



2018

VICTORIAN STATE ELECTION

PLATFORM

Promoting opportunities. Protecting rights. For people 50+

ABOUT COTA VICTORIA

COTA Victoria is the leading not-for-profit organisation representing the interests and rights of people aged over 50 in Victoria. For 70 years in Victoria, we have led government, corporate and community thinking about the positive aspects of ageing. Today our focus is on promoting opportunities for and protecting the rights of people 50+.

We see an ageing population as a time of opportunities for personal growth, contribution and self-expression. We believe there are obvious National, State, community, family and individual benefits from this approach.

We are also focussed on the protection of the rights of people 50+.

COTA Victoria is a not-for-profit member based organisation run by, for and with Victorians 50+. We fund our activities and services through the support of government, members, philanthropic trusts, businesses and the public.

We have an experienced Board, highly qualified, permanent staff located in a central Melbourne office location and a broad State membership. We also have over 130 community volunteers throughout Victoria with skills in training, group facilitation, policy development and advocacy, including volunteers bi-lingual in a number of languages.

We work with local government, senior citizen centres, community houses and a broad range of community and service organisations.

COTA Victoria acknowledges the Wurundjeri people as the traditional custodians of the land on which we work. We pay respect to elders past and present and those who continue the journey. We recognise the rich indigenous heritage and culture of this country.

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Why Ageing is an election issue in Victoria

All Victorians should have confidence that by living longer, they will also live and age well.ⁱ

Ageing in the 21st Century is vastly different to our parents and grandparent's lives. There is no 'typical' life-course and our current policies and approaches to ageing have not kept pace with change. We know older people are contending with issues such as elder abuse, a lack of accessible transport within and outside their locality, social and digital exclusion and inadequate end-of-life care planning. Lifelong disadvantage is increasing women's vulnerability to financial stress and sees many struggling to maintain housing as they age.

Victoria needs a vision for how we embrace new possibilities and plan for the challenges of a longer later-life. We need to change our attitudes to ageing and how we support older people throughout the many stages in life to remain independent, connected and healthy in our communities.

Who are we?

Older people come from culturally and linguistically diverse backgrounds and they bring different life experiences of health, income, education, sexuality, gender, location and attitudes.

- On 24 November 2018, approximately 2 million (34%) Victorians aged 50+ will vote
- 41% of Victorians aged over 65 and 46% of people aged over 84 were born overseas
- About 11% of older Victorians identify as LGBTIQ
- Longevity means we need to plan for the many years ahead of 50
- Many of us are living longer healthier lives than any other generation
- How we age depends on our gender, income, education, cultural background, caring experiences - the accumulation of all our life experiences.
- Longevity means we may need care and support for when we become the very 'old'
- 35% of people aged 65 -74 do voluntary and community work. We continue to contribute to society when we stop paid employment

Older people are facing ...

HOUSING STRESS and POVERTY:

- the proportion of older people living in insecure private rental housing increased 44% between 2011 and 2016
- The private rental market is unaffordable, insecure and not designed for ageing in place
- There is a 30% increase in people aged 55 and over experiencing homelessness.
- Older women are the least likely to seek help or know how to access servicesⁱⁱ
- By the age of 60, 34% of single women will live in poverty
- An aged pensioner pays at least 63% of their income for a one bedroom apartment in Melbourne

DISCRIMINATION AND ELDER ABUSE:

- Approximately 70% of elder abuse victims are women
- Prevalence studies indicate approximately 5% of people over the age of 65 experience one form of abuse in any one year.
- 43% of Australians aged 65 + have experienced age discriminationⁱⁱⁱ
- 70% of mature-age Australians receiving unemployment benefits have been registered with job services agencies for more than a year^{iv}
- Some community and mental health services will not see people over 65 as they are not funded for this
- The NDIS is not available to people once they turn 65

INCREASING BARRIERS TO ACCESSING SERVICES & INFORMATION:

- People aged 65+ are the least digitally included and the gap is widening
- Affordability of internet access has declined creating further barriers for older people
- Government services and information are moving on line and leaving many older people unable to access services or supports

The voice of older people in rural and regional Victoria

In preparation for the 2018 State election, COTA Victoria travelled across rural and regional Victoria and conducted 22 Listening Posts between October 2017 and March 2018.

- We listened to 525 older people
- 136 older people responded through our online survey
- We attended community lunches, neighbourhood houses and social activity groups
- Older people told us about what most concerns them and what needs to happen to support them to age well in their community
- Older people shared stories of how they contribute to their communities and the inventive ways they have overcome challenges.

Our listening post captured these three questions from older people:

- How can I access the services and information I need if I am not on the internet?
- How can I participate in social and cultural activities if I don't drive?
- How can I afford to go anywhere if I am struggling to pay rent, energy bills and food?

Key themes

Poverty, social isolation and loss of dignity were themes that emerged. There was evidence of food stress (nutritional poverty) as older people discussed the lack of regular and nutritious meals at home. The general cost of living and the choices they made to pay for essential travel and bills or food were part of daily stressors.

For older people living in remote and rural Victoria, energy is not just about the cost of electricity and gas but the delivery, stacking, chopping and cost of wood. This was an unexpected issue that significantly affected quality of life on a daily basis during the winter months.

Across all listening posts, the three key issues that arose were:

- A lack of local transport options
- Accessing health care and services
- The impact of digital exclusion

What makes a community inclusive and age friendly?

Older people described what made their communities age friendly:

- Being able to access services and information if I am not digitally connected
- Having a secure and affordable home
- Being able to catch community and public transport when I need
- Being able to volunteer, work and participate in social and cultural activities with people of all ages

Our listening post tour highlighted that a sense of belonging, feeling safe and opportunities to participate contributed to what they liked most about living in rural and regional communities.

Our sector alliances

Alongside our listening post tour COTA Victoria consulted and worked with a broad range of leading advocacy and community organisations providing services, information and support to older people.

Our work in establishing the Agenda for Ageing Alliance and the Assistive Technology Alliance provides a strong evidence base for the solutions we propose.

Our platform call: Promoting Opportunities. Protecting Rights. For People 50+

We need a vision now for how we plan and deliver for our current ageing population and future selves.

Modern ageing requires a range of policy responses to create opportunities and protect rights. The diversity of life experiences and individual needs among older people requires 21st Century vision and planning.

Victoria has an unprecedented ageing population and there is much to celebrate with increased longevity and diversity. Older people are an invaluable part of the Victorian population. Evidence shows they are not a burden to society.^v Rather, their contributions socially, economically and to the health and wellbeing of others benefit all generations. We need to include people from culturally and linguistically diverse backgrounds, Aboriginal and Torres Strait Islander communities, older people with disability and our LGBTI community in our vision for ageing in Victoria.

Civic participation and respect

In our listening posts across rural and regional communities older people told us they want to be taken seriously and listened to. Many older people suggested that politicians were only interested in their views during an election campaign. A loss of faith in genuine concern and interest by MP's and government was an influencer in how people felt they might vote at upcoming elections.

As a progressive community there is more we can do to transform our attitudes and reap the benefits of listening to, supporting and including our older and increasingly diverse population.

COTA Victoria calls on all political parties to outline their vision for transforming how we plan and deliver for our current ageing and future selves in 21st Century Victoria.

COTA Victoria's 2018 Election Priorities

1. Population Planning and Modern Ageing
2. Age Discrimination, Access to Justice and Increase Protection
3. Ageing in Place
4. Health Promotion, Prevention & Access to Care

1. POPULATION PLANNING AND MODERN AGEING

1.1 Create a vision for modern ageing in Victoria

Modern ageing in Victoria reflects enormous diversity in where we were born, our culture, life experiences, gender, location, employment, sexual orientation, income, spiritual beliefs, health and attitudes.^{vi} We need to transform our attitudes and support modern ageing as we tackle current, emerging and future issues in employment, urban and regional planning, housing design, transport, infrastructure, financial and consumer protection, health planning and wellbeing, end-of-life care, diversity, carer support, community inclusion and access to services.^{vii}

The Challenge

Currently, there is no plan for the increased longevity and diversity of Victoria's population. The result is a fragmented approach to policy and programs relating to older people between the ages of 50 and 100. An ageing population brings new economic and social opportunities – if we embrace what modern ageing can bring.

The Solution

- Establish a Premier's Advisory Committee on Ageing in Victoria to develop a state-wide Ageing Action Plan that sets out the challenges, opportunities and actions across all government departments.
- Extend the part-time Commissioner for Senior Victorians into a full-time Commissioner for Ageing that reports to the Department of Premier and Cabinet in its coordination and policy leadership role.

1.2 Value, retain and skill older workers

The Challenge

Systemic ageism and pervasive age discrimination exists in employment and training. Reframing ageing and changing attitudes in the workplace and across our communities should be part of a longer-term vision for ageing in Victoria.

Research suggests that prioritising changes to organisational behaviour and organisational policy are likely to be more effective than pursuing individual attitudinal change directly. There is evidence of a range of strategies that can be implemented by organisations to support an ageing workforce.^{viii}

The Solution

- Invest in a central physical and virtual hub for older people to seek:
 - Information and service navigation,
 - Planning ahead services such as Advance Care Planning and Wills
 - Employment, enterprise and volunteering opportunities.
- Develop an evidence based organisational change program to support employers to adapt to an ageing workforce and to prevent discrimination against the employment of mature workers.

1.3 Develop a Rural Ageing Strategy

People living in rural, outer suburban and regional areas are a rapidly growing segment of Victoria's older population. Between 2010 and 2015, people aged over 60 years contributed approximately 62% of the population growth in areas outside capital cities. By 2031, 22.2 % of the population of greater Melbourne will be aged over 60 years and 30.5 % of rural and regional Victorians will be aged over 60 years.^{ix}

The Challenge

Fragmented approaches to policy relating to older people is particularly concerning for older people in rural and regional areas in Victoria who are more likely to be socially isolated, experience the digital divide and have poorer access to transport and other essential services. A tailored strategy is needed to capture the impact of industry transition, regional development and service infrastructure on older people and for those needing additional assistance back into regional partnership priorities.

In the context of the Home and Community Care (HACC) transition to Commonwealth Home Support Packages (CHSP), we need to respond to the impact on local planning and the delivery of community care, primary care and health services in rural and regional Victoria. We know the level of integration under HACC maintained a high quality safety net to consumers.^{xi}

The Legislated Review of Aged Care also highlighted the difficulties faced by providers in rural areas whose consumers can end up with a lower level of care than their metropolitan counterparts due to the higher cost of overheads.^{xii} There is a very real risk that local government will cease to be both a funder and provider as a result of the aged care reforms. If local government is stepping away from service delivery what is the upstream effect on state and local government services outside of the scope of CHSP funding?

The Solution

- Develop state-wide and regionally specific strategies to plan for the ageing of the population to ensure equitable opportunities and assistance for older Victorians in rural and regional areas.
- Align the development of ageing policy with infrastructure and service planning in regional and rural areas with the greatest need.
- Focus on the economic and social opportunities for ageing in regional and rural areas from healthcare industries, manufacturing, the volunteer economy and social participation and contribution to local economies.
- Investigate best practice and work with culturally and linguistically diverse communities and hard to reach communities to inform service and infrastructure planning

1.4 Digital exclusion and the participation divide^{xiii}

People aged 65+ are Australia's least digitally included demographic group. Other Australians experiencing digital exclusion include people not in paid employment, low-income householders, people living with a disability and Indigenous Australians. Women 65+ experience greater digital exclusion than men.

The Challenge

There are complex personal and social factors that contribute to digital *and* social exclusion – or the 'participation divide'. Whilst differences exist within the diverse 65+ age group, the 'age gap' is substantial and steadily widening.^{xiv} Geography plays a critical role in digital inclusion with substantial differences between rural and urban areas.^{xv} Victoria's Capital–Country digital divide is the largest of all states. Northern Victoria followed by Eastern Victoria are the least digitally included parts of the state. Whilst there has been some improvement in North Western Victoria it has not kept pace with the state average.

COTA Victoria's 2018 Listening Posts in rural and regional areas captured the experience of digital exclusion from older people as:

- Poor and/or expensive access to internet
- Difficulty accessing essential services and information as government and businesses have moved on line e.g. Centrelink, My Aged Care, utility companies
- Forced to give-up landlines in areas highly prone to bushfires
- Feeling 'cut off' and isolated as local services are 'shutting-up shop'.

As services, businesses and information moves online, the widening digital gap is a serious social issue that is compounded when intersecting with other forms of disadvantage. Beyond the digital divide there are now the more pressing consequences of a 'participation divide'. This is evolving as communication apps and internet technologies for content creation and sharing are excluding older people from participation in our society.^{xvi} Local Councils and government rely increasingly on community input through online participation platforms.

The Solution

Older people report feeling anxious about how to find and access what services and information they need. Programs supporting digital literacy need to address specific barriers to online participation, including language ability, geographic location, disability, chronic illness and socio-economic status.^{xvii} The participatory divide requires targeted programs on engagement and addressing social isolation.

A digital transition and participation strategy is needed for the next twenty years. This should include:

- Broadening the utility relief grant scheme to offer targeted financial relief towards broadband services
- Investing in social and civic participation programs that target social isolation in specific rural areas
- Co-creating communication platforms and creative digital programs aimed at older people
- Requiring essential services companies to continue to provide paper bills at no charge
- Funding community organisations to be online "systems navigators" for older people requiring support
- Investing in outreach supports and organisations such as Australia Post to provide support and assistance with online services and access to telephone information services
- Continuing to provide information on government services in written form and in key community languages for people that do not use the internet.
- Supporting ongoing free small-scale training programs on a range of communication apps and internet technologies

2. AGE DISCRIMINATION, ACCESS TO JUSTICE AND INCREASE PROTECTION

2.1 Prevent and Respond to Elder Abuse in Victoria

Victoria has a strong record of achievements in preventing and responding to elder abuse. Elder abuse is any act which causes harm to an older person and is carried out by someone they know and trust such as family or friends.

Whilst elder abuse is believed to be greatly under-reported, the World Health Organisation estimates that it affects between 1 to 10% of older people worldwide. Approximately 1 in 6 older people (over 600,000 older people in Australia)^{xviii} (and over 150,000 older people in Victoria)^{xix} are affected by elder abuse^{xx}. It is estimated this figure will double by 2050.^{xxi} In Victoria, financial abuse, along with psychological and emotional abuse, are the most common forms of abuse reported by older people. Abuse is most often committed by an adult child (66.8%) and elder abuse is more likely to be experienced by women (72.5%).

From a Seniors Rights Victoria report on elder abuse, 61% of the calls about elder abuse to the Helpline are about financial abuse.

The Challenge

Increased recognition of the issue and demographic changes mean demand for services and information has increased dramatically. Social isolation, lack of information and reluctance to talk about elder abuse are challenges to tackling the problem. Preventing and responding to elder abuse requires collaboration across all areas of Government, community organisations and business to ensure comprehensive and coordinated service delivery clear referral pathways for older people experiencing abuse. It is also crucial to continue prevention efforts to stop abuse before it happens.

The Solution

- To build on the good work already happening to address elder abuse by developing mechanisms for collaborative planning across all areas of Government, community organisations and business.
- Ensure the recently established Elder Abuse Prevention Networks and the Prevention Network coordinator position are sustained over the next three years.

* Profile of elder abuse in Victoria: Analysis of data about people seeking help from Seniors Rights Victoria (2015) NARI & Seniors Rights Victoria.

2.2 Address increase demand on frontline Elder Abuse specialist service

The Challenge

Over the past four years, the increased recognition of elder abuse and the growing older population in Victoria has resulted in a 54 per cent increase in calls to COTA Victoria's Seniors Rights Victoria helpline.

The Solution

As the leading specialist service on elder abuse, fund Seniors Rights Victoria to:

- Provide recurrent funding for the employment of a full time lawyer and advocate to meet the growing service demand for information, support and advocacy for older people experiencing elder abuse

2.3 Invest in elder abuse training and education from specialist services

The Challenge

Those working with older people, including police, aged care workers, health professionals, financial service providers, family violence staff, and services providers in general, should be required to be trained in elder abuse as part of their respective accredited courses to undertake their roles. Due to work being undertaken by the Elder Abuse Prevention Network Project and the Royal Commission on Family Violence, demand for education and training has increased dramatically.

The Solution

- Ongoing funding to Seniors Rights Victoria as the leading specialist service on elder abuse to respond to increasing requests for education and training on elder abuse to people providing services to older people, as recommended by the Royal Commission on Family Violence.

2.4 Equal access to Assistive Technology and Services for Older People with Disability

Assistive technology is a powerful tool that facilitates social inclusion, economic participation and autonomy while creating cost benefits to health and social services. The current Australian policy context does not allow equitable access to these life-changing devices for people with disabilities who are over 65.

The Disability Services Act 2006 requires the Victorian government to ensure there are goods and services available to meet the needs of all Victorians with disability, including those who are over 65 years of age. The needs of older people with disability are also a core focus of the Victorian State disability plan 2017 – 2020.

The Challenge

While the National Disability Insurance Scheme provides a funding pathway to meet the assistive technology needs of younger Victorians with disability, the current policy context does not provide equitable access for older people with disability who do not meet the age eligibility requirements for the scheme.^{xxii} In Victoria people over 65 continue to be beset with time delays in the delivery of equipment and significant costs as compared to the NDIS.

From 1 July 2019^{xxiii} all older Victorians who do not meet the age eligibility requirements for the NDIS and have not previously received state-funded services will be forced to access services from the aged care system, which may not fully support their disability-related needs. Under this new funding structure, it is unclear where responsibility lies for addressing the assistive technology needs of older people with disability, people acquiring a disability because of the ageing process and/or people experiencing frailty.

The Solution

- Initiate an inter-jurisdictional dialog on the support needs of older people with disability, by requesting that this matter be tabled as an agenda item to be discussed at the next meeting of COAG's Disability Reform Council.
- Ensure ongoing sufficient funding to meet the low cost and high cost assistive technology requirements of older Victorians with disability into the future.
- Confirm the funding arrangements to take effect after 1 July 2019 and provide clear information to the sector about where older Victorians with disability will go to access assistive technology services.
- Fund community services to provide support for people over 65 with a disability living in the community who are not eligible for the NDIS.

2.5 Implement Reforms in Retirement Housing

The Challenge

There are serious gaps in our consumer protection and access to justice framework for residents over 55 years of age living in Retirement Villages, Residential Parks and Independent Living Units. Older Victorians have repeatedly reported through the Parliamentary Inquiry into Retirement Housing (2016) and in follow up forums and workshops their experiences of unfair contracts, maintenance charges, deferred management fees, and unresolved and costly disputes with providers.

The current government is yet to take meaningful action on recommendations made by the Parliamentary Inquiry into Retirement Housing (Report March 2017). Whilst a review of the Retirement Villages Act is underway, there is no information or consultation from the State Government on developing a robust consumer protection and dispute resolution framework that would improve trust and confidence in this sector.

The Solution

Systemic issues and increasing consumer protections in the retirement housing sector can be addressed by the following **four urgent reforms**:

- **Establish an Industry funded Ombudsman service** – to provide free, fair and binding determination of retirement housing disputes across the full spectrum of retirement housing types.
- **Prohibit excessive fees** - Exit fees must be reformed and regulated to provide greater clarity around pricing and to ensure that residents can compare options.
- **Make management training and accreditation mandatory** - there are no minimum training or accreditation requirements for retirement housing operators. Residential parks are not even registered with Consumer Affairs Victoria (CAV). Systemic issues include bullying and the treatment of older people in retirement housing.
- **Reduce the complexity of contracts.** The Retirement Villages (Contractual Arrangements) Regulations 2017 has failed to address the length and complexity of contracts. Reduce the complexity of contracts and develop guidelines that contracts should be expressed in plain English and meet a certain standard of readability. Consumer testing of any standard layouts or terms is essential.

2.6 Make essential services affordable and strengthen consumer protection

The Challenge

Victoria has the second highest retail energy costs in Australia. Deregulation of the energy market had created significant price differences for the same essential service.^{xxiv} Progress has been made to increase access to hardship relief by raising the cap in the Utility Relief Grant Scheme. However significant challenges remain in ensuring every Victorian (particularly older people and more vulnerable consumers) are able to access affordable and fairly priced essential services.

There is mounting evidence that the health and wellbeing of older people on low incomes is being compromised as they pay their utility bills by cutting down on food, heating, cooling and lighting.^{xxv} People on low incomes, particularly those in rental properties, face additional energy costs with poor energy efficiency standards. Older people report being frustrated and confused over billing, direct marketing offers and how to navigate the system to locate a more affordable plan. This issue is compounded by digital exclusion.

The Independent Review of electricity and gas retail markets in Victoria recognised the need to reshape the relationship between Victorians and businesses licenced to provide essential services.^{xxvi} The Australian Energy Market Commission (AEMC) has also recognised the poor practices of many energy retailers in penalising consumers for loyalty, price gouging and the failure of competition to deliver consumer benefit.

The Solution

Action is required on a number of fronts to reduce the impact of energy costs on consumers:

- Government intervention in the energy retail market is required to ensure consumers are able to access fairly priced and easily understood tariffs for their electricity.
- Introduce a Basic Service Offer (as recommended by the Independent Review of the Electricity and Gas Retail Markets in Victoria) to deliver a fair market price for consumers.
- The current practice of standing offers should be abolished alongside stronger consumer market protections for 'loyal' customers.
- Mandatory energy efficiency standards should be introduced for public housing and rental properties to increase access to energy efficiency for low-income and disadvantaged households.
- Continue energy brokerage funding to community organisations and community education programs to enable low income consumers and those not digitally connected to engage in the market to access affordable energy deals.

- Increase the Utility Relief Grant Scheme to \$750 and improve its administration.

2.7 Streamline Post Death Red Tape^{xxvii}

The Challenge

Older people struggle to cope with the administrative, legal and financial requirements when their partner dies.^{xxviii} Many people report that they find the procedures *too stressful, difficult, onerous and confusing*.^{xxix} There are significant gaps in information and a failure by organisations to include post-death procedures in their service obligations to the community. There are also critical failures in post-death processes – legal, systemic and procedural.^{xxx} People are sometimes treated with suspicion by officials and have faced insinuations that they are attempting to defraud. Older people report that after trying to change one or two accounts they have been too traumatised to change details on the rest of their accounts. There are likely to be thousands of accounts that have never been changed or closed after a person’s death and the money never claimed.

In Summary:

- Post-death procedures added greatly to the distress of bereaved families
- Matters relating to deceased accounts and the needs of families were absent from consideration by corporations, governments and government agencies alike.
- A lack of consistency in the documentation required by the various authorities and organisations.

The Solution

There are key areas where the Victorian government can make a difference:

- Further examine the need and benefits of an advocacy service to assist bereaved families
- Fund community education initiatives on plain English information, rights and responsibilities in how to manage / close or access a deceased’s digital legacy.
- Initiate an inter-jurisdictional dialogue on creating a single point of notification of death to assist bereaved families across Australia
- Fund COTA Victoria to continue its advocacy work as recommended in: A Report Highlighting the Problems of Post-Death Red Tape.^{xxxi}

3. AGEING IN PLACE

3.1 Invest in Affordable and Fair Homes for Older People

Secure housing is the number one indicator of wellbeing for older Australians. Housing stress is increasingly an issue, especially in the context of rising housing prices, insufficient public and social housing stock. The issue of elder abuse has also raised the importance of improving the housing options for older people and the provision of housing alternatives for perpetrators who are middle aged men with substance abuse or mental health issues.^{xxxii}

The Challenge

An aged pensioner pays at least 63% of income for a one-bedroom flat in Melbourne. The proportion of older people living in insecure private rental housing increased 44% between 2011 and 2016. Home ownership is declining amongst older people and will further decline as future generations' age.

Housing is both a risk factor for elder abuse where there is co-habitation with the perpetrator, and a barrier to resolving the abuse, as relocation options for either party are limited.

The Solution

- Develop an older persons housing and homelessness strategy
- Develop safe emergency accommodation options for older people that are victims of elder abuse
- Invest in a range of longer term affordable and public housing options for both perpetrators and older people experiencing elder abuse.
- Take steps to integrate homelessness and housing services for older people with the aged care system.

3.2 Address Homelessness of Older Women in Victoria

The Challenge

The accumulation of multiple life events impacts on how we age and what we need to access throughout our later life. Caring responsibilities, time out of the workforce,

low superannuation savings and lifelong disadvantage is increasing women's vulnerability to financial stress and sees many struggling to maintain housing as they age.^{xxxiii} In particular there is a knowledge gap on the issues facing older women and homelessness in regional and rural Victoria. There is also a lack of integration and planning between health, housing, aged care and disability services.

The Solution

- Address the underrepresentation of older women and homelessness in research literature through specific research funding
- Develop and invest in appropriate service models for a growing cohort of older women who do not present to shelters or traditional homeless services. This includes developing crisis and longer term accommodation options in metropolitan, regional and rural areas for older women who are escaping family violence. This should have a regional and rural focus and be integrated into the aged care, health and disability service system.

3.3 Housing for Life

The Challenge

According to the Australian Network for Universal Housing Design current housing designs do not work for many people including older people, people recovering from illness or injury, parents with prams and people who have mobility difficulties. Despite Australian housing industry leaders agreeing to include three simple features in all new housing by 2020 at a 2010 meeting, only a few have responded. The current action will result in less than 5% of the 2020 target being met. There is no requirement at a state or national level to provide accessible housing. An increased supply of accessible mainstream housing is critical to the success of the National Disability Insurance Scheme and the Aged Care Reforms. The state government can play a role.

The Solution

- Support regulation of the National Construction Code (NCC) to produce a "level playing field" across the Australian housing industry to adhere to key universal design features. Overtime this will create accessible homes for all and will create inclusive and sustainable communities.
- Reform Victoria's building regulations to incorporate universal design principles into new constructions in the following three key areas:
 - An accessible path of travel from the street or parking area to and within the entry level of a dwelling.

- Doors, corridors and living spaces that allow ease of access for most people on the entry level.
- A bathroom, shower and toilet that can be used by most people, with reinforced wall areas for grab-rails at a later date

3.4 Properly Fund Victoria's Community Transport Program

Older Victorians, regardless of where they live should have access to affordable transport options to enable their continued contribution to the community through work, caring or volunteer roles, to attend medical appointments, to perform daily tasks such as shopping and to maintain social connections. This was the most raised issue by over 600 older people in our Election Listening Posts.

The Challenge

The ongoing viability of community transport providers is at risk, as gaps in meeting the costs of delivering services is not being matched by funding received.^{xxxiv} As funding is individualised through the NDIS and home care services for older people, it is difficult to fund the infrastructure needed for community transport services. Transport subsidies are needed to bring the Victorian government in line with other states' investment in community transport. Older people rely on a range of community transport options to perform daily tasks such as attending medical appointments, shopping and maintain social connections.

The Solution

- Develop a four-year community transport investment program through a range of renegotiated contracts, direct funding and subsidies across all transport systems.
- Invest in the continued operation and scaling up of successfully piloted new community transport programs

3.5 An Accessible and Integrated Public Transport System

The Challenge

The continued reliance on cars and limited transport options means people in rural and regional Victoria who cannot drive or afford to run a car experience additional disadvantage.

The disparity in regional rail services impacts on the participation and economic potential of regional communities. The lack of accessible buses, distances to bus stops (especially in regional and rural communities) impacts directly on the health and social needs of frail older persons and commuters with a disability.

Currently the Multi-Purpose Taxi Program (MPTP) is a subsidy only paid to accessible taxis for point-to-point journeys.

The Solution

- Prioritise accessible buses in rural and regional areas
- Roll out (and piloting) of Flexi-ride bus journeys in rural areas poorly serviced by public transport
- Fund a feasibility study / trial of approved volunteer drivers and/or ride share drivers for older people in rural, regional and poorly serviced areas.
- Invest in the development of a door-to-door transport app specifically for older people and people with a disability.
- Invest in international best practice wayfinding and audio-visual information across Victoria's public transport system. This will increase the confidence of older people in using available public transport.
- Expand transport subsidies to include community transport, Uber and other ride share options and broaden eligibility for older people on low incomes.

3.6 Creating Walkable communities

The Challenge

People aged 70 years and over represent only 10% of the population, but 33% of pedestrian fatalities. In most instances older pedestrians are injured or killed as a result of drivers not giving way. New research commissioned by Victoria Walks found cyclists and pedestrians are at greater risk of injury with more footpath cycling.^{xxxv} Victoria's Bicycle Network is currently advocating for cyclists up to the age of 16 years of age be allowed to ride on footpaths. There is evidence that the presence and behaviour of cyclists is a key concern for older pedestrians. In one survey, approximately 40% of seniors identified cyclists on shared walking and cycling paths to be a factor which discouraged them from walking.

Slips, trips and falls often due to poor quality paths sends nearly 2000 older people to hospital each year.^{xxxvi} Keeping older people active, healthy and able to walk safely reduces people hospital admissions and supports older people to actively participate in their communities.

The Solution

- Fund councils (through a state wide grant program) to create walkable communities through safer improved footpaths, pedestrian crossings, walking programs and walkable routes to services, transport links and green spaces.
- Invest in cycling infrastructure and maintain separated spaces for both cyclists and walkers as this is the best way to increase both cycling and walking participation.

3.7 Strengthening care and support in the community

The Challenge

Despite announcements in the recent Federal budget, older Victorians continue to wait for aged care packages that will support them to stay at home and in their community. Older people are facing barriers in navigating the service system and getting the information they need and the support they require to negotiate their way through an incredibly complex system.

As local government steps away from service delivery, the effect on state and local government services outside of the scope of Commonwealth Home Support Program will be significant. Older people are falling through gaps and the pressure on carers and services at a state level requires urgent action.

While aged care funding is a Commonwealth responsibility, those who receive and are seeking aged and community care services are still citizens of Victoria and require support from the Victorian Government in this time of major change. People who cannot get the aged care supports they need will potentially increase demand on the Victorian hospital system.

The Solution

- Continued investment in services to support older people to age in place at a local government and community level are urgently needed in the same way support was provided for the transition to the NDIS.
- Funding to COTA Victoria to provide independent and trusted information and systems navigation support and advocacy for older people and their carers seeking aged care support.

4. HEALTH PROMOTION, PREVENTION AND ACCESS TO CARE

4.1 Oral Health

Pain free, healthy teeth and gums are essential for adequate nutrition and quality of life.

The Challenge

The oral health needs of older people have changed over the past 50 years. More people are retaining their natural teeth, but the complexity of their needs has continued to increase:

- Tooth decay, gum disease, and oral cancer are prevalent.
- 46,000 people are in permanent residential aged care in Victoria, and dental care in aged care facilities is irregular at best.
- Poor oral health can worsen diabetes and heart disease. It is also a risk for the respiratory disease 'aspiration pneumonia', which is reported to occur in 33 per 1,000 aged care residents per year.

Despite the recently announced \$12.1 million to alleviate the current waiting list, access to general public dental care remains limited with waiting lists likely to burgeon again across metropolitan and rural services. Due to longevity, older people retain their teeth for longer resulting in tooth decay, gum diseases and oral cancer.

The Solution

- Greater investment is needed in prevention and early intervention in dental health for 46,000 people who are in residential aged care. This neglected area of health prevention requires funding so that regular and targeted preventative oral health care to older people particularly with aged care residents.
- Increase funding for public dental services is urgently needed to address waiting lists in both metropolitan and rural services.

4.2 Alcohol and Other Drugs

The Challenge

Older people drink more alcohol on a daily basis than any other age group and experience greater harms^{xxxvii}. They are also more likely to use alcohol in conjunction with other medications and are often not aware of the potential impacts that and dangers of mixing alcohol with other substances.^{xxxviii} Older adults are also less likely to access traditional services due to stigma and mobility limitations.^{xxxix}

The Solution

- Invest in community education programs to communicate the health effects of alcohol, the changing metabolism of older people as they age and specific age-related risks relating to interactions with medications and the risk of falls.

4.3 Mental Health

The Challenge

Older people are excluded from many community mental health services, and some clinical services.^{xl} Mental Health Community Support Services (MHCSS) are predominantly funded to provide services to the adult population (16-64 years)^{xli}. These services play a vital role in supporting people with a severe mental illness and psychiatric disability throughout the recovery process. There is currently no readily available information as to what limited service people over 65 can actually access within MHCSS.^{xlii} There is significant lack of research and evidence based evaluation into the effectiveness of aged care and clinical services in providing recovery-based services.

Australian men aged over 85 have the highest suicide rate in Australia, and more than double that of teenagers. Older people are 'falling through cracks' as increasing numbers of older people are isolated and not able to access the services they need.

The Solution

- Build the evidence base for a more biologically age responsive mental health service system, improving health outcomes and ensuring older people are accessing the right type of service.
- Investigate and take action on the barriers older people currently face in accessing appropriate mental health services in the community, aged care and clinical services
- Further research is needed on the impact of social isolation and mental health and how this may contribute to the use of alcohol and drug misuse by older people.

4.4 Palliative and End of Life Care

Significant end of life reforms have recently commenced or in the process of being implemented. Medical decision making laws changed on 12 March 2018 when the Medical Treatment Planning and Decisions Act 2016 commenced. Implementation planning of The Voluntary Assisted Dying Bill 2017 is underway in preparation for commencement in June 2019. A range of strategies and projects under Victoria's End of life and Palliative Care Framework are currently underway. These are aimed at building the capacity of communities across metro, regional and rural Victoria in understanding and accessing advance care planning, palliative care and end of life care.

The Challenge

Whilst there are a range of innovative projects underway, Victoria's End of Life and Palliative Care Framework still requires a clear action plan with deadlines. A key issue is addressing current unmet need and planning for future demand. According to Palliative Care Victoria, available data conservatively estimates at least 10,000 Victorians who die are currently missing out on needed palliative care.^{xliii}

Real increases in palliative care funding (after adjusting for wage and price increases) has not kept pace with the Victorian Government's conservative estimates of increasing need (4%)^{xliiv}. Given current unmet need, Victoria's population growth, its ageing population and the rise in chronic disease, (particularly in regional and rural areas) the Victorian Government needs to update its current estimates.

Regional areas have received increase support through additional funding and the establishment of an advice line. COTA acknowledges the strong work of Palliative Care Victoria in improving access to CALD communities whilst recognising the ongoing challenges in recruiting and providing accessible and culturally responsive services for LGBTI, CALD and Aboriginal communities. There is also a huge gap in access to palliative care amongst residents in aged care facilities.

The Solution

- COTA Victoria calls on the Victorian Government to invest an additional \$65 million a year to fund the 9 key recommendations as outlined in Palliative Care Victoria's Call to Action.
- Release the final report from the Independent Review of Palliative Care Funding and update current estimates of future palliative need.
- COTA Victoria calls on the Victorian Government to match the Commonwealth Government's \$32.8 m national funding for pilot projects to improve access to palliative care for residents in aged care. The amount required at a State level is modest.

- Further invest in evidence based creative and tailored community education projects and peer education programs. These approaches reach and inform diverse communities across Victoria on advance care planning, palliative care and Voluntary Assisted Dying. We urge the Victorian Government to further fund and support these projects beyond pilot stages.

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