



# PRE BUDGET SUBMISSION 2022/23

*COTA NSW is the peak body representing people over 50 in NSW.*

*We're an independent, non-partisan, consumer-based non-government organisation.*

*We work with government, policy makers, service and product providers and the media to make sure our constituents' views are heard and acted on.*

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This is a pivotal time for older people in NSW, with serious challenges in a range of areas, but it is also a period of opportunity, where the strengths of our communities can be harnessed to support and celebrate seniors in this state.

COTA NSW as the leading voice of older people in NSW looks forward to contributing to this conversation, through our community engagement program, contribution to government policy and ongoing advocacy of the issues that are important to people aged 50+ in New South Wales.

The past two years have been challenging, with dramatic changes to our economy, how we interact with each other and adjusting to the new 'normal'. It has been especially so for many older people, particularly those who have lost their jobs, who don't have good digital literacy or access to devices, and the reduced opportunities to remain engaged through social groups and volunteering.

COTA NSW looks forward to continuing to work with government, the non-government sector and other groups to ensure that the specialist needs of these groups are supported and the resilience of older people continues to be celebrated.

# Living in age-friendly environments

## COTA NSW calls on the NSW Government to:

- Adopt and implement the minimum Silver Livable Housing design standard within the National Construction Code
- Upgrade inefficient fixtures (water, heating, and cooling) and improve the thermal performance of existing public housing stock.
- Renew and expand the NSW Appliance Replacement Offer program to support low-income households.
- Fund a specialist older person's housing information and support service that comprises both an early intervention and crisis response, similar to the HAAG 'Home at Last' model in Victoria.
- Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
- Build 5,000 additional units of social housing every year for the next 10 years.

*The pandemic and the necessity to stay home to protect ourselves, but also the community at large has brought into focus the importance of appropriate and stable housing. We know that access to adequate housing is integral for an individual's health and wellbeing. Housing provides protection, security and importantly a sense of self-worth and dignity.*

Unfortunately, these critical functions of housing are often suppressed by the overarching discourse about the economic costs, without the benefits of investment in housing and appropriate design being highlighted. This has been evident this year with the rejection of the implementation of new minimum accessibility standards within the National Construction Code.

COTA NSW continues to support the Building Better Homes Campaign and calls on the NSW Government to work with consumer advocates and the housing industry to support the inclusion of these minor design changes within building regulations and new housing in all forms. The minimal changes that are required to meet the Silver Livable Housing Design standards include a step-entry, wider corridors and doorways and a shower and toilet that are easy to use.

The NSW Seniors Strategy 2021-2031 commits to working towards increased housing options for older people that are age appropriate, affordable and accessible. The adoption of these standards will create diverse housing stock that will provide both present and future generations with housing options for all life stages and physical ability.

The importance of liveability and appropriateness of housing must also be considered within the risks associated with climate change and energy poverty. COTA NSW supports the campaign led by the Public Interest Advocacy Centre, in partnership with the Sydney Alliance, NCOSS, Shelter NSW and others that calls on the NSW Government to invest in energy efficiency measures for low-income households.

There are three primary asks within this campaign that aim to improve the energy efficiency of heating and cooling appliances and other household appliances, and the thermal performance of homes. An initial focus on social housing to upgrade gas and resistance electric hot water systems to efficient heat pumps will produce the dual benefits of reducing emissions and energy costs for low-income residents.

Similarly, the re-establishment and expansion of the NSW Appliance Replacement Offer, as called for by NCOSS, could be re-started to provide subsidies for low-income households to upgrade their inefficient appliances such as washing machines or fridges. ►

# Living in age-friendly environments *cont*

*“I slept in my car in Byron Bay for seven years; then moved back to Sydney in Sept 2016 – stay in backpacker hostels and occasionally with friends and family (usually visiting out of Sydney) – usually during peak rate season when backpacker bed rate is too expensive and sometimes not available.”*

Female COTA NSW survey respondent, 60 – 64 age group, 2019

COTA NSW is a member of the Ageing on the Edge NSW Forum, a coalition of 75 organisations and individuals that advocating on measures to address homelessness and housing stress amongst older people in NSW. The report ‘Home at Last: Solutions to end homelessness of older people in NSW’ examined the significant housing challenges that many older people are currently facing, the inadequacy of current service responses to the issue and need for appropriate housing for this age group.<sup>1</sup>

COTA NSW supports the Ageing on the Edge NSW Forum’s call for the establishment of a state-wide older people’s housing support service. This service would provide specialised case management and advocacy to help financially disadvantaged older people navigate the housing and aged care systems to achieve better housing outcomes when they are in housing crisis, and plan for their housing futures before reaching crisis point.

The report includes analysis by Ernst & Young that found that the Home at Last service (the model currently in Victoria) has a benefit cost ratio of 2.3. Every dollar spent on the Home at Last Housing information and support service generates at least \$2.30 in societal value.<sup>2</sup>

For those older people that are eligible for social housing, the waiting list is long. In 2020, the waiting list was approximately 50,000 applicants, of these 15,000 were aged over 55 years.<sup>3</sup> Currently, an older client is only eligible for priority housing if they are 80 and older. COTA NSW calls on the NSW Government to reduce the priority age so older people can have access to housing before they reach 80 years of age.

COTA NSW and the Ageing on the Edge NSW Forum acknowledges that the lowering of the priority age will in turn increase the waiting list for those currently on the priority list. That is why it is essential that there is increased investment in social and affordable housing. COTA NSW endorses the call by NCOSS and other housing peaks for significant capital investment in social housing.

Equity Economics estimates that an annual investment of \$2.6 billion would deliver 5,000 additional units of social housing and create 14,000 jobs across the NSW economy. Delivering the dual benefit on increasing economic activity and providing safe and secure housing for vulnerable people in this state.<sup>4</sup>

1. Ageing on the Edge NSW Forum, Home at last: Solutions to end homelessness of older people in NSW, December 2021. Retrieved from: <https://www.older tenants.org.au/publications/home-at-last-responding-to-homelessness-among-older-people-in-nsw>

2. Ernst and Young. Home at Last Economic Housing for the Aged Action Group inc., 2021. Retrieved from: [https://www.older tenants.org.au/sites/default/files/home\\_at\\_last\\_economic\\_appraisal\\_-\\_final\\_report\\_-\\_november\\_2021.pdf](https://www.older tenants.org.au/sites/default/files/home_at_last_economic_appraisal_-_final_report_-_november_2021.pdf)

3. Department of Communities and Justice, Annual Statistical Report 2019 – 2020. Retrieved from: <https://public.tableau.com/app/profile/dcj.statistics/viz/tableA2B>

4. 1 Equity Economics 2021, Rebuilding Women’s Economic Security – Investing in Social Housing in New South Wales, Sydney [1C2D0NG80 /performance\\_measure](https://www.equityeconomics.com.au/performance_measure)

# Participating in inclusive communities

## COTA NSW calls on the NSW Government to:

- **Develop a mature-aged entrepreneurship and small-business start-up program, including the following elements:**
  - Targeted promotion of self-employment as an option for older job seekers
  - Establishment of dedicated start-up hub for over 50s with access to support networks and mentors
  - Specialised training and education resources designed for older small business owners that includes topics such as: financial planning, online marketing and digital literacy.
- **Support the expanded implementation of COTA NSW's tools to assist businesses to employ, support and retain older workers**

*The pandemic has resulted in a significant disruption to our economy, with a subsequent rise in unemployment and reduced working hours.*

Recent statistics indicate that older people were amongst those age groups most adversely affected – with 46% of JobSeeker recipients over the age of 55. Many older job seekers continue to face age discrimination when applying for work.

The 2021-22 NSW Intergenerational Report identified a decline in the number of people of working age for every person aged 65 years or older and the risks associated with this. However, the report also identified the need to provide appropriate services and supports to increase the workforce participation of older people.

COTA NSW has worked with Challenger Ltd for the last two and a half years to develop tools to assist businesses to better utilise the growing cohort of older workers. These tools, which are currently being piloted, will support employers to address a range of barriers to employing, supporting and retaining older workers in the workforce. COTA NSW is seeking support to scale up the program and implement these tools more broadly.

The difficulty in securing employment often prompts older people to explore establishing their own businesses. Recent research by the OECD and La Trobe University identified mature-aged entrepreneurship as an emerging opportunity to both employ older workers and contribute to the economy.<sup>5 6</sup>

Mature-aged entrepreneurs possess the attributes of experience, social networks and knowledge that support the successful establishment of later life businesses. However, there are different challenges that deter older people from starting new businesses that are not being met by the NSW Government, these include financing, age-discrimination, and personal skill levels such as digital literacy and broader business skills.

There are a number of areas where investment and customised program design by the NSW Government can encourage and support greater numbers of mature-aged workers to establish their own businesses. Further awareness and targeted promotion of self-employment as an alternative to paid employment is needed for older people. For many older workers a lack of confidence and limited personal supports may also hinder their exploration of this option.

Creating clear pathways for mature-aged entrepreneurs to access funding for start-ups is also critical. The ability to secure funding for start-up ventures may be hindered by age bias and limited access to mentors that understand the challenges faced by older workers. Lastly, access to targeted education and training initiatives, particularly in the area of digital technologies and finance.

5. OECD/European Commission (2021), The Missing Entrepreneurs 2021: Policies for Inclusive Entrepreneurship and Self Employment, OECD Publishing, Paris, <https://doi.org/10.1787/71b7a9bb-en>

6. Maritz, A., Eager, B. & De Klerk, S. (2021), Entrepreneurship and self-employment for mature-aged people, Australian Journal of Career Development, Melbourne.

# Staying safe, active and healthy

COTA NSW calls on the NSW Government to:

- Invest in the provision of diverse, low-cost programs that encourage and support older people to undertake regular exercise and address the financial barriers to exercise.
- Design and implement a state-wide campaign to raise awareness of the health impacts of high alcohol intake in the 50+ age group.

*Social distancing restrictions that have been imposed in some parts of the state during the past two years have impacted the ability of many older people to maintain or improve their physical fitness.*

The *Seniors Strategy* emphasises the importance providing a range of exercise options for older people to participate in, that allows for differing abilities, stage of life and health. It has also become clear that attendance at group exercise programs have important social and mental health benefits. Group fitness classes provide an opportunity to connect with other people, contribute to a healthy mind and provide purpose to a person's day.

Programs such as COTA NSW's *Living Longer, Living Stronger* are meeting these specialised needs and have been designed to improve strength, balance, coordination and endurance. Increased investment by the NSW Government in a range of innovative exercise programs or groups is essential to ensure that older people have access to appropriate exercise opportunities so they are able to remain active and healthy as they age.

The way in which older people have coped with the stress and uncertainty of the past two years aligns with that of the general population. This includes increased consumption of alcohol among some older people.

A report by the Australian Institute of Health and Welfare in 2016 indicated that approximately 18.25% of people aged 60-69 were drinking at risky levels and women in the 50-59 age group were more likely to drink to risky levels than any other age group. It is expected that these behaviours would have been exacerbated during the restrictions.

NSW Health has recognised the issue through the *Older People's Drug and Alcohol Project* that informs policy and treatment responses to those older people with substance abuse levels presenting in the health system. However, a broader campaign and policy response is needed to raise awareness of the dangers of high drinking levels and to promote paths for support.

A Victorian initiative equips GPs with screening tests to be completed by patients, that identify potentially risky behaviours. This allows the GP to provide early intervention educational resources or other supports if needed.

# Being resilient and informed

## COTA NSW calls on the NSW Government to:

- Apportion a minimum percentage of advertising budget for new government programs and initiatives to be invested in community newspapers and radio.
- Expand the Tech Savvy Seniors program to include a telephone hotline that would provide information, support and referrals for hardware or software problems.

*The pandemic has brought into sharp focus the importance of information dissemination and the impacts of the digital divide and the difficulties many older people experience in accessing accurate and timely information.*

The necessity of imposing restrictions within the community highlighted the disparities of those that had access to technology and skills and those without. Critical and useful information is increasingly available online only, with assumptions in both the government and private sectors that most people have email addresses or the ability to access the internet.

The need for a smartphone – to check-in to businesses with QR-codes – has become pervasive. Additionally, many social activities also moved to internet only services, which further isolated some older and frail people.

COTA NSW has long advocated for the need to ensure information, and particularly that which is important for older people, is available in a variety of formats. Recent focus groups with participants stated how important local or regional newspapers were to stay informed about their communities and to learn valuable information.

The amendments to local government regulations in 2020 that removed the obligation to advertise council business in community and regional newspapers removed a valuable source of income and contributed to the further loss of access to information in traditional formats.

COTA NSW calls on the NSW government to allocate a minimum percentage of advertising budget for new programs and initiatives to be invested in community and regional newspapers and radio. This would produce the benefit of ensuring older people and disadvantaged groups have access to important information through traditional pathways while also ensuring the continued viability of community newspapers and radios that are often the backbone for communication and social cohesion in many regional and rural areas.

The pace of technological change was recently explored in COTA NSW's annual focus groups. Many older people are becoming increasingly confident with the day-to-day use of items such as smart phones or tablets.

However, when hardware or software problems occurred, older people did not know where they could seek assistance that was reliable and trustworthy. The expansion of the Tech Savvy Seniors program to include a telephone hotline that could provide information, support and referrals for older people in NSW would provide greater confidence and usage of new technology within this cohort.