

2020

STATE ELECTION STATEMENT COTA QUEENSLAND



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About COTA Queensland

We are Queensland's peak organisation for seniors, advancing the rights, needs, interests and futures of people as we age. With the large and growing number of older people in our state at the center, we've worked 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. We provide independent information and education for older people, their communities, and organisations as well as education and training, advice, and other services to the public and private sectors.

We work across diverse issues, including age-friendly communities, ageism, age discrimination, aged care, cost of living, concessions, digital inclusion, emergency services, employment, energy and essential services, health, housing, human rights, palliative and end of life care, and transport.

We have been helping to create positive change in Queensland for over 60 years.

We are part of the COTA Federation, comprised of all state and territory COTA organisations. Together we work 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.

Since our formation in 1957, we have been informing, influencing, and helping to bring about positive change. We helped to establish many well-known services and organisations in Queensland, including Health Consumers Queensland, the Older Women's Network, Association of Residents in Queensland Retirement Villages, and Volunteering Queensland, as well as the state's first University of the Third Age (U3A) and our first Meals on Wheels service.

We coordinate Seniors Week on behalf of the Queensland Government. We initiated the first Queensland Seniors Week in 1960 and we have grown it into the state's premier event bringing together Queenslanders of all ages and backgrounds, with 900 events held in 2019.

We have provided information and education to support people to make more informed decisions for over two decades. Our volunteer peer educators have covered issues as diverse as retirement living options and planning for retirement, understanding the aged care system and how to access supports, choosing Enduring Powers of Attorney, depression, suicide awareness and mental health, medication management, and understanding the energy market. We are also part of the national Aged Care System Navigator trials which aim to assist people in making informed decisions in relation to accessing timely and appropriate support as they age.

We are a strong voice for Queenslanders as we age, actively campaigning against ageism, supporting research and projects on significant issues, and amplifying the diverse voices of older people in advice to Government and non-Government organisations and services.

We have been an active voice for older people in Queensland's response to COVID-19. We are part of the Queensland Government's COVID-19 Seniors Taskforce, which oversees the work of the Care Army, the Queensland Health-led cross-sector and government Residential Aged Care COVID-19 Working Group, and engaged with Health Consumers Queenslanders in ensuring the consumer voice in health reform.

The number of older Queenslanders will grow rapidly over the coming decades.

ESTIMATED
826,780
QLDERS
ARE AGED
65
AND OVER

BY 2041:
APPROXIMATELY
1.5M
QLDERS
65
AND OVER

THATS
MORE
THAN
1 IN 5

MORE THAN
261,000
WILL BE
OVER
85

Queensland Government Population Projections 2018 Edition

Introduction

This document is to inform political parties and candidates participating in the 2020 Queensland State Election about the needs, concerns, and interests of the large and growing number of older people in our state.

The number of older Queenslanders will grow rapidly over the coming decades. It is now estimated that there are 826,780 people aged 65 and over in Queensland. By 2041, more than one in five Queenslanders will be over 65. Almost half of all local government areas in Queensland will have at least 20 per cent of their population aged 65 years and over.¹

It is estimated there are more than 800,000 people in Queensland aged 65 and over. By 2041, there will be more than 1.5 million.

Older Queenslanders make up a large and growing proportion of the Queensland electorate.

This has major implications for the Queensland Government. To be responsive to the changing Queensland population, our Government needs inclusive and responsive policies that address growing inequalities and help all Queenslanders to thrive.

The purpose of this document is to guide parties and candidates as they develop policies that can best support diverse Queenslanders as we age.

Every Queenslanders, whatever their age, circumstances, or where they live, has an equal right to access the infrastructure, services, and supports that allow them to thrive and age healthily. This includes opportunities to participate in employment, volunteering, and civic leadership, access to health and social support services, access to appropriate and affordable housing and transport, and to live our lives without discrimination and prejudice because of age.

The COVID crisis has made clear how significant the under-recognised role of older people is to the functioning of the economy and our communities. We have seen services and organisations that rely on volunteers, many of whom are older people, having to find new ways to work or wait the pandemic out. Parents scrambled to balance work and family demands as they were suddenly without the support of grandparent care. Many older people, among others staying in, have looked for new ways to continue to contribute from home.

Older people are often the backbone of many community organisations including emergency services, wildlife rescue, education, and community services. Many also provide care for grandchildren and great grandchildren, their own children, spouses and partners, and other family members and friends. Some spend the equivalent of a standard work week or more providing an unpaid contribution to the community; for those providing care for a spouse or family member, this number is significantly greater.²

Many are still employed across a wide range of professions and occupations. In 2018, 13 per cent of Queenslanders over the age of 65 were in the paid workforce.³

Through these paid and unpaid roles and as consumers of goods and services, older Queenslanders also make a major financial contribution to the economy.

Queenslanders' wellbeing, participation, and continued contribution needs to be supported by age-friendly policies, services, and infrastructure.

We strongly support continued action towards an Age-friendly Queensland, including through place-based approaches as well as support for Local Governments and businesses, and local community initiatives.

Urgent attention is needed to address ageism and relationships between the generations.

Specific actions are also required to address elder abuse, age discrimination in employment, co-design of an integrated health system, access to affordable and appropriate housing, adequacy of concessions, consumer education, choice, and protections around energy provision, digital inclusion, and affordability and accessibility of transport.

We have a unique opportunity to build back better and create the change that is needed in Queensland.

In many of these areas, there are important learnings and opportunities emerging from the COVID-19 pandemic. Recovery efforts must prioritise the areas of greatest need and optimize the positive developments that have emerged. There needs to be a focus on local capacity and community responses and how these can be supported, drawing together the public, private, and community sectors.

We strongly encourage the incoming Queensland Government to develop, under an Age-friendly Queensland Strategy, an integrated cross-departmental, collaborative, and cross-sector policy framework that provides stronger and more active support to Queenslanders as we age.

This document provides recommendations for such a framework.

Our vision

Queensland, like the rest of Australia, has seen some extraordinary changes this year.

We have seen what change is possible when bureaucratic barriers are removed, shared wellbeing is valued above perceived differences, and a spirit of collaboration is encouraged. We have seen individuals and communities leap into action to support each other, a collective prioritisation of those most in need, and new thinking about what our communities and our state could look like.

We are asking the incoming Queensland Government to take these learnings forward.

Our vision is that:

- 1** Queensland adopts a whole-of-Government age-friendly framework that is supported at all levels of Government and across all agencies. All Queensland Government agencies work collaboratively to consider policies, programs, services, and planning across all eight of the age-friendly domains.
- 2** The Government works collaboratively with communities to identify and solve issues and create positive change across systems. Local leadership, including the work of community groups and organisations, is valued. The Government provides support across sectors that is flexible and responsive to large- and small-scale community-led priorities across age-friendly domains.
- 3** The Government shows leadership in addressing ageism, taking a strong stand against stereotyping and ageist attitudes and language, and actively supporting initiatives that bring the generations together. As part of a commitment to human rights, all policies and programs are reviewed for inclusiveness, respect, and intergenerational fairness in language, intent, and consequence.
- 4** There are well-resourced, easily accessible programs to combat elder abuse and support those experiencing it including education, practical support, and redress.
- 5** The Government leads by example and through practical assistance to directly address age discrimination in employment. This includes the education and business sectors alongside older people in codesigning solutions that address the issue from multiple angles.
- 6** Queensland has an integrated health system for the whole of life that places people at the center of care. The system ensures equitable access, no matter a person's diagnosis, age, location, or resources. Health is seen as interconnected to other areas of communities including transport, housing, and participation, and the Government encourages, tests, and embeds integrated models that connect these domains. There are clear and navigable pathways to services for diverse and changing needs throughout the lifespan. The Queensland Government leads collaboration across Federal, State, and Local Government responsibilities including co-design with consumers to work towards an integrated system.

7

All Queenslanders have access to adequate, appropriate housing that they can afford and that supports their wellbeing. Housing stock meets the diverse needs of Queenslanders at any stage of life. Housing and home modification programs are flexible to allow people to stay in their home and their community of choice. People have the information they need and are supported to make housing decisions that are right for their future. Homelessness support programs are equipped to ensure access to appropriate housing and other supports and to respond to diverse needs including specialised needs of older people.

8

Concessions are secure and they respond to increases in cost of living to reduce financial pressure on Queenslanders. People know what they are eligible for and there are simple, clear, coordinated pathways to access.

9

Affordable and accessible transport options are available no matter where in Queensland a person lives. Transport is designed with reference to all other age-friendly domains to ensure it is accessible for people of all ages and abilities, financial and life circumstances, and supports community participation and access. The Government facilitates and encourages a collaborative process between stakeholders, including consumers, to identify gaps and strategies at the local as well as state level.

10

All Queenslanders have access to energy supply they can afford and support to navigate the energy market and to increase their energy efficiency. Consumers have choice and equal protections to ensure they are not disadvantaged, no matter where they live.

11

Queenslanders have equitable and affordable access to reliable internet no matter their location or circumstances and supports are available to increase their capability. Those who are not online continue to have full opportunities for participation in social, economic, and civic life.

This document provides a detailed action plan to work towards this vision for a Queensland for all ages.

Summary of recommendations



Break down silos to lead whole-of-Government and cross-sector collaborative action towards an Age-friendly Queensland.

1

Adopt a whole-of-government, Age-friendly framework that:

- requires all policies and programs to consider their impact on age-inclusiveness across domains; and
- requires that Government agencies work collectively and collaboratively in addressing the needs of Queenslanders as we age.

2

Take a leadership role in facilitating cross-sector collaboration.



Create more meaningful and sustainable change by using a place-based approach and providing funding and support for locally led action.

1

Adopt a place-based approach that draws on local understandings of issues and local and regional resources and solutions.

2

Increase investment in the Age-friendly Queensland grants to:

- encourage the design and implementation of larger-scale initiatives as well as small scale community projects;
- encompass all Age-friendly domains and their interrelated impacts in communities; and
- be flexible to allow responsiveness to community-driven priorities.

3

Expand the Age-friendly Queensland grants to support Local Governments and the business sector to develop their age-friendly knowledge, attitudes, and skills as well as services.



Show leadership in addressing ageism within Government policy and programs and the broader community.

1

Engage internally and with the community to address the embedded ageism in society and provide visible public support for the campaign against ageism.

2

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

- is a whole-of Government process at both strategic and operational levels,
- includes a diverse, multigenerational advisory panel that is informed by the lived experiences of Queenslanders, and
- provides for adequate, inclusive, and genuine opportunities for engagement with the community.

3

Support intergenerational initiatives and the campaign against ageism, including through grant funding and increased support for the annual seniors’ celebration.



Keep tackling elder abuse.

1

Continue vital support for elder abuse programs, including community education, reporting avenues, and redress especially through community legal and support services.



Lead by example to combat age discrimination in the workplace and support others to work with older people to change their own practice.

1

Increase support for businesses and management and HR professionals to develop age-inclusive practice, including through training, information and resources, and mutual support platforms such as communities of practice.

2

Undertake to co-design solutions to age-discrimination with employers and HR professionals, the education sector, and mature job seekers.



Lead cross-sector collaboration to create an equitable, integrated health system that meets diverse needs throughout life and support people to understand and access it.

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 and adopts a place-based approach that optimises local and regional resources and opportunities.

2

Seek 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 on healthy ageing.

3

Adopt a strong framework to ensure consumers, including diverse older people, co-design the integrated system of care and supports and are involved in ongoing co-design of services, health promotion initiatives, health information and supports as well as being partners in their own care.

4

Actively engage stakeholders across systems and levels of Government to co-create and support an integrated approach to improve care at the health, mental health, oral health, dementia, disability, carer, aged and palliative care interfaces.

5

Invest in a health and community workforce that is knowledgeable and skilled in supporting people through changing and diverse needs as they age.

6

Commit to ongoing support for health promotion and care finding initiatives that assist people to understand, access, navigate and negotiate the interconnected web of service systems.



Lead cross-sector collaboration to create an equitable, integrated health system that meets diverse needs throughout life and support people to understand and access it.

7

Provide support for telehealth services throughout the state after the COVID-19 measures have ended. Integrate these telehealth services into the model of care across Queensland Health to be offered as a suitable option whenever clinically appropriate and appropriate for the individual.

8

Continue to work closely with consumers and providers as well as the Federal Government to ensure access, support, and education to support the use of telehealth are equitable, adequate, and appropriate.



Invest in liveable communities and support people to create and access housing that is affordable, right for people's needs and supports them long term.

1

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

2

Work with developers, architects, and builders to increase housing solutions that reflect Liveable Housing Design Guidelines and energy efficiency standards, including by renovating existing stock.

3

Increase the funding threshold for Home Assist Secure to at least \$5,000 per year and broaden the scope of eligible works on an ongoing basis.

4

Strengthen requirements for ensuring neighbourhoods and developments are inclusive, accessible, and promote safety, connection, and participation.

5

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 online and offline education and support measures.

6

Implement a strategy for ending homelessness that:

- enables a housing first approach with coordinated access to supports,
 - includes a specialist older persons' focus with recognition of the circumstances of older women at risk, and
 - invests appropriately to meet social and affordable housing supply needs, including immediate and significant investment in increased appropriately designed social and affordable housing.
-



Ensure adequate concessions to address cost of living pressures and make it simple to access them.

1

Ensure that:

- concessions continue to be provided to seniors,
- availability of concessions, eligibility and pathways to access are clearly communicated,
- supports across agencies and systems are coordinated, and
- processes for access are simple and accessible and include both online and offline options.

2

Adjust concessions annually to offset cost of living increases, and to minimise cost of living for older Queenslanders. This should consider the needs of those living in areas where the cost of living is higher.



Co-design an accessible, affordable transport system that leaves no Queenslanders behind.

1

Undertake a collaborative statewide review of transport resources, gaps, and strategies that:

- draws on the ongoing work undertaken by local Government, the research and community sectors to understand transport needs, and
- covers affordability, accessibility, gaps in provision, and information.

2

Use this review to commence a co-design process with consumers to address gaps in transport both in response to local needs and regarding statewide infrastructure.

3

Support exploration of local transport needs and solutions at the community level, drawing together community groups, business, public, private, and community service providers, and diverse consumers.



Provide greater choice, protections, and support in the energy market and improve affordability, energy efficiency, and education.

1

Re-instate elements of the 'Affordable Energy Plan', in particular:

- free home audits and energy efficiency advice for Concession holders;
- energy efficiency appliance rebates;
- supply of digital meters to concession holders to enable them to take advantage of new cost-reflective tariffs; and
- extension of the 'Solar for Rentals' program.

3

Continue to fund Solar Bonus Scheme payments from general State revenue until expiry of the scheme in 2028.

5

Facilitate choice for consumers through:

- expediting introduction of retail competition in regional Queensland to benefit regional consumers and
- facilitating choice of retailer for embedded network customers.

7

Establish an independent, well-resourced energy consumer body.

2

Promote and support energy efficiency by:

- undertaking a program of auditing and retrofitting social housing stock for energy efficiency, and
- funding a program for households to access the information, advice, and assistance needed to increase energy efficiency

4

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.

6

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



Invest in a state-wide digital inclusion strategy while ensuring those who are not online have equal opportunities for full participation.

1

Co-design with telecommunications providers, community tech support services and diverse Queenslanders from across the state a digital inclusion strategy that addresses each of the aspects of digital inclusion – access, affordability, and capability.

2

As part of ongoing review of Government services, policies, and programs, ensure that those who are not online have equitable access to services as well as opportunities to participate in social, economic, and political life.

Building an Age-Friendly Queensland

Age-friendly Cities and Communities 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.

Ultimately, an age-friendly community is a community where people have what they need to grow, contribute, and connect throughout their lives.

“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.”⁴

Achieving an age-friendly Queensland has been a priority for COTA Queensland for over a decade.

The changes to our lifestyles, including restrictions in our movement that COVID made necessary, has highlighted the importance of liveable local communities that support people to thrive. We believe that the WHO's Age-friendly Cities and Communities framework⁵ 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 over 1000 cities and communities in more than 40 countries. 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 has yet to register an age-friendly city with the World Health Organisation.

The Queensland: An Age-friendly Community - Strategic Direction Statement⁶, 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 ask that the incoming Queensland Government continues to lead, support and encourage the adoption of an age-friendly Queensland.

Lead whole-of-Government and cross sector action

Connect across domains and sectors

The eight domains of age-friendly communities - Community support and health services; Outdoor spaces and buildings; Transport; 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.

“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

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 physical, social, and mental wellbeing, and opportunities for employment and civic and social participation that contribute to physical and mental health.

We ask that the incoming Queensland Government adopt a whole-of-government, age-friendly framework that requires age-inclusiveness across all domains to be considered in all policies and programs. This requires that Government agencies work collectively and collaboratively in addressing the needs of Queenslanders as we age.

Lead and support collaboration and co-design

This whole-of-Government approach should be supported by a plan for impact that spans Departments and requires cross-Departmental collaboration across actions and outcomes. The plan should include publicly reported success measures that incorporate impact across domains.

Because these changes involve so many varied dimensions, all stakeholders, including government agencies at all levels, the private and community sectors, and the broader community need to embrace and enable Age-friendly communities. The changes required will need not only the individual efforts of each sector, but a commitment to collaboration and co-operation.

As part of this, Government and non-Government stakeholders must work together with people with lived experience through an inclusive engagement process to drive and support the vision and to coordinate this policy approach.

We ask the incoming Queensland Government to take a leadership role in facilitating inclusive, cross-sector collaborative effort towards an Age-friendly Queensland.

The following sections provide specific recommendations for this action.

Use a place-based approach and provide support for local action

Queensland is not only geographically large, but encompasses diverse and unique local experiences, needs, characteristics, and resources. Because ensuring people can age well in their community is dependent on a broad range of interconnected factors, the ways these impact people's experiences can be unique to their community environment.

Co-create change at a local level

Local and regional involvement in the design and delivery of systems, infrastructure and services is essential to cater for the diversity of needs and experiences across the state and to optimise existing and potential community infrastructure.

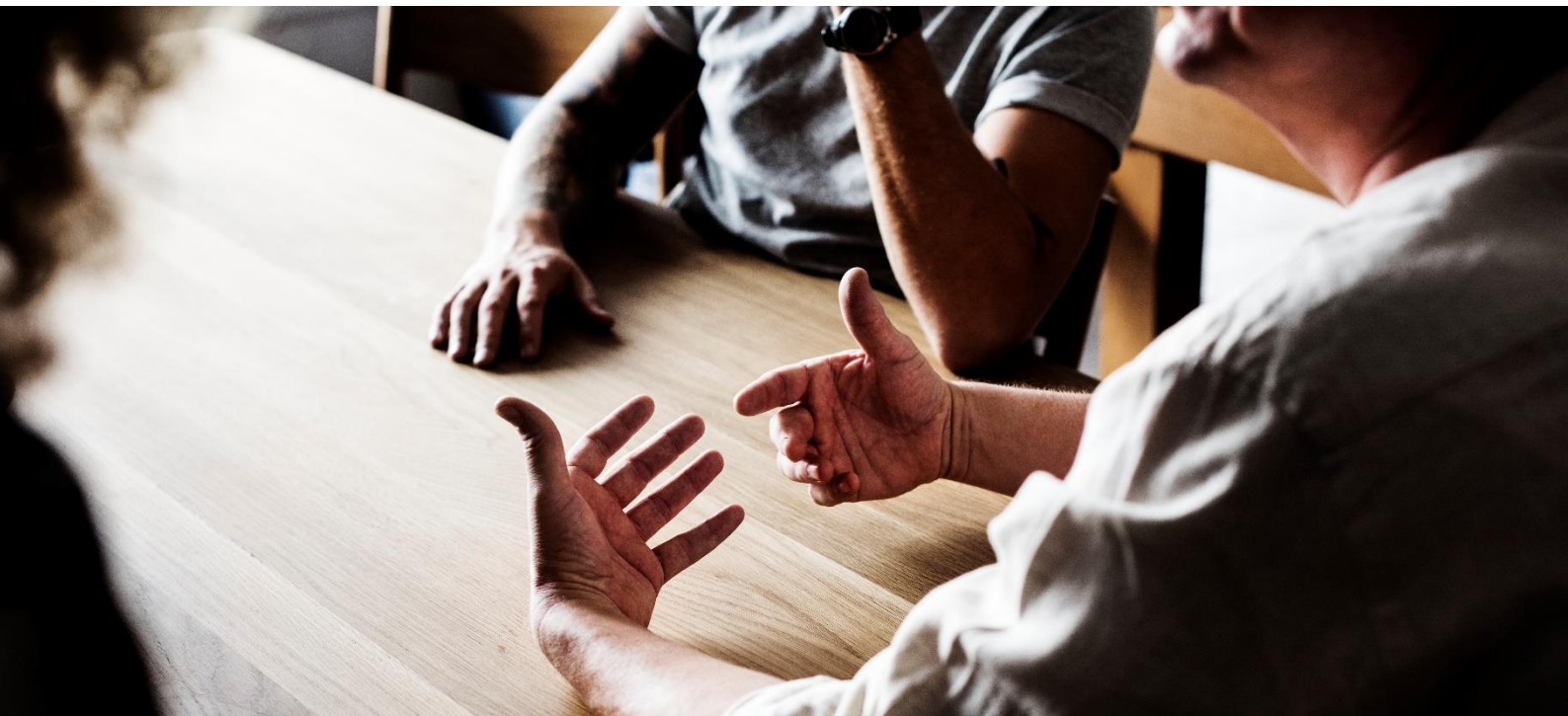
Place-based approaches help promote community partnerships and engagement and can support cross-sector involvement to create locally-led solutions to complex and systemic issues.⁸

We advocate the importance of local and regional knowledge - including those with lived experience and community networks – support systems, and structures playing an active role in policy and service planning for healthy ageing across the life course.

A place-based approach to working can support a whole of government, cross-sector and whole-of-community commitment to improve experiences for people living in these places.⁸

We recommend that the Queensland Government, in its cross-sector collaborative work towards an age-friendly Queensland, adopts a place-based approach that draws on local understandings of issues and local and regional resources and solutions.

Place-based approaches should include work on key issues outlined in this document, including redesign of the health, care, and support system, intergenerational initiatives, housing and housing support, and digital inclusion.



Support and fund local initiatives

Local action to address local issues is a significant driver for the development of an age-friendly Queensland.

Local action is better able to be responsive to community needs and priorities and to make the most of the infrastructure, resources, and energy of the people who live there, including community groups and the huge numbers of older people in paid and unpaid roles. It is for this reason that COTA has been working with the Local Government Association of Queensland and individual local governments as well as communities to support action.

During COVID, restrictions in movement around the state highlighted the liveability of local communities and the significance of local services, activity, and resources. Local communities are best placed to identify these as well as the gaps that impact on people's ability to live and thrive in their communities throughout their life.

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. To address the diversity of communities in Queensland including rural and remote communities, this needs to support both smaller scale action and larger scale initiatives, responsive to the needs, priorities, and opportunities within communities.

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 and should be flexible to allow responsiveness to community-driven priorities.

We have learnt from our 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. Local Governments need information and support to understand how they can best respond.

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.^{9,10}

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.

In the COTA State of the Older Nation Survey, a quarter of the older people surveyed felt their age was a factor in the service they received as a consumer.²

We recommend the expansion of the Age-friendly grants program to support Local Governments and the business sector to develop their age friendly knowledge, attitudes, and skills as well as services to facilitate meaningful and sustained change.

Show leadership in addressing ageism

Addressing ageism and recognising the value of positive relationships between generations is fundamental to creating communities that are inclusive for people of all ages.

Ageism is a significant factor in policies and services that do not meet the needs of, and can actively disadvantage, people as we age. It is evident across all aspects of life, and it is embedded in and perpetuated by policy. It has serious implications for health and wellbeing as well as opportunities for participation and even life expectancy.¹¹

Ageism is pervasive and widely accepted. It also has serious implications for the community as well as for individuals.

It is also a growing problem. In the COTA State of the Older Nation survey, just over half of respondents said they feel that 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

Some of the responses and commentary we have heard in response to COVID have highlighted the extent to which ageism remains unchecked, and the danger of allowing a shared crisis to become an intergenerational battleground. This has included both broad community attitudes, media comment, and some Government policies.

We encourage the Government to engage both internally and with the community to address the embedded ageism that remains largely unchallenged in our society. We ask that the Queensland Government provide visible public support for the campaign against ageism.

Include all ages in all policies

The Queensland Government must take a leadership role in addressing ageism and modelling and encouraging collaboration, respect, and cohesion.

It is vital that the Queensland Government adopts 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 recommend that the Government adopt an “All ages in all policies” approach, which places a lens of age-inclusion and fairness over all Government policy and programs at both strategic and operational levels.

This process should include a diverse, multigenerational advisory panel that is informed by the lived experiences of Queenslanders from different walks of life, geographic areas, and cultural backgrounds. The process should provide for adequate, inclusive, and genuine opportunities for engagement with the community.

As attention has turned to recovery, discussion about how the economic effects of lockdowns and economic stimulus can be paid for into the future must be had. We know how easily this kind of debate can turn people against each other. It is often too easy to ignore the diversity among us at every age and divide us into homogenous generational camps, pitted in direct competition.

Alongside a number of international agencies calling on Governments worldwide, we call on the incoming state Government to ensure that our COVID road to recovery is a collaborative effort that brings together Queenslanders and supports equity and the human rights of all of us.



Promote positive relationships and respect between generations

Respect between the generations is vital to an inclusive, age-friendly Queensland. We are increasingly concerned by growing intergenerational conflict. Financial inequality, housing affordability, climate change, and now the economic impact and recovery from COVID-19 have become areas in which intergenerational tensions and ageism have escalated.

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.¹¹

Initiatives that promote interaction, friendship, and connections between people of all ages should be the norm across Queensland.

“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.”⁴

We have been excited by responses to the Care Army and the vast range of community initiatives in which people of all generations have looked out for each other. The Queensland community is made up of people of all ages who care about and value each other, whether they know them or not, and whatever they have or don't have in common. We want to see this spirit of mutual support, reciprocity, and solidarity continue to be supported.

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

We request that the incoming Queensland Government support intergenerational initiatives, including through Age-friendly and Thriving Cohesive Communities grant funding and through increased support for the annual seniors' celebration.

Keep tackling elder abuse

One of the most serious and concerning ways that ageism is evident is through elder abuse.

The Elder Abuse Prevention Unit reports that in the 2018-19 year, they took over 3000 calls and received 1,780 notifications of abuse, with most relating to close or intimate relationships, most often sons and daughters. Financial and psychological abuse were the most common forms. Especially concerning is that over a third of cases had formal decision-making arrangement in place, and of these, formal decision makers were alleged to be perpetrating the abuse in three quarters of cases.¹²

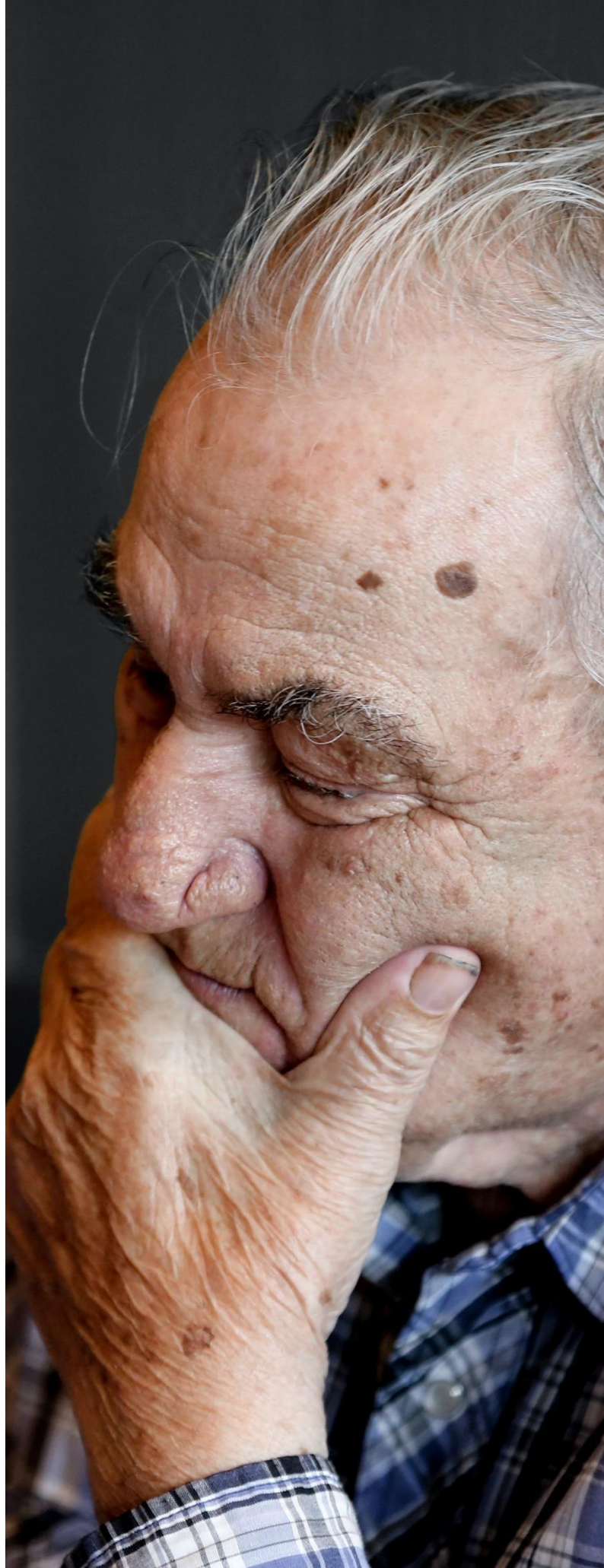
The COVID-19 pandemic increased concerns about elder abuse, with the EAPU's helpline reporting a 15 per cent increase in calls between February and March.

When we asked older Australians what policy changes would make the most difference to them, more than half said that providing older people who are experiencing abuse with effective tools and services to live free from abuse is a priority.²

It is vital that education, support, and avenues to redress continue to be provided in ways that are accessible to older people and their allies and with which they are comfortable.

We ask that the Queensland Government continue support for programs to combat elder abuse.

These should include community education, reporting avenues, and redress especially through community legal and support services.



Lead by example to combat age discrimination in the workplace

Ageism and age discrimination are particularly significant in employment, despite human rights and anti-discrimination legislation being in force.

In fact, 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 workplace discrimination. A third of these incidents occurred when applying for a job¹³ but ageism also affects attitudes towards opportunity.¹¹ Studies suggest that few of those who experience discrimination take any action to address it² and some give up their search for work.¹³

This indicates both a significant 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 older people are forced into retirement before they wish and before they're financially prepared. This is not only an issue of the human rights of Queenslanders, but also has significant health, financial and economic, and social impacts.¹⁴ Businesses, organisations and society are also prevented from benefiting from their skills and experience.

Many people are forced into retirement before they're ready. We need to ensure people can work for as long as they need and want to.

This is of particular concern during the post-COVID economic recovery. While we have yet to see the long-term impact on employment at different ages, during previous economic downturns older workers have experienced high rates of redundancies and long-term unemployment.

Demonstrate good practice and support others to work with older people to change their own

When we asked older Australians what policy changes would make the most difference to them in our State of the Nation survey, more than half said that creating meaningful employment for older Australians, including tackling ageism and age discrimination in the workforce was a priority.²

During the COVID-19 pandemic, rapid changes to work arrangements including allowing for greater flexibility have challenged ideas in many industries about what workplaces should look like. This has been a positive development for many who have previously found it difficult to obtain the flexibility they needed for workplace inclusion. The post-COVID recovery is an ideal opportunity to explore how these kinds of shifts might support a diverse and inclusive workforce.

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

Efforts to address age discrimination are particularly important in the post-COVID economic recovery, when competition for jobs will be fierce and older job seekers will be at increased risk of long-term unemployment they can ill afford, because of discrimination.

The Australian Human Rights Commission¹³ recommends multiple levels of Government action to address age discrimination, including addressing knowledge and practice among employers, including internally within the Government, as well as using their position to positively influence the behaviour of the businesses with which they engage such as through procurement policies that promote diversity.

We recommend that the Queensland Government 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. This

should include actions to increase and maintain knowledge and skills among HR and management staff inside the public sector.

The Government should explore a broad range of solutions and practice changes both within Government and in the broader business sector.

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

Other Australian States offer examples of initiatives. These include Work45+, which aims to reduce barriers faced by older Tasmanians looking for work. It was created by COTA Tasmania, assisted by a grant from the Tasmanian Department of State Growth. Work45+ was created following focus group consultation with older jobs seekers, employers, and job service providers. It includes information they believe will help more older job seekers be employed and valued, including information for employers and job seekers.

Co-designed programs to support age-inclusion could draw on this and other examples to include support for employers and job seekers as well as small business partnership and entrepreneurship opportunities and support for older people.

These strategies will demonstrate the Government's leadership on age equality and combating discrimination. They will also help to build the capacity of Queensland's existing workforce as well as the capacity and skills of future business leaders in Queensland, supporting Queensland's economic recovery from the COVID-19 pandemic and longer-term economic growth.



Lead cross-sector collaboration to create an integrated health system

Access to affordable and quality health and care services 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, oral health, mental health and other support services and palliative and end of life care.

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

A concerning number of people aged 45 and over in the AIHW's 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.¹⁵

It is encouraging that in our survey the majority of older Australians who accessed medical services reported being satisfied with them, and many reported little difficulty accessing them. However, some did report barriers to access, with the biggest for Queenslanders being cost of services, waiting lists, and travel distances. Those in rural communities were on average over an hour away from specialist services like health and medical services.²

We hear from Queenslanders about long waiting lists for consultations and treatment and lack of clear pathways, information, and support to navigate systems. Services are fragmented, access is variable, and consumer and professional knowledge about services and supports and how to access them is limited. We know from consumers and clinicians there are concerns about funding uncertainty leading to service changes or workforce issues, and failure to prioritise consumers' needs and wellbeing over funding or process requirements or jurisdictional limitations.

Our 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 center – receiving the right care at the right time and in the right place.

In keeping with the WHO's integrated care framework¹⁶, 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 lifecycle.

The Queensland Government has an important role in leading collaborative action to address gaps in the health and care systems. This includes collaboration across Federal, State, and Local Government responsibilities to address policy, funding and delivery barriers and place the focus where it should be – on the wellbeing of Queenslanders.

The health, care, and support system in Queensland needs to be redesigned. A cross-sector cross-government collaborative approach involving consumers in codesign is needed.

Health, care and support services need to be taken out of their silos and treated as part of a web of factors - housing, transport, and social participation, among others - that interact to affect people's wellbeing.

Health, aged care, mental health, oral health, dementia, carer, disability, palliative and end of life services need to connect as parts of an integrated system with clear and navigable pathways.

People need information and support to increase their health and care literacy, understand and navigate this system to access the support they need.

Equity of access needs to be addressed, including through support for telehealth in the long term.

Lead collaborative system redesign that connects across sectors

People generally want to stay living in and connected with their communities, and to age and die in the place they choose. Access to transport, suitable housing, community infrastructure, and other areas of State Government responsibility influence people's ability to age in place and successfully access the care and support they need to achieve this.

Access to user-friendly and timely information, appropriate housing, accessible transport, and cost of living continue to be raised as critical in our engagements across the state, and have a dramatic impact on people's ability to access appropriate care and support to live well and to die well.

Knowledge of and advocacy across systems is critical. For consumers, these various community domains and services are not separate; they are simply part of the complex interactions that occur in everyday life. For example, our discussions with older people and their services suggest that issues with access to mental health services have been exacerbated by a lack of transport to services, and the digital divide limiting access to online services and increasing isolation.

Across all our programs, we have a special focus on promoting and working towards the goals of the World Health Organisation's Decade of Healthy Ageing.¹⁷ This means that we work to support collaborative action among all stakeholders and across all sectors to:

1. change how we think, feel and act towards age and ageing;
2. ensure that communities foster the abilities of older people;
3. deliver person centered integrated care and primary health services responsive to older people; and
4. provide access to long-term care for older people who need it.

These reflect the significance of all aspects of communities on health and wellbeing throughout life, not only health and care services themselves. In other words, care and support services are part of an interconnected system of community factors that influence health and wellbeing and that need to be included in health service planning.

We encourage the health system and health services to think outside their own walls to promote wellbeing. This requires reshaping health policy as well as restructuring health services.

“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 ministry to coordinate intersectoral action...”¹⁶

This can also be demonstrated in practically and geographically. Models including those being planned for the Brighton Health campus¹⁸, rural multi-purpose health centers and community clinics, or expansion of community and neighbourhood centres 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 physical, social and emotional health and wellbeing. These can include community gardens, exercise groups, intergenerational programs, men's sheds, counsellors, housing assistance, and system navigator services including peer navigators.

With an integrated, cross sector approach, there are also opportunities for mental health initiatives including resilience and wellbeing programs, information and resources provided in safe places visited by older people, such as libraries, community centres, pharmacies, and GP clinics.

These local, small scale examples show how systems, services and programs can be integrated across sectors. This interconnected, partnership-based approach to preventive health also reflects the pillars underlying the work of Health and Wellbeing Queensland.¹⁹

*The WHO'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 center of collaborative action with civil society, national and international agencies, professionals, academia, the media, and the private sector.*¹⁷

This includes using a coordinated policy framework as well as through funding and supporting testing and implementation of integrated models, and embedding of these approaches in ongoing health, care, and community planning policy.

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 and adopts a place-based approach that optimises local and regional resources and opportunities.

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.

To address underlying issues with the healthcare system and create a system that promotes wellbeing throughout the lifecourse, collaborative action must draw extensively and deeply on the lived experience of Queenslanders as we age in the health system. Consumers must be engaged in design at a local and systems level as well as in regard to their own health and care.

During the COVID-19 pandemic considerable work has been undertaken to ensure that consumers' voices were heard and valued and that they were part of significant decisions within the system. This approach to system design, service planning, and evaluation should be standard practice at every level of the system.

It is particularly vital that people who are vulnerable do not become voiceless and fall into service gaps. Ongoing system reform must be conducted in close consultation with vulnerable populations and the advocacy organisations that support them. Carers also tell us they want to be recognised as a key part of the system, not only as users of services, but as a vital part of the networks that support people to live and die well.

We advocate for the involvement of people with lived experience, the 'end-users' of care and support systems, in informing and influencing the development, implementation and review of policies, programs and services designed to support people as we age.

We ask that the incoming Queensland Government adopt a strong framework to ensure consumers, including diverse older people, co-design the integrated system of care and supports and are involved in ongoing co-design of services, health promotion initiatives, health information and supports as well as being partners in their own care.

This framework must recognize the diverse and varying needs and experiences of people at every age and throughout life across the systems, while paying particular attention to those people who may be vulnerable, as well as those who provide unpaid care.

Create an integrated system of supports for diverse needs throughout life

Our needs change through our lives and needs are diverse at every age.

With improvements to health services, we are not only living longer, but living well. However, as people age the rates of some conditions do increase, increasing the need for a range of health services, care, and supports.

As we age, we may need and access a broad range of care and supports.

For example it is estimated that 3 in 5 Australians aged over 65 have more than one chronic health condition (arthritis, asthma, back pain, cancer, cardiovascular disease, chronic obstructive pulmonary disease, diabetes and mental health conditions).²⁰ In 2018, close to half of older Australians reported having some limitation or impairment which restricts everyday activities, and 38 per cent said they needed assistance of some kind.²¹ There are an estimated 459,000 people in Australia living with dementia,²² approximately 87,700 of whom are live Queensland.²³

There are more than 470,000 carers in Queensland. More than a quarter are aged over 65²⁴ and many are caring for an older person. Indeed, most care and support is provided by informal carers. These carers can face significant mental and emotional, financial, and physical stress. Many access a range of services including respite and carer support services alongside informal and community-based supports.

Access to aged care is one of the interconnected set of factors impacting Queenslanders' wellbeing. The vast majority of those receiving Commonwealth aged care support receive basic assistance at home through the Commonwealth Home Support Programme (CHSP)²⁵. In addition, in 2018-19, just over 21,500 Queenslanders used care through a Home Care Package and just over 34,440 were living in residential aged care.

Mental health services are also important as we age. While the focus of mental health and suicide awareness is often on younger people, an estimated 10-15% of older adults experience depression, and approximately 10 per cent experience anxiety. Rates of depression are much higher in residential aged care.²⁶ For men, the highest age-specific suicide rate is among those aged 85+.²⁷

Consumers want a system that can be responsive to their needs, one that is connected, with clear pathways, and where all parts of the system are equipped help them on the path to the support they need.

Consumers have asked for a system that values preventative mental health care and in which mental health is the business of everyone in the system, not just mental health professionals.²⁸ They have reported that prescriptive, inflexible, and reactive mental health care is not working, and that they need care that is tailored and individualised.

We also hear from the community that there is a lack of community and GP knowledge of available mental health information, supports, services, and resources. We are told there is a lack of clear information and pathways to support and that changing funding arrangements make this even more complex.

During the COVID-19 pandemic, we have heard from community-based services that they have had challenges delivering mental health services across systems, particularly in more restricted environments such as aged care. There have also been concerns for unpaid carers who have not been able to access some support services and respite. COVID-19 has put overwhelming pressure on mental health services, with increasing concerns about isolation and mental health impacts.

We hear about gaps between systems and professional knowledge hindering timely access to oral health services, which would help prevent poor health outcomes and more serious interventions.

Similarly, in the Compassionate Communities Conversations, people told us that palliative and end-of-life care supports and services often do not meet their medical, cultural, spiritual, social or emotional needs.²⁹ There is a lack of resources to support people as well as limited awareness of the supports and services available and where to find information. There are not enough skilled healthcare professionals or GPs with a good understanding of palliative care.²⁹

We have asked for urgent attention to availability and quality of palliative and end of life care in Queensland, but also development of knowledge and skills among formal support providers, support and training for care staff and medical professionals, and broader community education, to reduce avoidable hospitalisations and enable people to die at the place of their choosing.³⁰

People's preference is overwhelmingly to remain in their own home or community and not move to residential care. However, it is vital that residential care is treated as part of the community, connected with not only the broad range of health and other services, but also with all other aspects of full community life. During the COVID-19 pandemic there has been concern for people living in residential care who have not been able to easily access mental health and other health supports or connect adequately with their families and communities.

These experiences highlight the importance of systems that are connected rather than siloed and that support people to navigate their way to the services they need to live and to die well. Health, aged care, disability, mental health, dementia, carer, and palliative and end of life care services and supports should be part of an interconnected, integrated system of support for people across their life and varying needs.

Services that work for people need greater integration of health, aged and community care, and support systems that are locally informed and actively engage people with lived experience in designing them.



People's lives are not divided into silos. Continued investment in innovation and integrated health, aged and community care service responses is needed to support people as we age. This integration needs to occur across State, Local, and Federal Government-funded services.

Successful integration of health care requires a serious commitment from, and strong partnerships with, all stakeholders. Structural change to Hospital and Health Services and Primary Health Networks has removed some historical barriers to integration and increasing involvement of consumers and community stakeholders has strengthened relationships that will be fundamental to a connected system. We have a significant opportunity to capitalise on these strengths.

We ask that the Queensland Government actively engage stakeholders across systems and levels of Government to create and support an integrated approach to improve care at system interfaces. This needs to focus on clear, coordinated, and streamlined referral pathways including health, mental health, oral health, dementia, disability, carer, aged and palliative care. We ask that the Government show leadership in working with the Federal Government and local Governments to address system-wide and regional gaps and maximise integration of services.

We ask that the Queensland Government invest in a health and community workforce that is knowledgeable and skilled in supporting people through changing and diverse needs as they age.

Provide supports and information for people to navigate the system as partners in their care

Major reforms across health, disability, and aged care have occurred over recent years. While the aim is improved systems and better outcomes for consumers, there are inevitably people who are at risk of "falling through the gaps". Increasing expectations of consumer control over their health and care disadvantages those without adequate resources and skills, knowledge, or confidence.

Many Queenslanders do not understand what services are available or how to navigate the systems.

The benefits of high-quality services are only enjoyed by those who can successfully navigate access the services available. Consumers increasingly want to be active partners in their care, but this requires health and system literacy. Information and support is therefore critical to the age-friendly approach and to an integrated, cross-sector health and support system.

We hear through our engagements of the need for increased health, aged care and end of life care literacy for community members and the workforce. There is a lack of resources to support people as well as limited awareness of the supports and services available and where to find information.

We have heard from the community that there remains a stigma around seeking mental health support, and a lack of knowledge and awareness of mental health issues, leading people to not seek help until they reached crisis point. There is an urgent need to address both this stigma and the availability and clarity of information about mental health and mental health supports.

We hear not only of the need for increased respect and inclusion of older people and their support networks in the planning and provision of care and support, but also better access to user-friendly information and support to empower them to contribute in a meaningful way to better outcomes.

We hear that self-advocacy skills or access to formal or informal advocates makes the difference in getting appropriate and timely care or support. There is a need for practical support across systems for consumers to navigate them and make informed choices to help them live safely and independently, potentially reducing the need for more intensive support later.

People need support to develop their health and care literacy and to navigate the systems.

This includes in-person and personalised support such as that offered by peer workers and peer navigators. These peer services provide positive role modelling and education and facilitate self-advocacy³¹ as well as providing people with a way to share their experiences with people who have similar life experiences.³² Support for professionals across interconnected systems is also needed to develop their knowledge and skills to support people to navigate the systems.

We ask that the incoming Queensland Government commits to ongoing support for health promotion and care finding initiatives that assist people to understand, access, navigate and negotiate the interconnected web of support and service systems.

These initiatives should include community education and information programs to build and maintain community knowledge, as well as both professional and peer navigation and support services, and should be co-designed with consumers.

Facilitate equity of access, including through ongoing support for telehealth

Access to services needs to be expanded across the state by both face-to-face and virtual means.

For people in rural and remote areas a health appointment often takes them away from their community or workplace for multiple days. This travel can be costly, and despite recent increases, Patient Travel Subsidies have long been insufficient to cover costs. In future, with travel options compromised by the impacts of the pandemic, equitable access to health services may be even more challenging.

Without telehealth people can be required to travel long distances, often with great difficulty without adequate transport options.

Alongside adequate Travel Subsidies, we have long advocated for increased access to telehealth.

Our engagements, and those of other organisations, indicate that the increase in telehealth during COVID has been welcomed, particularly in regional, rural, and remote communities.

Given the significance of access to services for the ability to age in place, use of telehealth is a significant opportunity for efforts towards age-friendly health services and systems, as well as for systems that are integrated and connect across different types of services and supports.

However, we have also heard that telehealth has been challenging for some services, which have found it difficult to access appropriate equipment in a timely way, and for some consumers. For example, Western Queensland PHN reported connectivity and patient literacy were key issues for successful implementation, with supports needed including hardware and software and training.³³

Both GPs and consumers have reported that telehealth is effective for many patients and is an important complement to traditional services, however, it is not a substitute for face to face consultations and is not suitable for all consumers.^{34,35} Consumers would like to see telehealth continued as a complement, not a replacement, for face-to-face health services, supported by attention to internet access as well as co-design of consumer information about telehealth and attention to appropriate funding through Medicare.³⁵

We ask that the incoming Queensland Government provide support for telehealth services throughout the state to continue after the COVID-19 measures have ended. These should be integrated into the model of care across Queensland Health and are offered as a suitable option for health care whenever clinically appropriate and appropriate for the individual.

We ask that the Queensland Government continue to work closely with consumers and providers as well as the Federal Government to ensure access, support, and education to support the use of telehealth are equitable, adequate, and appropriate.

Ensure housing is affordable and right for people 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. Housing security is an increasing issue, and limitations in housing options and the ability for people to modify their homes makes it difficult for many to remain in their community of choice as they age.

This in turn isolates people from their communities and support structures and can have significant impacts on health and wellbeing. Some are forced into housing options that do not meet their needs, do not support their wellbeing, or are against their wishes.

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 trended downward.³⁶

With decreasing outright ownership, housing security is a national concern. This is a significant issue for a large and growing number of older people.

As outright home ownership decreases and the shortage of affordable rentals worsens, age can be a significant factor in intensifying housing stress.³⁹

At the 2016 census, more than a third of households were in extreme housing stress, paying at least 50 per cent of their income in rent. Nearly a third of these were aged 75 years or older.⁴⁰

Research from the Australian Housing and Urban Research Institute predicts a 78 per cent increase in unmet demand for public housing from private renters aged 55 years and over between 2016 and 2031. Further, 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.³⁷

In addition to a shortage in appropriate affordable housing supply, a range of factors impact on vulnerability of households including health issues, relationship breakdown and loss of a partner, reliance on limited, fixed incomes, a growing number of single person households, limited family and social support, and lack of superannuation or savings accumulation during working age, particularly for women.⁴⁰

Owning a property is also 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 find their property is slow or difficult to liquidate.³⁸

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

The Queensland Government has been undertaking some initiatives aimed at addressing housing supply, sector capacity, education, and service responses. While Commonwealth Government responses are also needed to assist Queensland to meet the rapid increases in need,⁴⁰ there are some further approaches the Queensland Government can take.

We ask the incoming Queensland Government to commit to immediate action on affordable, accessible, appropriate housing that supports Queenslanders to age well in their community of choice.

Support people to ensure housing is appropriate for diverse needs

There are issues with the availability of appropriate housing stock that meets liveability guidelines and in which people can age well.⁴¹ Lack of housing that is right for people's needs as they age can limit choices to downsize as well as to stay in their community of choice and retain the connections, activities, and services that contribute to their wellbeing.

This has broader implications for housing supply as well as individual and community wellbeing.

Lack of choice 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 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.³⁷

We also hear from rural and regional Queenslanders that their options for housing solutions that allow them to remain in – or sometimes even close to - their community are often limited.

The relationship between housing, energy, and health is also recognised as a priority nationally. COTA is part of the national Healthy & Affordable Homes (HAH) coalition, which has a focus on energy efficient housing, particularly for community and rental housing stock.

Only a small proportion of houses built in Australia exceed the minimum energy efficiency standards, and the vast majority fall below the economic and environmental optimum.⁴³ Renters are also limited in their ability to make significant changes for energy efficiency.⁴²

Energy efficiency in housing is an issue of energy affordability, liveability, health, and environment impact⁴² and therefore should be a priority for the housing strategy as well as for economic stimulus post-COVID-19.⁴⁴

Energy efficiency has widespread implications for health and wellbeing, for addressing living costs, as well as for environmental sustainability.⁴²

We ask that the Queensland Government continue to explore and implement measures to increase housing security for older renters including those requiring home modifications and those on limited, fixed incomes.

We ask that the Government work with developers, architects, landlords, and builders to increase housing solutions that reflect Liveable Housing Design Guidelines and energy efficiency standards, including by renovating existing stock.

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.⁴⁵ However, our consultations with 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.

During the COVID-19 recovery, the Seniors and Accessibility renovations program allowed for safety, repairs, maintenance and security improvements to homes up to the value of \$5000 including electrical, plumbing and hot water, access, major repairs to roofing or stumps and kitchen and bathroom modifications. This is a short-term increase to the HAS program to end in June 2021.

We ask that the Queensland Government increase the funding threshold for Home Assist Secure to at least \$5,000 per year and broaden the scope of eligible works on an ongoing basis.



Strengthen requirements for liveable community design

As part of a whole-of-Government age-friendly framework, housing should be part of broader community design that considers, among other domains, access to services, employment, education, and social connections. Approaches to housing and community design should ensure that Queenslanders can stay in their community of choice, and connected with their community, as their needs change.

We have welcomed codes for design that promote walkability, liveability and accessibility.

To realise a Queensland for people of all ages and abilities, we recommend stronger requirements for ensuring neighbourhoods and developments are inclusive and accessible, and promote safety, connection, and participation.

These requirements should draw on research evidence about liveability and design impacts and should be co-designed with developers, architects and community designers, and diverse Queenslanders. They should include a focus not only on access to services and activities, but opportunities for intergenerational connection and participation in shared community life.

These stronger requirements should inform not only new developments, but neighbourhood revitalisation and all local and state level code reviews and zoning decisions.

This would form part of both an age-friendly framework that requires Government agencies and portfolios to work together to address the interconnected community domains, and the “all ages in all policies” approach, which would require that housing, planning, design, and service development be assessed for age-inclusiveness.

Implement programs that give people information and support to make decisions

An issue of major concern for older people is access to objective, sound information and advice about housing.^{40,41}

Just like anyone else, older people want to make their own choices about their housing but need reliable, sound information on which to base their choices.⁴¹

They need ready access to information about housing options, related services, and where and how to seek help and advice, whether about modifications and financial, health, and social supports to stay in their existing home, or about a housing transition. We continue to receive requests for information and advice on a range of housing issues including consumer rights and responsibilities and housing options.

Some work has been undertaken in Queensland, but more 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 directories⁴⁰ 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.

Housing information and support for decision-making needs to allow for forward planning and to avoid forced decision-making in times of financial or health crisis.

We ask that the Queensland Government implement programs to support Queenslanders to understand and make informed decisions about housing options, their rights and responsibilities, and available protections. This could occur through the continuation of retirement living education programs and the expansion of other online and offline education and support measures.

Take urgent action to address homelessness

Nationally, older people are a growing group presenting for specialist housing assistance.⁴⁶ At the 2016 Census of Population and Housing, around one sixth of the homeless population was aged 55 years and over.⁴⁷ In 2017–18, over 24,100 people aged 55 years and over received services from specialist housing service agencies.⁴⁸

The number of older women who are becoming homeless nationally is of particular concern⁴⁷, as is the growth in Indigenous people over 65 seeking specialist services.⁴⁶

According to research by the Housing for the Aged Action Group (HAAG), the greatest contributor to the growth in older households in Queensland at risk of housing stress and potentially homelessness is the number of lone female households.⁴⁰

Specific crisis accommodation for single older women facing homelessness was also highlighted as a priority by respondents in our State of the Older Nation survey.²

Mirroring national concerns, there is a growing number of older people who are homeless or at risk of homelessness in Queensland.⁴⁸

Older low income households in housing stress in our state are spread between Brisbane and regional areas; however, those affected by homelessness and marginally housed are found in greater numbers in regional areas.⁴⁰

It is extremely difficult for older Queenslanders at risk of homelessness to navigate the social and affordable housing systems and apply for housing.⁴⁰

While strategies for improving information and access were endorsed in the Queensland Housing Strategy Action Plan, there remains no comprehensive, targeted approach for older people. There is a lack of homelessness services in Queensland that specialise in the needs of older people or advice specific to the needs of seniors on applying for social housing, and there are significant gaps in information systems to support older people in their search for housing.⁴⁰

The COVID-19 pandemic placed a spotlight on the issue of homelessness in Australia as the huge numbers of people without stable housing became a public health issue. This served to demonstrate the importance of addressing homelessness and housing security not only as a human rights and social issue, but also as an issue for the health and wellbeing of all of us. Crisis programs were implemented to ensure people had housing that allowed them to remain safe, facilitated by collaboration with private sector accommodation providers. These measures were temporary and long-term solutions are urgently needed.

A recent report expresses concerns that the Queensland Government cannot on its own increase the supply of housing at the scale and rate needed, noting that a number of Commonwealth programs to address housing supply nationally are due to expire.⁴⁰

However, COVID recovery initiatives designed to support economic and jobs growth through stimulus for the building industry present an opportunity to renew, increase, and strengthen these programs at both Commonwealth and state levels. This is occurring to some extent in Queensland as part of the construction stimulus program, but to reach the scale that is needed requires much greater investment and longer-term focus on building, buying, and renovating social housing.

“Appropriate and affordable housing is a key part of the solution for all older people experiencing, and at risk of homelessness.”³⁹

Alongside increased supply of affordable housing and a range of housing options, among the supports needed to allow people to remain in their own homes are both tenancy support services and upgrading social and affordable housing stock to meet accessibility and living needs.⁴⁹

In 2017–18, over a third of public housing tenants and 30 per cent of people living in community housing were aged 55 and over.⁴⁸

Social and affordable housing should be developed in existing and appropriately located and serviced neighbourhoods designed for intergenerational interaction, full participation, and access to services and supports.

As with other housing stock and developments, it is vital that social and affordable housing supply be designed and developed in a way that supports older people to remain in and participate fully in their communities as their needs change. This includes full integration into appropriately located and well-serviced neighbourhoods that meet provisions for liveability and wellbeing.

We ask that the Queensland Government implement a strategy for ending homelessness that enables a housing first approach with coordinated access to supports, includes a specialist older persons focus with particular recognition of the circumstances of older women at risk, and invests appropriately to meet social and affordable housing supply needs.

This requires immediate and significant investment in increased, appropriately designed social and affordable housing stock and renovations of existing stock.

Ensure adequate concessions 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 survey indicated that more than half of the older Australians and 60% of the Queenslanders who responded felt that the rising cost of living was leaving them behind. One in five Australians felt very insecure about their finances, with more than one in ten 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.⁵⁰ Recent ACOSS/ UNSW Sydney research indicates that Newstart and pension rates have not been adequate to bring recipients above the poverty line.⁵¹

Closer to home, the QCOSS living affordability in Queensland report indicates increasing cost-of-living pressures in our state⁵² and the ACOSS/ UNSW report into poverty in Australia suggests that even before the COVID pandemic, more Queenslanders were experiencing poverty than previously.⁵³

While there is a number of issues of concern relating to cost of living for older people that need to be addressed, including underemployment², the availability of concessions across a number of vital services helps reduce the cost burden.

Older Queenslanders on fixed low incomes increasingly rely on concessions from the Queensland Government to meet the rising costs of energy, rates, water, and transport.

Increase concessions and make it simple to access them

We are therefore very 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.

Concessions need to maintain their relative value as prices increase. They should be adjusted annually to minimise cost of living increases for older Queenslanders. This adjustment should consider the needs of people in areas of Queensland where the cost of living is higher.

It is also vitally important that concessions are not only available and adequate, but that they are clearly communicated.

Older people need clear information about what supports are available and how they can be accessed, through a simple and coordinated process. This applies also to different payment arrangements and provisions that can be made in cases of financial hardship.

The availability of concessions, eligibility and pathways to access need to be clearly communicated. Supports across agencies and systems should be coordinated and access systems should be simple and accessible to all Queenslanders, both online and offline.

Co-design accessible, affordable transport that leaves no Queenslanders behind

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.

“For many older people, their lives are guided by the available transport system.”⁵⁴

Without appropriate transport, many of the services, programs, and infrastructure provided to support people as they age are inaccessible.⁵⁴ A lack of transport options can make it difficult for older people to meet their domestic, health, and social needs, create dependency on others, or lead to isolation.

We know from our conversations with Queenslanders, including our Your Voice Matters conversations in regional Queensland, that the accessibility and affordability of transport (including public transport, air travel, taxis, and community transport) remains a significant area for improvement. For regional areas, issues include transport to major centers, particularly to access services that are not available in smaller towns.⁵⁵ Transport costs are a major contributor to overall cost of living, particularly in areas where public transport is limited or unavailable.⁵²

Undertake review and co-design of transport in a holistic way and at a community level

It is vital that transport systems and infrastructure, and strategies relating to the future of transport and community design, connect to the other 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.

Because of the interconnectedness of transport with all other domains of community liveability, transport needs, problems, and resources need to be understood within the context of each community.

It is vital that responses to transport issues in Queensland be undertaken with communities, to address community concerns and priorities.

As part of this, the needs of Queenslanders as we age must be adequately considered in future planning. Planning must include 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. The work that has been undertaken to ensure that the needs of diverse consumers are considered in transport planning should continue to be supported.

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.



We recommend that the Queensland Government undertake, in collaboration with local Governments, a state-wide review of transport resources, gaps, and strategies.

This process should cover issues of affordability, accessibility, gaps in provision, and information and community knowledge. It should draw on the ongoing work undertaken by Local Government, the research and community sectors to understand transport needs.

We recommend that this review be used to commence a co-design process with consumers to address gaps in transport both in response to local needs and in regard to state-wide infrastructure.

We recommend that exploration of local transport needs and solutions be supported at the community level and that it involves community groups, public, private, and community service providers, and diverse consumers.

Address affordability, choice, protections, and support in the energy market

Energy is an essential service and must be affordable and accessible to all Queenslanders. No Queenslanders should find themselves in debt because of the cost of energy, have to go without an essential service, or have to choose between paying energy bills and meeting other basic needs.

Fund programs to improve energy affordability and efficiency

Energy affordability remains a major concern for older consumers. We have long been concerned that vulnerable seniors will continue to experience 'fuel poverty' as energy prices rise faster than the rate of inflation.

Over the last ten years, while incomes have remained flat, energy prices have trended upwards. Over the past few years the affordability gap has increased for low income households – those with the most limited capacity to pay.⁵⁶

In COTA's national survey, electricity and gas bills were the most common type of unpaid bill due to payment difficulties for older Australians.²

Aside from concerns about energy consumption in regard to climate change, energy efficiency is a significant issue for affordability. This also has implications for health.⁵⁷

Older people who reduce energy use to manage costs often experience negative physical, mental, and social impacts. Programs to assist older households to improve energy efficiency can help them manage their health and wellbeing in addition to financial benefits.⁵⁸

Increasing energy efficiency therefore has benefits for Queenslanders, and particular impact for those struggling to pay energy costs.

However, investigating and implementing efficiency solutions comes at a cost that low income households often cannot afford.⁵⁷ Indeed, solutions that involve upfront costs can mean some people won't participate even if it would have been cost effective in the long term.⁵⁹

For this reason, we welcomed the Affordable Energy Plan, which assisted Queenslanders to move towards greater energy efficiency. Most of the initiatives under this plan have now expired.

We recommend the re-instatement of elements of the Affordable Energy Plan to assist with energy affordability issues, in particular:

- **Free home audits and energy efficiency advice for Concession holders;**
- **Energy efficiency appliance rebates, including rebates for switching from natural gas to efficient electrical appliances;**
- **Supply of digital meters to concession holders to enable them to take advantage of new cost-reflective tariffs due to be introduced in Queensland this year; and**
- **Extension of the 'Solar for Rentals' program.**



A range of household energy efficiency interventions have been found to be effective, with multi-faceted interventions most likely to be successful. Research suggests the most effective intervention elements are home retrofits, digital tools such as websites or apps, and workshops or training.⁵⁹ In addition to availability of audits, households need information, advice, and assistance to retrofit existing dwellings with energy efficiency infrastructure, which delivers reduced energy costs, reduced environmental impact, and increased comfort and liveability.

We recommend the Government fund a program for households to access information, advice, and assistance needed to increase energy efficiency.

As part of a commitment to not only liveability and affordability but also minimising environmental impact, social housing should likewise be assessed and modified for energy efficiency. The post COVID-19 recovery cycle offers an opportunity to use government investment to radically improve energy efficiency and liveability in social housing and private housing throughout Queensland.

We recommend that the Queensland Government undertake a program of auditing and retrofitting social housing stock for energy efficiency.

We were extremely disappointed that Energy Queensland and the Queensland Government chose to reverse the 2017 decision to recover Solar Bonus Scheme payments from general State revenue, and instead increase electricity bills for all Queensland consumers. We consider this approach to be regressive and unfair, particularly for customers who are not solar PV owners.

In this time of exacerbated hardship brought about by COVID-19 impacts on incomes, it is a particularly unfortunate time to be increasing cost of living for Queensland electricity consumers.

We ask that the government continues to fund Solar Bonus Scheme payments from general State revenue until expiry of the scheme in 2028.

Fund education and support for consumers to effectively navigate the energy market

Many people do not understand the energy marketplace or electricity pricing. In our own work with consumers we have heard that some lack the skills, resources, time, or confidence to seek out options and negotiate with suppliers. Energy Consumers Australia's recent survey indicates that many consumers lack confidence in the market, in the availability of information they need, or their ability to make choices about energy. They report evidence that consumers have disengaged with their energy provider.⁶⁰

The increasing move towards internet-based information for many services also creates issues of access for a large cohort of older consumers. Some households, particularly lower-income households, do not have the equipment or the capacity to access information or education using technology.⁵⁸

The Australian Competition and Consumer Commission has expressed concern that those who are not willing or who do not have the capacity to engage with the market are at significant disadvantage and perhaps even at risk of harm.⁶¹

In view of these concerns, we welcomed the Switched-on Communities program, which provided education, support, and hardship services to Queenslanders, including 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.⁶² The program was cited by the ACCC as the model to follow in their specific recommendation that Governments fund a targeted support to assist vulnerable consumers to improve energy literacy.⁶¹

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.

This should draw on the established success of community-based education programs and should include offline, face-to-face education. Education and support programs should cover not only the traditional energy market but also energy efficiency options and renewable energy decisions.

Change legislation to provide greater choice and protections for energy consumers

While we acknowledge that market competition is not a guaranteed path to cheaper energy prices, we believe that it is important for consumers to have access not only to choice, but also to the information and support they need to make choices that meet their needs.

While residential electricity consumers can now take advantage of a competitive electricity market in south east Queensland, regional Queenslanders do not have these same opportunities to “shop around” for better value and seek 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 parks and unit complexes which provide energy to residents through embedded network arrangements. These customers have not been afforded the same choices, rights, and protections as customers of authorised retailers in the national energy market.



In their review of the national regulatory framework, the Australian Energy Market Commission cited reports from consumers of uncompetitive pricing, lack of access to competition, difficulties accessing concessions and rebates, gaps in consumer protections and lack of access to ombudsmen, among a range of other issues.⁶³

It is vital that the Government ensures that these customers have those rights and protections to the greatest extent possible.

The AEMC has recommended changes to the National Framework to provide greater access to retail market competition, strengthen regulations and enhance protections. Changes to national legislation need to be supported by changes to legislation at the state level, to provide embedded network customers with greater choice. Embedded network customers also need to be afforded the same level of protection as consumer as their counterparts in other living situations.

We request that the incoming Queensland Government takes action to facilitate choice and consumer protection in the energy market.

Choice for consumers should be strengthened through expedited introduction of retail competition in regional Queensland to benefit regional consumers and facilitation of choice of retailer for embedded network customers in Queensland.

We ask that the progress being made towards greater consumer protections through extension of the Energy & Water Ombudsman Queensland's (EWOQ) services be continued to enable EWOQ to provide dispute resolution services to embedded network residents.

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 recommend that the Queensland Government establish an independent, well-resourced statewide energy consumer body.

Take action to address the digital divide

As services, including Government services, have increasingly moved online, we have continued to express concerns about the digital divide. During COVID, face to face services ceased or became more difficult for older people to access, and spaces for in-person connection as well as for internet access for those without home internet closed. This has brought the digital divide into even sharper focus. We particularly have increasing concerns about those who are not online and do not have the resources, capability, access, or confidence to get online.

While digital inclusion is improving in Australia, people over 65 are among those most excluded along with those with lower levels of income, education, and employment, Indigenous Australians, and people with disability. Further, while affordability has slightly improved, there is still concern for people on low and fixed incomes and people aged 65 and over are among those experiencing a widening affordability gap. While the capital-country gap has narrowed in Queensland, people in country areas still have lower digital inclusion. North-west Queensland is among Australia's least digitally included areas.⁶⁴

There is a range of challenges faced by people across a broad range of demographics in dealing with government and other services online. The implications can include not only social exclusion, but barriers to access vital information and services including digital healthcare and exclusion from full participation in the political and economic life of the community.

Along with the practical and economic implications for individuals, communities, and our state, digital exclusion is an issue of equity and the human rights of Queenslanders as we age.

Digital Inclusion figures indicate that older people may not feel empowered by technology or feel they are able to keep up with technological changes.⁶⁴ However, it is a myth that older people are all shy of technology or unwilling to learn it. What is needed is practical, tailored support.⁶⁵

Invest in state-wide support for digital access, affordability, and skills

For many, the COVID pandemic has been a catalyst for adoption of new technologies, particularly for communication, maintaining relationships, work, and volunteering or community service activities. Others require support and assistance to make this change, made more challenging by the inability to provide in-person training. Some new programs and program adaptations are attempting to address this issue alongside existing resources (e.g. [Be Connected's online resources and grants](#)).

We support the call for a coordinated effort to assist older people to get online with the confidence and skills they need, including efforts by government, telecommunication providers and not for profits.⁶⁶

The supports that are needed include local and face to face ways to learn.⁶⁷ Programs of support for online skills and competencies, such as those provided through public libraries and by local community organisations, need to be boosted.

Public access options are vital. Promotion of a competitive market should be complemented with options such as free public Wi-Fi and accessible, safe, and supportive locations for public access to technologies. We also support the call for a wholesale broadband concessional product as well as a free telephone service that allows people with low digital literacy to receive direct technical and skills support.⁶⁸

It is critical that the transformation to digital services is focused on digital inclusion of people of all ages and does not leave anyone behind.

We call on the incoming Queensland Government to implement a digital inclusion strategy that addresses each of the aspects of digital inclusion – access, affordability, and capability.

This strategy should be codesigned with telecommunications providers, community tech support services and diverse Queenslanders from across the state.

It should include, at a minimum, expansion of digital inclusion support services, with increased funding to purchase technology and loan devices, and funding for organisations providing these services to scale their business to deliver online and offline.

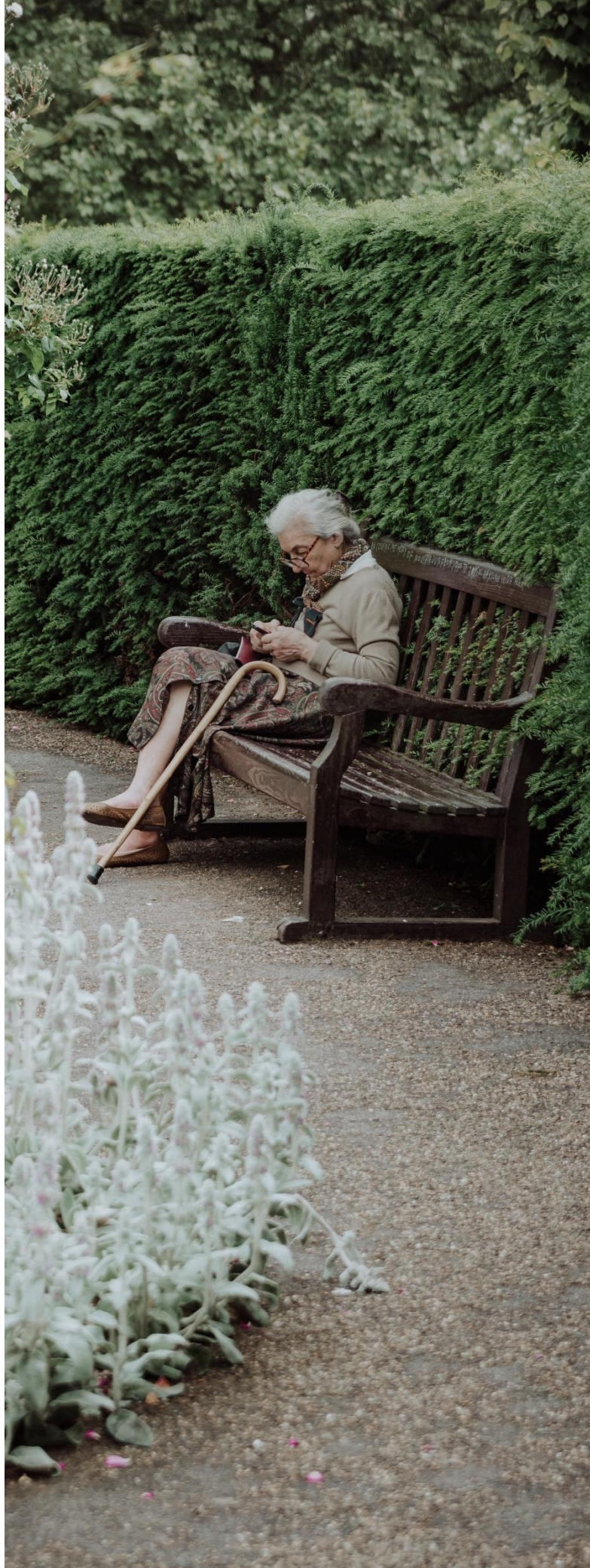
The strategy also needs to give specific consideration to access and affordability in regional, rural, and remote areas as well as access for those without internet at home.

Ensure inclusion for those who are not online

Supporting people to build the confidence and skills to get online, along with addressing other access issues, is important. However, it is vital that equity of access to Government and other services is ensured for those who are not online.

No person in Queensland should be disadvantaged because they can't or don't wish to engage with services online. Public and private service providers need to include in their delivery strategies options for telephone, mail, and face to face support.⁶⁶

We ask that as part of ongoing review of Government services, policies and programs, the Queensland Government gives particular attention to ensuring that those who are not online have equitable access to services as well as opportunities to participate in the social, economic, and political life of our state.



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