year and the scope of eligible works

6.5

Implement a strategy for ending homelessness that enables a housing first approach with coordinated access to supports, includes a specialist older persons' focus, and invests appropriately to meet social and affordable housing supply needs.

## Commit to concessions that are adequate to address cost of living pressures.

7.1

Adjust concessions annually to reflect cost of living increases, to minimise cost of living increases for older Queenslanders.

## Invest in accessible, affordable transport that leaves no Queenslanders behind.

9.1

Convene a community travel summit to address gaps and strategies for improved provision and coordination and begin a co-design process with diverse consumers.

**Ensure greater choice, protections, and support in the energy market.**

8.1

Fund continued education for consumers to ensure that ongoing support is available to older people to understand and navigate the energy market, and to access supports and advocacy.

8.3

Facilitate choice of retailer for embedded network customers in Queensland.

8.5

Establish an independent, well-resourced energy consumer body.

8.2

Extend the Energy & Water Ombudsman Queensland's (EWOQ) services to enable EWOQ to provide dispute resolution services to embedded network residents.

8.4

Expedite introduction of full retail competition in regional Queensland to benefit regional consumers.

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## Building an Age-Friendly Queensland

### Whole of Government and cross sector action

The Age-friendly Cities and Communities initiative is an international movement, led by the World Health Organization (WHO), to create communities where people of all ages can actively participate and live the lives they value. Age-friendly communities design and adapt their environment, policies, and services for residents of all ages and different capacities. An age-friendly community is where older people are valued, respected, actively engaged in their community and can find the services and support they need.

Achieving an age-friendly Queensland has been a priority for COTA Queensland for over a decade. We believe that the WHO's Age-friendly Cities and Communities framework (4) is a valuable guide for Queensland's political leaders, policy makers, and planners.

The WHO Global Network for Age-friendly Cities and Communities currently includes 1000 cities and communities in 41 countries, covering over 240 million people. In Australia, 34 cities in Western Australia, New South Wales, Victoria, South Australia, Tasmania and the Australian Capital Territory are registered, signaling their commitment to creating an inclusive and accessible environment that benefits an ageing population. Western Australia is an affiliate of the Global Network. Queensland is the only state that does not have an age-friendly city registered with the World Health Organisation.

The Queensland: An Age-friendly Community - Strategic Direction Statement (6), launched in 2016, represented a significant first step. It is vital that the momentum gained since the launch of the Statement is not lost. The Local Government Association of Queensland supports the age-friendly movement, providing a considerable opportunity for change. **We strongly recommend that the incoming Queensland Government continue to support and encourage adoption of an age-friendly Queensland.**

*“An age-friendly community is barrier-free, designed for diversity, inclusive and cohesive... Becoming age-friendly can make a city a city of choice for all generations – a great place to live, have a family and grow older in.”* (5)

*“An age-friendly community can only result from an integrated approach centred on how people live. This involves coordinating different areas of city policy and services so that they are mutually reinforcing.”* (7)

The eight domains of age-friendly communities - Community support and health services; Outdoor spaces and buildings; Transportation; Housing; Social participation; Respect and social inclusion; Civic participation and employment; and Communication and information – are interconnected and impact on each other. That is why, in creating this change, it is essential that these areas are addressed in an integrated way. For example, an age-friendly health system must be complemented by transport systems that facilitate affordable access to health services and other aspects of the community, housing that is appropriate for people's needs and promotes wellbeing, and opportunities for employment and civic and social participation that contribute to physical and mental health. **We recommend that the incoming Queensland Government adopt a whole-of-government, age-friendly framework that requires all policies and programs to consider their impact on age-inclusiveness across domains.** This requires that Government agencies work collectively in addressing the needs of older Queenslanders.

Because these changes involve so many varied aspects of communities, all stakeholders, including state government agencies, local government, employers, and the broader community need to embrace and enable Age-friendly communities. The changes required will need not only the individual efforts of the public, private, and community sectors, but a commitment to collaboration and co-operation. **We encourage the incoming Queensland Government to take a leadership role in facilitating cross-sector collaborative effort towards an Age-friendly Queensland.**

The following sections provide specific recommendations for this collaborative, cross-sector action.

## Support for local change

Local action to address local issues is a significant driver for the development of an age-friendly Queensland. It is for this reason that we have been working with the Local Government Association of Queensland and individual local governments to support action.

There are many communities and community organisations across Queensland actively working to implement change to promote age-friendly communities. Some of these successful initiatives were enabled through the existing Age-friendly Queensland grants program. The incoming Government should capitalise on this success to grow the scale of change in Queensland and increase this momentum.

COTA Queensland has learnt from its engagement with Local Governments in Queensland that even though they are interested in age-friendly communities, not all have a clear vision for how to respond in their own communities.

***The COTA State of the Older Nation Survey indicated that a quarter of the older people surveyed felt their age was a factor in the service they received as a consumer. (2)***

It is also important that businesses understand the significant role they play in creating communities where people can live the lives they value as they age (8,9). This includes their services and products, as well as the ways they are provided and how people are supported to access and use them. Businesses need training and information as well as ongoing support to change their practices.

**We recommend the expansion of the Age-friendly grants program in Queensland. This should capitalise on existing momentum by increasing the funding pool to encourage the design and implementation of larger-scale initiatives as well as small scale community projects. This funding should encompass all age-friendly domains and their interrelated impacts in communities. The grants program could also be used to support Local Governments to develop their age friendly knowledge and skills in order to facilitate meaningful and sustained change and to fund a program to support businesses to become age-friendly.**

## Leadership in addressing ageism and community cohesion

Ageism is a significant factor in policies and services that do not meet the needs of, and can actively disadvantage, older people. It is pervasive and widely accepted, includes attitudes and practices across all aspects of life and is embedded in and perpetuated by policy. (10) It is also a growing problem. In the COTA State of the Older Nation survey, just over half of respondents said they feel people their age have a voice in society. Only 38% of our respondents said they feel valued as an older person, and close to half said they feel less valued than when they were younger. (2) Ageism has implications for health and wellbeing as well as for opportunities for participation and even life expectancy. (10)

Community cohesion and intergenerational respect are vital to an age-friendly Queensland. We are increasingly concerned by growing intergenerational conflict and disrespect. The Benevolent Society's survey on ageism indicated that the more contact people had with older people, the more positive their attitudes - but that many respondents did not have this regular contact. (10) Initiatives that promote interaction, friendship, and connections between people of all ages should be the norm across Queensland.

Seniors Month also provides an opportunity to drive collaborative statewide action towards a more respectful, cohesive Queensland. We continue to encourage the use of this established annual event to promote intergenerational initiatives, community connections, respect, and mutual support.

***“An age-friendly city fosters solidarity among generations within communities, facilitating social relationships and bonds between residents of all ages. Opportunities for residents from different backgrounds and demographics to interact and get to know each other facilitates community integration.” (5)***

The Queensland Government must take a leadership role in addressing ageism and modelling and encouraging collaboration and cohesion. To this end it is vital that the Queensland Government adopt a

Government-wide, practical commitment to ensuring that its own policies and programs, and those it funds, do not inadvertently create or perpetuate ageism, age discrimination, or community division on the basis of age. The Queensland Human Rights Act provides a catalyst for concerted action by the Government, providing a lens through which policy, programs and services can be evaluated.

**We encourage the Government to engage both internally and with the community to address the embedded ageism that remains largely unchallenged in our society. To this end we recommend that the Government adopt an “All ages in all policies” approach, which places over all Government policy and programs a lens of age-inclusion and fairness and includes a diverse, multigenerational advisory panel. We also request that the incoming Queensland Government support intergenerational initiatives and the campaign against ageism, including through Age-friendly and Thriving Cohesive Communities grant funding and through increased support for Seniors Month.**

### Targeted action on age discrimination in the workplace

Ageism and age discrimination are particularly significant in the area of employment, despite human rights and anti-discrimination legislation being in force. In fact, a number of recent studies (2,10,11) indicate that this problem is widespread. The Australian Human Rights Commission’s national prevalence survey found that over a quarter of people aged over 50 had recently experienced such workplace discrimination. A third of these incidents occurred when applying for a job. (11) Ageism also affects attitudes towards opportunity. (10) Studies suggest that few of those who experiencing discrimination take any action to address it (2) and some give up their search for work. (11) This indicates both a significant underlying issue with the ways the value of older people in the workforce is communicated and understood, and a need for older people to have clear recourse to assistance in the event of discrimination, especially when seeking employment.

***Many capable older people are forced into retirement before they wish and before they’re financially prepared. Businesses, organisations and society are prevented from benefiting from their skills and experience.***

We need to ensure people are able to work for as long as they need and want to. This is not only an issue of the human rights of Queenslanders, but also has significant health, financial and economic, and social impacts. (12)

We encourage the Queensland Government to show leadership in combating age discrimination in both the public and private sectors.

Strategies in line with the recommendations of the Australian Human Rights Commission (11) are that the incoming Government should

- **increase support for businesses and HR professionals to develop age-inclusive management and HR practice, including through training, information resources, and mutual support platforms such as communities of practice. The Government should work with Universities, TAFEs and vocational education providers, the business community, and older people to develop this training.**
- **implement proactive measures to increase public sector employment of workers over 50 years, including Government-wide education and training in age-inclusive management and HR practice, ongoing review of flexibility arrangements and retraining opportunities; and**
- **consider ways to leverage their position as procurers of goods and services to influence employment practices of their considerable number and range of suppliers.** This may include through procurement policies that request a commitment to workplace diversity and inclusion.

Solutions should be co-designed with employers and HR professionals, the education sector, and mature job seekers. **This action could be meaningfully commenced with an employment summit**, involving the education and business sectors, the public sector, and older people, advocating for an older workforce and identifying opportunities to implement workforce diversity strategies across the public and private sectors.

These strategies will demonstrate the Government’s leadership on age equality and combating discrimination and build the capacity of Queensland’s existing workforce as well as the capacity and skills of future business leaders in Queensland.

## Collaborative, cross-sector action to create an integrated health system

Access to affordable and quality health care is consistently identified as a priority issue for older Queenslanders. This includes access to primary health care, hospital-based services, medications, information, and activities that help people age well as well as linkages with aged care and other support services. The COTA Survey reported that health (positive or negative) was the strongest factor influencing older people's quality of life and was the top concern for a third of respondents.(2)

It is encouraging that in our survey the majority of those who accessed medical services reported being satisfied with them, and many reported little or no difficulty accessing them. However, some did report barriers to access, with the highest barrier being cost and others including long waiting lists, travel distance, and cost of medicines. Among Queensland respondents, ... (2) A recent report from the AIHW indicates that a concerning number of people aged 45 and over in the 2016 Survey of Health Care did not see GPs or specialists when they felt they needed to because of difficulty getting an appointment, costs, or availability of services in remote areas. Those with high health needs were more likely to not see a GP or specialist when they felt they needed to. (13) We know from consultations and discussion with older Queenslanders and clinicians that there are some issues with access to services and with failure to prioritise consumers' needs and wellbeing over funding and process requirements or jurisdictional limitations.

To address underlying issues with the healthcare system and create a system that promotes wellbeing throughout the lifecourse, consumers must be engaged in co-design at a local and systems level. The World Health Organisation's Decade of Healthy Ageing 2020-2030 presents an opportunity for Queensland to address the interconnected areas for action impacting on healthy ageing, with older people at the centre of collaborative action with civil society, national and international agencies, professionals, academia, the media, and the private sector. (14)

***COTA Queensland's vision is for a statewide healthcare system that is linked up, responsive, safe, efficient, innovative, and most importantly has the needs of patients at the centre – receiving the right care at the right time and in the right place.***

In keeping with the WHO's integrated care framework, (15) we believe high quality healthcare should be available to all Queenslanders, regardless of where they live or what they can afford, and that care should be coordinated and continuous throughout the lifecourse. The Queensland Government has an important role in leading collaborative action to address known gaps in access. This includes collaboration across Federal, State, and Local Government responsibilities to address policy, funding and delivery barriers to access and place the focus where it should be – on the wellbeing of Queenslanders.

The WHO Decade (14) focuses on four areas that are reflected throughout this Statement:

- changing how we think, feel and act towards age and ageing;
- ensuring that communities foster the abilities of older people;
- delivering person centred integrated care and primary health services responsive to older people; and
- providing access to long-term care for older people who need it.

These broad areas reflect the significance of all aspects of communities and systems on health and wellbeing throughout life, not only health services themselves. We encourage the health system and health services to think outside their own walls to promote wellbeing. A number of models, including those being planned for the Brighton Health campus, provide examples of ways health services can be co-located and integrated not only with other community services but also with other community programs that promote health and wellbeing, such as community gardens, exercise groups, intergenerational programs, and men's sheds. These models are local, small scale examples of the ways that health systems can be integrated with policies and programs

***“Successful coordination in health matters involves multiple actors, both within and beyond the health sector... such as social services, finance, education, labour, housing, the private sector and law enforcement, among others. It necessitates strong leadership from the health***

across sectors. This interconnected, partnership-based approach to the broad factors involved in preventive health also reflects the pillars underlying the work of Health and Wellbeing Queensland. *ministry to coordinate intersectoral action...*" (15)

The Queensland Government has an important role in leading and supporting this collaboration and coordination between sectors. This includes through the use of a coordinated policy framework as well as through funding and supporting testing and implementation of integrated models.

**We recommend that the Queensland Government capitalises on the opportunity presented by the Decade of Healthy Ageing to advance a collaborative agenda that connects across community domains that impact on the health of Queenslanders as we age. We recommend that the Government seek out opportunities to test models of integrated healthcare and co-location of services, as well as models of community design that encompass the various interconnected domains impacting healthy ageing. We look forward to working with the Queensland Government on enabling people to age well in Queensland, including through collaborative work addressing issues such as age-inclusive health promotion, mental health and suicide prevention, reducing obesity, the needs of rail older people, palliative and end of life care, and oral health.**

### **Housing that is affordable, right for people's needs and supports them long term**

The appropriateness and affordability of housing for Queenslanders throughout their life course are issues that need to be addressed as a matter of urgency. The 2016 census indicated that while there are many seniors who own their home outright, a significant percentage of older people have a mortgage, rent, or have some other form of tenure. The proportion of older people who fully own their home has also trended downward (16). With decreasing outright ownership, housing security is a significant national concern. For example, research from the Australian Housing and Urban Research Institute indicates that over an almost 30-year period to 2015, mortgage debt significantly outstripped both house prices and income growth among older people with a mortgage. Average mortgage debt to income ratio tripled. AHURI's modeling also predicts a 78 per cent increase in unmet demand for public housing from private renters aged 55 years and over between 2016 and 2031. (17) Further, owning a property is no guarantee of financial security that would allow for a change to another retirement living option, with property values and market growth varying considerably between regional areas. Some rural and regional seniors who own their home discover that the value of that home will not cover the requirements of their preferred senior living option or access to residential care if required, or their property is slow or difficult to liquidate. (18)

As outright home ownership decreases and the shortage of affordable rentals worsens, age can be a significant factor in intensifying housing stress. (19) In addition to a shortage in housing supply, a range of factors impact on vulnerability of households including incidence of health issues, relationship breakdown and loss of partner, reliance on limited, fixed incomes, growing number of single person households, limited family and social support, and lack of superannuation or savings accumulation during working age, particularly for women. (20) Some of the respondents in the COTA survey were particularly concerned about the future comfort, security, and affordability of their living arrangements, including those on low incomes and living with disability. (2)

For those requiring modifications or repairs to allow them to continue living in their home, Home Assist Secure (HAS) provides essential, low cost support through Informational and referral services and subsidised modification, maintenance or repair services. (21) However, our consultations with regional Queenslanders over a number of years have indicated that currently both the funding threshold and range of services are inadequate, particularly in regional Queensland and areas that are prone to storms and other significant damaging events. There are also issues with the availability of appropriate housing stock that meets liveability guidelines and in which people can age well. (22) This is compounded for the growing number of older people in rental or other housing, who have limited control over the amenities in their home but who may require modifications to enable them to remain there. AHURI modelling indicates that by 2031, there may be over 200,000 older Australians in private rental housing and in need of assistance with one or more activities and potentially requiring retrofit of modifications. (17)

An issue of major concerns for older people is access to objective, sound information and advice. (20) Some work is being undertaken in Queensland, or has recently been completed, but further work is needed to support older people to make informed decisions that support their future wellbeing. This includes a focus on older people in Government information and directories (20) as well as the continuation and expansion of programs designed to educate and support older people in their planning and decision making and support their access to consumer protections and advocacy.

Nationally, older people are a growing group presenting for specialist housing assistance. (23) The number of older women who are becoming homeless is of particular concern, (24) as is the growth in Indigenous people over 65 seeking specialist services. (23) Mirroring national concerns, there is a growing number of older people who are homeless or at risk of homelessness in Queensland. (25) Older low income households in housing stress in Queensland are spread between Brisbane and regional areas; however, those who are affected by homelessness and marginally housed are found in greater numbers in regional areas. (20)

*“Appropriate and affordable housing is a key part of the solution for all older people experiencing, and at risk of homelessness.” (19)*

The Queensland Government has been undertaking a number of initiatives aimed at addressing housing supply, sector capacity, education, and service responses. While it is recognised that Commonwealth Government responses are also needed to assist Queensland to meet the rapid increases in need, (20) there are some further approaches the Queensland Government can take.

**We ask that the incoming Queensland Government commit to immediate action on housing. In particular, we ask that action be taken to:**

- **support Queenslanders to understand and make informed decisions about housing options, their rights and responsibilities, and available protections, including through the continuation of retirement living education programs and the expansion of other education and support measures**
- **continue to explore and implement measures to increase housing security for older renters including those requiring home modifications and those on limited, fixed incomes**
- **increase housing solutions that reflect Liveable Housing Design Guidelines, including by renovating existing stock and working with developers, architects, and builders**
- **increase the funding threshold for Home Assist Secure to a more realistic level of up to \$5,000 per year and broaden the scope of eligible works**
- **implement a strategy for ending homelessness that enables a housing first approach with coordinated access to supports, includes a specialist older persons focus, and invests appropriately to meet social and affordable housing supply needs**

### **Concessions that are adequate to address cost of living pressures**

The rising cost of living is a continuing challenge faced by a large proportion of seniors daily. The COTA State of the (Older) Nation survey indicated that more than half of the older Australians who responded felt that the rising cost of living was leaving them behind. One in five felt very insecure about their finances, with 12% struggling to pay overdue bills. (2) The Association of Superannuation Funds of Australia reports that most people retiring in the coming years will rely at least partially on the pension, with median superannuation balances significantly below the comfortable retirement standard. (26) Recent ACOSS/UNSW Sydney research indicates that Newstart and pension rates have not been adequate to bring recipients above the poverty line. (27) Closer to home, the QCOSS living affordability in Queensland report indicates increasing cost-of-living pressures in our state. (28)

While there is a number of issues of concern relating to cost of living for older people that also need to be addressed, including underemployment (2), the availability of concessions helps reduce the cost burden. Older Queenslanders on fixed low incomes increasingly rely on assistance from the Queensland Government to meet the rising costs of energy, rates, water, and transport. We are therefore strongly concerned about the future of state government concessions available to pensioners, seniors and veterans.

Previous (ultimately reversed) decisions to reduce pensioner concessions and the failure to adjust concessions annually for cost of living increases are two areas of particular concern.

**It is vital that the incoming Queensland Government continue to provide concessions to seniors and that this is clearly communicated to seniors. Concessions need to maintain their relative value as prices increase and accordingly should be adjusted annually to minimise cost of living increases for older Queenslanders.**

### **Accessible, affordable transport that leaves no Queenslanders behind**

*“For many older people, their lives are guided by the available transport system.” (29)*

Affordable and accessible transport is a significant underlying factor in healthy ageing and health equity, not only through access to health services but through the impact of transport availability on the ability to age in place, access social and community opportunities and paid and unpaid work, use outdoor spaces, and participate in community life. Without appropriate transport services, many of the services, programs, and infrastructure provided to support people as they age are inaccessible.(29)

We know from our conversations with Queenslanders, including our Your Voice Matters community conversations with people in regional Queensland, that the accessibility and affordability of transport (including public transport, taxis and community transport) remains a significant area for improvement. For regional areas, issues include transport to major centres, particularly to access services that are not available in smaller towns. (30)

In recent months the Queensland Government has released a number of strategies including relating to the future of transport and community design including walkability and geographic access to transport hubs. It is vital that transport systems and infrastructure be developed with a view to the interconnected domains that impact healthy ageing. This requires that transport systems and community design are considered in conjunction with strategies for community cohesion, social connectedness, housing and homelessness, employment and economic development, education and lifelong learning, digital inclusion, health and community services, along with strategies for financial inclusion. As part of this, it is vital that the needs of Queenslanders as we age are adequately considered in future planning, and in particular the needs of regional Queenslanders, those on limited, fixed incomes, those with disabilities, experiencing ill health or other physical or cognitive limitations, and those who are not comfortable using technology or have limited access to the internet.

This is important to ensure that transport is not only accessible for people of all ages and abilities, financial and life circumstances, but that it effectively and meaningfully supports community participation and access.

**COTA Queensland recommends the Queensland Government convenes a community travel summit to address gaps and strategies for improved provision and coordination and begin a co-design process with diverse consumers. The summit would also explore specific options to improve the age-friendliness of the community through more affordable and accessible transport and integration of transport services.**

### **Greater choice, protections, and support in the energy market**

We have long been concerned that vulnerable seniors will continue to experience 'fuel poverty' as energy prices rise faster than the rate of inflation. Many older Queenslanders do not understand the energy marketplace. They are concerned that switching retailers will leave them in a worse position. The increasing move towards internet-based information for many services also creates issues of access for a large cohort of older consumers. In view of these concerns, COTA Queensland welcomed the Switched-on Communities program, which provided education, support, and hardship services to Queenslanders, and not only older people. This program has had great success in helping seniors better understand the energy market and how to make decisions regarding their own energy needs. (31)

While residential electricity consumers can now take advantage of a competitive electricity market in south east Queensland, regional Queenslanders do not have the same opportunities to seek better value and lower prices from their electricity supplier. We welcome the recent reversal of the 'non-reversion' policy, however this is only the initial step along the path to full retail competition. Further, many older energy consumers in Queensland reside in retirement villages, caravan parks, manufactured home estates and unit complexes which provide energy to residents through embedded network arrangements. It is vital that the Government ensures that choices, rights and protections for residential consumers in embedded networks mirror those for customers of authorised retailers in the national energy market to the greatest extent possible. More broadly, there are no consumer advocacy bodies in Queensland which focus wholly on utilities or energy. The breadth of issues and the complexity of the energy sector dictate the need for dedicated specialists to provide informed input to energy policy formulation, monitor and report on consumer issues in the energy market on an ongoing basis, and advise government and others on appropriate consumer engagement strategies.

**We request that the incoming Queensland Government takes action to facilitate choice and consumer protection in the energy market. We recommend continued education for consumers to ensure that ongoing support is available to older people to understand and navigate the energy market, and to access supports and advocacy. Choice for consumers should be strengthened through expedited introduction of full retail competition in regional Queensland to benefit regional consumers and facilitation of choice of retailer for embedded network customers in Queensland. We also recommend strengthened consumer protections through extension of the Energy & Water Ombudsman Queensland's (EWOQ) services to enable EWOQ to provide dispute resolution services to embedded network residents and through the establishment of an independent, well-resourced energy consumer body.**

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