

State Budget Submission
2024–25





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. 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 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

Our key recommendations have been shaped by our consultation with thousands of older South Australians about the experiences and challenges that impact their everyday lives.

- Improving access to health and community connections for older South Australians
- Ensuring housing security for older South Australians
- Enabling older people to age well in regional South Australia

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.

State Budget 2024/25

Submission Recommendation summary

Priority	Recommendation	Budget Impact
Improving access to health and community connections for older South Australians	Remove barriers to accessing urgent paramedic care for older South Australians by providing free ambulance for South Australians receiving the full Age Pension.	\$19-43m before efficiency savings are applied.
	Develop public awareness program to complement the free ambulance initiative to provide education on appropriate ambulance usage and alternative pathways for receiving urgent and non-urgent healthcare and assistance.	\$500,000
	Improving an older person's health outcomes and patient care quality and safety by investing in an enhanced Electronic Patient Records and billing system that will improve SA Ambulance's access to patient information resulting in best practice triage and timely appropriate care outcomes.	To be scoped by SA Health with SA Ambulance Service
	Empower older and younger members of our rainbow communities to strengthen wellbeing by providing sustainable funding for an LGBTI+ intergenerational peer support program promoting mental health and addressing suicide prevention.	\$300,000 per annum
Ensuring housing security for older South Australians	Invest in implementing recommendations of the Improving housing security for older women taskforce report.	To be scoped by the Department of Human Services
	Establish a specialist advocacy and housing service, based on the Home at Last model, that assists vulnerable older people in housing stress to secure ongoing housing.	\$1.1 million per annum.
	Ensure every government-led / Renewal SA residential development includes a proportion of social housing, which includes reviewing the inclusionary zoning policy, to provide better outcomes for those in need of secure housing, particularly older people.	Budgeted as part of each project cost plan
	Provide targeted Government subsidies to attract Build- to-Rent developers and operators to South Australia to increase the supply of affordable rentals available to older people.	\$70m estimated
	Make a significant further financial commitment to grow public housing stock, in order to bridge the gap between demand and supply for social housing for older people who are homeless or at risk of homelessness.	\$200-\$600k per home

Priority	Recommendation	Budget Impact
Enabling older people to age well in regional South Australia	Leverage the State Government's transport review (due to commence July 2024) to undertake a gap analysis of regional transport demand and current infrastructure and engage COTA SA's The Plug-in to work as an extension of the review team to engage specifically with the older populations in our regions around their specific transport requirements.	\$75,000 estimated
	Pilot innovative, place-based transport services in a regional area to test their feasibility, viability and scalability to support the independence of older people living in regional South Australia.	To be scoped by the Department for Infrastructure and Transport based on State Transport Review findings
	To make it easier for older people to find information about current transport options, Department of Infrastructure and Transport should develop and house a central register detailing transport options by regional area and providing information such as eligibility, travel routes, schedules, connection points, and options if a service is missed.	To be scoped by the Department for Infrastructure and Transport
	Lay the foundations for integrated virtual healthcare services for older people in regional South Australia by addressing the digital infrastructure gaps to online and mobile connectivity, and invest in adequate programs that will support older people to use their digital devices with confidence.	To be scoped by the Department of Premier and Cabinet



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The costs pensioners need to pay for ambulances are huge.

Rajlakshmi's story

My husband and I are lucky as we have support from each other. But there are many people in my neighbourhood where I feel, 'if they have a fall, who is going to be there?'. They wouldn't get the help they need immediately.

My neighbour on the left is a pensioner and lives alone. He falls a lot and I check on him daily. There have been several occasions now where I have been concerned about his health and wanted to call an ambulance for him. But my husband and others caution me as it is too expensive. I never know what to do. It's a huge premium that pensioners need to pay.

These issues make me worried about the elders in my area. Single females, people living on their own, people with mobility issues, how does anyone know if they need help?

For us, we can't afford to pay for cover. You weigh up the cost, but you could spend all this money to have cover and still an ambulance may not come!

If there were no ambulance fees that would alleviate the concerns I have about calling for one, but I'd also be concerned about the time it would take to get to me.

PRIORITY:

Improving access to health and community connections for older South Australians

Health is a high priority for older South Australians. However, it is a stark reality that for some older people in our communities, the connections and ability to access essential health services are out of reach.

There is growing awareness among older people that they need to take direct action to promote their wellbeing through a range of physical and social activities. Such activities not only have a positive impact on wellness, they also provide opportunities to connect with others in their communities, decreasing social isolation and loneliness.

Just as important is access to timely and affordable healthcare services, including ambulance transport. COTA SA is aware that many older people are experiencing cost of living pressures and difficulties accessing the health and wellbeing services that they need, which has negative impacts on their safety and quality of life.

Ambulance 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 and are more likely to need an ambulance in their later years. This need often comes at a challenging time where older people have limited access to funds, limited capacity to advocate for themselves and deteriorating health conditions.

The cost of ambulance call outs is a barrier for many in using it. 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 fee¹. With the current cost of living pressures, these stories are becoming more commonplace, which is concerning.

Free ambulance services would help remove the cost barrier to access this vital, first response public health service, and would remove the burden of complex paperwork and hardship appeals for older people and

South Australia is out of step with the rest of the country in making paramedic services affordable and accessible for older and vulnerable people. South Australia's emergency ambulance call-out fee is one of the highest in Australia and one of the last states to provide free ambulance services to groups of older people.

Data from other Australian states can provide reassurance that making ambulance services free in South Australia will **not** result in an enormous and ongoing increase in call-outs or hospital admissions. For example, a study found that the introduction of universal access under the Community Ambulance Cover program in Queensland has not had any significant independent long-term impact on demand overall. Reduction in long-term growth has been attributed to a public awareness program to provide education on appropriate use of ambulance and alternative pathways for receiving urgent and non-urgent healthcare and assistance.

Further efficiencies and a better patient experience could be achieved through the implementation of an **Electronic Patient Records** system. An Electronic Patient Records system is crucial to the transfer of information to first responders, allowing them to effectively understand and address patient needs, linking to digital hospital records to provide access to critical patient data. Such a system would also streamline patient relationship management and billing and would achieve efficiencies in current administrative practices so that these funds could be reallocated. This would ultimately provide a more affordable and accessible service for community members, including older people, and lead to significant improvements in the triage system, linking people to urgent health supports and reduce the pressure on our hospital system.



Mental health among older LGBTI+ people

Supporting our Rainbow Community members to connect with services, information and one another is a key priority for COTA SA. LGBTI+ people aged 50+ experience additional disadvantage because of continuing experience or fear of prejudice from their non-LGBTI+ peers, communities and professional services. COTA SA's 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.

While there is an increasing focus by the State Government on identifying the needs and celebrating the diversity of LGBTI+ people, there is mounting evidence that LGBTI+ community members need much more support to thrive. It should be of great concern to the State Government that the National Study of Mental Health and Wellbeing found that LGBTI+ people across all ages experience mental ill health at rates two times to greater than four times higher than the general population² and have a much higher risk of suicidal behaviours³.

COTA SA's *Rainbow Horizons* project, supported by Office for Ageing Well, SA Health explored ways of supporting older LGBTI+ people to engage in end-of-life planning and management, including co-designing an intergenerational compassionate community model. A key learning from this project was that an intergenerational model of peer support helped to build community capacity and inclusion, however systemic and ongoing financial support is needed to enable communities to coordinate activities and volunteers, provide training and sustain connections.

There is enormous opportunity to expand the compassionate community model to build LGBTI+ intergenerational communities at all stages of life. An LGBTI+ peer support program for community by community, would allow for one-on-one mentoring, group events and qualified professionals to provide tailored support around significant life events and decision points. Such a model would have an impact on mental health and wellbeing outcomes for the LGBTI+ community.

Action required to improve the health outcomes of older South Australians.

COTA SA recommends the State Government **improves access to health and community connections** for older South Australians by:

- removing barriers to accessing urgent paramedic care by providing free ambulance for South Australians receiving the full Age Pension

COST: Between \$19-43m (before efficiency savings are applied)

- developing a public awareness program to complement the free ambulance initiative to provide education on appropriate ambulance usage and alternative pathways for receiving urgent and non-urgent healthcare and assistance.

COST: \$500,000

- improving an older person's health outcomes and patient care quality and safety by investing in an enhanced Electronic Patient Records and billing system that will improve SA Ambulance's access to patient information resulting in best practice triage and timely appropriate care outcomes.

COST: To be scoped by SA Health with SA Ambulance Service

- Empower older and younger members of our rainbow communities to strengthen wellbeing by providing sustainable funding for an LGBTI+ intergenerational peer support program promoting mental health and addressing suicide prevention.

COST: \$300,000 per annum

1. <https://indaily.com.au/news/2022/03/08/ambulance-call-outs-should-be-free-community-service-groups/>

2. National Study of Mental Health and Wellbeing, 2020-2022 | Australian Bureau of Statistics (abs.gov.au)

3. New National Mental Health Data Confirms Need for Greater Focus on LGBTIQ+ Mental Health and Wellbeing - LGBTIQ+ Health Australia



My housing situation is not secure. I don't know what's around the corner, all I can do is keep living until somebody says I've got to go.

Gayle's story

I live alone and rent a flat in Adelaide's north-eastern suburbs.

I love where I live, it's a great place that suits my needs. My sisters live nearby and I am well-connected to transport, including through the local council's community bus. It's important to me to live close to resources as I don't drive.

As a renter, there is no certainty or security. I worry that if my landlord's circumstances change, then my house would be sold or the rent increased significantly and I would have nowhere else to go.

I live minimally without much stuff, so I don't have to pack up much if I had to move.

I would find it hard to afford a new rental at the current market prices on a pension. I'd have to move to Queensland where my children live, but they have children, work and their own lives and I don't know what the rental market is like in Queensland. It wouldn't be an ideal situation.

There should be more public housing, like we used to have in the 1950s with the SA Housing Trust. People could stay in a home until they went into aged care or passed away and then somebody else who needed it could move in. They could put things on the walls and make a house a home, you can't do that with a private rental.

Older people need more housing certainty and security.

PRIORITY:

Ensuring housing security for older South Australians

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.

Most older people want to stay in their own homes as they age. To enable this to occur, they need housing that is affordable, adaptable, accessible and close to amenities. Older people also value access to a diverse range of housing options including private rental, owner-occupied properties, retirement village living, residential parks, lifestyle villages, social housing and residential aged care.

There are growing numbers of people entering retirement and still paying a mortgage or renting, creating insecurity and undermining wellbeing. With demand for social housing outstripping supply, an increasing number, currently around 20%⁴ of older Australians rely on the private rental market. This is becoming a less viable option because it is increasingly unaffordable, does not provide security of tenure, and application processes can be highly competitive and disadvantage older, digitally excluded tenants.

It is well documented that older women are particularly at risk of housing stress and experiencing homelessness due to a lifetime of lower wages, lower superannuation, and asset losses in separations.

Housing security for older women

COTA SA was proud to be a member of the State Government's Housing Security for Older Women Taskforce, whose recommendation report, *Improving housing security for older women*⁵, was released by Minister for Human Services, Nat Cook, in December 2023. The report includes 40 recommendations for

short and long term solutions to the housing crisis across four focus areas including social housing, private rental, services and land use and new supply models.

Members brought significant experience and knowledge to the table to identify workable solutions to this issue. COTA SA acknowledges the progress the State Government has made to address some of the recommendations in the report to date, and we would like to see even more action taken, backed by significant additional funding so that this issue can be addressed in a systemic and sustainable way.

One of the recommendations of the report was to encourage build-to-rent projects across South Australia to increase the supply of affordable rentals available to older people.

COTA SA believes there is an opportunity for the government to provide targeted subsidies to attract more build-to-rent developers and operators to the state, to dramatically increase the supply of quality, secure and affordable rental housing, including for older South Australians.

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.

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 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 year⁶. Adaptations of this model have been implemented in Queensland with a specific focus on older women⁷.

Accessible and affordable housing options for older people

We must increase our stock of affordable and social housing in sufficient numbers to address the housing crisis. The South Australian Council of Social Service (SACOSS) calculates that around 400 new social housing dwellings must be built each year to maintain current social housing rates and calls for an additional 1,000 dwellings be built per year to increase stock⁸. COTA SA supports the advocacy efforts of SACOSS in asking for further financial commitment to increase social housing supply in order to offer a secure, affordable tenancy option for older people who are experiencing homelessness or at risk of homelessness in South Australia.

The *Improving housing security for older women* report recommendation 1.11 is to, "review the inclusionary zoning policy to include and encourage social housing supply as part of larger developments of public-owned land."

We see this is an important opportunity to provide better outcomes to those most in need of secure housing in our community, particularly older people.



Action required to improve housing security for older South Australians.

The State Government plays an essential role in increasing older people's access to affordable and secure housing. We recommend the State Government:

- invests in implementing recommendations of the *Improving housing security for older women* report

COST: To be scoped by Department of Human Services

- establishes 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: \$1.1 million per annum

- provides targeted Government subsidies to attract build-to-rent developers to South Australia to increase the supply of affordable rentals available to older people.

COST: \$70 million estimated

- ensures every government-led / Renewal SA residential development includes a proportion of social housing, which includes reviewing the inclusionary zoning policy, to provide better outcomes for those in need of secure housing, particularly older people.

COST: Budgeted as part of each project cost plan

- makes a significant further financial commitment to grow a diversity of public housing stock, in order to bridge the gap between demand and supply for social housing for older people who are homeless or at risk of homelessness.

COST: \$200-\$600k per home

4. <https://www.aihw.gov.au/reports/australias-welfare/home-ownership-and-housing-tenure#private-rental>

5. Improving Housing Security for Older Women | SA Housing Authority

6. https://www.olderrenters.org.au/sites/default/files/home_at_last_economic_appraisal_-_final_report_-_november_2021.pdf

7. Homelessness | Footprints

8. SA's housing needs under spotlight at national cabinet | SACOSS



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Transport is a worry, it has been a worry for me for the last 30 years.

Max's story

I live in the Riverland and the local transport is not frequent. It goes around from Paringa, Renmark, Loxton, Berri, but you still need a means of getting from the bus to home.

I am based 6kms out of Renmark, and to go shopping, I rely on my electric wheelchair. I've made a trailer for my wheelchair to go shopping. I load my shopping and pull it behind me. I've just got enough charge to get there and back home up a hill with my groceries. The first time I did it, it was touch and go.

I believe there is now one taxi here in the Riverland area that can take a wheelchair, but back in my day there was no transport – I had a vehicle that I could drive my family around. Now I am in a wheelchair, I still drive myself around but as far as my driving goes, I'm losing my confidence.

To get to medical appointments, I have to rely on my friends and relatives, or else it's an ambulance and that's only for emergencies, and that doesn't bring you home and I live 25km away from my nearest hospital.

PRIORITY:

Enabling older people to age well in regional South Australia

Most older people living in regional South Australia regard themselves lucky to be living there and have a strong desire to remain in their community as they grow older. Many older people who live regionally are business owners and employees who make valuable contributions to their local economy.

Regions also benefit from older residents who play a key role in supporting their communities through volunteer work such as staffing ambulances, tourism, conservation and managing clubs that provide social connection and health benefits.

Having strong connections to community and services are important in helping people to age well. This includes the ability to access essential services such as shops, banking, transport and health care, employment and volunteering opportunities and social connections such as family, friends and community groups. For older people living in regional communities, there are a number of barriers that need to be addressed to enable them to access these key elements to enjoy a good ageing experience.

Transport

Unfortunately, many of South Australia's regional towns do not have timely, 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 continue to drive cars, even when they may not feel safe or confident to do so, as it is their only means of getting out and about in their community.

Even when alternatives to private transport are available in a particular region, we are aware that a basic lack of awareness among older people is the major barrier to use; older people who would benefit from these services simply do not know they exist, nor where to go to find out what is offered, their eligibility, service schedules and how to access them.

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

Healthcare

Timely access to trusted health and care services, and an opportunity to receive these services close to home is of high importance to older people living in our regions, however this has proven to be difficult for many older people. Many regional areas have a critical shortage of health practitioners and inadequate hospital patient transport.

Virtual care plays an important role in providing high quality and safe care outside of the hospital system and allows for older people to access this service without having to travel. COTA SA would like to see virtual care services expanded so that more older residents in regional South Australia are better connected to the healthcare they need in the regions they choose to live in, without having to relocate to the city.

Digital connectivity

The ability to access digital healthcare services presumes digital competency, reliable connectivity, affordable data plans and devices and fully accessible platforms. South Australia is one of the least digitally included states⁹ and some of our oldest regional areas by demographic significantly lag behind metropolitan Adelaide. Digital ability and access decreases with age and older people aged 65-74 and 75+ are the most digitally excluded.

A recent study by South Australian Council of Social Service (SACOSS)¹⁰ highlighted the critical role that

libraries and community centres in regional communities play in providing digital devices and support to community members. This ranges from providing wi-fi, printers, help to access online Government services and helping to troubleshoot mobile phone problems, perform device upgrades and resets. 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. For older people in regional areas, access to technology and devices and understanding of their use is fundamental to digital inclusion.

Action required to enable older people to age well in regional South Australia.

There is a unique opportunity for the South Australian Government to lead the way to develop age-friendly communities in our regions. COTA SA recommends the State Government:

- leverages its transport review, due to commence in July 2024, to undertake a gap analysis of regional transport demand and current infrastructure, and engage COTA SA's The Plug-in to work as an extension of the review team to engage specifically with the older populations in our regions around their specific transport requirements.

COST: \$75,000 estimated

- off the back of the gap analysis, we propose an innovative, place-based pilot to test the feasibility of different transport solutions in a regional area to support the independence of older people living in regional South Australia. This may include a “hop-on, hop-off” service, exploring ride share options, re-deploying school buses during school hours, or exploring models to attract private operators. These could be piloted within Local Government areas to test the viability and scalability of the prototypes.

COST: To be scoped by the Department for Infrastructure and Transport based on State Transport Review findings

- To make it easier for older people to find information about current transport options, Department of Infrastructure and Transport should develop and house a central register detailing transport options by regional area and providing information such as eligibility, travel routes, schedules, connection points and options if a service is missed.

COST: To be scoped by the Department for Infrastructure and Transport

- Lay the foundations for integrated virtual healthcare services for older people in regional South Australia by addressing the digital infrastructure gaps to support online and mobile connectivity, and invest in adequate programs that will enable older people to use their digital devices with confidence.

COST: To be scoped by the Department of Premier and Cabinet

9. Australian Digital Inclusion Index 2023
10. Regional South Australians being left behind in digital divide | SACOSS





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