

Preparing Victoria for an ageing future

COTA Victoria's 2026 state election platform



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Acknowledgement of Country

Council on the Ageing (COTA) Victoria and Seniors Rights Victoria (SRV) acknowledge the Traditional Owners and Custodians of the lands on which we work and pay our respects to Indigenous Elders past, present and emerging. Our office is located on the lands of the Boonwurrung people of the Kulin nation. Sovereignty has never been ceded. It always was and always will be, Aboriginal land.

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Our recommendations at a glance

Stronger voice and representation

- Commit to a 10-year, whole-of-government Ageing Well in Victoria strategy, with annual public reporting on the state of ageing in Victoria and regular, structured community engagement.

More secure, safe, and affordable homes for older Victorians

- Develop, fund and deliver an Older Person Housing Action Plan, building on existing available support, with specific initiatives to support older Victorians with low-cost housing options, staying in their community for longer, and decisions related to downsizing.
- Guide and resource local councils to identify and activate surplus or underutilised council-owned land for the development of supported housing for those at heightened risk of housing insecurity, including older Victorians.
- Commit to public and community housing supply targets for older people, alongside expanded, tailored tenancy support to prevent homelessness and sustain tenancies.

Better health, wellbeing, and resilience

- Develop an Older Persons Health Strategy to improve prevention and treatment of priority conditions associated with ageing and provide better service access and coordinated care in community settings.
- Deliver targeted climate adaptation and resilience measures to protect older people at greatest risk from climate-related emergencies, including preparedness programs, home cooling and energy-efficiency upgrades, and tailored emergency supports.

Enhanced protection from abuse and discrimination

- Commit to resourcing a dedicated process to understand what an effective adult safeguarding system and the infrastructure required to support it could look like within a Victorian context.
- Fund elder abuse Consultation and Liaison Officers positions to support Orange Door services across select locations, providing case management advice, support, and referral for cases involving elder abuse.
- Deliver behaviour change campaigns and interventions that address elder abuse and promote help-seeking pathways, with specialist support and legal services resourced to meet community needs.

Increased economic participation and financial security

- Improve financial security and safety for older Victorians through accessible financial advice and counselling, stronger protections against scams, and coordinated responses to economic abuse.
- Support employment retention and workforce re-entry for older people through targeted initiatives that address age discrimination, skills barriers, and access to flexible work.
- Review concessions in the Victorian Household Concessions Program to better meet the real cost-of-living pressures facing low-income older Victorians.

About our election platform

Victoria is getting older, and the next Victorian Government must be ready.

By 2046, one in four Victorians will be over the age of 60. That is around 800,000 more people than in 2021. This is not a future issue. It is happening now, and the choices made after the 2026 state election will shape how well people age for decades to come.

Older Victorians are a vital part of our state. They work, volunteer, care for family members, support local communities, and share their skills and experience. When older people are supported to live well, Victoria is stronger, fairer, and more connected.

Yet too many older people are being left behind. Housing is insecure or unaffordable for many. Care systems have gaps. Climate emergencies are hitting older people hardest. Cost of living pressures and social isolation are growing. These are not fringe issues, and affect many families and communities across Victoria.

This platform sets out the priorities we believe must be central to the agenda of the next Victorian Government following the state election in November 2026. They are practical actions that respond to real needs and reflect what older Victorians are telling us matters most.

Ageing does not begin at a fixed age. Some issues emerge in one's 50s, and others much later in life. Ageing is not a problem to be managed. It is a shared experience that touches every generation.

The priorities outlined here are not the full answer, but they are a strong place to start. We urge all parties and candidates to use this platform to shape their commitments and to plan for a Victoria where everyone can age with dignity, security, and connection.

This platform has been developed by COTA Victoria, informed by ongoing work with community partners and statewide peak bodies, and grounded in the voices and lived experiences of older people across Victoria. Their message is clear. Ageing well does not happen by accident. It requires leadership, values, and action.





Our role as the peak body for older Victorians

COTA Victoria is the leading not-for-profit organisation representing the interests and rights of people aged 50+ in Victoria. Celebrating 75 years in 2026, we have led government, corporate and community thinking about the positive aspects of ageing.

We are a not-for-profit community organisation and fund our activities with the support of government, members, philanthropic trusts, businesses and the public. We have an experienced Board, highly qualified Melbourne staff, and dedicated community volunteers throughout Victoria. As a member-based organisation we are run by, for and with older Victorians.

SRV is the key state-wide service 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.

Our Strategic Plan 2025-2030 reflects our belief that ageing is not a problem to be solved but a powerful and natural phase of life to be lived with meaning, autonomy and connection.

Together, our mission, deep community engagement, and strong cross-sector partnerships give us the understanding and credibility to lead a conversation about what the next Victorian Government should deliver for older Victorians.

Making ageing a priority for the next Victorian Government

People aged 60 and over already make up more than 22 per cent of Victoria's population, and that number is growing quickly. Many older Victorians are healthy, financially secure, and deeply involved in their communities. But too many are facing growing disadvantage, often driven by ageism, discrimination, and abuse. Without action, these problems will spread and become harder and more expensive to fix.

That is why COTA Victoria is calling on all political parties to make ageing a clear and visible priority in their election platforms for the 2026 State Election. Ageing can no longer sit on the sidelines of policy. It must be addressed deliberately, early, and across government.

Older people make a major contribution to Victoria's economy, communities, and families. To support this, governments must act in a coordinated way across all portfolios and provide stable, ongoing funding to the organisations that support and represent older people. Ageing is not a niche issue. It affects every part of our society and requires leadership across government.

Too often, problems are addressed only once people reach crisis point. Stronger focus is needed on prevention, early support, and services that work well together at a local level. Without this, pressure on already stretched systems will continue to grow, increasing costs and harm over time.

COTA Victoria is seeking a renewed commitment to ageing well in Victoria, led by a dedicated minister and supported by strengthened pathways for older people to be heard. Older Victorians, in all their diversity, must have a real and ongoing say in decisions that affect their lives.

Why this matters now

Victoria is at a turning point. An ageing population is already changing the demand for housing, health care, transport, community services, and the workforce. The decisions made by the next Victorian Government will shape how well older people are able to live safely, securely and with dignity in the years ahead.

Just as the number of older people — especially those aged 85 and over — is growing, key systems are under serious strain. Housing is becoming less affordable and harder to find. The cost of living continues to rise. Health and care services are struggling with staff shortages and growing demand. These pressures fall hardest on older people with low incomes, poor health, disability, or limited family and community support.

Climate change is adding further risk. More frequent heatwaves, natural disasters, and rising energy costs pose real threats to older people's health, safety, and finances. Reports of elder abuse are also increasing, showing clear gaps in prevention, early help, and protection.

Taken together, these challenges make the need for action clear. If governments delay or take a piecemeal approach, then human and financial costs will continue to rise. Making ageing a core priority for the next Victorian Government is essential if Victoria is to remain a fair, safe, and inclusive place for people of all ages.

Our vision for ageing well in Victoria

1. Enable older Victorians to age well in their own communities.

Deliver integrated, age-friendly health and social care, housing, transport, and environmental protections that support older people across Victoria to age in place in their communities for as long as they choose. Embed ageing-related needs, risks, and opportunities into all public planning, investment and coordination processes, supported by a balance of universal and targeted services, infrastructure, and community facilities.

2. Ensure fairness, equity and protection from harm.

Ensure that all older Victorians are treated fairly and share equitably in the benefits of ageing. Take decisive action to prevent discrimination and abuse of older people, and provide targeted and culturally safe support for those who face heightened risk due to factors such as being Aboriginal or Torres Strait Islander, from a non-English speaking background, being a lesbian, gay, bisexual, transgender, queer/questioning, intersex, or asexual/aromantic individual or ally (LGBTQIA+), living with disability, or experiencing financial disadvantage.

3. Maximise and recognise the social and economic contribution older Victorians make.

Recognise and actively support the valuable contribution older Victorians make to their local communities and to the state's social and economic life. Invest in structures, policies, and initiatives that empower older people to participate fully in paid and unpaid work, recreation, civic life and other community activities, including in leadership, advisory, and decision-making roles.

What matters most to older Victorians

COTA Victoria regularly engages with older Victorians to understand the issues that affect their daily lives and the lives of their families. Their insights directly inform many aspects of our work.

A consistent message from these conversations is that older Victorians place a high value on autonomy, choice, and wellbeing in how government services are prioritised and delivered.

These ratings translate quite directly to older people's priorities for increased investment – with housing being a standout priority – reinforced through other COTA Victoria consultation. Healthcare is also a consistently high priority, with older people wanting to see more investment in accessible allied, mental and dental health services.

Other areas related to ageing that people nominated for greater state government attention included: Community transport, disability support outside the NDIS, carer support, energy cost relief, local activities to combat social isolation, and better support to access government services.

Older Victorians also frequently express concern to us about the need to better support older renters, single women, people with a disability, and low-income pensioners. We also hear support for improved equity and inclusion regarding older migrants from non-English speaking backgrounds, older LGBTQIA+ people, and those living in rural and regional areas.

In 2025, we asked older people to identify which areas of state government expenditure they value most. The areas most frequently rated as delivering a “significant benefit” were:

- Hospitals and health services (74%)
- Public transport (58%)
- Concessions (57%)
- Policing and community safety (52%)
- Arts, libraries and community education (47%)

In 2025 when we asked people's views on current state government commitment to various areas, several stood out for high levels of “poor” ratings:

- Public and community housing (54%)
- Policing and community safety (36%)
- Family violence including elder abuse (36%)
- Climate change and environment (32%)
- Hospitals and health services (27%)

Our strategic priorities for action

COTA Victoria recognises that governments operate within finite resources and must make careful choices about where to direct funding and effort. With this in mind, the commitments outlined in this Platform focus on the most urgent and high-impact actions needed to respond to the challenges and opportunities facing an ageing Victoria.

These priorities are organised around five key objectives for improving outcomes for older people. While presented separately, they are closely connected and must be progressed together to deliver lasting and meaningful change.

Taken as a whole, these recommendations form an ambitious but achievable plan that can be delivered over the next four years.

We have not included detailed costings, but these can be provided. Some actions can be delivered through policy or legislative change without significant new expenditure. Others will require additional investment, but in many cases can be introduced progressively and scaled over time. Our central message is that these actions should be prioritised based on need, impact, and long-term value – not solely on upfront cost.

1. A stronger voice and representation for older Victorians

Positive change and a fair deal for older Victorians depend on a clear and strategic approach that is shaped directly and consistently by older people themselves. This cannot be a one-off or isolated process. It must be built into how older Victorians are represented across government planning, decision-making, and leadership and advisory bodies. Real effort is needed across all portfolios to make this approach standard practice and to ensure it reflects the diversity of lived experience amongst older Victorians.

- The proportion over 65 in individual municipalities across Victoria ranges from 10% to 35% and this range is projected to widen.
- 27% of Victorians aged 60+ are from non-English speaking backgrounds and 37% of those 65+ were born overseas.
- 14% of Victorians identifying as Aboriginal and Torres Strait Islander are 55 years or older, with the number in this group gradually increasing over time.

What needs to be achieved over the next four years?

- Government should regularly report on progress against a rolling strategic plan for ageing well, using actions, outcomes, and measures developed in partnership with older Victorians.
- All major government strategies and action plans should be reviewed through an ageing population lens, including those targeting the needs of specific population groups.
- Representation of older Victorians on public boards, advisory committees and other leadership bodies should be increased to better reflect their share of the population and the diversity of older community.

Proposed commitments

1. Commit to a 10-year, whole-of-government Ageing Well in Victoria Strategy, supported by rolling three-year action plans and an Ageing Well Outcomes Framework. The strategy should include annual public reporting on the state of ageing in Victoria, supported by structured community engagement that reflects the diversity of Victoria's ageing population to guide implementation, and oversight by a representative advisory body such as the Senior Victorians Advisory Committee.



2. Secure, safe and affordable homes

As in many other parts of the community, housing has emerged as a critical issue for older Victorians. For many, this reflects the rising cost of maintaining a home, particularly for those who are asset-rich but cash-poor, as well as the growing number of older people reliant on the private rental market. It also highlights the need to address structural market failures and expand the supply of suitable, affordable, and safe housing options that support independent living in later life.

- Women over 55 are one of the fastest-growing cohort experiencing homelessness, with 240,000 across Australia at risk and many more facing long-term housing stress.
- The last decade saw a 77% increase in older Victorians renting privately in Victoria. A quarter of these older renters are on very low incomes.

What needs to be achieved over the next four years?

- Victoria has a clear and connected plan and approach to make sure it has the right housing options for its ageing population and is adapting to meet the evolving housing needs of its residents.
- Older Victorians should be confident in understanding and safely accessing a wide range of independent living options including both rental and ownership-based models.
- Victoria's public housing system should be on a clear growth trajectory, with expanded and appropriate options for older people. An ageing and diversity lens should be applied across all housing and homelessness programs to ensure older people – with particular emphasis on women, new migrants, and First Peoples – can access them effectively.

Proposed commitments

1. Develop, fund, and deliver an Older Person Housing Action Plan that supports older Victorians on low incomes to access safe, stable, and affordable housing. The Plan should include targeted initiatives to help older Victorians remain in their community for longer, access low-cost housing options suited to their needs, and navigate housing transitions such as moving to more appropriate or accessible accommodation. An example includes adjustment of rental caps in Victoria's Affordable Housing program to support those with reduced capacity to pay.
2. Guide and resource local councils to identify and activate surplus or underutilised council-owned land for the development of supported housing for secure housing targeted to older Victorians who require ongoing support to live independently in their local communities. These developments should manage or facilitate provision of in-home support on an individual or group basis. It could be managed by community housing providers and/or private developers.
3. Commit to public and community housing supply targets for older people, alongside expanded, tailored tenancy support to prevent homelessness and sustain tenancies. This might include investment in a marked expansion of public and community housing, with targets including:
 - a. Increase public and community housing to 5% of all housing stock by 2040.
 - b. At least 20% of that stock should be allocated to/prioritise older people aged 55+.

3. Better health, wellbeing and resilience

Continuing to improve the health and wellbeing of older Victorians requires strengthened effort across multiple fronts. State health, mental health, and disability services – including public sector aged care – need capacity to offer more targeted and integrated responses to older people’s needs, to ensure fewer people fall between the gaps.

At the same time, enhanced investment in prevention is needed to support older Victorians to remain healthy and independent for longer, as growing numbers live with chronic conditions and face emerging social and environmental risks.

- Primary care access is highly compromised for many older Victorians, with one in four not visiting a dentist due to cost.
- Some 528,000 Victorians over 65 (51%) have an ongoing disability, accounting for 40% of disability support needs and half of those ineligible for NDIS.
- Between 2006 and 2019, Australians over 65 were 12.9 times more likely than younger people to die during natural disasters.

What needs to be achieved over the next four years?

- Critical gaps should be filled to enable state funded health and community support services to equitably support older people in a well-integrated way, including workforce initiatives that incentivise those with geriatric competence and encourage movement between systems.
- Health system planning and development at state and local level should place greater focus on the health and wellbeing needs and preferences of older people.
- The disproportionate health and wellbeing risks to older people arising from climate and related environmental factors should be an integral part of disaster prevention and response systems.

Proposed commitments

1. Develop an Older Persons Health Strategy addressing the specific health challenges facing ageing Victorians, including dementia and brain health, pain management, falls prevention, mental health, and chronic disease management, together with investment in new service models that provide accessible, integrated care in home and community settings.
2. Deliver targeted climate adaptation and resilience measures to protect older people at greatest risk from heat and climate-related emergencies, including preparedness programs, home cooling and energy-efficiency upgrades, and tailored emergency supports.

4. Protection from abuse and discrimination

Reforms to Victoria's family violence system have improved outcomes for many older victim-survivors and those at risk of abuse and mistreatment. However, the state's overall capacity to prevent and respond to elder abuse remains underdeveloped and fragmented. Services such as SRV are seeing increasing demand and increasing case acuity, with knock-on effects on their capacity to deliver the support older Victorians need. Addressing this gap will require strengthened effort across both mainstream family violence services and specialist elder abuse services, including enhanced capability in the growing area of economic abuse. This capability is critical to the delivery of core actions underpinning the National Plan to End the Abuse and Mistreatment of Older People 2026-2036.

At the same time, broader issues of age-based discrimination and ageism require renewed and sustained attention across multiple sectors, as they continue to underpin vulnerability and limit effective prevention and response.

- 15% of Australians aged 65 and over have experienced at least one form of elder abuse over the previous 12 months, equivalent to 160,000 older Victorians.
- 7% of police reports of family violence involve a victim over 65 yet only 3% of those supported by Orange Door services are 65 or over.
- 40% of older Victorians report they have experienced age discrimination. This is occurring across employment, service provision, healthcare, accommodation, and access to facilities and clubs.

What needs to be achieved over the next four years?

- A more unified system should be established to identify, investigate and respond to mistreatment and abuse of older Victorians in home and community settings.
- Elder abuse response services should meet expressed demand across the state through a combination of specialised services such as Seniors Rights Victoria and the broader family violence system.
- Age discrimination should be the subject of proactive prevention plans and complaints processes.
- Delivery of key actions within the National Plan to End the Abuse and Mistreatment of Older People 2026-2036.

Proposed commitments

1. Commit to resourcing a dedicated process to understand what an effective adult safeguarding system and the infrastructure required to support it could look like within a Victorian context.
2. Fund elder abuse Consultation and Liaison Officers to support Orange Door services across select locations, providing case management advice, support, and referral for cases involving elder abuse.
3. Deliver behaviour change campaigns and interventions that address the drivers of elder abuse as a key form of family violence and promote help-seeking pathways, and resource specialist support and legal services to meet community need.

5. Economic participation and financial security

State government led economic participation initiatives need to focus increased effort on the growing number of older Victorians struggling to retain or regain employment or other economic activity. Particular attention must be paid to older women and others entering older age with inadequate superannuation and assets, while encouraging and protecting the growing number of older people who can and want to stay in the paid workforce.

- Nearly a quarter of retired Australians live in poverty.
- Two thirds of adults over 50 do not expect to retire until they are over 70 and a quarter think they will never fully retire.
- Victorian women aged 55–64 face a gender pay gap of 32% and retire with 40% less superannuation than men.

What needs to be achieved over the next four years?

- Rates of poverty, financial insecurity and exploitation of older people should be tracked and reduced through community education, access to timely advice, and regulatory measures.
- Older Victorians should be better protected from ageist bias and other barriers to employment through a suite of government led policies and programs.
- Economic participation by older people, especially older women, should be increased with better training and targeted employment opportunities including social enterprises and small business support initiatives.
- Concessions and other state government financial supports to older Victorians in need should be more accessible, consistent, and contribute more clearly to broader social outcomes.

Proposed commitments

1. Strengthen financial security and safety for older Victorians through the provision of financial literacy education access and financial counselling, stronger protections against scams, and coordinated responses to economic abuse. Particular focus should be placed on supporting older women facing debt and with low or no retirement incomes.
2. Drive targeted initiatives and policy changes that support employment retention and workforce re-entry options for older people who struggle in the workforce due to factors such as carer responsibilities, disability, technological change and redundancy in later life, in combination with barriers linked to ageism, gender, and health (such as flexible work policies that recognise the impacts of menopause).
3. Review concessions in the Victorian Household Concessions Program to better meet the real cost-of-living pressures facing low-income older Victorians.



Let us know your thoughts

We extend an open invitation to all stakeholders and interested parties to request further advice about any of the issues or proposals highlighted in this document, at policy_advocacy_team@cotavic.org.au.

This platform is available on our website, together with links to other COTA Victoria and Seniors Rights Victoria resources that provide supporting evidence and briefings relevant to many of the priorities described.

We would also be pleased to provide individual in-person or online briefings on the platform, or the topics it pertains to, to election candidates or their representatives, in the lead up to the election.



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