

## The Alliance for an Agenda for Ageing

Our organisations support an Agenda for Ageing in Victoria that will guide practical and timely action to improve the quality of life for **all** Victorians as we age.

- Council on the Ageing (incl. Seniors Rights Victoria)
- Health Issues Centre
- Carers Victoria
- Victorian Aboriginal Controlled Community Health Organisation
- Victorian Council of Social Service
- National Ageing Research Institute
- Ethnic Communities Council of Victoria
- Housing for the Aged Action Group

- Consumer Action Law Centre
- Financial and Consumer Rights Council
- Link Community Transport
- Victoria Walks
- Dementia Australia
- Palliative Care Victoria
- Val's LGBTI Ageing & Aged Care (GLHV)
- Fair Go For Pensioners
- Residents of Retirement Villages Victoria
- Mental Health Victoria







































This is a COTA publication on behalf of The Alliance for An Agenda for Ageing.

Our organisations acknowledge 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.

# An Agenda for Ageing in Victoria

Victoria urgently needs a state-wide, bipartisan plan for ageing and older people. Our organisations call on all parties to pledge to develop an Agenda for Ageing in Victoria.

## Why an Agenda for Ageing?

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  $50^{\circ}$  and 100. An ageing population brings new economic and social opportunities – if we embrace what modern ageing can bring. The challenges we will face as individuals and as a society can be better met if we plan now. An Agenda for Ageing in Victoria will generate creative ideas and solutions so that older people can thrive and continue to contribute to society.

As civic leaders, citizens and voters, older people make a significant and productive contribution to Victoria through community and business leadership, work, volunteering, caring, and financially supporting the younger generation. Alongside these strengths, we need to recognise the vulnerability of some older Victorians and ensure they receive appropriate support and protection. The impact of major policy reform in aged care, disability and health policy requires urgent attention. We need to recognise and include the diversity of our ageing population, which includes older people from culturally and linguistically diverse backgrounds, Aboriginal and Torres Strait Islander communities, older people with disability and our LGBTI community. All Victorians should have confidence that by living longer, they will also live well. No one should be left behind.

## What is needed?

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, justice, health planning, wellbeing, end-of-life care, diversity, carer support, community inclusion and access to services.

The Alliance for an **Agenda for Ageing** calls for a comprehensive statewide action plan that sets out the challenges, opportunities and actions across all

government departments. This has to be evidence-based, well-resourced and underpinned by a vision and guiding principles. The plan should have broad cross-departmental support and report directly to the Department of Premier and Cabinet in its coordination and policy leadership role.



# Support our Agenda for Ageing in Victoria

Ageing is multi-generational and affects all of us. We call on all political leaders to embrace the opportunities and tackle the issues for 21<sup>st</sup> Century modern ageing. We need a vision now for how we plan and deliver for our current ageing population and future selves.

Australian Institute of Health and Welfare (2017) *Older Australia at a glance*. Aboriginal people are considered 'older' at age 50 due to the life expectancy gap and their experience of chronic health issues.

## An Agenda for Ageing in Victoria

In just 13 years – by 2031 – almost one in four Victorians will be aged over 60 years. In rural and regional Victoria, almost one in three Victorians will be over the age of 60.<sup>2</sup>

What will Victoria look like in 2031, 2041 or 2061? We need a vision **now** so we can deliver the best quality of life for our ageing population and our future selves.

# A snapshot of ageing in Victoria now

#### **DIVERSITY AND CONTRIBUTION**



35% of people aged 65–74 do voluntary and community work.



41% of Victorians aged over 65 and 46% of people aged 85 were born overseas.

1.25 million Victorians – more than 20% of the population – are aged over 60 years.



#### **HOUSING**



The proportion of older people living in insecure private rental housing increased 44% between 2011 and 2016.



An aged pensioner pays on average 63% of income for a one-bedroom flat in Melbourne.

35% of people aged over 85 years live alone.

## WELLBEING AND VULNERABILITY

35% of Australians aged 55–63 years and 43% of Australians aged 65+ years have experienced age discrimination.<sup>3</sup>





Approximately 70% of elder abuse victims are women.<sup>5</sup>



One in three older Australian women live below the poverty line due to the cumulative impact of gender inequality.<sup>4</sup>



People aged 70 years and over represent only 10% of the population, but 33% of pedestrian fatalities.

#### **HEALTH AND AGED CARE**



Australian men aged over 85 have the highest suicide rate in Australia, more than double that of teenagers.

Long-term health conditions affect 9 in 10 (88%) Aboriginal or Torres Strait Islander people over the age of 50.





Only 5% of older people live in residential aged care facilities.

More people are waiting for aged care packages in our community than are actually receiving them: there are 80,000 packages and over 100,000 on waiting lists.



Older people are dying as they wait.

- 2 More precisely, 31% of people in regional and rural Victoria and 22% of people in Greater Melbourne and will be aged over 60 years. People aged 65+ contributed 60% of population growth in areas outside capital cities between 2010 and 2015.
- 3 Australian Human Rights Commission (2013).
- 4 Global Age Watch Index (2015).
- 5 This is based on data collected by helplines in Australia. A national prevalence study will provide more accurate information.

## An Agenda for Ageing in Victoria

## **Background**

Victoria has no state-wide plan for the increased longevity and diversity of its population. This has resulted in a fragmented approach to policy relating to older people. This is especially concerning for older people in rural and regional Victoria who are more likely to be socially isolated<sup>6</sup> and digitally excluded, and have poorer access to transport, housing, health and other essential services. While state and local programs have successfully engaged older people, we need a comprehensive and strategic approach to ensure inclusive ageing practices are adopted across all policy and program portfolios. This is particularly vital at a time of major policy changes in the provision of services to older people.

The Alliance for an Agenda for Ageing is calling for comprehensive planning for older Victorians across a range of current and emerging health, housing and wellbeing issues. This plan should be evidence-based, well-resourced and underpinned by guiding principles and a vision. It should have broad cross-departmental support and report directly to the Department of Premier and Cabinet in a coordination and policy leadership role.

Demographic and planning opportunities

Currently in Victoria, 1.25 million people are aged over 60, accounting for more than 20% of the population. By 2031, our older population is set to increase, comprising 22% of the population in Greater Melbourne and 31% in regional and rural Victoria. Older people are highly diverse: 41% of Victorians aged over 65 and 46% of those aged over 85 were born overseas. This diverse and ageing population presents both opportunities and challenges.<sup>7</sup>

Victoria has the opportunity to develop policies and programs that will keep the older population contributing to our communities and the economy.<sup>8</sup>

The increasing number of older people will also create new markets for innovation and economic development. At the same time, an ageing population brings with it the challenge of addressing systemic ageism and pervasive age discrimination 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. Our social and health planning and policies must invite the participation of older people and enable them to remain connected to their communities and stay healthy. Older people's independent mobility should not be entirely dependent on their capacity to drive.

Victoria's demographic changes coincide with major Commonwealth and State government reforms in aged care, disability and health policy, as well as efforts to maintain a locally responsive service system in Victoria.



<sup>6</sup> COTA Victoria's *Social Isolation Working Paper* (2014:9) identified the limited research into the experiences of socially isolated older people in rural areas.

Australian Bureau of Statistics, 2017, *Australian Demographic Statistics*, cat. no. 3101, Table 52, Estimated Resident Population by Single year of Age, Victoria.

Edgar D, Edgar P, Birrell B, Betts K, Dow B, Lovell C (2017) *The new middle age: ways to thrive in the longevity economy,* National Ageing Research Institute. At <a href="http://www.nari.net.au/policy/papers">http://www.nari.net.au/policy/papers</a>





# Valuing the contribution of older people

Older people are an invaluable part of the Victorian population. Evidence shows they are **not** a burden to society. Rather, their contributions socially, economically and to the health and wellbeing of others benefit all generations.

Over 162,000 carers aged over 65 are providing care for their spouses, adult children and their own older parents. Increasingly, grandparents are called upon to provide kinship care, and more baby boomers are making up the 'sandwich generation', caring for older parents, adult children and grandchildren at the same time. Most carers are also women.

Older people are active volunteers: 35% of people aged 65–74 take part in voluntary work. <sup>10</sup> People are working longer and embarking on new business ventures in later life. Older people nationwide are becoming increasingly physically active, with the percentage of older people that participated in physical activities for exercise or recreation increasing from 45% in 2012 to 49% in 2015.

## Addressing the real issues

Contrary to public perception, just 5% of older people live in residential care facilities. While the needs of older people are often framed around aged care, their real needs are much more diverse.

Around 35% of Australians aged 55–64 years and 43% of Australians aged over 65 years have experienced age discrimination. Housing stress is increasingly an issue, especially in the context of a lack of retirement village regulation, rising housing prices and insufficient public housing. Older people are also 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. 12

<sup>9</sup> Temple, R & McDonald, 'Mature age labour force participation and the life cycle deficit in Australia: 1981–82 to 2009–10' *The Journal of the Economics of Ageing*, December 2017. At <a href="http://www.sciencedirect.com/science/article/pii/S2212828X17300099">http://www.sciencedirect.com/science/article/pii/S2212828X17300099</a>

<sup>10</sup> Australian Bureau of Statistics (2014) General Social Survey: Summary Results, cat. no. 4159.0.

<sup>11</sup> Australian Human Rights Commission (2013).

Lord Mayor's Charitable Foundation (2016) *Time of our lives? Building opportunity and capacity for the economic and social participation of older Australian women.* 

## The Alliance for an Agenda for Ageing calls for action on:

#### **EMPLOYMENT**

- Create meaningful employment opportunities for older Victorians.
- Address the discrimination against older people in the workforce that prevents them from gaining and retaining employment, receiving professional development and being
- promoted.
- Examine opportunities for economic development and innovation. Involve older Victorians in the co-design of products and services that will support their independence and continued contribution.

#### **HEALTHY AGEING AND PARTICIPATION**

- Keep older people well by promoting healthy ageing and resilience while reducing inappropriate hospital admissions.
- Design health services that take into consideration the needs of older people.
- Improve health services in areas such as dementia support, falls prevention, mental health, palliative care and oral health.
- Support the development and sustainability of age-friendly and walkable communities with a range of transport choices, including quality public transport, to enable older people to age positively and remain independent.
- Ensure safer and age-friendly design for older pedestrians and service users is embraced in the planning of streetscape, road and public transport projects.
- Support ethnic seniors' clubs and culturally diverse seniors' groups as part of the prevention of social isolation and community awareness-raising on elder abuse and healthy ageing.

- Create social inclusion and community awareness of people with dementia through dementia-friendly communities, and provide access to quality dementia supports and programs aimed at risk reduction. Enable older people to live well, including by increasing their participation in cultural and recreational activities.
- Extend Seniors Card discounts to encourage community participation and reduce the cost of living for older people on fixed incomes.
- Improve older people's connection to community and services by addressing Victoria's fragmented and poorly funded community transport system, acknowledging the true extent of isolation and developing remedial strategies.<sup>13</sup>

#### STRENGTHENING CULTURE AND SUPPORTING DIVERSITY

- Ensure Aboriginal and Torres Strait Islander people and people from culturally and linguistically diverse backgrounds are included in the development of any plan.
- Support Aboriginal and Torres Strait Islander people and diverse communities to age well in ways that are appropriate to their needs and culture, and recognise the prevalence, significance and complexity of the informal carer role of elders in these communities.
  Promote and celebrate culture as a protective factor and support elders in their role as keepers and teachers of culture.
- Create strategies that support older LGBTI people to age well. Create policies and programs that reinforce the message that they are valued and safe, and ensure that they are included in planning.
- Create opportunities for inclusion of diverse groups in advocacy and planning, for example, through ministerial advisory committees and mainstream ageing consultations.
- Research the inequalities among diverse older population groups relating to mental and physical health outcomes and access to health and community services.

<sup>13</sup> The social and economic benefits of transport would systemically reduce dependence on aged residential care facilities and hospitals.

#### PREVENTING AND RESPONDING TO ELDER ABUSE

- Empower older people who are experiencing abuse by providing them with effective tools and services to live free from abuse.
- Ensure that older people remain in control and are at the centre of making decisions for themselves for as long as possible.
- Create opportunities to work with service providers in a variety of fields to reduce the occurrence of elder abuse.
- Increase community awareness of elder abuse through education and information.
- Provide an avenue for concerned citizens or family members to seek advice about how to address suspected abuse of an older person.
- Support reforms to the family violence sector that address elder abuse.

### SUPPORT AND RECOGNITION OF CARERS

- Recognise and support older carers who are caring for their partner, another older person, an adult child with a disability or mental illness or for younger children (grandchildren).
- Provide support to minimise the negative social, emotional, physical and financial impacts of caring so people can age well while maintaining a care relationship.
- Recognise older people in care relationships in line with the requirements of the Victorian Carers Recognition Act 2012, and develop policies, programs and services that positively support older people in care relationships as part of a Victorian Carer Strategy.
- Consider the prevalence and significance of Aboriginal and Torres Strait Island grandparents as informal carers in many communities and the impact of this (positive and negative) on the health, wellbeing and resources of elders.

### ACCESS TO SERVICES AND AFFORDABLE, SAFE AND FAIR HOUSING

- Address the specific crisis accommodation needs of single older women facing homelessness in rural and metropolitan areas.
- Resource the development of affordable, appropriate and safe housing options that are close to public transport and other community services so that people can age in place.
- Provide older people with the support they require to navigate various and complex housing systems in order to find suitable accommodation.

- Ensure retirement housing in Victoria is safe and suitable for older people through:
  - » easy access to fast, free and effective dispute resolution by establishing a retirement housing ombudsman
  - » fair contracts with transparent pricing by strengthening regulation of the deferred management fees business model and clarifying governing legislation
  - » accredited training and qualification requirements for retirement housing employees.



The Alliance for an Agenda for Ageing are organisations directly involved in the wellbeing of older Victorians. We recognise the diversity of life experiences and individual needs among older people, and the range of policy responses required to create an inclusive ageing Victoria. We believe 21st Century ageing in Victoria requires an Agenda for Ageing now.

For more information go to **cotavic.org.au** or contact **Donna Swan** on **dswan@cotavic.org.au**