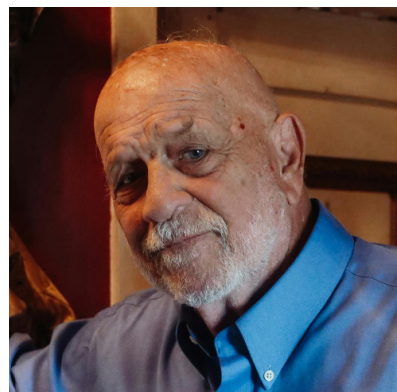


Creating a new benchmark for ageing

Submission for the Victorian State Budget 2025-26



October 2024



About us

Council on the Ageing (COTA) Victoria is the leading not-for-profit organisation representing the interests and rights of people aged over 50 in Victoria. For over 70 years, we have led government, corporate, and community thinking about the positive aspects of ageing in the state.

Today, our focus is on promoting opportunities for and protecting the legal rights of people 50+. We value ageing and embrace its opportunities for personal growth, contribution, and self-expression. This belief drives benefits to the nation and its states alongside communities, families, and individuals.

Seniors Rights Victoria (SRV) is a program of COTA Victoria and the only state-wide community legal centre dedicated to advancing the rights of older people and the early intervention into, or prevention of, elder abuse in our community.

SRV has a team of experienced advocates, lawyers, and social workers who provide free information, advice, referral, legal advice, legal casework, and support to older people who are either at risk of or are experiencing elder abuse. SRV supports and empowers older people through the provision of legal advice directly to the older person.

About this submission

In presenting this document, we set out a select collection of funding initiatives that we believe warrant serious consideration across Victorian Government portfolios for support in the 2025-26 Victorian State Budget. In doing so, we have focussed on five priority areas.

These priorities build on issues profiled in [our Submission for the Victorian State Budget 2024-25](#), and on work we have done over the last 12 months. They have been informed through engagement with the community through an online community survey, and discussions with other relevant peak bodies in the sector.

We believe these proposals offer important opportunities to strengthen existing supports and services for older Victorians, in ways that will drive social and economic benefits for all.

Further information on the costings and estimates can be provided on request. The proposed funding for a number of the initiatives is described as 'discretionary'. These proposals are essential; however, this recognises that the scale of the change, process, and funding is at the discretion of the Victorian Government. Some of these proposals relate to internal processes, which relevant departments are better placed to cost.

For further information



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Executive summary

Priority	Actions	Indicative cost
A voice and vision for older Victorians	Renew and expand the whole of government Ageing Well in Victoria Action Plan for 2026-2030.	No direct outlay
	Resource a community engagement process with a diverse range of older Victorians to inform the renewed Ageing Well in Victoria Action Plan 2026-2030.	\$150,000, per annum, for 4 years
Elder abuse support and prevention	Increase recurrent funding to SRV and other frontline elder abuse services to expand capacity to support those experiencing, or at risk of, elder abuse.	Discretionary (e.g. SRV: a further \$1m, per annum, for 2 years)
	Provide new funding for an evidence-based, state-wide approach to elder abuse prevention.	\$500,000, per annum, for 4 years
	Invest in improved data capture and sharing regarding elder abuse in Victoria.	Discretionary
Energy costs and transition	Fund a coordinated program of community education and advice activities to support older people to understand and plan changes to their household energy sources.	\$750,000, per annum, for 4 years
	Undertake a review and enhancement of the Victorian Household Concessions and energy change incentives to better support vulnerable older Victorians.	No direct outlay required
Health, disability, and community support	Create an Older Victorian Health and Wellbeing Action Plan informed by older Victorians' lived experience.	Discretionary
	Pilot a system navigation support service that provides personalised support for older people and their carers.	\$500,000, per annum, for 2 years
	Provide targeted grant funding under the Victorian Disability Advocacy program to support older people with disabilities.	\$200,000, per annum, for 4 years
Housing	Increase investment in proactive housing support, tenancy advice, and individual advocacy for older people at risk.	\$1.5m, per annum, for 4 years
	Expand and extend the Rental Stress Support Package through an Older Person Support Stream.	\$2m, per annum, for 4 years

Older Victorians risk being left behind in a changing society

Many older Victorians enjoy good health, financial security, and an active, engaged lifestyle. They are reaping the benefits of ageing well, as does the state. Sadly, this is not the case for a growing number of older people. This has major ramifications for them and Victoria, including worse outcomes and increased service usage. We need to ensure all Victorians can age well.

Without the right supports many older people risk being marginalised and missing out on the benefits of change – especially in advancing areas like healthcare, energy, transport, and the digital economy.

We are concerned about the pressures that are increasingly impacting older Victorians. We are seeing more older people vulnerable to the rising cost of living, more likely to experience housing insecurity, and struggling to pay their energy bills. As a result, many struggle to keep healthy and stay socially connected. They age poorly and early, requiring a greater level of support before they want it. This is a poor outcome for them, and for the state.

Housing and economic pressures are increasingly putting older Victorians at risk of family violence. Too many are exposed to elder abuse within their own homes and families, as seen by continuing strong demand for support from Seniors Rights Victoria.

Victoria is not alone in facing these changes and pressures, but we can do better. The needs of older Victorians must be at the heart of our decision-making, so that this state can remain a great place to age well.

We need to focus on the wider impacts of an ageing population

Recent state budgets have included a few welcome initiatives relevant to the needs of older Victorians but have lacked a wider focus and strategic vision on ageing and the challenges of getting older. This includes significant shifts in expectations of what it means to participate socially and economically as we age.

Ongoing reforms in sectors like disability, aged care, and mental health are improving care for many, but significant gaps remain and impact the experiences of, and outcomes for, older people. These reforms also introduce changes to service delivery that leave many older people confused and in need of help to navigate these complex systems.

We call on the Victorian Government to use the 2025-26 State Budget to set a new benchmark and lead the nation in how the needs of our diverse older population are recognised and addressed. This needs to go beyond small, isolated initiatives – it needs to address older people's interests across all portfolios and strategies.

There are clear ways to start to tackle these challenges

We need a renewed agenda for ageing in Victoria that supports older people to live the best lives they can. To this end, we call on the Victorian Government to commit to and implement our five priorities for action in the 2025-26 State Budget.

We have focussed on areas where targeted investment can improve the experience of ageing in Victoria and deliver concrete benefits. Some of our proposals relate to programs that are already in place but need further investment. Others are designed to take steps towards filling widely acknowledged gaps in our social services infrastructure.

To drive these priorities and a broader agenda for ageing well, we continue to advocate for better structures to engage older Victorians and put their voice and leadership at the forefront of decision-making and service design.

Investment in these initiatives would be an achievable start to a renewed commitment to older Victorians, valuing the contribution they make and recognising the support they need and deserve. Ultimately, this will reap rewards for all.

What have older Victorians told us?

To deepen our understanding of what older Victorians want from the state budget, we conducted an online survey of our members in September 2024.

Our survey results shows that older people see state government investment in essential supports and services as delivering “significant benefit” to them and how they age. Our participants ranked the following services as having the most impact:

- Hospitals and health services: 74%
- Public transport: 58%
- Concessions: 57%
- Policing and community safety: 52%

When asked what areas they thought most needed increases in funding, the areas nominated were health services, family violence (including elder abuse), disability support outside NDIS and aged care, and social housing.

Other specific areas highlighted by respondents as warranting investment were community transport, energy cost assistance, more co-design of services with older people, local activities and groups to combat social isolation, and better support to help older people to access government services.

Our members were strongly in support of all our priority areas.

Priorities for older Victorians 2025-26

1. A voice and vision for older Victorians

We have welcomed the re-establishment of the Senior Victorians Advisory Committee. This is a great forum, and signal, for the voices of older people to inform the work and outputs of the Victorian Government.

However, this alone will not drive improvement in the experience of ageing in Victoria. The committee needs to be supported by a renewed and refreshed ageing strategic plan, as well as increased investment in wider community engagement. These three foundations can together deliver improved outcomes and concrete benefits for older people.

The Victorian Government's Ageing Well in Victoria Action Plan 2022-2026 remains a key framework for supporting Victorians to age well in their community and has undoubtedly delivered benefits. However, the Plan is no longer relevant to the experience of ageing in Victoria; its initiatives are out-of-date, and it is not responsive to the rising social and economic pressures on older people. We cannot wait until the expiry of the current Plan in 2026 to look to the future – including its role, vision, and priority areas. The hard work for a renewed strategic plan needs to happen now.

The best advocates for older people are themselves; any support for older people needs to be informed by older people. Development and ongoing implementation of a renewed Ageing Well in Victoria Action Plan needs to be informed by engagement with a diverse range of older Victorians across the state. Effective engagement also means the Victorian Government can monitor, evaluate, and measure the impact of reform, investment, and programs, ensuring it is reaching a crucial cohort of Victorians.

Recommendations

- 1. Commit to renew and expand the whole of government Ageing Well in Victoria Action Plan for 2026-2030** to deliver a strategic vision and clear initiatives to support ageing. This including establishing an Ageing Well Outcomes Framework co-designed with older Victorians.
- 2. Resource a regular community engagement process with a diverse range of older Victorians to inform the renewed Ageing Well in Victoria Action Plan 2026-2030.** This should include large scale survey capacity as well as face-to-face events led by older people, leveraging the voice, experiences, and connections of the Senior Victorians Advisory Committee.

2. Elder abuse support and prevention

Elder abuse continues to be prevalent across the Victorian community. Nationally, 15% of those 65 and over have experienced at least one recognised form of elder abuse over the previous 12 months, which is equivalent to 160,000 older Victorians.

SRV is the only state-wide community legal centre dedicated to elder abuse. Its Helpline received over 12,000 calls for help in 2023–24. Recent funding cuts have hampered SRV's capacity to respond, with a 30% decrease in people supported by the Helpline during 2023-24. At the same time, SRV is opening and closing more legal cases, each of which requiring more hours of support due to increased acuity and complexity. Service capacity and funding is failing to meet community demand.

While reforms to Victoria's family violence system have helped many older victims, there is a need for specific measures to address the drivers and consequences of this dangerous and unique form of family violence. These include the distinct profile of perpetrators of elder abuse, challenges of under-reporting by older people, and the limited capacity and capability of many family violence agencies to handle elder abuse cases.

To stem rising rates of elder abuse, we cannot leave any stone unturned. We need to increase elder abuse service provision, change our enabling culture, develop new interventions to address perpetrator behaviours, and improve data collection and systems.

Recommendations

- 1. Increase funding to SRV and other frontline elder abuse services to expand capacity to support those experiencing or at risk of elder abuse.** This will ensure that affected individuals have sufficient access to comprehensive legal and non-legal support.
- 2. Provide new funding for an evidence-based, state-wide approach to elder abuse prevention,** including the creation of new elder abuse prevention programs and supporting data collection and evaluation for Elder Abuse Prevention Networks, strengthening collective prevention efforts.
- 3. Invest in improved data capture and sharing regarding elder abuse in Victoria** as a discrete but integral part of family violence data systems. This should include information on perpetrators of elder abuse to support targeted interventions, as well as underlying issues such as ageism and intergenerational dependency.

3. Energy costs and transition

Cost of living pressures facing older Victorians mean many are unable to pay their utility bills, and are unable to use the energy they need to live comfortably. We have heard directly from many older people facing these challenges.

Inequities in the energy market are increasing as the transition to cleaner, greener energy sources ramps up. While immediate support to address bill pressure continues to be needed, more focussed effort is also required to support older people to participate in, and benefit from, the energy transition.

COTA Victoria recently undertook research, funded by the AusNet Vulnerability Research Grant, to explore the experiences and views of older Victorians regarding the energy transition. We found that, while older people generally held a positive view on the need for the energy transition, some will face a range of financial and practical barriers in their journey.

The final report – [Our energy futures: Older Victorians navigating the energy transition](#) – details those barriers alongside positive drivers for change and, most importantly, provides succinct recommendations to make the transition as easy as possible for older customers.

The Victorian Household Concessions Program, together with energy specific programs like the Utility Relief Grant and Victorian Energy Upgrade, provide valued support. However, gaps in awareness, eligibility, and access are inhibiting their effectiveness for many older people. A broad overhaul of these programs is needed to provide more coherent and effective support.

Recommendations

- 1. Fund a coordinated program of community education and advice activities to support older people to understand and plan changes to their household energy sources.** This should take the form of an annual local community grants program, with support and resources provided by a state-wide reference group comprising industry, government, and community sector peak bodies.
- 2. Undertake a review and enhancement of the Victorian Household Concessions and energy change incentives** to better support vulnerable older Victorians. This should ensure that supports are more readily accessible and available to those that need them to ease energy cost pressures and benefit from the energy transition.

4. Health, disability, and community support

Older Victorians rely heavily on publicly funded health, mental health, and disability services.

However, these services often fail to provide appropriate support and care for this cohort.

As the health system experiences growing pressure, many older people struggle to access timely care in the community. Often, they end up in hospital – approximately 80% of admissions that are avoidable through community care are for Victorians over 50. We also need to improve the experience that Victorian health services offer to older patients and their carers.

We continue to call for an Older Victorian Health and Wellbeing Action Plan to address these issues. Created in partnership with older people, this would drive improved age-friendly healthcare that promotes older people's needs, alternative service options, and engagement in decision-making.

Over 500,000 older Victorians have an enduring disability, yet available supports are significantly less than that provided to younger adults through the NDIS. Early steps to improve this situation should strengthen the voice of those with a disability, supporting them to advocate for their needs.

Many older people need support to navigate these complex service systems. While this is partly being addressed within the aged care system, we believe there is a need for integrated local personalised navigation support for older people that crosses the chronic health, mental health, and disability sectors. This pilot can build on, leverage, and complement the experiences, resources, and services of local government, community health, and community information services.

Recommendations

- 1. Create an Older Victorian Health and Wellbeing Action Plan**, informed by older Victorians' lived experience, with focus on improving access and consumer experience of the health system, ongoing involvement of older people in decision-making on service delivery, ensuring effective healthcare options, and supporting self-care to maintain good mental and physical health.
- 2. Pilot a system navigation support service that provides personalised support for older people and their carers** needing to access chronic health, disability, and community supports outside the NDIS and Commonwealth aged care system. The pilot can be initially based at 2 sites, with a view to future expansion.
- 3. Provide targeted grant funding under the Victorian Disability Advocacy program to support older people with disabilities.** This should focus on needs that are not met within the aged care or non-NDIS disability sector.

5. Housing

Older Victorians are a key group impacted by the worsening housing crisis. This is reflected in increasing demand for housing support, and rising fears around housing security. More older Victorians are now renting in a very competitive market. COTA surveys suggest that 5% of older Australians report being “significantly concerned” about their risk of homelessness in the next year.

The current situation also means that older Victorians face increased barriers in transitioning to more appropriate housing solutions, whether this involves downsizing, coping with disability and frailty, or other aged-related drivers.

COTA Victoria welcomed many aspects of the Victorian Government’s Housing Statement, including the Rental Stress Support Package. These kinds of initiatives need to be sustained and expanded in line with growing need in our older population, and focus on the specific experiences of this cohort.

More broadly, we call on the Victorian Government to expand affordable housing options to better respond to the needs of older people. This should include targeted places in new social housing developments (with capacity for in-home care), medium density alternatives for older people falling through gaps in the market, and financial incentives for those who wish to down-size.

Recommendations

- 1. Increase investment in proactive housing support, community education, and individual advocacy for older people at risk.** This includes the expansion of the Housing for the Aged Action Group’s ‘Home at Last’ service, community education and outreach delivered by community agencies with connections to older people, and the expansion of the Retirement Housing Assistance and Advocacy Program.
- 2. Expand and extend the Rental Stress Support Package through an Older Person Support Stream,** which will support specific projects addressing the needs of older people in the private rental market.