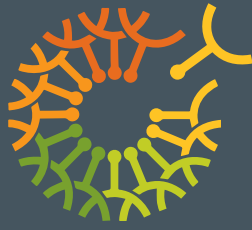


COTA
SOUTH AUSTRALIA



State Budget Submission
2025–26



COTA SA

Here for older South Australians

COTA SA is an older people's movement and the peak body representing the rights, interests and futures of around 700,000 South Australians aged 50 years and over, who together make up more than a third of our population.

COTA SA reflects the diversity of modern ageing and connects with thousands of older people each year throughout SA. Our policy and advocacy are informed by our engagement with thousands of South Australians who share their experiences with us every day. This work is also led by the COTA SA Policy Council, made up of older South Australians with diverse backgrounds, knowledge and experiences. Policy Council members provide expertise and advice on issues of ageing to advance the rights, needs and interests of older people.

COTA SA's social enterprise, The Plug-in, conducts regular research and gathers insights into the lived experience of older South Australians in addition to its work facilitating access to older people for organisations, researchers and service providers.

COTA SA recognises our responsibility to advocate for a range of groups and ageing experiences. This includes engagement with South Australians 50+ from a wide range of communities including regional South Australians, CALD, LGBTI+ and those with special areas of interest such as climate change.

In addition to our range of engagement, policy, and advocacy activities that ensure the voices of older people are influential, COTA SA offers services, programs, and information that connect with over 100,000 older South Australians each year, helping all South Australians age well.

COTA SA is a proud partner in the COTA National Alliance with independent COTAs in each state and territory along with COTA Australia.

How to read this document

COTA SA has consulted with our key communities and listened to older South Australians to understand how State Government investment can help them to age well.

We heard from our key communities that cost of living pressures are forcing them to make difficult decisions about their health and wellbeing. We also heard that older South Australians living in regional areas are struggling with access to transport and health services, and the growing digitalisation of their key services. It is clear that access to reliable and cost effective transport and a need for greater digital literacy are key imperatives for older regional dwellers.

Meanwhile access to secure housing for older South Australians and in particular older women, remains a significant challenge for our community and our state.

Our key recommendations are focused on:

- **Cost of Living**
- **Health and Wellbeing**
- **Social connections and digital support**
- **Older South Australians living in regional SA including transport access and cost.**

Ageing in South Australia

For many of us, growing old in our community is about finding meaning, joy and quality of life in an environment that provides security, stability and social connection.

Every day older South Australians go to work, care for grandchildren, volunteer their time, and pursue hobbies and passions.

But for many South Australians, ageing is associated with a multitude of new challenges, whether it be emerging chronic illness, managing fixed and limited incomes, access to secure housing, and health services.

The cost of living crisis afflicting the nation continues to impact older South Australians, with older women particularly affected.

Many older women with fixed incomes are vulnerable to sharp cost of living increases, with no buffer to absorb price hikes.

COTA SA has for many years advocated for older South Australians, focusing on four key pillars that support ageing well: Health, Security, Purpose and Connection.

We continue our strong advocacy through our State Budget submission for 2025-26.

Request for support for older South Australians

We seek State Government support for investment and dedicated programs that reduce cost of living pressures, enable greater access to emergency treatment, deliver transport links for regional communities, provide key information and support for older people to navigate change, and help them to access and make use of digital technology to improve their lives.

We acknowledge the strong commitment to older South Australians already made by the State Government through many initiatives including government concessions, and health and wellbeing services. COTA SA has worked closely with the State Government on supporting older South Australians through a number of effective and meaningful projects.

Through this State Budget submission we ask for a continuing and expanded partnership to deliver better outcomes and improve wellbeing and quality of life for older South Australians.

Acknowledgment of Country

COTA SA acknowledges and respects Aboriginal people as the traditional custodians of the land of South Australia. We honour Aboriginal peoples' continuing connection to Country and recognise that their sovereignty was never ceded. We pay our respects to First Nations Elders past, present and emerging and extend that respect to all Aboriginal people.


Snapshot of Ageing in South Australia



South Australia has the highest proportion of older people in mainland Australia¹



95%
South Australians 65+ live independently at home³



8%
of people in Adelaide aged 60–79 live in a privately rented home⁸



Older women in Australia on average retire with almost

30% LESS
superannuation than men⁵



More than one in five Australians aged 55+ are obese – *almost one million older people*⁹

37%

of Australians 65+ were born overseas⁷



Cost of Living

2

issues most concerning to older South Australians⁴



1%

of South Australians aged 55+ are Aboriginal and Torres Strait Islander⁶



Access to affordable healthcare



700k

South Australians are aged 50+ comprising about 39% of the state's population²

State Budget 2025/26

Submission Recommendation summary

Priority	Recommendation	Budget Impact
<p>Cost of living/ Health and wellbeing</p> <p>Free ambulances for older South Australians to access emergency care in a cost of living crisis</p>	<p>South Australians receiving a full Age Pension will not be required to pay for emergency SA Ambulance services.</p> <p>This will bring South Australia in line with every other jurisdiction across the nation which all provide free emergency ambulances for full Age Pensioners.</p>	<p>To be costed</p>
<p>Health and wellbeing/ Social connections</p> <p>Funding preventive health to keep older South Australians healthy and out of hospital</p>	<p>The State Government provides annual funding over four years to COTA SA to support more instructors to deliver low-cost fitness sessions in their communities in Adelaide's western suburbs and across regional SA, and to fund dedicated free fitness sessions in Adelaide's northern and western suburbs and across regional areas for older South Australians from culturally and linguistically diverse (CALD) communities.</p>	<p>\$90,000 over four years that would cover training, accreditation and start up costs of 15 fitness instructors per year to establish weekly low-cost Strength for Life exercise sessions in Adelaide's western suburbs and across regional SA.</p> <p>\$350,000 over four years to fund free weekly Easy Moves exercise sessions for 10 groups in CALD communities in Adelaide's northern and western suburbs and across regional areas.</p>
<p>Health and wellbeing/ Transport/Older South Australians living in regional SA</p> <p>Fairer transport concessions for older South Australians accessing medical help</p>	<p>The State Government extends the Patient Assistance Transport Scheme (PATS) fuel subsidy to Fleurieu Peninsula, incorporating Victor Harbor and Goolwa, home to the state's oldest demographic population.</p> <p>The State Government examines the eligibility of people travelling distances for medical appointments elsewhere in regional SA who are currently ineligible for PATS fuel subsidies.</p>	<p>To be costed</p>

State Budget 2025/26

Submission Recommendation summary

Priority	Recommendation	Budget Impact
<p>Cost of Living/ Health and wellbeing</p> <p>Advice and support for older South Australians, including older women, to help them age well</p>	<p>The State Government provides funding for COTA SA to establish a Life Navigation Service for older South Australians, including older women, to empower them to make key decisions and to support them to age well.</p>	<p>\$750,000 over four years</p>

Additional Recommendations

<p>Boosting digital connectivity for older South Australians in regional areas, supporting them to access virtual healthcare and helping them use digital devices to live well</p>	<p>COTA SA calls on the State Government to include funding to improve digital connectivity and eradicate blackspots across regional South Australia as part of its State Connectivity Strategy.</p> <p>Resolving black spot areas and improving digital connectivity and digital literacy in older South Australians will be key to the expansion of virtual health care services, reducing pressure on public hospitals.</p>
<p>Support for older women at risk of family, domestic and sexual violence</p>	<p>COTA SA calls on the State Government to commit to investing in initiatives focused on protecting older women in South Australia from elder abuse including domestic, family and sexual violence</p>
<p>Ensuring housing security for older South Australians and in particular older women</p>	<p>COTA SA calls on the State Government to commit to further investment in social housing that will support older South Australians to access secure housing.</p> <p>COTA SA also calls for more State Government investment, as well as incentivising institutional investment, in Build-to-Rent projects which deliver dedicated rental homes with greater long term certainty.</p>
<p>A fairer approach to accessing transport in regional SA</p>	<p>The State Government provides funding for COTA SA to lead engagement with older South Australians on transport needs in Fleurieu Peninsula, Yorke Peninsula, the Riverland and the Mid North.</p> <p>This work would contribute to a broader Department for Infrastructure and Transport gap analysis of transport needs in these regions.</p>

Priority

Cost of living/
Health and wellbeing

Recommendation: Free ambulances for older South Australians to access emergency care in a cost of living crisis

South Australians receiving a full Age Pension will not be required to pay for emergency SA Ambulance services. This will bring South Australia in line with every other jurisdiction across the nation which all provide free emergency ambulances for full Age Pensioners.

Costing: To be costed.

I had a temperature over 40 and I was a bit in and out of being aware. I had thought I need to go to the hospital but the kids are all interstate, overseas. I kept thinking 'I'll just ride it out, I'm not that sick, I'll be alright'. The (SA Ambulance) bill was nearly \$1,200 and then I got a second bill for \$200 odd dollars for being between hospitals.

SA pensioner who required an emergency ambulance.



Proposal:

Free ambulances for older South Australians to access emergency care in a cost of living crisis

As we age our goal is to live well and maintain good health and independence, but unfortunately for some, declining health and chronic conditions impact wellbeing and quality of life.

Emergency visits to hospital have become a regular occurrence for a significant proportion of older people as they manage chronic illness and declining health.

The statistics clearly show the demand - Australians aged 65 and over made up 43% of the 11.6 million hospitalisations and 21% of the 8.8 million emergency department (ED) presentations in 2021–2022¹¹.

Emergency transportation to hospital via ambulance with the state's highly regarded paramedics delivering treatment has become an integral component of our public health care system, and a lifeline for many older South Australians managing chronic and urgent medical conditions.

While emergency treatment in our public hospitals is free, funded through Medicare, the unexpected and unplanned urgent journey to an emergency department is not in South Australia.

No other state or territory across the nation charges full Age Pensioners for emergency ambulance services, and Queensland and Tasmania do not make their residents pay at all for this critical service.

In South Australia, the SA Ambulance Service is a user pays service, with emergency transportation costing \$1171, plus a per kilometre fee of \$6.70¹². SA Ambulance Service (SAAS) advises that pensioners may be eligible for concession of the fees.

Ambulance insurance is available from SAAS or from private health providers. However, for many age pensioners private health insurance

is already out of reach, let alone the additional cost of ambulance cover.

A recent national survey indicated 45% of full age pensioners responding did not have private health insurance and 53% of respondents with cover indicated they would need to cut costs to maintain it¹³.

This financial hit – whether it be payment for ambulance insurance or payment for the ambulance service – is a burden that older people living in other states and territories do not bear.

COTA SA through its consultation with older South Australians is aware of the challenges for older people of living on a fixed income and being faced with significant bills.

Research from the SA Council of Social Service (SACOSS) suggests that “many people (are) not calling an ambulance when they need one because of fear of the costs”¹⁴.

Rising energy costs over the last decade and the latest cost of living burden, escalating insurance premiums for home and car, leave Age Pensioners on fixed incomes with very little left over in their household budget.

The cost of an emergency ambulance service is more than the fortnightly rate for a single full Age Pension¹⁵.

This means that a number of older South Australians will make the difficult decision not to call an ambulance when they are in need of emergency medical help.

COTA SA calls on the State Government to provide a fair and compassionate approach to ambulance costs for older South Australians on a full age pension in line with all other Australian jurisdictions.

Priority

Health and wellbeing/ Social connections

Funding preventive health to keep older South Australians healthy and out of hospital

Recommendation: The State Government provides funding to COTA SA to enable 15 new instructors per year over four years to start delivering low-cost fitness sessions to disadvantaged groups in Adelaide's western suburbs and across regional SA, and to fund dedicated free fitness sessions for 10 CALD groups over four years in Adelaide's northern and western suburbs and across regional areas for older South Australians.

Costing:

- \$90,000 to cover training, accreditation and start up costs of 15 fitness instructors per year over four years to start delivering low-cost weekly **Strength for Life** exercise sessions to disadvantaged groups in Adelaide's western suburbs and across regional areas.
- \$350,000 over four years to fund free **Easy Moves** exercise sessions for 10 groups in culturally and linguistically diverse (CALD) communities in Adelaide's northern and western suburbs and across regional areas.

Keeping my muscles strong gives me confidence when out walking and in the garden. In my view Strength for Life significantly helps me maintain my independence and has reduced my falls.

COTA SA Strength for Life exercise program participant



Proposal:

Funding preventive health to keep older South Australians healthy and out of hospital.

The global obesity epidemic is impacting across generations, with older Australians also battling expanding waistlines.

The Australian Institute of Health and Welfare (AIHW) reports the number of obese older Australians is now approaching one million, which represents more than one in five older people¹⁶.

Other data shows four in five Australians aged between 65 and 74 were overweight or obese¹⁷.

The AIHW warns obesity in older people makes them more vulnerable to poor health and other impacts:

“Obese older Australians are at greater risk of ill health from chronic diseases, disability and social impairment. Their increasing number has implications for health care costs, for carers and their wellbeing, and for aged care services.”¹⁸

Our state is not immune to this pattern, with the State Government establishing Preventive Health SA last year to tackle obesity and other preventable health issues. South Australian modelling suggests that 68% of adult South Australians are currently overweight or obese.

Physical inactivity, as well as diet, is driving these figures, with Australian Bureau of Statistics data showing that two out of three Australians aged 65 and over did not meet the physical activity guidelines¹⁹. The national recommendation for over 65s is for 30 minutes or more physical activity on most, preferably all, days²⁰.

For many older South Australians, exercising can be costly, difficult to access, and not tailored for their ability and needs. The COTA

State of the Older Nation survey in 2023 found almost a quarter of respondents from country SA did not participate in regular exercise²¹.

But importantly exercise can offer older people a way of gaining greater control over their lives, better managing the ageing process, improving their physical and mental health and being part of a connected community.

A recent survey conducted by COTA SA found that almost 25% of respondents nominated healthy lifestyle changes including exercise, as a key means to address the challenges associated with ageing.

Over the last 20 years, COTA SA has provided an accessible, low-cost and age appropriate group exercise program, Strength for Life (SFL), which is aimed at building strength in older South Australians to increase fitness, balance and mobility, and reduce risk of falls, chronic illness and hospitalisation.

Every week more than 5000 South Australians participate in Strength for Life sessions.

Through this program COTA SA has targeted older South Australians in groups and locations where there is a lower participation in physical activity, including regional areas and within Culturally and Linguistically Diverse (CALD) communities.

Not only has there been a boost in activity, but the sessions have also created social connections for older South Australians, reducing loneliness and social isolation. Having strong social links as an older person is regarded as “essential to our mental and physical health and our wellbeing”²².

An analysis of the SFL program reveals significant savings to the health system from

increased fitness. Health savings generated are estimated to be \$45,000 per year from current SFL CALD participants, and \$773,000 per year from all active SFL participants.

COTA SA also delivers the Easy Moves exercise program for older South Australians which offers gentle, standing or seated group exercises designed for those who are less active, with a focus on improving balance, strength, and flexibility.

COTA SA is seeking funding from the State Government for provision of Strength for Life in Adelaide's western suburbs and regional areas, and to provide Easy Moves exercise sessions for CALD communities.

The funding would support:

- 15 new *Strength for Life* instructors per year over four years to get started and deliver low-cost weekly exercise sessions to disadvantaged communities in Adelaide's west and in regional SA, with funding to cover training, accreditation and start up costs.
- Weekly free *Easy Moves* exercise sessions for ten groups over four years specifically targeted at older South Australians from CALD communities in Adelaide's northern and western suburbs and across regional areas.



Priority

Health and wellbeing/ Older South Australians living in Regional SA

Fairer transport concessions for older South Australians accessing medical help.

Recommendation: The State Government extends the Patient Assistance Transport Scheme (PATS) fuel subsidy to Fleurieu Peninsula, incorporating Victor Harbor and Goolwa, home to the state's oldest demographic population.

The State Government examines the eligibility of people travelling distances for medical appointments elsewhere in regional SA who are currently ineligible for PATS transport subsidies.

COTA SA also endorses the recommendation made by Cancer Council SA that the State Government increases the PATS accommodation rebate for people living in regional areas requiring medical treatment away from home.

Costing: To be costed

Cost and availability of transport to and from medical specialists is a barrier to gaining specialists services. Often meaning a delay or in some cases not seeing a specialist.

Fleurieu Peninsula resident

Proposal:

Fairer transport concessions for older South Australians accessing medical help.

Every day older people living in Fleurieu Peninsula make the journey by private car to Adelaide to attend necessary medical appointments, surgery, and outpatient treatments – services that are not available locally.

With the cost of fuel increasing to more than \$2.20 a litre earlier in 2024²³, regular travel to Adelaide for medical appointments has become a costly exercise for many older people in Fleurieu Peninsula, who are also struggling with escalating energy, household and car insurance, and food bills.

A recent COTA SA survey of older people living in Fleurieu Peninsula indicated that transport costs travelling to Adelaide deterred some people from seeking medical treatment.

One respondent commented, “the cost adds up for repeat appointments like cancer treatment”.

Research has shown that South Australians with cancer living outside the major urban areas have poorer survival rates than those who live in the city, and they are more likely to die within five years of diagnosis the further away from the city they live.²⁴

The Fleurieu Peninsula has the oldest population in South Australia, and more than 60% of Southern Fleurieu’s population are aged over 50 years. The population of Fleurieu Peninsula is projected to increase by 37% by 2041²⁵. As the population ages, demand for health care will continue to grow.

The State Government’s Patient Assistance Transport Scheme (PATS) provides financial assistance towards fuel and accommodation costs when people living in regional areas are

required to travel 100km or more each way for specialist medical services.

The Fleurieu Peninsula community is not eligible for PATS subsidies as the region is located just under 100km from Adelaide. The journey from Goolwa to the Royal Adelaide Hospital is around 85km.

PATS schemes in Queensland and Tasmania have lower thresholds for subsidies to apply, with Western Australia providing subsidies for people travelling 70km or more on way for cancer or renal services.

In 2023 the State Government in a significant step in reforming and strengthening PATS, doubled the fuel subsidy – the first increase in this subsidy in two decades²⁶.

This move showed the Government is open to changing the scheme to make it fairer and better tailored to meet demand and need.

COTA SA is calling on the State Government to extend the PATS fuel subsidy to Fleurieu Peninsula communities - the next step in reforming PATS. This will create a fairer system and relieve cost of living pressures for older South Australians in Fleurieu Peninsula.

COTA SA also calls for the State Government to examine the eligibility of people living elsewhere in regional South Australia who are currently ineligible for PATS transport subsidies.

COTA SA also notes Cancer Council SA in its 2025-26 Budget Submission is calling on the State Government to increase the PATS Accommodation Rebate from \$44 to \$110 for individuals and \$154 with an approved escort, and introduce annual indexation to the scheme to reflect cost of living increases.

COTA SA endorses these recommendations.

Priority

Cost of Living/ Health and wellbeing

Advice and support for older South Australians, including older women, to help them age well.

Recommendation: The State Government provides funding for COTA SA to establish a Life Navigation Service for older South Australians, including older women, to support them to age well.

Costing: \$750,000 over four years.

Dealing with aged care and Centrelink, an elderly mother (94) in residential care, husband with early dementia (74). Make websites easier and being able to speak with a person who is experienced ... without waiting on phone for hours at a time and not having to pay someone to help deal with issues.

Respondent to a COTA SA survey asking, "What is the biggest challenge affecting you right now?" and, "What action would help make a difference to this challenge for you?"

Proposal:

Establish a Life Navigation Service for older South Australians to help them age well.

Older South Australians inevitably face multiple significant decisions as they age, from the most appropriate housing for their time of life and financial position, to accessing appropriate health care, and estate planning.

Analysis prepared in a report for the State Government's Office for Ageing Well shows that for older people navigating change is a major challenge and a key source of concern.

"For many older South Australians even imagining a change in physical, financial or relational circumstances is a point of concern," the report said²⁷.

The State Government's Plan for Ageing Well 2020-25 includes a key priority that older South Australians have better access to support that builds resilience and ability to cope with difficult transitions²⁸.

South Australian women continue to outlive men by an average of four years²⁹.

Additionally, many older women face decisions that are often foisted upon them by circumstance and financial pressures.

With almost 30% less superannuation on average than men at retirement age, older Australian women are more exposed to cost of living pressures³⁰.

A KPMG report addressing the superannuation gender gap indicates that 55% of full Age Pensioners in Australia were women, and warned "financial insecurity in retirement contributes to poverty and housing insecurity of older women in Australia"³¹.

Many older South Australians faced with key decisions feel paralysed and don't know how to access advice and support.

COTA SA proposes establishing a Life Navigation Service funded by the State Government to walk with older South Australians through key decisions and transitions, to support their decision-making and help them to navigate emerging concerns and challenges.

This service would provide information to older South Australians on how to access the support and advice they need to make important decisions.

The Life Navigation Service would provide a referral system where older South Australians can be directed to the services they need, whether it be financial, legal, or practical help.

Available to older people in need, the service could be tailored to suit single older men, carers within older couples, LGBTI older people and would include a specialist focus on older women, providing connection to the services and supports to help them navigate major life changes, including advice on "rightsizing" their home, managing bereavement, estate planning and financial guidance.

COTA SA has extensive experience delivering many successful education, information, support and navigation programs for older people over many years on topics related to social connection, ageing well, and planning ahead.

Additional recommendation:

Boosting digital connectivity for older South Australians in regional areas, supporting them to access virtual healthcare and helping them use digital devices to live well.

Recommendation:

COTA SA calls on the State Government to include funding to improve digital connectivity and eradicate blackspots across regional South Australia as part of its State Connectivity Strategy.

For many older South Australians, digital technology remains an elusive innovation they struggle to use to their advantage in their day to day lives.

The Australian Communications and Media Authority (ACMA) reported on how older Australians were faring adapting to the digital world, finding that “the majority continue to feel overwhelmed by change in the digital environment”³².

The Australian Digital Inclusion Index measures digital inclusion – access and use of digital technology, across locations and groups. It found that older Australians score significantly lower than the national average in digital ability and access, with a widening gap between young and older Australians and even worse outcomes for those in regional areas³³.

Meanwhile, the Office for Ageing Well has warned that digital exclusion for older South Australians was a risk factor that could make individuals more vulnerable to abuse or mistreatment as they aged³⁴.

All of these factors combine to create significant challenges for older South Australians and particularly those living in regional SA, where digital access and connectivity is more limited, and where they are faced with increasing digitalisation of government services and banks.

As well, the push to incorporate virtual care through telehealth and remote monitoring for regional, rural and remote communities

promises greater access to health care, treatment and diagnosis in these communities, but is reliant on digital literacy, accessibility and connectivity.

A study by SACOSS³⁵ highlighted the critical role that libraries and community centres in regional communities play in providing digital devices and support to community members.

The research also found that these community facilities were under-resourced, and experienced increased demand as face-to-face services and shopfronts, including banks and post office branches, closed in country areas.

Yorke Peninsula in particular should be prioritised for fixing connectivity and improving digital literacy. This region is the second oldest demographic in the state, and there are challenges to accessing health care and transport. Improved digital connectivity and digital literacy would support older people in this region connecting with their community, and with accessing external services and supports.

COTA SA is calling on the State Government to address the key issues which impact on older South Australians in regional areas and their digital connectivity and ability.

We request funding to fix connectivity and reception blackspots across the state and to provide more support and resources in public libraries and community centres across regional areas to improve accessibility and digital literacy in older South Australians.

Additional recommendation:

Support for older women at risk of family, domestic and sexual violence.

Recommendation:

COTA SA calls on the State Government to commit to investing in initiatives focused on protecting older women in South Australia from elder abuse including domestic, family and sexual violence.

COTA SA notes that the South Australian Royal Commission into Domestic, Family and Sexual Violence is required to submit its final report in July 2025.

COTA SA has worked collaboratively with the State Government on a groundbreaking research project examining the experiences of older women affected by family, domestic and sexual violence.

The findings for older women included:

- Common barriers in seeking support were a lack of awareness of what constitutes violence or abuse.
- Those from diverse backgrounds and/or living in rural and remote South Australia faced greater challenges in accessing services and support.
- Community Hubs that provide connection and a sense of belonging are essential for older women to feel safe and supported.

This project resulted in some key practical outcomes to better support impacted women.

The research project identified four messages to inform older women at risk of family, domestic and sexual violence and those around them, and this messaging will be used across the community. These messages are: Financial abuse is a form of violence; Violence against older women is everyone's issue; It is never too late to seek help; If you are experiencing violence in your home there are people who can help. It's not your fault.

A dedicated webpage offering a list of key support services was also created.

COTA SA welcomes this collaboration and looks forward to further work with the State Government to support older women.

Additional recommendation:
**Ensuring housing security for older South Australians
and in particular older women.**

Recommendation:

COTA SA calls on the State Government to commit to further investment in social housing that will support older South Australians, and in particular older women who are one of the fastest growing groups most at risk of becoming homeless, to access secure housing.

COTA SA also calls for more State Government investment, as well as incentivising institutional investment, in Build-to-Rent projects which deliver dedicated rental homes with greater long term certainty.

COTA acknowledges the State Government's commitment to the Housing Security for Older Women Taskforce and its pledge on implementing the recommendations from its report.

We also welcome the Government's commitment to expanding housing options, including the 50-apartment development being built in the Adelaide CBD that will include housing for older women, and improving access to secure housing through its Housing Roadmap.

A new expert report, *Planning for a two-tenure future*, finds that increasingly "renters are older, and elderly people are increasing likely to rent"³⁶.

"Evidence suggests that increasing numbers of lower-income Australians are moving out of social housing and into the private rental sector, where they are less protected against insecure elements of renting, such as rent increases and short leases. As a result, affordable rent will be an ongoing challenge for significant numbers of older people," the report says.

Build-to-rent dwellings are private rentals that provide tenants with security of tenure and community connection.

Build-to-rent can also provide safe, accessible and adaptable quality housing which would enable older people to age in their own homes and communities.

If incentivised, build-to-rent operators are well placed to make a proportion of their rentals affordable, and available to older renters.

Additional recommendation:

A fairer approach to accessing transport in regional SA.

Recommendation:

The State Government provides funding for COTA SA to lead engagement with older South Australians on transport needs in Fleurieu Peninsula, Yorke Peninsula, the Riverland and the Mid North.

This work would contribute to a broader Department for Infrastructure and Transport (DIT) gap analysis of transport needs in these regions.

COTA SA acknowledges work is already underway on reviewing regional transport needs by DIT, but we believe that there needs to be specific focus on older South Australians living in regional areas, particularly in regions with the oldest demographic.

Adequate transport is fundamental for older people to be active and maintain purposeful and independent lives connected to family, friends, services, and other interests.

Older South Australians in metro Adelaide have access to free public transport all day every day, an initiative by the State Government which has been overwhelmingly popular and well supported.

The Government estimates that this initiative has resulted in savings of up to \$16 million in public transport costs for Seniors Card holders³⁷.

While older South Australians in metro areas capitalise on this significant concession, those living in regional areas are faced with more expensive and limited public funded transport options.

Unfortunately, the reality is that many of South Australia's regional towns do not have adequate, appropriate, or affordable transport options, all of which creates a barrier to older people's independence. In the absence of transport options, many older people will continue to drive cars, even when they may not feel safe or confident to do so.

The community transport sector plays a critical role in areas where there is limited or no public transport, hospital/medical patient or social transport.

Community Transport SA (formerly known as Community Passenger Network) and regional bus services provide transport services in regional areas, however not all older South Australians are eligible for all services, services can be limited in their operation, and there are costs which can be significant for regular use.

COTA SA calls on the State Government to fund us to lead engagement with older South Australians in the two regions with the oldest populations, Fleurieu Peninsula and Yorke Peninsula, as well as in the Riverland and the Mid North where there are older communities and challenges to transport options.

This work would contribute to the broader DIT gap analysis of regional transport needs in these regions.

Tell us about your experiences of ageing in South Australia. We want to hear from you!

Are you aged over 50? You can help COTA SA keep our finger on the pulse and take a survey to let us know how you're feeling right now. By taking part in this survey, you will help us understand how older Australians are thinking and feeling at the moment, which can assist COTA SA to focus on the things that matter most to you.

This short survey will take approximate 5 minutes to complete, and you can remain anonymous. If you are 50+ and live in South Australia, we really want to hear from you!

To complete the survey, you can visit our [website](#), call us to participate over the phone, or request to be sent a paper survey that can be post back to COTA SA free of charge.

Join our movement - become a free member of COTA SA

Want to make a real difference in the fight against ageism? Share our passion for creating genuine change?

Membership to COTA SA is free to all older South Australians who want to support our work. By joining COTA SA as a free member, you are supporting our independent, not-for-profit organisation to:

- Call out ageism
- Overcome disadvantages and inequalities
- Foster respect for the diversity of ageing across our state
- Offer unique programs that create new possibilities for and with older South Australians.

You'll also have access to member-only benefits and information about the work that we do to advance the rights, interests and futures of older South Australians. For more information and to join COTA SA as a free member, visit cotasa.org.au or call or email us on 08 8232 0422 or cotasa@cotasa.org.au.



References

- 1 [Older Australians, Demographic profile - Australian Institute of Health and Welfare](#)
- 2 [About COTA SA - COTA SA](#)
- 3 [South Australia's Plan for Ageing Well | SA Health](#)
- 4 [COTA SA survey insights - answering question: "What are the topics that you feel are the most pressing for older people in South Australia today?"](#)
- 5 [Older women retire with 30% less superannuation than men: <https://assets.kpmg.com/content/dam/kpmg/au/pdf/2021/addressing-gender-superannuation-gap.pdf>](#)
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