







# About COTA SA

COTA SA is an older people's movement representing the rights, interests and futures of around 700,000 South Australians aged 50 years and over. 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 the COTA SA Policy Council made up of older South Australians from diverse backgrounds, along with a number of advisory groups. 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 is part of the COTA Federation with independent COTAs in each state and territory along with COTA Australia.

## ACKNOWLEDGEMENT 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.

## HOW TO READ THIS DOCUMENT

This budget submission includes proposals and recommendations in the following areas:

- Cost of Living and Financial Security
- Health and Wellbeing
- Ageing in Regional South Australia
- Housing
- Social Connections and Digital Inclusion

Where proposals have a cost, these have been derived from similar initiatives and in consultation with other peak bodies and service providers. COTA SA has not provided a costing for proposals where the full cost or the funding model is unknown. Further, some recommendations are broad in nature and have been included to ensure the State Government does not lose sight of these important issues.

COTA SA has a track record of success connecting with and delivering programs with and for older South Australians. Where we feel we can bring value as a for-purpose partner to achieve the best outcomes for older people, we have included the role COTA SA can play.



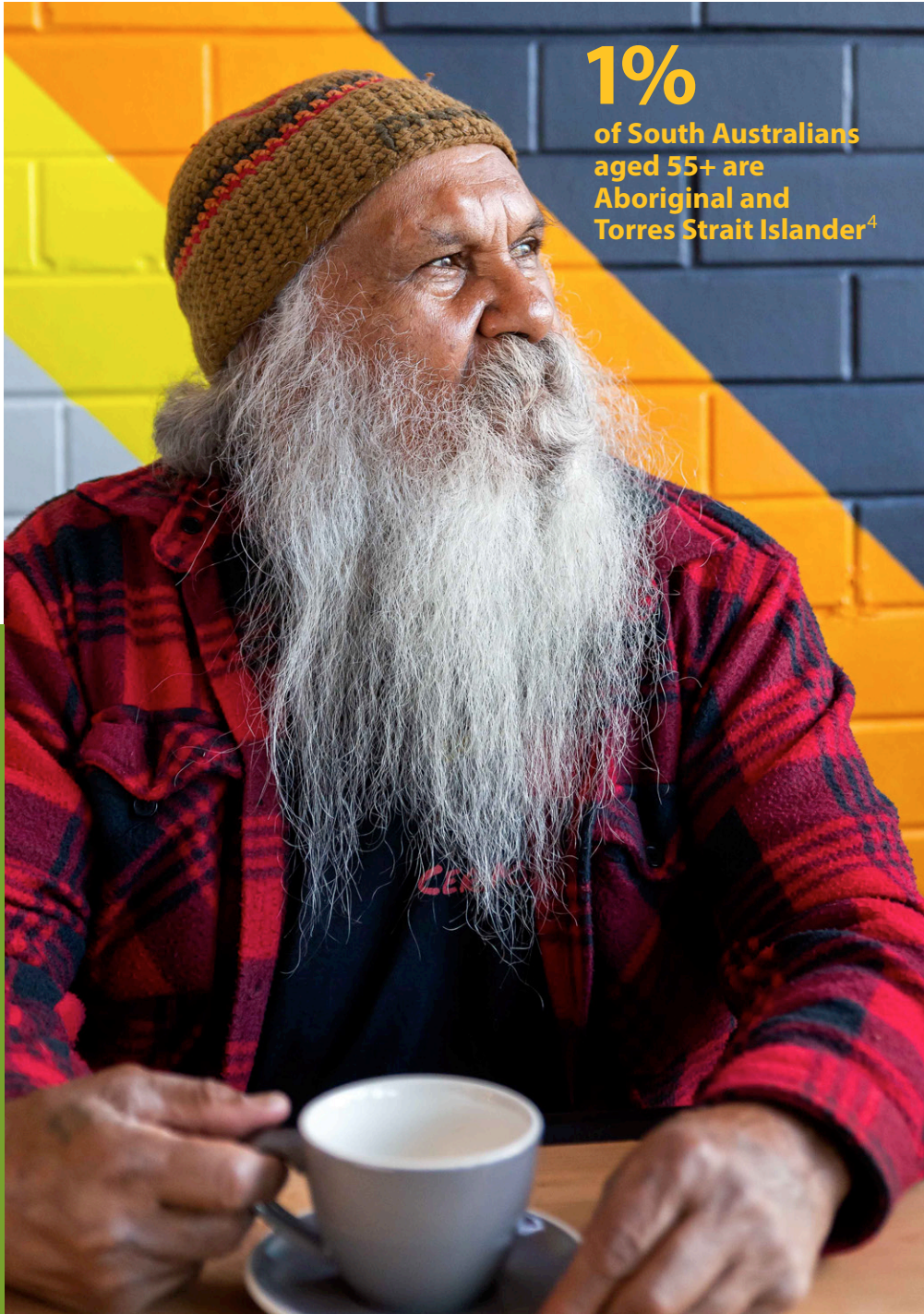
# Snapshot of Ageing in South Australia



Older women are the fastest growing cohort of people at risk of homelessness<sup>6</sup>



More than **26%** of South Australians aged 50+ live in regional SA<sup>2</sup>



**1%** of South Australians aged 55+ are Aboriginal and Torres Strait Islander<sup>4</sup>



LGBTI+ people represent an estimated 11% of the Australian population and are also represented by at least the same proportion in older populations<sup>5</sup>

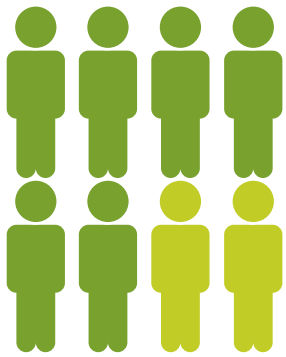


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South Australians are aged 50+ comprising about 39% of the South Australian population<sup>1</sup>

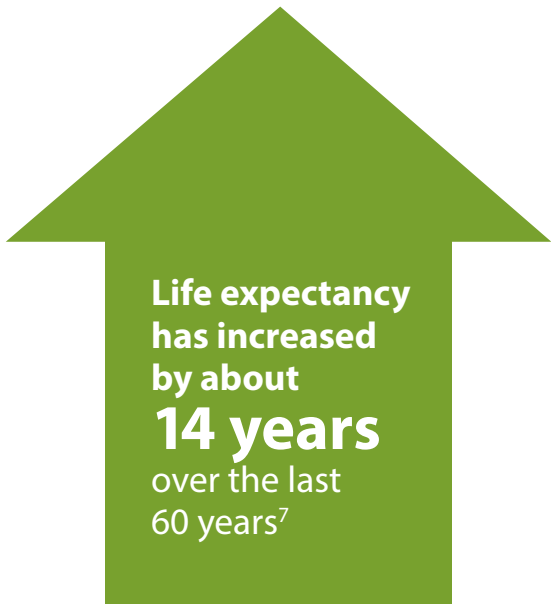
It is estimated that Australians aged over 55 years contribute almost

**\$74.5 billion p.a.** in unpaid caring and voluntary work<sup>8</sup>



**80%** of Australians aged 65+

find it difficult to keep up with tech changes<sup>9</sup>



Life expectancy has increased by about **14 years** over the last 60 years<sup>7</sup>



In 2020-21, around four in ten (41.8%) Australians aged 65 years or over met the physical activity guidelines, but it declines steadily as we age<sup>10</sup>



**32%**

of the population of South Australians aged 50+ were born overseas, and 16% of these in non-English speaking countries<sup>3</sup>



# Ageing in 2023

In the words of older South Australians, ageing is a time of freedom, experience, joy, enlightenment, good health and being active. Conversely, it is also a time of pain, ill health, feeling invisible, loneliness, uncertainty, financial insecurity, and feeling disrespected and discriminated against.

People aged 50 years and over comprise approximately 39% of South Australia's population.<sup>11</sup> This is predicted to increase to 47% by 2041.<sup>12</sup> And the age group that used to be lumped together as 60+ now includes increasing numbers of people in their 80s, 90s and 100s. There is increasing recognition of the rich and wonderful diversity amongst older people, of culture, experience, identity, relationships, gender, interests and beliefs.

Our society has worked hard to achieve longer and healthier lives — both a medical and a social triumph. Despite this, older South Australians continue to face very real and significant challenges, including inadequate services and infrastructure to grow older in regional South Australia, cost of living pressures, social and digital exclusion, unaffordable and inaccessible healthcare, housing stress and homelessness and diminishing employment opportunities.

COTA SA unequivocally believes that ageism underpins many of these issues and the inequity experienced by older people, and that overcoming ageism will be one of the greatest enablers to ageing well.

Much needed initiatives are required to build a better safety net to transform attitudes, systems, services and policy so that the South Australian community embraces our longevity optimistically, productively and fairly. In a time where our society focuses on providing better opportunities for future generations to age well, it becomes ever more important to focus on older South Australians and how they are faring today.

As the State Government prepares its 2023/2024 budget, COTA SA urges the government to address the particular and unique needs and aspirations of older citizens. This can best be done holistically, that is, approached as a whole government aspiration to plan for, set policy, design services, measure results and report on how older people are faring.

COTA SA looks forward to discussing the shape and nature of the State Government's response to older South Australians.





# PRIORITY ONE

## Cost of Living and Financial Security

(SEE PAGE 16)

### WE RECOMMEND THAT:

1. The State Government provide *additional* funding to meet the growing demand for financial counselling services and provide additional financial counselling outreach services targeted at older women in financial hardship.  
**Cost: \$390,000 per annum**
2. The State Government introduce a targeted energy efficiency strategy for public and community housing tenants for a period of four years to encourage modifications, retrofitting and appliance replacement.  
**Cost: \$41 million over four years**
3. The State Government increase energy concessions for low income households by 25% in 2023–24 and another similar rise in the following year to acknowledge the significant jump in retail energy costs.
4. The State Government invests in developing innovative strategies to increase employment opportunities for people 50 years and over in South Australia, tapping into COTA SA's expertise to engage with older workers and employers.
5. The State Government funds a pilot project in regional South Australia to engage older workers and employers to trial new opportunities for mature employment and enterprise in regional areas.

# PRIORITY TWO

## Health and Wellbeing

(SEE PAGE 22)

### WE RECOMMEND THAT:

6. The State Government fund CALD communities to continue delivering the *Strength for Life* program in their communities.  
**Cost: \$120,000 per annum would support 8–10 groups**
7. The State Government fund the expansion of in-home health and rehabilitation services that reduce unnecessary hospital admissions, unplanned hospital readmissions and emergency department presentations.
8. The State Government fund the provision of free paramedic services for those receiving a full Age Pension.
9. The State Government increases funding for public dental services, including transport for older people to attend dental appointments.
10. The State Government fund a health promotion initiative that raises public awareness of the importance of oral health to older people and its impact on general health.



# PRIORITY THREE

## Ageing in Regional South Australia

(SEE PAGE 26)

### WE RECOMMEND THAT:

11. The State Government commissions the development of an *Ageing in Regional South Australia* strategy.  
**Cost: \$200,000**
12. The State Government fund COTA SA to establish a *Regional Engagement Program* to work with older people and stakeholders in regional areas to promote ageing well, build local capacity and supports for people to remain in their community as they age.  
**Cost: \$180,000 per annum**
13. The State Government secure ongoing funding for the Community Passenger Networks across regional South Australia, including partnering with the Australian Government to offer ongoing block funding for community transport providers, in line with Recommendation 32 of the Royal Commission into Aged Care.
14. The State Government provide additional funding to promote knowledge of the community transport options available to older people in regional areas.
15. The State Government address the critical shortage of health practitioners in regional areas with strategies and investment to entice and support health care professionals to reside in regional areas, and to upskill or reskill mature-age workers to work in healthcare.

# PRIORITY FOUR

## Housing

(SEE PAGE 32)

### WE RECOMMEND THAT:

16. The State Government make a further financial commitment to grow or improve public housing stock, in order to offer a secure, affordable tenancy option for older people who are homeless or at risk of homelessness.  
**Cost: \$177 million over four years**
17. The State Government establish a specialised advocacy and housing service, based on the *Home at Last* model, that assists vulnerable older people in housing stress to secure ongoing housing.  
**Cost: \$1.25 million per annum**



# PRIORITY FIVE

## Social Connections and Digital Inclusion

(SEE PAGE 34)

### WE RECOMMEND THAT:

18. The State Government provide funding to COTA SA's *Rainbow Hub* to safeguard its future of providing a platform for LGBTI+ people aged 50+ to connect and share their stories, advice, feedback, and advocacy, including in regional South Australia.

**Cost: \$150,000 per annum**

19. The State Government fund a digital inclusion strategy, including outreach programs to raise awareness of digital facilities available, understand barriers in the use of services, and guarantees of access to public internet sites, with a focus on older people from CALD and refugee communities.

**Cost: \$120m over three years** (in line with previous funding commitments)

20. The State Government match the Australian government's contribution to digital literacy programs for over 50s delivered via the *Be Connected* grants program, on a pro-rata basis for South Australia.

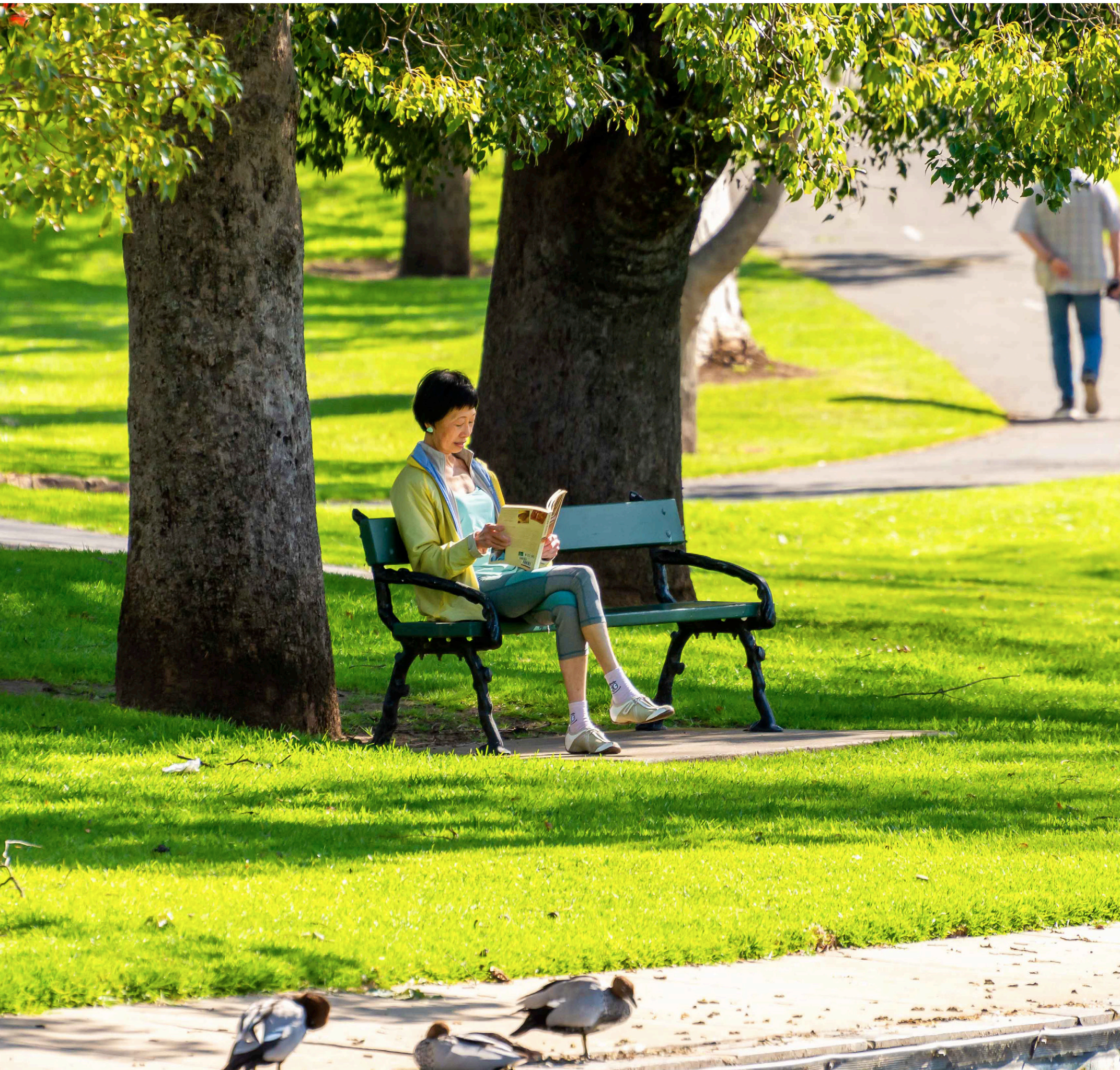
**Cost: \$700,000 per annum**

21. The State Government fund COTA SA to deliver peer education to increase public transport use that includes identifying barriers and assisting people to master digital applications.

**Cost: \$120,000 per annum**







# Keeping our focus on climate change

Older South Australians have a deep commitment to reduce the severity and impact of climate change for today's community and for future generations. The adverse effect of climate change on the health of the community, including older people and vulnerable people is evident in the rising cost of energy, heat-related ill health and extreme weather events. Among other measures this can be mitigated by improved public and community transport, more energy efficient homes and an expanded tree canopy in our suburbs and towns.

COTA SA takes the threat of climate change seriously and our passionate Climate Change Group is focussed on the actions that can be taken at a policy, organisational and personal level that tackle climate change. This budget submission details proposals across the five areas which will also have a significant, positive impact on climate change. To ensure we continue to keep a focus on climate change, we have denoted these proposals with the symbol below.





# PRIORITY ONE

## Cost of Living and Financial Security

Cost of living pressures are very real and very difficult for older people on low and fixed incomes whose only option to balance a budget is to cut spending — and often on critical things like food, healthcare and staying in touch with friends and family. We have heard from older people that they often leave their homes for long periods at a time to seek public places, such as shopping centres, that offer heating and cooling, as they cannot afford to run these appliances in their own home. Others will stay at home because they do not have the money to go out, despite their home being unsafe or uncomfortable. These considerations impact on wellbeing and social connection.



### PROPOSAL: FINANCIAL COUNSELLING SERVICES FOR OLDER WOMEN

There is rising disadvantage among many older women because of the accumulation of inequality throughout their lifetimes. Older women are more likely to have lower levels of superannuation, little or no equity in a home and negligible savings for later in life. In addition, older women are less likely to have a financial plan. In fact, they tend to underestimate their longevity, causing them to be somewhat unprepared for their ageing.<sup>13</sup>

A significant consequence of this lifetime of disadvantage is an increased risk of housing stress and homelessness. Women with little or no savings or superannuation and who are renting, are vulnerable to homelessness as soon as they are unable to work.<sup>14</sup> Between 2011 and 2016 the number of older women who were homeless in Australia increased by more than 30% and this number is rising, with single women the most vulnerable.<sup>15</sup>

Financial counselling services are important for many women for support, education and strategies to manage their finances, and timely referral to other services. The South Australian Financial Counsellors Association reports that early referral and prompt action on debts is fundamental to assist women who are facing financial insecurity.

With cost of living rising, financial counselling services are stretched, with most having waiting lists of two weeks or more and others forced to close the list to new clients. Whilst there is ongoing funding through the Department of Human Services and the Australian Government Department of Social Services, the amount has not increased to match demand.

COTA SA proposes that funding is increased for financial counselling services to better meet the demand and to reach out to older women who may not know of, or made use of, support and emergency assistance.

### RECOMMENDATION

**The State Government provide *additional* funding to meet the growing demand for financial counselling services and provide additional financial counselling outreach services targeted at older women in financial hardship.**

**Cost: \$390,000 per annum**



**PROPOSAL:**  
**ENERGY EFFICIENT HOMES**



For the double benefits of reducing cost of living pressures on households and mitigating climate change, it is imperative that thermal efficiency of public and private rental properties be improved.

South Australian energy efficiency programs, such as the *Retailer Energy Productivity Scheme* (REPS), offer incentives to households for retrofitting houses and appliance upgrades. The priority group for such subsidies are low-income households. The evidence to date however is that there is lower uptake of such programs in areas with higher proportions of rental housing.<sup>16</sup>

The levers for improving thermal efficiency are different for public and private rental housing.

In public and community housing the State Government recently committed to address the backlog of maintenance issues in public housing but there was no direction to prioritise energy efficiency. There is also no outreach program to encourage greater use by tenants or community housing providers of the REPS incentives.

COTA SA proposes that there be *additional* funding to the regular maintenance budget for public housing for energy efficiency programs available to public and community housing tenants. This would include active engagement of older tenants in making better use of REPS subsidies for energy efficient appliances or modifications.

**RECOMMENDATION**

**The State Government introduce a targeted energy efficiency strategy for public and community housing tenants for a period of four years to encourage modifications, retrofitting and appliance replacement.**

**Cost: \$41 million over four years**

**PROPOSAL:**  
**INCREASING ENERGY CONCESSIONS**

COTA SA welcomed two measures in 2022 to create cost of living relief — the extension of free public transport on a 24/7 basis and the one-off doubling of the cost of living concession. These measures do provide some relief for older South Australians, however with inflation now more than 7% (as at December 2022) and the federal budget predictions in October 2022 that retail electricity costs will increase by 56% over the next two years and with retail gas prices also predicted to increase, more is needed to provide maximum support to older South Australians who need it most.<sup>17</sup>

Energy price increases significantly impact on those with low incomes, particularly those who are renting and those who can do little to improve the energy efficiency in their homes. The State Government's energy concessions make a modest but important difference. The concession is currently \$241.63 per annum.



An average energy bill in South Australia is \$400 a quarter, or \$1,600 per year.<sup>18</sup> The 7–8% inflation increases alone would add an additional \$112 a year in energy costs to households, let alone the predicted much larger cost rises for electricity and gas.

We urge the State Government to continue with initiatives that will help all South Australians on low and fixed incomes through the current alarming increase in the cost of living.

In the immediate term, the State Government could ease the cost of living pressure on older people, and others on low incomes, by increasing the concession for energy costs. In the longer term the concession review underway will hopefully address the inbuilt inequalities in the concession arrangements.

**RECOMMENDATION**

**The State Government increase energy concession for low income households by 25% in 2023–24 and another similar rise in the following year to acknowledge the significant jump in retail energy costs.**



WHAT WE HEARD FROM OLDER SOUTH AUSTRALIANS

*"I receive Jobseeker payments from Centrelink and although having a safety net is a godsend, it just isn't enough to survive on. Between rent, food, groceries, medication, monthly and quarterly expenses, I am forced to make decisions on a daily basis about what to do..."*

*"As a widow and using up a portion of my superannuation in paying to live in my fully owned unit I am deeply concerned about how I am going to continue to live here."*

*"If my situation changes, like if my relationship status changes and I need to stop living with my partner, there are minimal options in the local area, as I'm remote. So this affects my quality of life. If I was in an abusive or unhealthy relationship for example, I would have to put off leaving it because I would have nowhere to go."*



PROPOSAL:  
SUPPORTING OLDER PEOPLE IN  
EMPLOYMENT

The impacts of ageism are felt in many areas of life for older people, including in employment. It is a fact that many employers are reluctant or unwilling to hire anyone over the age of 50<sup>19</sup> and employer myths about older workers abound<sup>20</sup>. At a time when cost of living pressures are high, older workers aged 50+ are overrepresented in both long term unemployment and underemployment, and employers in every sector crying out for workers, there is a need for a fundamental rethinking of workforce participation and retirement.

The adverse effects of unemployment and underemployment for older South Australians are many and well known. They include increased social exclusion, financial insecurity, lower self esteem and, for some, increased risk of poverty and homelessness. These impacts are acutely experienced by a growing number of older women who are also susceptible to other forms of discrimination. It is critical that there are strategies to support older people to find pathways back to work.

There is no current focus on older workers in South Australia. This is evident through the discontinuation of DOME, a specialist employment service to older workers which lost its funding in 2020<sup>21</sup>. Focussing on employment for older people will reap benefits for South Australia well beyond wellbeing outcomes, with research showing that a 5% increase in the

workforce participation of people over 55 would add \$48 billion dollars to the Australian economy<sup>22</sup>. This can be achieved through the retention of older workers in the workforce and by supporting older South Australians to re-enter the workforce after a period of leave.

Fundamental to achieving these outcomes is to tackle age discrimination in the workplace<sup>23</sup>, support businesses to adopt flexible working arrangements and to facilitate proactive access to reskilling and upskilling. An outstanding opportunity already exists for the State Government to fund a pilot project in regional South Australia to create proactive opportunities for mature employment. The confluence of a shortage of a workforce across many regional South Australian areas, including in health and aged care, and an interest among some older people to move to regional areas provides the conditions to investigate the work required to support the upskilling, reskilling and workplace flexibility to create these employment opportunities for older people.

RECOMMENDATION

**The State Government invests in developing innovative strategies to increase employment opportunities for people 50 years and over in South Australia, tapping into COTA SA's expertise to engage with older workers and employers.**

RECOMMENDATION

**The State Government funds a pilot project in regional South Australia to engage older workers and employers to trial new opportunities for mature employment and enterprise in regional areas.**



# PRIORITY TWO

## Health and Wellbeing

Good health is a high priority for older South Australians. There is growing awareness among older people that they need to engage more with physical activity and other good health initiatives that have a positive impact on physical health and social connections. Just as important is access to timely and high quality health and care services.



### PROPOSAL: PROMOTING HEALTHY COMMUNITIES THROUGH STRENGTH FOR LIFE

Physical activity is incredibly important to older people's health and wellbeing. *Strength For Life* is COTA SA's own participant-centered, progressive strength training program that enables older people to be physically active, remain independent, increase mobility, reduce risk of falling and improve capacity to undertake daily tasks. *Strength for Life* sessions also facilitate social connection. Achieving these outcomes enhances mental health, improves health literacy, reduces the rate of hospitalisation and connects participants with healthcare for concerns that are otherwise undetected or untreated.

The culturally and linguistically diverse (CALD) arm of *Strength for Life* has gathered momentum since 2021 and the greatest interest has been expressed by organisations that support new and emerging community members. Many in newly-arrived refugee communities have endured displacement and enforced migration. COTA SA has adopted a co-design methodology with several organisations to tailor the *Strength for Life* program to suit the specific needs of each community, including accessibility and cultural appropriateness.

A significant barrier for CALD community members to participate in *Strength for Life* is

cost, even a modest cost, due to their very low incomes. Consequently, CALD leaders have explored funding opportunities and some have received grants that enable them to establish *Strength for Life* in their community. Funding assists with the major cost of engaging a suitably qualified instructor, as well as regular hire of a culturally appropriate venue, and the purchase of equipment.

The older CALD cohort is one of the most disadvantaged when it comes to health literacy. *Strength for Life* is an important touchpoint for many older people to establish a healthy fitness regime and connections in their community. Additional funding would provide continuity for CALD communities that have established programs but are at risk of discontinuing once funding comes to an end. Funds would be allocated on a needs basis to ensure some of our most vulnerable CALD community members maintain personal health and wellbeing.

### RECOMMENDATION

**The State Government fund CALD communities to continue delivering the *Strength for Life* program in their communities.**

**Cost: \$120,000 per annum would support 8–10 groups**





## WHAT WE HEARD FROM OLDER SOUTH AUSTRALIANS

*“As my strength improves so does my confidence, self-esteem, and positivity ... anything is possible! So, if you have been looking for an inclusive, friendly way to increase your wellbeing and quality of life I heartily recommend the Strength for Life program.”*

*“When I heard about Strength for Life, I knew straight away that this program fits in so well with our community. It promotes the idea of active ageing and keeping strong social connections, which is greatly beneficial to our seniors who love to gather and participate in activities with their friends. The program also pushes for independence and promises enrichment in the lives of our community members. Overall, apart from the physical benefits of better balance and increased strength and general wellbeing I have noticed how much they have enjoyed their social connections, getting together in this fun and interactive way but at the same time being able to do their own workouts every week.”*

### PROPOSAL: EXPAND IN-HOME HEALTH AND REHABILITATION SERVICES

Older Australians are significant and growing users of acute health services. In the four years leading up to 2016-17, the average number of people aged 65-74 who were discharged from or died in hospital increased by 6% per year.<sup>24</sup> In South Australia in 2020-21, 57% of public hospital discharges and 64% of patient days were for people aged 55 and over.<sup>25</sup> A first admission to hospital results in a higher risk of avoidable rehospitalisation<sup>26</sup> particularly in older people. For example, more than one in four (28.2%) discharged hospital patients who were receiving the higher levels of home care (3 and 4) presented to an emergency department within 30 days and 38% of home care recipients had an unplanned hospitalisation in a 12-month period.<sup>27</sup>

Admissions and readmissions to hospital can be stressful for older people and their families, and places strain on an already stressed tertiary health system. While some are related to real and serious health concerns, there are instances where readmissions could be avoided through appropriate discharge planning and improved clinical management delivered outside of the hospital system.<sup>28</sup>

Initiatives such as *My Home Hospital*, *Extended Care Paramedics*, *Priority Care Centres*, *GEM@Home* and the *SA Virtual Care Service* are important services that provide high quality and safe care in homes. So too are services that assist older people to rehabilitate at home and in their community, such as *Rehabilitation in the Home*.<sup>29</sup>

The range of in-home health and rehabilitation programs provided by the Local Area Health Networks is wide but access to them depends to some extent on place of residence and the knowledge of the local GP. Given the prevalence of older people using tertiary health services, and the feedback COTA SA receives about people wanting better control of their own health and patient journeys, we urge:

- the expansion of in-home health and rehabilitation services, including virtual care, that reduce unnecessary hospital admissions including emergency department presentations, and unplanned hospital readmissions,
- more emphasis on self-management and peer processes that will substantially reduce the cost of treating patients with long term health conditions.<sup>28</sup>

### RECOMMENDATION

**The State Government fund the expansion of in-home health and rehabilitation services that reduce unnecessary hospital admissions, unplanned hospital readmissions and emergency department presentations.**

### PROPOSAL: FREE PARAMEDIC SERVICES

Ambulance services go well beyond the historic function of taking people to and from hospital and are now an integral part of the public health triage and intervention system. Older people are a key customer group of this service however, the cost of ambulance call outs is a barrier for many in using this important service. COTA SA has heard reports that some older people will choose not to call an ambulance, even if their health concern is serious, because they cannot afford the call out fee.<sup>30</sup>

South Australia is out of step with making paramedic services affordable for older people. South Australia's emergency ambulance call-out fee is the second highest in the country and one of the last states to provide free ambulance services to groups of older people.<sup>31</sup> Free paramedic services for full Age Pension recipients would help remove the cost barrier to access this vital, first response public health service.

### RECOMMENDATION

**The State Government fund the provision of free paramedic services for those receiving a full Age Pension.**

### PROPOSAL: SUPPORTING GOOD ORAL HEALTH CARE

Poor oral health has significant 'knock on' effects for other health issues such as heart disease, poor nutrition, isolation and depression. 'Frail older people' have been identified in the State Government's *Oral Health Plan 2019-2026*, but there continues to be a lack of awareness about the central place of good oral health care in general health.

Older people cite cost as the major barrier to accessing private dental services. Improved access to public dental services including in residential aged care and regional South Australia, is fundamental to the periodontal health of older South Australians. Affordable and accessible transport to dental health services is also important.

Affordable and timely access to oral health services must be complemented by contemporary oral health promotion with a strong focus on prevention strategies that account for the dental and lifestyle characteristics of older adults, and quality of life issues associated with poor oral health, such as malnutrition.<sup>32</sup>

### RECOMMENDATION

**The State Government increases funding for public dental services, including transport for older people to attend dental appointments.**

### RECOMMENDATION

**The State Government fund a health promotion initiative that raises public awareness of the importance of oral health to older people and its impact on general health**



# PRIORITY THREE

## Ageing in Regional South Australia

The Australian population is ageing such that by 2040, the proportion of people aged over 65 will increase from 14% to 20% of the population. With more than 165,000 South Australians (26%) aged 50 living in regional South Australia, this 2040 projection has arrived.<sup>12</sup>

Most older people living in our regions regard themselves lucky to be living there and have a strong desire to remain in their community as they grow older. Regional communities benefit from older residents who contribute through volunteer work such as staffing ambulances, tourism, conservation and managing clubs that provide social connection and health benefits. However, regional South Australia is facing challenges as its population ages. These include housing shortages, workforce gaps, local transport problems, inadequate health and aged care services, and digital exclusion.

### PROPOSAL: AGEING IN REGIONAL SOUTH AUSTRALIA STRATEGY

An *Ageing in Regional South Australia* strategy that provides a practical response and long-term investment to the challenges and the possibilities that face our increasingly older regions is required if South Australia is to build strong and cohesive communities. The strategy will identify best practice initiatives in response to critical issues in regional areas, and connect older people, local councils, business, government agencies and community groups.

### RECOMMENDATION

**The State Government commissions the development of an *Ageing in Regional South Australia* strategy.**

**Cost \$200,000**

### PROPOSAL: REGIONAL ENGAGEMENT PROGRAM

To achieve the outcomes of an *Ageing in Regional South Australia* strategy, strong relationships with local government and services will need to be built and sustainable supports and connections established. To facilitate this, COTA SA proposes a *Regional Engagement Program* to work with local government and services, to identify and co-design local action plans that support ageing well and regional capacity building. Building on COTA SA's work already underway on the Fleurieu and Yorke Peninsulas, the program will expand into other regional areas. The program would have an active presence in the regions throughout the year, including through curating ageing well events to prepare and equip older people to stay fit and active, prevent and reverse frailty, problem solve barriers to ageing well, prepare for end of life and increase access to digital technology.

### RECOMMENDATION

**The State Government fund COTA SA to establish a *Regional Engagement Program* to work with older people and stakeholders in regional areas to promote ageing well, build local capacity and supports for people to remain in their community as they age.**

**Cost \$180,000 per annum**







**PROPOSAL:**  
**IMPROVING COMMUNITY TRANSPORT**  
**IN REGIONAL AREAS**

Adequate transport is fundamental for older people to be active in their communities and to maintain purposeful and independent lives connected to family, friends, services, and other interests. In many regional towns there is inadequate, inappropriate, and expensive transport options, often due to underfunded community transport. COTA SA often hears that, “no car equals no life” and reports that people continue driving when they no longer feel confident or safe to do so.

The community transport sector fills a critical gap in areas where there is limited or no public transport, hospital/medical patient or social transport. Some of the key aims of community transport are to ensure no one is transport disadvantaged, socially isolated or prevented from engaging with their community. Further, community transport providers typically provide a door-to-door service and drivers will perform welfare checks with clients if they miss their booked transport. Passenger use of community transport rose 20.3% between 2020 and 2022. This increased usage can be encouraged and supported with increased block funding by both State and Federal Governments. COTA SA acknowledges that the Australian Community Transport Association advocates strongly to federal bodies on behalf of community transport providers to ensure that there is adequate funding to meet community needs.

Where community transport is available, a key barrier for its use is a lack of awareness and understanding of the service including eligibility, timing and where to

find information.<sup>33</sup> Further, the current assessment process that older people must navigate to access a community transport service can be confusing. This could be addressed by community transport providers receiving additional funds to market their services and expand their information networks about travel routes, schedules, connection points, and options if a service is missed. Further, peer education programs, such as COTA SA’s *Moving Right Along* and *Seniors on Board* have improved journey planning, accessibility and safety. A similar program tailored for our regions would assist older people to access and use community transport services.

**RECOMMENDATION**

**The State Government secure ongoing funding for the Community Passenger Networks across regional South Australia, including partnering with the Australian Government to offer ongoing block funding for community transport providers, in line with Recommendation 32 of the Royal Commission into Aged Care.**

**RECOMMENDATION**

**The State Government provide additional funding to promote knowledge of the community transport options available to older people in regional areas.**







## WHAT WE HEARD FROM OLDER SOUTH AUSTRALIANS

**Gloria\*, 85**, lives alone on the Yorke Peninsula, and needed emergency treatment for a severe medical condition. She travelled to the hospital by ambulance and after being treated was deemed fit to go home the same evening. With no taxi, bus or hospital vehicle service at that time of day, Gloria could only walk home. Fortunately, a nurse coming off their shift gave Gloria a lift. This is a sobering reminder of the real and unsafe consequences of the lack of transport infrastructure in regional areas.

*"Doctors rarely stay more than a year. Once you have got used to a doctor and they know your medical history, the doctor leaves and you have to start again with a new doctor. Most of the doctors I have seen have been good, but it feels like a lottery choosing one. If you are diagnosed with anything complex, it usually requires a visit to a specialist. Sometimes they visit locally but otherwise you need to travel to Adelaide."*

*"Give doctors incentive to stay in the country, which may be money, career advancement, or free housing rent."*

*"Care and transport services are spread too thinly. Relying on volunteers to drive isn't sufficient to meet the need."*

## PROPOSAL: IMPROVING HEALTH AND CARE SERVICES

Timely access to local and trusted health and care services, and an opportunity to receive specialist services close to home is of high importance. Many regional areas have a critical shortage of health practitioners and inadequate hospital patient transport. Emergency departments that are left without doctors for days<sup>34</sup>, and the closure of regional clinics due to doctors retiring, resigning, or reducing their hours means older residents are at risk of not receiving adequate health care.

COTA SA welcomes investment in palliative care and support in the regions<sup>35</sup> and urges the government to consider similar investment for the provision of other critical support services that allow older people to age well in their communities. This includes integrated and preventative mental health specialists for older people that have been identified in the South Australian Government's *Mental Health Services Plan 2020-2025*.<sup>36</sup>

COTA SA proposes investment in strategies to address the unstable healthcare system in regional South Australia, including adequate hospital patient transport. Such strategies must entice and support health care professionals, including mental health

staff, to permanently reside in regional areas. This includes exploring opportunities to upskill or reskill mature-age workers to work in healthcare.

## RECOMMENDATION

**The State Government address the critical shortage of health practitioners in regional areas with strategies and investment to entice and support health care professionals to reside in regional areas, and to upskill or reskill mature-age workers to work in healthcare.**



# PRIORITY FOUR

## Housing

Secure housing plays a critical role in the health and wellbeing of older South Australians, but a variety of factors mean that it is rapidly moving out of reach for an increasing number of older people. Housing stress is compounded by ageism, poor health and long periods of underemployment prior to age pension eligibility. Single older women are particularly at risk because of a lifetime of lower wages, lower superannuation, and asset losses in separations. Older LGBTI+ people advise that access to housing as they age puts them at particular risk of homelessness<sup>37</sup>.



### WHAT WE HEARD FROM OLDER SOUTH AUSTRALIANS

*"People on low incomes are being priced out of the market to buy and then rental availability is so scarce they have nowhere to live."*

*"Housing is a basic human need and is getting out of reach for some people. I'm also concerned about the rising number of older women whose marriages end and they become homeless"*

*"If my current landlord decides to sell it will be hard to find a new place. For every one that comes up about 10 - 20 people are going for them and so many are out of my price range."*

#### PROPOSAL: INCREASING PUBLIC HOUSING STOCK

It is well recognised that the demand for social housing far outweighs the supply. This can be addressed in two ways: grow the public and community housing sector (social housing) and replace or renovate houses that are no longer safe or fit for purpose.

COTA SA acknowledges the commitment made by the State Government in the May 2022 budget for 400 new public housing tenancies and improvements to existing public housing stock, over the forward estimates. This reverses the decline in properties held by the SA Housing Authority.

In order to *grow* the public housing sector in response to the immediate pressing need for affordable, secure housing, COTA SA proposes that the initial \$177.5 million budget allocation be augmented by a similar sized spend in this budget. In addition, COTA SA suggests that older age be considered a high-risk factor when deciding allocations or transfers.

#### RECOMMENDATION

**The State Government make a further financial commitment to grow or improve public housing stock, in order to offer a secure, affordable tenancy option for older people who are homeless or at risk of homelessness.**

**Cost: \$177 million over four years.**

#### PROPOSAL: ESTABLISHING A SPECIALISED ADVOCACY AND HOUSING SERVICE FOR OLDER PEOPLE

Rates of home ownership and mortgage-free home ownership by people entering retirement are dropping rapidly, undermining wellbeing in later life. As the likelihood of home ownership or tenancy in social housing falls, an increasing number, from a current 20%<sup>38</sup> of older Australians rely on the private rental market. This is becoming less viable or suitable because it is often unaffordable, sometimes inaccessible or far from services, and often with short-term leases. This results in up to one in five older South Australians at real risk of homelessness.

There is no early intervention service available for older people when they are first at risk of homelessness. When older people are assisted early with housing solutions, the social and financial return is evident in a reduced need for homelessness services, hospital emergency departments, remand centres, and crisis response from police or paramedics.

In Victoria, the Housing for the Aged Action Group's (HAAG) *Home at Last* is a specialised service for older people that provides support and advocacy to secure housing. A recent cost benefit analysis has shown that for the modest investment of \$1.1 million per year, *Home at Last* delivers \$2.4 million in savings each year<sup>39</sup>.

#### RECOMMENDATION

**The State Government establish a specialised advocacy and housing service, based on the *Home at Last* model, that assists vulnerable older people in housing stress to secure ongoing housing.**

**Cost: \$1.25 million per annum.**



# PRIORITY FIVE

## Social Connections and Digital Inclusion

Older people experienced considerable disruption during the COVID-19 pandemic, including to their regular volunteering, physical activity, pastimes and community commitments. There is now a sense of “time is running out” to do what they previously planned to do. While many people have resumed or changed their activities (including to online), for others the opportunities have disappeared or have moved online and out of reach. COTA SA supports work being undertaken by SA Health, including the Meaningful Connections project, to understand the risks and remedies for social isolation and loneliness among older people. Remedies must be preceded by removing barriers to social connections such as access and use of technology, transport, and support when big changes are experienced, such as moving home, retirement or the illness or death of a loved one.



### PROPOSAL: SUPPORTING LGBTI+ PEOPLE AGED 50+ THROUGH COTA SA'S RAINBOW HUB

LGBTI+ people aged 50+ experience additional disadvantage because of continuing experience or fear of prejudice from their peers, communities and professional services. COTA SA conversations with older LGBTI+ people indicate that some avoid or delay accessing services as they grow older in fear of being discriminated against, with some sharing experiences of violence, bullying and criminalisation. Others will “go back into the closet”, withholding information about their relationship status or identity, particularly when moving into residential aged care. This undermines wellbeing and feelings of belonging.

COTA SA's metro-based *Rainbow Hub*, established in 2018, is a valued “home” for LGBTI+ people aged 50+ in South Australia and works to build and strengthen a safe, inclusive and well-connected community for older LGBTI+ people and their supporters. It provides a platform for social connections and helps people make decisions about lifestyle changes that suit them. These outcomes directly link to the strategic priorities of South Australia's *Plan for Ageing Well 2020-2025*.<sup>40</sup>

The *Rainbow Hub* fosters intergenerational connection and has made connections into regional areas. Beyond the engagement and

information activities, the Hub is frequently called upon to provide advice and feedback on proposed legislation or programs, representing the community in consultations.

The *Rainbow Hub* does not have a dedicated and ongoing source of funding. This makes it highly vulnerable with an uncertain future.

Dedicated funding is required to ensure that the *Rainbow Hub* can continue to provide appropriate engagement, peer programs, services, supports and a platform for LGBTI+ people aged 50+ to connect and share their stories, advice, feedback and advocacy, and enable it to grow and develop including into regional South Australia.

### RECOMMENDATION

**The State Government provide funding to COTA SA's *Rainbow Hub* to safeguard its future of providing a platform for LGBTI+ people aged 50+ to connect and share their stories, advice, feedback, and advocacy, including in regional South Australia.**

**Cost \$150,000 per annum.**





**PROPOSAL:  
IMPROVING DIGITAL LITERACY**

People aged 55 years and over have less digital ability than the average, with those aged 65–74 and 75+ scoring significantly lower than the national average when it comes to digital inclusion.<sup>41</sup> Being on the wrong side of the digital divide impacts negatively on quality of life, contributing to isolation and reducing access to services and information.

In 2021 the State Government commenced public consultation on a *Digital Inclusion Strategy* for South Australia with a view to supporting equitable access to digital services.<sup>42</sup> The strategy was completed but not implemented. In the May 2022 budget, there was no dedicated funding to support inclusion strategies.

The new government *did* retain Service SA centres and extended their opening hours for in-person services. In the same allocation though was the cost of further digitisation of government services, making it even more urgent to address digital access for older people.

The Federal Government has made its initial commitment to older persons’ digital learning through the *Be Connected* program, a joint initiative of the Department of Social Services, the eSafety Commissioner and Good Things Foundation Australia.<sup>43</sup> Over a period of six years to 2024 the Federal Government has allocated approximately \$9.4million annually for small grants to community-based organisations to deliver digital skills programs.

Access to digital services presumes digital competency, affordable data plans and devices, and fully accessible State Government websites and information. The Department of Premier and Cabinet (DPC) has responsibility for leading policy reform and delivering

effective platforms for an across government strategic approach to communications, community engagement, cyber security, and digital technology and infrastructure.

COTA SA seeks the implementation of an inclusion strategy led by DPC, the funding to back it in and commitment to improve public access points and digital literacy programs tailored for older people. Such programs need to address the unique barriers that Culturally and Linguistically Diverse (CALD) and refugee communities face to digital inclusion.

In the immediate term, COTA SA proposes that the State Government could match the Federal Government’s grant program allocation to the *Be Connected* program, doubling the small grant pool for digital literacy programs aimed at Australians aged over 50.

**RECOMMENDATION**

**The State Government fund a digital inclusion strategy, including outreach programs to raise awareness of digital facilities and available, understand barriers in the use of services, and guarantees of access to public internet sites, with a focus on older people from CALD and refugee communities.**

**Cost: \$120m over three years**  
(in line with previous funding commitments)

**RECOMMENDATION**

**The State Government match the Australian government’s contribution to digital literacy programs for over 50s delivered via the *Be Connected* grants program, on a pro-rata basis for South Australia.**

**Cost: \$700,000 per annum**



**PROPOSAL:  
ENCOURAGING THE USE OF PUBLIC TRANSPORT**

Adequate transport is fundamental to ageing well, enabling older people to be active in their communities. COTA SA welcomes the government’s decision to provide free metropolitan public transport for Seniors Card holders. Such an investment relieves cost of living pressures for older people in metropolitan areas and provides greater flexibility for when they travel on public transport, and increases social connection and access to services. Further, it gives older people an alternative to driving and thereby contributes to South Australia’s carbon emissions reduction goal.

Even with free public transport, some older people do not feel confident to use public transport because of the digitisation of timetables, ticketing and information, fewer bus stops and no printed timetables at stations.

COTA SA’s *Seniors on Board* program found that the confidence of older travellers is enhanced by community education that helps to navigate travel planning and use. Funding this type of program offers a rich opportunity to build patronage of public transport by older people.

**RECOMMENDATION**

**The State Government fund COTA SA to deliver peer education to increase public transport use that includes identifying barriers and assisting people to master digital applications.**

**Cost: \$120,000 per annum**

**WHAT WE HEARD FROM  
OLDER SOUTH AUSTRALIANS**

*“A lot of education for people just to feel comfortable to even use their phones for general use is needed. People feel the digital world has cut them off from society.”*

*“Often using digital technology is getting too expensive for people to have ready access in the home”.*

*“Social isolation is getting worse for older people”.*

*“Very well presented and informative. Thank you, I hope to make use of public transport more often.” – participant’s feedback for Seniors on Board, a COTA SA peer education program.*

*“There is a lack of data about the needs of LGBTI people. I suspect that the history of discrimination in employment and housing means that LGBTIQ+ people in SA are possibly more affected by housing availability than the general population with trans people the most vulnerable. But no-one disaggregates their data to identify this group of people and where there is no data there tends to be no policy response.”*



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A photograph of four older adults sitting on a park bench. From left to right: a man in a blue button-down shirt and light-colored trousers, a woman in a bright yellow-green jacket over a blue top and grey leggings, a woman in a teal zip-up jacket and dark trousers, and a man in a white hoodie and dark trousers. They are all smiling and looking towards each other, engaged in conversation. The bench is set outdoors on a paved path, with a large tree trunk behind them and a grassy park area with other trees in the background. The lighting suggests it's a sunny day.

38 COTA SA | STATE BUDGET SUBMISSION 2023–24



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