

2021/22

STATE BUDGET SUBMISSION

COTA QUEENSLAND

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COTA   
QUEENSLAND



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# About COTA Queensland

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***We are Queensland's peak organisation for seniors, advancing the rights, needs, interests and futures of people as we age.*** COTA Queensland has achieved positive outcomes for older Queenslanders for over sixty years by working collaboratively with older people and the organisations that work with them.

We provide a connection point for older people, their families and communities, organisations, and Governments at all levels to address issues for Queenslanders and co-create change. We provide independent information and education for older people, their communities, and organisations as well as education and training, advice, and other services to the public and private sectors.

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

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

We are part of the COTA Federation, comprised of all state and territory COTA organisations. Together we work to ensure that the experience of ageing in Australia is filled with possibility and opportunity, and that people have influence on things that affect them and their communities.

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

COTA Queensland initiated the first Queensland Seniors Week in 1960 and in partnership with the Queensland Government we have grown it into Seniors Month the state's premier event bringing together Queenslanders of all ages and backgrounds.

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

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

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

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

ESTIMATED  
826,780  
QLDERS  
ARE AGED  
**65**  
AND OVER

BY 2041:  
APPROXIMATELY  
**1.5M**  
QLDERS  
**65**  
AND OVER

THATS  
MORE  
THAN  
**1 IN 5**

MORE THAN  
**261,000**  
WILL BE  
OVER  
**85**

Queensland Government Population Projections 2018 Edition

## Introduction

Following the 2020 Queensland State election, COTA Queensland released our **Briefing to Government**. (COTA Queensland, 2020) That document provided detailed information about the needs, concerns, and interests of the large and growing number of older people in our state that need to be considered when formulating Government policies and future state budgets.

This 2021/22 State Budget submission details the key initiatives that the Queensland Government should introduce to help address the existing barriers to achieving an inclusive Queensland for all ages. The COVID-19 pandemic has had a major health, social and economic impact on Queensland. In view of the related negative impact on government finances, the initiatives contained in this document are confined to those considered most urgent for older Queenslanders as well as being of assistance in the COVID-19 recovery phase.

Older Queenslanders make up a large and growing proportion of the Queensland electorate. It is now estimated that there are 826,780 people aged 65 and over in Queensland. By 2041, more than one in five Queenslanders will be over 65. Almost half of all local government areas in Queensland will have at least 20 per cent of their population aged 65 years and over. (Queensland Government Statistician's Office, 2018)

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

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

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

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

Older people are often the backbone of many community organisations including emergency services, wildlife rescue, education, and community services. Many also provide care for grandchildren and great grandchildren, their own children, spouses and partners, and other family members and friends. Some spend the equivalent of a standard work week or more providing an unpaid contribution to the community; for those providing care for a spouse or family member, this number is significantly greater. (Newgate Research, 2018) Many are still employed across a wide range of professions and occupations. In 2018, 13 per cent of Queenslanders over the age of 65 were in the paid workforce. (Australian Institute of Health and Welfare, 2018)

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

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

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

# Our vision – An Age Friendly Queensland

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

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

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

## Our vision is that:

1

Queensland adopts a whole-of-Government age-friendly framework that is actively supported at all levels of Government and across all agencies. All Queensland Government agencies work collaboratively to consider policies, programs, services, and planning across all eight of the age-friendly domains.

2

The Government works collaboratively with communities to identify and solve issues and create positive change across systems. Local leadership, including the work of community groups and organisations, is valued. The Government provides support across sectors that is flexible and responsive to large- and small-scale community-led priorities across age-friendly domains.

3

The Government shows leadership in addressing ageism, taking a strong stand against stereotyping and ageist attitudes and language, and actively supporting initiatives that bring the generations together. As part of a commitment to human rights, all policies and programs are reviewed for inclusiveness, respect, and intergenerational fairness in language, intent, and consequence.

4

There are well-resourced, easily accessible programs to combat elder abuse and support those experiencing it including education, practical support, and redress.

5

The Government leads by example and through practical assistance to directly address age discrimination in employment. This includes the education and business sectors alongside older people in codesigning solutions that address the issue from multiple angles.

6

Queensland has an integrated health system for the whole of life that places people at the center of care. The system ensures equitable access, no matter a person's diagnosis, age, location, or resources. Health is seen as interconnected to other areas of communities including transport, housing, and participation, and the Government encourages, tests, and embeds integrated models that connect these domains. There are clear and navigable pathways to services for diverse and changing needs throughout the lifespan. The Queensland Government leads collaboration across Federal, State, and Local Government responsibilities including co-design with consumers to work towards an integrated system.

7

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

8

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

9

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

10

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

11

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

# 2021/22 Queensland Government Budget Recommendations

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Queensland Government action is required urgently across a number of areas to address ageism, elder abuse, age discrimination in employment, development of an integrated health system, access to affordable and appropriate housing, adequacy of concessions, consumer education, choice, and protections around energy provision, digital inclusion, and affordability and accessibility of transport.

In many of these areas, there are important learnings and opportunities emerging from the COVID-19 pandemic. Recovery efforts must prioritise the areas of greatest need and optimize the positive developments that have emerged. There needs to be a focus on local capacity and community responses and how these can be supported, drawing together the public, private, and community sectors. The recommendations outlined in this document target some of the key areas that need to be addressed in the short-term. The more detailed 2020 Briefing to Government addresses the full range of issues that need to be addressed for a more age-friendly Queensland.

## Age-Friendly Queensland

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The Queensland: an age-friendly community - Strategic direction statement (Queensland Government, 2016) provided a framework for work towards an age-friendly Queensland. This strategy will be five years old this year and requires review and renewal. This is particularly significant given the Queensland Government's application to become an affiliate of the WHO age-friendly network.

Importantly, addressing ageism and recognising the value of positive relationships between generations is fundamental to creating communities that are inclusive for people of all ages. Ageism is a significant factor in policies and services that do not meet the needs of, and can actively disadvantage, people as we age. Some of the responses and commentary we have heard in response to COVID have highlighted the extent to which ageism remains unchecked. This has included broad community attitudes, media comment, and some Government policies. For example, older people were in some communities made to feel responsible for causing the financial and employment losses that resulted from the lockdowns or were suggested to be given lower priority for life-saving intervention. We have also raised concerns about the blanket approach to older people as stereotypically vulnerable.

The Queensland Government must take urgent action to address ageism and relationships between the generations. This should play a central role in the Queensland's age-friendly strategy.

A successful age-friendly strategy is dependent upon all aspects of government working cohesively together. For example, an age-friendly health system must be complemented by transport systems that facilitate affordable access to health services and other aspects of the community, housing that is appropriate for people's needs and promotes physical, social, and mental wellbeing, and opportunities for employment and civic and social participation that contribute to physical and mental health. The successful achievement of an Age-Friendly Queensland will



require whole of government coordination given that all government portfolio areas will be required to develop and implement age friendly initiatives. The strategy also needs to ensure that Local Government and other agencies, businesses and sectors have a clearly defined role in collaboratively working towards an age-friendly Queensland.

***The Queensland: an age-friendly community - Strategic direction statement released by the Queensland Government in 2016 needs to be reviewed as a matter of urgency*** to ensure it is able to effectively address ageism and enable a coordinated approach to an Age-Friendly Queensland.

To assist the Government to undertake this review and to help guide the implementation of the revised strategy **it is recommended that an Age-Friendly Enablement Advisory Council be established, chaired by the Minister for Seniors and Disability Services and Minister for Aboriginal and Torres Strait Islander Partnerships.** The membership of the Council should comprise representatives from key industry sectors, local government and peak senior groups. The Government of Queensland is now a network affiliate of the WHO Global Network for Age-friendly Cities and Communities. The Age-Friendly Enablement Advisory Council could play an important role in facilitating the growth in membership of the network within Queensland.

**COTA Queensland also recommends that the Age-Friendly Enablement Office be established under the portfolio of the Minister for Seniors and Disability Services and Minister for Aboriginal and Torres Strait Islander Partnerships.** The office would inherit the responsibilities of the previous Office for Seniors in addition to expanded responsibilities including providing support to the **Age-Friendly Enablement Advisory Council**, providing coordination across portfolios and management of age-friendly grants.

In addition, local governments, industry sectors and the community need to be involved in fulfilling the age friendly objectives. The Government must lead by example and through practical assistance to directly address key issues such as age discrimination.

The current Queensland Government investment in age-friendly projects needs to be broadened to encourage its adoption in local government and other industry sectors. **COTA Queensland recommends that age-friendly grant funding be increased to \$5 million per annum to:**

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

## Mature Age Employment

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

In fact, this problem is widespread. The Australian Human Rights Commission's national prevalence survey found that over a quarter of people aged over 50 had recently experienced workplace discrimination. A third of these incidents occurred when applying for a job (AHRC, 2016) but ageism also affects attitudes towards opportunity. (The Benevolent Society, 2017) Studies suggest that few of those who experience discrimination take any action to address it (Newgate Research, 2018) and some give up their search for work. (AHRC, 2016)

To achieve effective social distancing during the COVID-19 pandemic many sectors of the economy had to close leading to industry shutdowns (including Tourism, Retail, Education, Hospitality) and

large-scale job losses. Articles on the economic impact of COVID-19 nationally highlight the financial impact on the younger age groups through the loss of income and employment. There is little mention of the fact that many mature aged people have also lost jobs with little prospect of being re-employed as the economy recovers.

A Centre for Social Research and Methods survey indicated that those worst hit economically were those aged 18 to 24 and those aged 65 to 74. These were the groups least likely to have maintained employment and with the biggest falls in income. However, there were very large differences in future prospects; those 55 years or older were far less likely to think they could find a new job. (Biddle, Edwards, Gray, & Sollis, 2020) Recent research on the effects of the pandemic estimated that up to 30 per cent of those who are newly unemployed or underemployed are aged 51 to 65, with the result that this group of mature-age, low-income Australians is growing rapidly. (BSL & Nous, 2020)

COTA Queensland is deeply concerned about the apparent increase in the number of individuals over 50 years of age who have prematurely lost employment in recent years. The loss of mature age employment during the COVID-19 lockdowns was anecdotally quite substantial. However, official labour force data does not provide a clear picture of the current state of mature age employment and underemployment in Queensland.

To provide an accurate understanding of the mature age employment situation in Queensland **COTA Queensland recommends that the Queensland Government commission detailed research to:**

- Identify the level of employment of older age persons in Queensland by demographic characteristics, industry of employment, employment type and location over previous ten years.
- Identify the “real” level of older age unemployment and underemployment in Queensland disaggregated by demographic characteristics and location.
- Benchmark Queensland older age employment and unemployment against balance of Australia.
- Identify the reasons behind employment participation by older persons in Queensland.
- Identify the main drivers of older age employment and assess their impact.
- Identify impediments experienced by older workers seeking employment or remaining in employment.
- Stocktake current strategies used both within Australia and overseas to enable older workers to remain in employment or to access employment.

**COTA Queensland recommends that following the completion of this research the Queensland Government should then convene a Mature Age Employment Summit** to explore the research findings and develop options for enabling older Queenslanders to actively pursue and continue careers.

# Health

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Access to affordable and quality health and care services is consistently identified as a priority issue for older Queenslanders. This includes access to primary health care, hospital-based services, medications, information, and activities that help people age well, as well as linkages with aged care, oral health, mental health and other support services and palliative and end of life care.

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

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

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

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

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

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

COTA Queensland's community engagements indicate that the increase in telehealth during COVID has been welcomed, particularly in regional, rural, and remote communities.

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

However, we have also heard that telehealth has been challenging for some services, which have found it difficult to access appropriate equipment in a timely way, and for some consumers. For example, Western Queensland PHN reported connectivity and patient literacy were key issues for successful implementation, with supports needed including hardware and software and training. (Western Queensland PHN, 2020)

Both GPs and consumers have reported that telehealth is effective for many patients and is an important complement to traditional services, however, it is not a substitute for face-to-face consultations and is not suitable for all consumers. (RACGP, 2020; HCQ, 2020) Consumers would like to see telehealth continued as a complement, not a replacement, for face-to-face health services, supported by attention to internet access as well as co-design of consumer information about telehealth and attention to appropriate funding through Medicare. (HCQ, 2020)

**COTA Queensland recommends that the Queensland Government continue to invest in support for telehealth services throughout the state. These should be integrated into the model of care across Queensland Health.**

# Social Isolation and Loneliness

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Research has estimated that prior to the COVID-19 pandemic, one in five older Australians reported being socially isolated. (Beer et al., 2016) People in certain circumstances such as residential aged care are at particular risk and there have been growing concerns about isolation and its impacts for people in residential care during lockdowns. Indeed, the COVID-19 shutdowns exacerbated the factors that contribute to social isolation and loneliness for many Queenslanders.

COTA Queensland at various forums has acknowledged that the Queensland Government has had little choice but to take strong action over the previous year to halt the spread of COVID-19. However, in implementing those strong measures Governments must also be aware of the broader social, health and economic consequences that flow from those actions and implement measures that mitigate the adverse impacts.

The pandemic measures have seen limitations on physical movement around communities, visiting (particularly intergenerational visiting, but also other types of in-person social contact), and closure of many of the venues and services through which older people both contribute to and benefit from community life. Some programs and services have not been able to return to their previous scale and some may not be able to continue operating. With the current level of funding, services are poorly resourced for community outreach or to conduct programs on a scale that reaches those who are most isolated.

COTA Queensland welcomed the announcement in late 2020 that a Queensland Parliamentary Committee would undertake an inquiry into social isolation and loneliness and a Strategy would be developed. However, given the extended timeframe often involved in undertaking these investigations any increased or new forms of assistance may not be available before the 2022/23 budget year. We are aware that some contracts with 60 and Better organisations currently funded to deliver these services will expire before the Inquiry is completed and strongly urge the Queensland Government to provide certainty about continuity of funding to allow these services to continue to operate and plan for the future.

In view of this **investment in social isolation and loneliness programs needs to be increased to enable a broader range of older Queenslanders to be assisted, and to assist services to continue to operate while the Inquiry into Social Isolation and Loneliness is undertaken.**

Technology helped overcome some of the forced separation issues that families and friends faced during COVID-19 social distancing with various tech options available to allow communication. However, not everyone has access to the technology or possesses the necessary skill sets to utilise this form of social interaction.

The digital divide is still a real issue for many older people who may not be able to afford the technology, who live in regional/rural areas with poor communication infrastructure and those who do not have the knowledge to benefit from the communication technology available today. While digital inclusion is improving in Australia, people over 65 are among those most excluded along with those with lower levels of income, education, and employment, Indigenous Australians, and people with disability (Thomas, et al., 2019). Further, while affordability has slightly improved, there is still concern for people on low and fixed incomes and people aged 65 and over are among those experiencing a widening affordability gap. While the capital-country gap has narrowed in

Queensland, people in country areas still have lower digital inclusion. North-west Queensland is among Australia's least digitally included areas. (Thomas, et al., 2019)

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

**COTA Queensland recommends that the issue of the digital divide and its relationship with social isolation and loneliness is examined as part of the Inquiry into Social Isolation and Loneliness.**

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## Elder Abuse

COTA Queensland acknowledges that the Queensland Government in recent years has increased funding support for programs that seek to assist victims of elder abuse. Unfortunately, this serious problem continues to exist within our community and further action is required to address it. The COVID-19 pandemic increased concerns about elder abuse, with the EAPU's helpline reporting a 15 per cent increase in calls between February and March last year. **COTA Queensland recommends that 2020/21 funding of \$5 million be increased to \$7.5 million in 2021/22** to address demand for increased support from elder abuse program providers and increased community education, elder abuse reporting avenues, and redress, especially through state-wide community legal and support services.

COTA Queensland also welcomes the Queensland Government's announcement of the Task Force to investigate the introduction of legislation to address coercive control. **COTA Queensland believes that it is vital that this Taskforce includes in its scope coercive control of older Queenslanders to help eliminate this form of elder abuse.**

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## Affordable Housing

Access to comfortable, appropriate, and affordable housing is a key determinant of good health and well-being. The mental and physical stress that can result from an individual not having access to sustainable housing is substantial.

There is clear evidence that many older people are currently in this situation. The Housing for the Aged Action Group (HAAG) reported that in the 2016 census, more than a third of households were in extreme housing stress, paying at least 50 per cent of their income in rent. Nearly a third of these were aged 75 years or older. (Fiedler & Faulkner, 2020) HAAG advises that *"overall homelessness in Queensland is rising and the older age groups (55 years and over) are increasingly contributing to this growth"*. (Fiedler & Faulkner, 2020) The number of older women who are becoming homeless or are in precarious housing situations is of particular concern.

The COVID-19 pandemic placed a spotlight on the issue of housing security as the numbers of people without stable housing became a public health issue, as well as a human rights and social issue. Q Shelter has identified *“a projected short fall of 174,900 social housing dwellings in Queensland (2016-2036) with 79,200 of these ... in the Greater Brisbane area. (Q Shelter, 2020)*

There is a clear need for an increase in supply of social housing in all regions of Queensland to meet the housing needs of older Queenslanders. COVID recovery initiatives designed to support economic and jobs growth through stimulus for the building industry present an opportunity to renew, increase, and strengthen these programs at both Commonwealth and state levels. This is occurring to some extent in Queensland as part of the construction stimulus program, but to reach the scale that is needed requires much greater investment and longer-term focus.

In its 2020 Budget Submission Q Shelter sought 3,000 new dwellings per annum over 20 years. QCOSS has asked for 30,000 new social homes by 2025. We have also advocated for urgent increased investment in social and affordable housing.

We acknowledge that the Queensland Government is facing substantial financial pressures as a result of COVID-19. However, despite these financial pressures the Government must find new mechanisms for leveraging and increasing the supply of social housing. Some schemes have been proposed, including the Seniors Choice Capital Funding Scheme proposed by BHC and Churches of Christ. (BHC, 2016)

**COTA Queensland recommends that the Queensland Government urgently develop new housing funding schemes to leverage social housing growth.**

Currently, in Queensland there are no older person specific housing advisory services available to help older people navigate social housing options or provide advice on support options available for those facing difficulties in the private rental market. Older low-income renters differ from their younger counterparts in that they have limited incomes and limited future earning potential. They may also be dealing with physical or mental health concerns, may be frail, vulnerable, or isolated (AHURI, 2018)

In addition, there are no advisory services for housing providers and rental managers on how to better understand and support older tenants. Older Queenslanders will be able to remain longer in independent living arrangements with the assistance of expanded home support services. However, this will place some tenants at increased risk of homelessness if rental managers are not trained to recognise that tenants who stop making rental payments or meeting other obligations may be doing so because of health issues including cognitive impairment. Training needs to be provided to social and private housing rental staff on working with older Queenslanders.

**COTA Queensland recommends that a new advisory service be established to provide housing assistance to older Queenslanders, with a focus on those who are homeless and those at risk of homelessness, as well as age friendly advice and training for public and private rental staff. The new service would support those clients who would normally be assisted through the existing Homelessness Program service sub-group *Older People*. (Department of Housing and Public Works, 2018)**

# Queensland Government Concessions for Older Queenslanders

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Older Queenslanders on fixed low incomes increasingly rely on concessions from the Queensland Government to meet the rising costs of energy, rates, water, and transport. COTA Queensland is highly concerned about the future of state government concessions currently available to pensioners, seniors, and veterans. It is vital that the Queensland Government continue to provide concessions to seniors.

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

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

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

**COTA Queensland recommends that the availability of concessions, eligibility and pathways to access need to be clearly communicated. Supports across agencies and systems should be coordinated and access systems should be simple and accessible to all Queenslanders, both online and offline.**

## Affordable and Accessible Transport

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Affordable and accessible transport is a significant underlying factor in healthy ageing and health equity, not only through access to health services but through the impact of transport availability on the ability to age in place, access social and community opportunities and paid and unpaid work, use outdoor spaces, and participate in community life.

A lack of transport options can make it difficult for older people to meet their domestic, health, and social needs and often forces them to rely on family and friends for assistance or remain isolated. The social distancing requirements of the COVID-19 pandemic meant that friends and family could no longer assist with transport.

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

This requires that transport systems and community design are considered in conjunction with strategies for community cohesion, social connectedness, housing and homelessness, employment and economic development, education and lifelong learning, digital inclusion, health and community services, along with strategies for financial inclusion.

**COTA Queensland strongly recommends that the Queensland Government undertakes a comprehensive review and co-design of the Queensland transport network to assess how effectively it serves diverse Queenslanders throughout the state.**

# Energy Affordability and Efficiency

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

Energy affordability remains a major concern for older consumers.

Older people who reduce energy use to manage costs often experience negative physical, mental, and social impacts. Programs to assist older households to improve energy efficiency can help them manage their health and wellbeing in addition to financial benefits. (Gordon et al., 2019) Increasing energy efficiency therefore has benefits for Queenslanders, and particular impact for those struggling to pay energy costs.

Further, even where consumers have a choice of supplier, many people do not understand the energy marketplace or electricity pricing. In our own work with consumers we have heard that some lack the skills, resources, time, or confidence to seek out options and negotiate with suppliers to get the best deal.

There is a need to provide greater choice, protections, and support in the energy market and improve affordability, energy efficiency, and education.

## **COTA Queensland recommends:**

- **Re-instatement of elements of the Affordable Energy Plan to assist with energy affordability issues.**
- **Establishing a program for households to access information, advice, and assistance needed to increase energy efficiency.**
- **A program of auditing and retrofitting social housing stock for energy efficiency,**
- **Continued education for consumers in areas with a choice of provider to understand and navigate the energy market, and for all consumers to access supports and advocacy, and**
- **That Solar Bonus Scheme payments continue to be funded from general State revenue until expiry of the scheme in 2028.**



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