



2018–2019

PRE–BUDGET SUBMISSION

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About COTA Victoria

Council on the Ageing (COTA) Victoria represents the diverse voices of older Victorians and seeks to advance the rights, interests and futures of Victorians as we age. For more than 65 years, COTA has delivered services and information to older people, community groups and organisations alongside advocating for an inclusive and age friendly Victoria. COTA's vision is that ageing in Australia will be a time of possibility, opportunity and influence.

COTA Victoria is a movement of older people run by and for older people to achieve the following outcomes:

- That older Victorians are influential through their active contribution to the community and participation in decision making
- That older Victorians are informed citizens and consumers
- To maximise the well-being of older Victorians
- To create an inclusive community that values older people
- To ensure that the human rights of older Victorians are protected and advanced.

COTA provides the following programs and services:

- **Seniors Rights Victoria** provides a helpline, free specialist legal services and individual support and advocacy for older people experiencing abuse. We work to prevent abuse through community education and networks and seek to safeguard the rights, dignity and independence of older people.
- **Seniors Information Victoria** offers free information as an independent service, on a wide range of issues of interest to older Victorians. Through our phone line and outreach program we reached 4,684 people last year, provided information to nearly 5,000 people at expos and events, over 10,000 people view our website each year, and around 4,000 receive our monthly e-newsletter. Over 20 per cent of contact is with older Victorians from rural and regional areas. The services also reach diverse cultural groups.
- 270 **Peer Education** sessions were delivered last year by trained volunteers in a range of topics.
- Through specific **projects** we seek to meet the particular needs of groups such as the LGBTIQ community, older male prisoners, people facing red tape after the death of a partner, people with epilepsy, those navigating the aged care system including Aboriginal communities and preventing the sexual abuse of older women in care.
- Our physical activity and mutual support programs support older people to maximise their wellbeing. Around 15,000 older Victorians participate in strength training programs in 91 gyms around Victoria (36 in rural and regional areas) through our **Living Longer Living Stronger** program.
- Our **policy** team engage with the issues concerning older Victorians and write submissions to decision makers, Parliamentary enquiries and input to key government committees. COTA staff and volunteers currently represent the views of older Victorians on over 50 Government and Sector **committees** across all portfolios.

Executive Summary

The population across Australia is ageing, as the 5.5 million Baby Boomers born between 1946 and 1965 – begin to enter their 60s and 70s. In Victoria, 1.25 million people are aged over 60 years accounting for more than 20 per cent of the population. This population is also very diverse. These facts present significant opportunities and challenges for Victoria.¹

The demographic changes also coincide with significant government policy reform in the areas of aged care, disability and health policy, including the introduction of consumer directed care in aged care and disability services and the increase in the pension age. In Victoria we have seen reforms resulting from the Royal Commission into Family Violence and the Parliamentary Inquiry into End of Life Choices. These policy changes are already impacting on the lives of older people and the supports required to enable informed decision-making around maintaining and improving the quality of their lives.

We want to support the Victorian Government to continue to play a significant role in ensuring that older people, particularly those with complex needs or those experiencing significant disadvantage, are able to access the support and services they need within their communities.

With all of this change, government and the community must reframe how we view ageing and positively approach older age as a time of ongoing contribution, innovation and opportunity. This is vital to ensuring we maintain a healthy, connected and economically sustainable community. At COTA, we recognise the diversity of life experiences, individual needs and range of policy responses required to create an inclusive ageing Victoria.

COTA Victoria's pre-budget submission outlines an immediate plan for action to ensure that older people, particularly those experiencing disadvantage, are actively engaged and not left behind. COTA Victoria is keen to partner with the Victorian Government to deliver better and more targeted and effective services to older Victorians so they can age well and remain active participants and contributors to the Victorian community as long as possible. In line with these broad aims, priority investment falls into two main areas:

1. **Key recommendations for investment in COTA Victoria's role as the key representative body for older Victorians**
2. **Key recommendations for policy and program investments to support a community inclusive of older Victorians**

See below for a summary of the recommendations within each category.

¹ Australian Bureau of Statistics, *Australian Demographic Statistics Mar 2017, Table 52 Estimated Resident Population by Single year of Age*, cat. No. 3101, 29 September 2017, www.abs.gov.au, (accessed 25 October 2017).

Summary of Recommendations for Investment

Key recommendations for investment in COTA Victoria's role as the key representative body for older Victorians

Recommendation 1: That the Victorian Government provide an additional \$240,000 per year in funding to Seniors Rights Victoria (a program of COTA Victoria) for a full time lawyer and full time advocate to meet the increase in demand for services.

Recommendation 2: That the Victorian Government provides \$110,000 per year for Seniors Rights Victoria to provide training on elder abuse to people providing services to older people, as recommended by the Royal Commission on Family Violence.

Recommendation 3: That the Victorian Government provides \$350,000 for three years to extend and fund new Elder Abuse Prevention Networks. Funding of \$120,000 for three years is also requested for the Network Co-ordinator Position.

Recommendation 4: That the Victorian Government provides funding of \$120,000 per year for four years for SRV to employ a Continuous Quality Improvement and Evaluation Officer.

Recommendation 5: That the Victorian Government provides \$60,000 per year for four years to employ part-time administrative assistance for the expanding SRV team.

Recommendation 6: That the Victorian Government allocate \$385,000 over one year to COTA Victoria to support the development of a Rural Inclusive Ageing Strategy. This funding will investigate best practice, conduct consultations in eight regions across Victoria and develop strategies to address the ageing of rural and regional populations.

Recommendation 7: That the Victorian Government provide \$1.225 million over three years for COTA Victoria to work with key partners to conduct two pilots in regional areas to implement inclusive ageing strategy approaches that are tailored to the local community. Following an evaluation of these pilot projects, consideration should be given to extending these sites to other priority locations in Victoria.

Recommendation 8: That the Victorian Government provide multi-year funding to Seniors Information Victoria at a rate that meets the actual cost of delivering the program and to ensure funding security into the future. This will also provide the capacity to provide advice to families and concerned citizens about elder abuse that cannot be provided through Seniors Rights Victoria due to their focus on representing the older person's interest.

Recommendation 9: That the Victorian Government provide funding for a CALD Outreach Officer to increase the reach of Seniors Information Victoria among CALD people.

Recommendation 10: That the Victorian Government fully fund Seniors Information Victoria to provide an updated and accessible Independent Living Unit guide.

Recommendation 11: That the Victorian Government provide \$1.2 million over two years to pilot THE NEXT NETWORK, a hub for older people to seek information, service navigation, planning ahead services and employment and volunteering support.

Recommendation 12: That the Victorian Government provide \$120,000 to COTA Victoria over two years to develop and deliver peer education sessions on reducing the risk of alcohol related injury and disease.

Key recommendations for policy and program investments to support a community inclusive of older Victorians

Recommendation 13: That the Victorian Government develop a four year community transport investment program through a range of renegotiated contracts, direct funding and subsidies across all transport systems.

Recommendation 14: That the Victorian Government 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.

Recommendation 15: That the Victorian Government fund a feasibility study / trial of approved volunteer drivers and/or ride share drivers for older people in rural, regional and poorly serviced areas.

Recommendation 16: That the Victorian Government invest in the development of a door-to-door transport app specifically for older people and people with a disability.

Recommendation 17: COTA Victoria endorses an additional 2 FTE retirement housing advice workers who will provide telephone information, housing system navigation support through 1:1 advice and outreach to rural and regional areas.

Recommendation 18: That the Victorian Government provide \$200,000 over two years for a research project into the experiences of older women in housing stress and possible models to address this and prevent future homelessness.

Recommendation 19: That the Victorian Government expand investment in Shared Equity Options for Older Women through Women's Property Initiatives in Victoria.

Recommendation 20: That the Victorian Government increase funding for crisis accommodation that is specific to older women and includes focusing on regional areas.

Recommendation 21: That the Victorian Government increase the Utility Relief Grant Scheme cap to \$750 every 18 months to reflect the increasing cost in utility bills. This cost can partially be offset through savings in reducing the administrative burden associated with accessing the scheme.

Summary of Impact

If investment by the Victorian Government does not increase, the below impacts may occur:

Victoria's rapidly aging population, coupled with the increase in demand brought about by more complex policy issues and raised awareness for areas such as Domestic Violence and End of Life care presents COTA with unprecedented challenges. At the same time demand for COTA's services are increasing, financial support for COTA's vital services from both government and philanthropic sources has not increased to keep pace with demand.

The reality of this increased demand without adequate resources means COTA's work will be significantly impacted, including:

Committee work to support government policy: Current COTA support 52 Victorian Government and sector committees to inform government's policy process. If COTA does not receive proper funding for this service to government, COTA will be forced to decline government's requests to participate, and Victorian Government policy-making may no longer have the input of older Victorians.

General Advocacy: COTA currently responds to a number of community and industry led initiatives to develop new programs in response to emerging needs. If COTA's funding is not secure, COTA will not have the resources needed to take up new initiatives, and will be limited to a reduced-operational activity level/skeleton operation.

Seniors Rights: SRV were funded for 21 months to support the **Elder Abuse Prevention Networks** announced by the Andrews Government in June 2016. Without extension of both the Network Project Officer position to support existing and new networks and the ten Prevention Networks funded in 2017 for a further year, this preventative work will not have seen sufficient time to have impact.

Seniors Information: SIV has limited funding, which has no certainty beyond June 2018. This puts at risk an information program that has been found by independent evaluators to be highly efficient and effective in supporting older Victorians who may otherwise fall through the gaps.

Energy: The URGS is not keeping up with the increasing utility costs and cost of living pressure placed on Victorians. The need for review of the current grant can be further demonstrated through the rate of disconnections of utilities in Victoria. To better support people who are doing it tough, the URGS should be increased from \$500 to \$750 and access to the scheme should be increased to every 18 months, rather than every two years.

Aged Care: 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, the effect on state and local government services outside of the scope of CHSP will be significant.

Transport and access to services: Victoria is funded \$0.69 per head of population compared to \$10 per head of population in other states². The ongoing viability of community transport providers is at

² R. Lawford, *Victorian Community Transport Association May 2017 Conference Address*, Melbourne, 2017.

risk, as gaps in meeting the costs of delivering services is not being matched by funding received.³ Without transport subsidies to bring the Victorian government in line with other states' investment in community transport, the Ageing population's 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 will be at risk.

Rental Housing: Without further scaling up Housing for the Aged Action Group's Home at Last and Retirement Housing Assistance and Advocacy Program to provide state-wide housing advocacy and assistance, older Victorians will not have access to affordable, accessible and secure housing options.

Homeless Women: The knowledge gap on the issues facing older women and homelessness in regional and rural Australia and on appropriate service models for a growing older cohort of women who do not present to shelters or traditional homeless services, needs to be addressed in order to provide appropriate crisis accommodation.

Alcohol: Older Victorians need an education program delivered through a peer education model to communicate the health effects of alcohol, to decrease the number of older Australians dying every year (currently 600) from alcohol-related injury and disease.

³ T. Tramby, *State of the Industry*, Sydney, Community Transport Organisation, 2013, p. 12.

Priority Investment Areas

Key recommendations for investment in COTA Victoria's role as the key representative body for older Victorians:

Preventing and Addressing Elder Abuse

What is happening now?

Approximately one in seven older people experience elder abuse,⁴ with this abuse often occurring at the hands of a loved one such as a partner, family member, friend or carer.⁵ Elder abuse can be physical, social, financial, psychological, sexual and cases of neglect. In Victoria, financial abuse, along with psychological and emotional abuse, are the most common forms of abuse reported by older people (81.82%). Abuse is most often perpetrated by an adult child (66.8%) and victims of elder abuse are more likely to be women (72.5%).

The older person experiencing abuse may feel isolated and ashamed and may not know where to find help.⁶

The Royal Commission into Family Violence formally recognised elder abuse as a form of family violence, and acknowledged its terrible impact. The Victorian Government response to the Royal Commission has spurred a growing public awareness of the abuse of older people, shining a light on this 'hidden' crime.

Seniors Rights Victoria (SRV) provides a helpline, specialist legal services, short-term support and advocacy for individuals, and professional and community education. These services can often be a lifeline to older people experiencing abuse. SRV, a program of COTA Victoria, is the key state wide service to prevent and respond to elder abuse. It has provided leadership across Victoria for the past nine years by responding to older people at risk of or experiencing abuse and mistreatment. SRV works tirelessly to empower and assist older people in seeking redress for abuse.

How can we improve on this?

Over the past three years, the increased recognition of elder abuse and the growing older population in Victoria has resulted in a 64 per cent increase in calls to the SRV helpline and a 48 per cent increase in the advice provided. SRV works hard to accommodate requests from older people for assistance related to elder abuse, but with growing demand from an increasingly ageing population, we could do so much more to combat this form of domestic violence. With increased investment, more can be done to ensure that older people do not lose their right to be free from abuse.

⁴ K. Pillemer et al., 'Elder Abuse: Global Situation, Risk Factors, and Prevention Strategies', *Gerontologist*, Vol. 56, No. S2, 2016, p. s197; Y. Yon, C. Mikton, Z. Gassoumis & K. Wilber, 'Elder abuse prevalence in community settings: a systematic review and meta-analysis', *Lancet Glob Health*, vol. 5, 2017, p. e147.

⁵ M. Joosten, B. Dow & J. Blakey, *Profile of elder abuse in Victoria Analysis of data about people seeking help from Seniors Rights Victoria: Summary Report*, Melbourne, 2015, p. 5.

⁶ Seniors Rights Victoria [website], 2017, <https://seniorsrights.org.au/your-rights/>, (accessed 25th October 2017).

Additional funding for a full time lawyer and advocate will enable SRV to continue to meet the growing demand to support older people experiencing elder abuse, brought about from increased reporting and awareness as a result of the Royal Commission into Family Violence. In addition, these positions will provide some outreach support to the Prevention Networks and the Integrated Model to ensure the expertise of SRV is available to these groups and that appropriate referrals are made for legal and advocacy assistance.

Stopping elder abuse also requires a greater understanding of the nature of the abuse and the rights, autonomy and dignity of older people. Improved training for service providers in a variety of fields has the potential to reduce occurrence of elder abuse, encourage proper uses of enduring powers of attorney and support decision making, assist in providing effective referrals and access to support services for older people, and moreover to increase detection and knowledge of how to support any older person who is being mistreated. The Royal Commission on Family Violence recommended that SRV be funded to provide this form of training to equip specialist family violence service providers to recognise and provide appropriate services to older Victorians.⁷

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. This was acknowledged by the Royal Commission into Family Violence. Recommendation 139 articulated that SRV be resourced to train and build partnerships with service providers so they are able to respond appropriately to older Victorians who experience family violence. This recommendation has not been implemented.

SRV was funded for 21 months to support the **Elder Abuse Prevention Networks** announced by the **Andrews Government in June 2016**. This preventative work needs to continue to take effect. We know that preventative activities need time to have impact. The Network Project Officer position needs to be extended to support existing and new networks. The ten Prevention Networks funded in 2017 for 12 months should be continued for a further year. Subject to the evaluation of those networks, ten new networks should be funded for a further two years.

SRV also require a position to support Continuous Quality Improvement and Evaluation to ensure that data and information on outcomes can be utilised to provide a better evidence based approach to service delivery. Additional part-time administrative support will be required to support the expanded SRV team.

Additional funding for outreach, education, prevention, early intervention, quality and evaluation will enable SRV to support people who work directly with older Victorians to be aware of the signs of elder abuse and act swiftly to prevent any further harm.

Desired outcomes

- Older Victorians experiencing abuse will receive assistance and referral from a wider range of professionals adequately trained to detect and respond to abuse.
- Seniors Rights Victoria is adequately resourced to respond promptly to the increased demand for advocacy and legal advice in relation to elder abuse.

⁷ State of Victoria, *Royal Commission into Family Violence: Summary and recommendations*, Parl Paper No 132, Melbourne, State of Victoria, 2016, p. 83.

Recommendation 1: That the Victorian Government provide an additional \$240,000 per year in funding to Seniors Rights Victoria (a program of COTA Victoria) for a full time lawyer and full time advocate to meet the increase in demand for services.

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	2018-19	2019-20	2020-21	2021-22
Additional legal and advocacy staffing for Seniors Rights Victoria to meet increased demand	\$240,000	\$240,000	\$240,000	\$240,000
Continuous Quality Improvement and Evaluation Officer	\$120,000	\$120,000	\$120,000	\$120,000
Administrative Assistance	\$60,000	\$60,000	\$60,000	\$60,000
Training delivered by Seniors Rights Victoria on Elder Abuse to people providing services to older people	\$105,000	\$110,000	\$110,000	\$110,000
Elder Abuse Prevention Networks Project Officer	\$120,000	\$120,000	\$120,000	
Extend existing and develop new Elder Abuse Prevention Networks 10 networks @ \$35,000 each for an additional year and 10 new networks @\$35,000 per year for 2 years commencing 2019-20	\$350,000	\$350,000	\$350,000	

Plan for Inclusive Ageing in Rural and Regional Areas

What is happening now?

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 65 years contributed 60 per cent 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 per cent of rural and regional Victorians will be aged over 60 years.⁸

In Victoria we need a state-wide strategy to plan for the ageing of the population, a strategy which will reduce fragmentation in approaches to policy relating to older people. **This fragmentation is particularly concerning for older people in rural and regional areas in Victoria who are more likely to be socially isolated⁹, experience the digital divide and have poorer access to transport, housing to age in place, and other essential services.**

COTA Victoria alongside the Municipal Association of Victoria have initiated a number of Age Friendly Cities and Communities programs to support the need for communities to be more age friendly at the local level. Thirty-seven of the 79 municipalities in Victoria have adopted an Age Friendly approach drawing on this evidence-based global strategy.

While these programs have been successful in engaging communities in considering policies and programs in relation to ageing, these programs do not replace the need for a comprehensive and strategic approach to ensuring that inclusive ageing practices are adopted. This is particularly vital at a time when policy change in ageing is rapidly occurring.

A snapshot of current issues:

- **Residential Aged Care Services** – The majority of these services in rural and regional areas are managed by local area health services. Capital costs for new and refurbished infrastructure is provided by the State Government. There is a lack of private sector investment in this sector in rural and regional Victoria.
- **Aged Care Reforms** The move to centralise the funding and coordination of aged care to Canberra has substantial benefits in maximising the use of existing resources as well as moving to a more consumer directed model. In Victoria local government has historically played an active role in aged care both as a funder and service provider. This is particularly the case in rural and regional Victoria. 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.¹⁰ 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.¹¹ There is a very real risk that

⁸ State of Victoria, *VIF2016 Major Regions ERP five year age groups and sex 2011-2051*, Melbourne, Department of Environment, Land, Water and Planning, 2016.

⁹ A. Pate, *Social Isolation: Its impact on the mental health and wellbeing of older Victorians*, Melbourne, COTA Victoria, 2014, p. 9.

¹⁰ J. Jacobson, *Transition from HACC to CHSP: change management, the NDIS and the HACC program for people aged under 65*, Melbourne, Department of Health and Human Services, 2016.

¹¹ D. Tune, *The Legislated Review of Aged Care*, Canberra, Department of Health, 2017, p. 156.

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?

- **Mental Health Services** – Aged Mental Health Services are part of the acute mental health service in Victoria. In rural and regional areas these are limited to the main regional centres.
- **Health services** - Older people make up the majority of service users of rural and regional health services. This is particularly the case in smaller rural health services. Consequently comprehensive planning for ageing in the rural context is urgently required.
- **Distribution of Health Services** – There has been a move to the centralisation of specialist services in regional centres through rural Victoria over the last thirty years.
- **Obesity** – In 2016 18.3% of all people in metropolitan Melbourne were obese compared to 22.8% of those in non- metropolitan areas. For the 65-74 year age group this was even higher at 28.9%.¹²
- **Chronic Conditions** – Chronic conditions of all types are higher among older Victorians. This includes arthritis, osteoporosis, cancer, stroke and heart disease.¹³ Rural people are 90 per cent more likely to die from heart disease than their city counterparts¹⁴. Victoria has 4 out of 10 federal electorates listed as the worst for heart disease hospitalisation in Australia¹⁵. Due to the higher proportion of older people in rural and regional areas, these conditions and access to services for their treatment and amelioration take on greater importance.
- **Health Planning** - Consultations for Victoria’s Rural and Regional Health System Design, Service and Infrastructure Plan were conducted by DeLoitte in 2016. This is to be a major plan to refocus and enhance services into the future. Results of the consultations have been published but the report itself has yet to be released.
- **Economic Participation** The recently released report by the Regional Australia Institute¹⁶ highlights the substantial local benefits from keeping the older workforce active and engaged in regional areas where the population is ageing rapidly and more and more Australians are expected to live and work longer than previous generations. The economic diversity of retirees migrating to specific regional areas range from those that are affluent and provide ‘silver muscle’ to the economy to those on lower incomes motivated to move by more affordable housing.¹⁷

Victoria’s Regional Statement¹⁸ has only two mentions of an ageing population, despite the rapid ageing of the population. Increasing the workforce participation of 55-64 year olds whilst addressing access to care and the impact of geographical isolation and low incomes on the old and very old population groups, requires direct engagement with the complexity of issues of an ageing regional Victoria.

How can we improve on this?

Every community is different and tailored responses are needed that account for the local community’s needs. In order to tailor local solutions that are appropriate to the local area, place-

¹² Department of Health and Human Services, *Victorian Population Health Survey 2015: Selected survey findings*, Melbourne, State of Victoria, 2017, p. 71.

¹³ *Ibid.*, p. 191.

¹⁴ Y. Chan et al, *The Heart of Inequality*, Melbourne, Mary McKillop Institute for Health Research ACU, 2017, p. 16.

¹⁵ *Ibid.* Flinders, Mallee, Murray and Gippsland. *The Heart of Inequality* Report found that lack of access to care, geographical isolation and low incomes lead to higher hospitalisation and death rates.

¹⁶ K. Houghton & B. Vonthehoff, *Ageing and work in regional Australia: Pathways for accelerating economic growth*, Barton, The Regional Australia Institute, 2017.

¹⁷ State of Victoria, *Central Highlands Regional Growth Plan*, Melbourne, State of Victoria, 2014, p. 37.

¹⁸ State of Victoria, *Victoria’s Regional Statement: Your Voice, Your Region, Your State*, Melbourne, State of Victoria, 2015, p. 40, 70.

based solutions are needed. While the Regional Partnerships have been formed to give regional communities greater say about what matters to them, the rural ageing strategy requires a longer term view and would develop more detailed strategies to prepare for the ageing of Victoria's rural and regional population.

A Rural Inclusive Ageing Strategy (Strategy) would provide a framework within which local place based-solutions could be developed and inform state-wide service planning. The Strategy would support the Victorian Government to plan for ageing policy, infrastructure and support in areas in Victoria with the greatest need. The impact of industry transition, regional development and service infrastructure on older people and the very old in regional communities, will provide feedback into regional partnership priorities.

The Strategy would be developed using the following approach:

- Investigate best practice inclusive ageing policy and community engagement approaches for older people including a comprehensive literature review.
- Holding eight regional consultations across Victoria in partnership with organisations that support older people to reach as many older Victorians as possible.
- Utilising best practice age-friendly planning approaches to undertake meaningful community consultation and the identification of specific issues and place based innovations
- Holding up to eight additional regional consultations with a particular focus on ensuring that marginalised and disadvantaged segments of the population are reached, including Culturally and Linguistically Diverse (CALD) people, Aboriginal and Torres Strait Islander peoples and LGBTIQ people.
- Investigating broader planning, policy and program requirements in delivering and facilitating place-based solutions to age in place, access services, and increase workforce participation.
- Design consultation opportunities that are culturally and life stage appropriate in order to engage with different age cohorts, those with specific life experiences and cultural backgrounds.

Following the development of the Strategy, funding will be required to trial the place-based solutions proposed in the Strategy in two pilot locations. These pilots should be located in regions where need has been identified. These pilots should be evaluated with the view to extending these approaches across Victoria.

Desired Outcomes

- Shared responsibility across all areas of government to commit to collaborative planning for the future needs of the ageing population in rural and regional areas of Victoria.
- Engagement with the non-government and private sector, other levels of government, and the wider community to capitalise on the benefits and address the needs of the ageing population in rural and regional areas.
- Development of both 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.

Recommendations

Recommendation 6: *That the Victorian Government allocate \$385,000 over one year to COTA Victoria to support the development of an Inclusive Ageing Plan for Rural and Regional Victoria. This funding will investigate best practice, conduct consultations in eight regions across Victoria and develop approaches to address the ageing of rural and regional populations.*

Recommendation 7: That the Victorian Government provide \$1.225 million over three years for COTA Victoria to work with key partners to conduct two pilots in regional areas to implement inclusive ageing approaches that are tailored to the local community. Following an evaluation of these pilot projects, consideration should be given to extending these sites to other locations in Victoria.

	2018-19	2019-20	2020-21	2021-22
Development of the Plan for Inclusive Ageing in Rural & Regional Areas	\$385,000			
Creation of two pilot sites to implement place-based actions as part of the Plan.		\$425,000	\$400,000	\$400,000

Seniors Information Victoria

What is happening now?

Seniors Information Victoria (SIV) is a service provided by COTA Victoria in partnership with the Victorian Government. COTA Victoria has provided an information service since 1962. In 2001 this service was relaunched in partnership with the Victorian Government.

SIV provides free information to older Victorians, their families, friends and carers. Information is provided via responses to individual enquiries, through outreach services, information provided on the website and one-on-one sessions with older people on a range of issues such as energy prices. The aim of SIV is 'To empower older Victorians to make timely and good decisions through access to appropriate information'.

SIV is a unique service that offers information to older people in a range of formats, reflecting the heterogeneous nature of that demographic group. SIV also provides information through personable engagement that understands that older people may sometimes need longer one-on-one engagement to resolve any concerns or issues that they have.

In 2016-17 SIV reached more than 20,000 older Victorians, supporting them through a range of formats including the phone line (3,269 phone calls), Need to Know information sessions (1,413) and connecting with them at events (4,828 people). SIV also reached out to diverse and hard to reach communities, providing 20 per cent of Need to Know Sessions in rural Victoria and communicating these sessions in nine languages other than English, and using interpreters to provide information via telephone.

A 2015 independent evaluation of SIV found that for SIV, 'Efficiency is at a high level. The volume and quality of outputs (reflected in performance reports and user feedback) are impressive in relation to the resources available'. The report went on to say that SIV's key strength lies in it uniquely filling an important gap and communicating effectively with older people.¹⁹

¹⁹ Clear Horizon Consulting, *Evaluation of Seniors Information Victoria: Final Report*, Cremorne, Clear Horizon Consulting, 2015, p. 23.

How can it be improved?

SIV has limited funding, which has no certainty beyond June 2018. This puts at risk an information program that has been found by independent evaluators to be highly efficient and effective in supporting older Victorians who may otherwise fall through the gaps.

With the significant changes that are occurring to policy relating to older people and the increasing older population, it is vital that SIV funding continues and increases to meet the demand for information and provide a unique service that is not being offered elsewhere. It is also vital that this service not just be limited to web based information to reflect the different ways that older people digest information and the desire for a person to speak to someone either over the phone or in person.

SIV's existing funding covers 2.05 FTE staff, including a 0.8 FTE position for the phone line, 0.75 FTE for outreach and 0.5 FTE for marketing and communications. The real cost to manage and operate the service effectively is 2.5 FTE staff. An additional 0.5 FTE position is required to provide a central point of contact, advice and referral for families and concerned citizens who suspect an older person may be experiencing abuse. This advice cannot be provided by Seniors Rights Victoria due to their primary focus on representing the older person's interests and potential conflicts that can arise.

Additional funding for SIV is required to cover the true cost of delivering the service. Funding at the level of the real cost of the service delivery, as well as funding certainty beyond June 2018 will allow for the service to plan and retain staff with extensive expertise working in this area. Specific funding to enable SIV to reach more people from CALD communities and to ensure that relationships are formed and nurtured with community groups representing diverse segments of the population, will deliver substantial benefits in supporting and empowering older Victorians with information so they can continue to be active participants in community life.

SIV also provides a retirement housing data base containing detailed information on Independent Living Units and housing services in Victoria for consumers that is more detailed than Consumer Affairs Victoria's register. Details are collected on eligibility criteria, guidelines and conditions (such as whether pets are allowed). The SIV database is used widely across the sector to assist with housing options.

Currently COTA struggles to keep this up to date with minimal funding. To keep this valued resource up to date and accurate, the equivalent of one person full time for 3 weeks every quarter is required with a once off six week investment in updating and setting up systems.

Desired outcomes

- No older Victorians is disadvantaged due to their inability to access information on line.
- Older Victorians are assisted to navigate the services and supports they require to live well in the community and contribute to community life.
- Older Victorians are encouraged to plan for their future longevity to reduce the potential call upon government services and supports.

Key investment recommendations

Recommendation 8: That the Victorian Government provide multi-year funding to Seniors Information Victoria at a rate that meets the actual cost of delivering the program and to ensure funding security into the future. This should include additional capacity to provide advice to families and concerned citizens about elder abuse that cannot be provided through Seniors Rights Victoria due to their focus on representing the older person's interest.

Recommendation 9: That the Victorian Government provide funding for a CALD Outreach Officer to increase the reach of Seniors Information Victoria among CALD people.

Other recommendations

Recommendation 10: That the Victorian Government fully fund Seniors Information Victoria to provide an updated and accessible Independent Living Unit guide.

	2018-19	2019-20	2020-21	2021-22
Seniors Information Victoria - Existing Services	\$143,100*	\$420,100	\$420,100	\$420,100
Seniors Information Victoria – CALD Outreach Officer	\$103,200	\$103,200	\$103,200	\$103,200
Seniors Information Victoria fully updated Independent Living Unit Guide	\$14,773	\$9,848	\$9,848	\$9,848

*SIV has funding of \$277,000 secured until June 2018. This amount is the gap between the existing funding and the amount needed to cover the true cost of the service.

THE NEXT NETWORK: Creating opportunities for later life

What is happening now?

The changing balance of people over 65 years to those traditionally considered of “working age” between 15 and 64 years means that by 2055 it is predicted that for every person over 65 years there will be 2.7 adults aged between 15 and 64 years. This will result in less people available as employees, unpaid carers and volunteers.

In 2013 the Human Rights Commission inquiry into age discrimination found widespread discriminatory attitudes and behaviours, often stemming from negative stereotypes or misconceptions about older people.²⁰ The report found that more than a third of Australians aged 55+ years had experienced age-related discrimination. More destructive stereotypes foster a view that older Australians are all the same – that they are unable to learn or change, they complain a lot, are likely to be sick, victims of crime and are an economic burden on society. The reality of course is very different.

At the same time, older people face significant change in their lives as they age, needing to make decisions about changing their housing situation and employment status. A recent COTA Victoria project identified the excessive red tape experienced by people when a partner dies, and the need for information and assistance to navigate the many systems that require notification. Guidance and support is needed to ensure that navigating these transitions and the decisions made contribute to a positive, connected and financially supported future.

ASIC research found that for people aged 55 to 85 years, only 50% have a financial plan for the next five years, while only 32% have a plan for the next 10–15 years.²¹

While more older people are using the internet, people aged 65 years and over are Australia’s least digitally included demographic group (41.6, or 12.9 points below the national average). Northern Victoria recorded the state’s lowest score (43.8), followed by Eastern Victoria (46.7). Victoria’s Capital–Country gap is the largest of all states, with rural residents recording a 2017 score 17% lower than their Melbourne-based counterparts.²²

Older people are also more likely to seek out alternative opportunities to contribute their time in a volunteer capacity, with almost one in five (18.6%) older Australians actively volunteering in 2015.

Older people face significant changes in their 60s and beyond as they consider their work options, housing arrangements and financial circumstances to prepare themselves for the future.

How can we improve on this?

The business and social innovation opportunities through older people’s participation and productivity remain untapped in Victoria and Australia.

²⁰ Australian Human Rights Commission, *Fact or fiction? Stereotypes of older Australians Research Report*, Sydney, Australian Human Rights Commission, 2013.

²¹ Australian Securities and Investment Commission, *Building Seniors’ Financial Capability: Overview of market research conducted to support strategy development for the 55+ population*, Melbourne, Australian Securities and Investment Commission, 2017, p. 3.

²² J. Thomas et al, *Measuring Australia’s Digital Divide: The Australian Digital Inclusion Index*, Melbourne, RMIT University & Telstra, 2017, p. 3.

To address these issues in a connected way, COTA Victoria is proposing the development of THE NEXT NETWORK as an innovation and information hub for older people to connect, develop ideas, and take up the opportunities that are available for the next stage of their life. This would be an extension of COTA services that are currently delivered through Seniors Information Victoria (which requires additional funding to maintain its services) into new areas of assistance and opportunity for the population experiencing greater longevity.

At the heart of the design and thinking behind THE NEXT NETWORK is ensuring that people in their 60's and beyond have better choices that bring their life greater purpose and meaning, and more control in determining the choices available to them as they transition through life's journey. We must reframe ageing, grasp the opportunities of our longevity, explore the purpose of our extended lives, create avenues for influence and adapt to the idea of the 100 year life.

More specifically THE NEXT NETWORK will provide opportunities to:

- BE INFORMED about all aspects of ageing and navigating the systems and services available
- STAY IN CONTROL by planning ahead, including preparing for transitions, financial counselling, wills, powers of attorney and advance care plans
- BE INFLUENTIAL and INNOVATIVE by co-designing products, services and policy and program solutions to support an ageing population
- CONTRIBUTE through support with education and retraining, finding employment, establishing their own business or finding meaningful volunteer opportunities.

THE NEXT NETWORK would also provide opportunities for social connections, improving well-being and intergenerational mentoring.

COTA Victoria will work with other organisations to source a centrally located space for THE NEXT NETWORK that is low or minimal cost through partnership agreements. Staffing of THE NEXT NETWORK would be provided by a Centre Coordinator, Financial Counsellor, Information Co-ordinator, two Employment and Enterprise Coordinators and Community Information and Education Officers who would be trained volunteers.

Desired outcomes

- Older Victorians are informed and empowered to stay in control by planning ahead for greater longevity and accessing relevant assistance in a timely manner
- Older Victorians are influential in innovation and design for an ageing population, in shaping policy and creating opportunities for ongoing contribution to the community and economy.

Recommendation 11: *That the Victorian Government provide \$1.2 million over two years to pilot THE NEXT NETWORK, a hub for older people to seek information, service navigation, planning ahead services and employment and volunteering support.*

	2018-19	2019-20	2020-21	2021-22
Staffing for THE NEXT NETWORK	\$600,000	\$600,000		

Alcohol and other drug use amongst older Victorians

What is happening now?

Older people drink more alcohol on a daily basis than any other age group. However, problematic drinking is more difficult to notice in older people because of changes in their responsibilities. Fewer family and other commitments may mean that the impact of their substance misuse is less evident.²³

Alcohol is the most common Alcohol and Other Drug (AOD) substance used and most common in cases of AOD harm in older people. Between 2001-2013 both short term risky drinkers and life-long risky drinkers increased by 31 per cent and 20 per cent respectively among 60-69 year olds.²⁴ Older people also comprise the largest proportion of the population who drink on a daily basis.²⁵

These patterns of alcohol consumption are contributing to significant harm, with almost 600 older Australians dying every year from alcohol-related injury and disease.

As people age, their ability to metabolise drugs decreases. A reduction in body water can increase drug concentrations, reduce liver blood flow and decrease liver enzyme efficiency. The effects of alcohol or other drugs can therefore be more pronounced and longer-lasting at lower thresholds. This can increase susceptibility to AOD problems among older people.²⁶

Older people are also more likely to use alcohol in conjunction with other medications. This makes them vulnerable to interactions between their alcohol and medications.²⁷

How can we improve this?

Older people are often not aware of the potential impacts that alcohol has on their health and the potential dangers of mixing alcohol with other substances. An education program is needed 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. The education session should also cover how older people can reduce their risk of these short and long term harms and where they can go to access further support and help.

A possible model for the delivery of this information is a peer education model. Peer educators could be trained in strategies to reduce the risk of alcohol, alcohol self-assessment and risks specific to older people. A peer education model would allow for the delivery of this information in a supportive environment. COTA Victoria currently have peer educators who deliver training on a range of topics covering a range of information needs for older Victorians. The topic of reducing alcohol misuse could be added to the peer education programs allowing for the cost effective delivery of this information.

²³ B. Hunter & D. Lubman, 'Substance misuse: Management in the older population', *Australian Family Physician*, vol. 39 no. 10, 2010, p. 739.

²⁴ R. Nicholas et al, Preventing and reducing alcohol- and other drug-related harm among older people: A practical guide for health and welfare professionals, Adelaide, National Centre for Education and Training on Addiction (NCETA) Flinders University, 2015, p. 3.

²⁵ Ibid, p. 4.

²⁶ Ibid, p. 9.

²⁷ Ibid, p. 1.

Desired outcomes

- Older Victorians have increased awareness of potential impacts that alcohol has on their health and the potential dangers of mixing alcohol with other substances, and are motivated to modify their behaviour.

Recommendation 12: *That the Victorian Government provide \$120,000 to COTA Victoria over two years to develop and deliver peer education sessions on reducing the risk of alcohol related injury and disease.*

	2018-19	2019-20	2020-21	2021-22
Peer Education Program	\$87,000	\$33,000		

Key recommendations for policy and program investments to support a community inclusive of older Victorians:

Transport and access to services

What is happening now?

The Victorian government has focused on a number of public transport initiatives. This includes a major overhaul of bus contracts with the aim to improve services. The Better Bus Network project aims to deliver *more buses running more often to where they are needed. This includes providing increased access to trains, health services and stronger bus networks in regional areas.* The Labour Government has also renegotiated Melbourne's train and tram contracts, and is overhauling Victoria's taxi and car hire industry to regulate ride share, and '*deliver safer, more responsive services to Victorian passengers*'.

While the government has developed a *Regional Network Development Plan*, 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. Fully accessible buses, especially in regional and rural communities will go some way to meet the needs of frail older persons and commuters with a disability.

Of most concern is Victoria's fragmented and poorly funded community transport system. Unlike other states and territories, community transport has been embedded in the unit cost of Home and Community Care (HACC) services rather than as a distinct service type.²⁸ The State / Commonwealth funding split between the Commonwealth Home Support Programme (CHSP) program and the HACC Program for Younger People (HACC PYP) has contributed to a lack of clear data on community transport funding. According to a community transport provider, 75% of community transport costs now falls under CHSP. Furthermore, in comparison to New South Wales, Queensland and Tasmania, Victoria is funded \$0.69 per head of population compared to \$10 per head of population in other states²⁹. 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.³⁰

How can this be improved?

Given Victoria's rapidly ageing rural populations alongside limited transport options, health and social costs as a result of isolation and chronic health conditions can be ameliorated through a range of transport strategies. The 2012 Victorian Parliamentary Inquiry into the Opportunities for Participation of Victorian Seniors *determined that there is a need for interconnected services and increased transport options for senior Victorians living in rural and regional areas*³¹. A greater range of reliable community transport options for older Victorians could supplement the public transport

²⁸ VERSO Consulting, *National Review of Community Transport under the Commonwealth HACC Program: Final Report*, Fitzroy, VERSO Consulting for Department of Social Services, 2014.

²⁹ R. Lawford, *Victorian Community Transport Association May 2017 Conference Address*, Melbourne, 2017.

³⁰ T. Tramby, *State of the Industry*, Sydney, Community Transport Organisation, 2013, p. 12.

³¹ Family and Community Development Committee, *Inquiry into Opportunities for Participation of Victorian Seniors*, East Melbourne, Parliament of Victoria, 2012, p. 205.

system. This requires a level of state government commitment to invest to similar levels as other state governments do.

Transport subsidies should be available to alternative point-to-point services such as community transport. Currently the Multi-Purpose Taxi Program (MPTP) is a subsidy only paid to accessible taxis for point-to-point journeys. A subsidy to community transport would improve access to cost-effective and flexible transport for older people and younger people with a disability.

The state government should require all public transport operators, under new and renegotiated contracts, to:

- provide a level of community transport services, tailored to the contract area, and in particular, services designed to meet the needs of older Victorians (e.g. use of school buses to provide community transport options between school transport hours);
- trial on demand and ‘last mile’ services in their contract areas to connect residents – particularly older people – to mass transit, health, business and retail services;
- invest in replacement fleet that meet the needs of people with limited mobility to a higher standard than compliance with disability legislation;
- ensure that all drivers and customer-facing employees receive specific training in meeting the needs of frail older people and people with disabilities;’

Desired outcomes

- Older Victorians, regardless of where they live, have 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.

Key investment recommendation:

Recommendation 13: *That the Victorian Government develop a four year community transport investment program through a range of renegotiated contracts, direct funding and subsidies across all transport systems.*

Other recommendations:

Recommendation 14: *That the Victorian Government 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.*

Recommendation 15: *Continue to fund and extend the trials of approved volunteer drivers and/or ride share drivers for older people in rural, regional and poorly serviced areas.*

Recommendation 16: *That the Victorian Government invest in the development of a door to door transport app specifically for older people and people with a disability.*

	2018-19	2019-20	2020-21	2021-22
A Community Transport investment program	\$1.2 m	\$1.53 m	\$1.85 m	\$2.5m
Way-finding signage and audio visual information and announcements	\$225,000	\$225,000	\$125,000	\$125,000
Door to door transport app	\$185,000	\$125,000		

Rental Housing

What is happening now?

The fastest growing group in the rental housing market are those aged over 55 years of age. There has been a 30 per cent increase in the number of older people in the private rental market since the 2006 Australian Census. In Victoria this is significantly more where there has been a 44 per cent increase in older people renting between 2006 and 2011. The number of Older Victorians in the private rental market has increased from 52,309 to 75,470 and is continuing to rise.

The Housing for the Aged Action Group (HAAG) identified the following key trends through an analysis of their Home at Last service. They found **a 44 per cent increase in older people in insecure private rental housing over five years and older people are paying 65 per cent of their pension in rent.**³² **There is a lack of 'age-friendly' rentals.** Strong evidence exists that landlords do not allow modifications to homes to meet the changing mobility needs of older people. There is also the impact to remove all modifications when they are asked to leave or their lease is terminated.

How can we improve on this?

Older people need affordable, accessible and secure accommodation options. These options are often limited, with older people needing support to navigate various housing systems and supports to ensure that they are able to find suitable accommodation. With older people increasingly accessing the rental housing market, it is vital that they are provided with the information to navigate what is currently a scarce and complex housing system.

COTA Victoria supports further scaling up Housing for the Aged Action Group's Home at Last and Retirement Housing Assistance and Advocacy Program to provide state-wide housing advocacy and assistance. HAAG should be the first point of contact so that appropriate referrals can take place and complex issues can be coordinated by skilled staff at HAAG. The proposed model of resourcing TAP agencies and community legal centres to provide retirement housing advice requires significant capacity building over a period of time. These services are not equipped to respond to disputes or provide advice on complex retirement housing matters. HAAG provides a triage response to a range of complex housing needs presented by older people. This includes retirement housing, Independent Living Units and other housing options.

Desired outcomes

- All older Victorians have access to affordable, accessible and secure housing options.

Recommendation 17: *COTA Victoria endorses an additional 2 x 1.0 retirement housing advice workers for the Housing for the Aged Action Group who will provide telephone information, housing system navigation support through 1:1 advice and outreach to rural and regional areas.*

³² Housing for the Aged Action Group, *At the crossroads in retirement: Older people at risk of homelessness*, Melbourne, Housing for the Aged Action Group, 2016, p. 1.

Older Women and Homelessness

What is happening now?

One in seven people experiencing homelessness are over 55 years of age. This represents a 19.2 per cent increase of over 55 year olds experiencing homelessness Australia wide. The fastest growing group of homeless people are older women struggling in the rental market, with couch surfing among this cohort having almost doubled over the past four years. There have also been similar rises in the number of older women sleeping in cars. The number of older women couch-surfing rose from 885 to 1,618 between 2012-13 and 2015-16. The number of women who reported sleeping in cars jumped from 161 to 257.³³

According to Housing for the Aged Action group (HAAG), single older women over 55 made up 30% of all households supported by their service; Home At Last (HAL). The three most prevalent preconditions for seeking housing support services were inadequate or inappropriate dwelling conditions, housing affordability stress and housing crisis (e.g. eviction).

There is a significant knowledge gap on the issues facing older women and homelessness.³⁴ Where there is research this has mostly been conducted in metropolitan areas with little focus on regional and rural Australia³⁵. Where it has been noted, there is a lack of appropriate crisis accommodation, particularly in regional Victoria. This is compounded by lower private rental turnover and lower availability of community and public housing³⁶

There is also a significant gap in knowledge on appropriate service models for a growing older cohort of women who do not present to shelters or traditional homeless services.

How can we improve on this?

Older women prefer to have a space of their own.³⁷ Traditional responses to homelessness are public housing and rooming houses.³⁸ There is also a lack of appropriate crisis options for older women compared to men³⁹ with fewer options for older women presenting as homeless or at risk of homelessness. The limited female only rooming houses almost never have vacancies. This can mean women are placed in a mixed gender rooming houses which are not suitable for older women, putting them in danger.

Innovative housing models need to be trialled and expanded to support this growing group of women who are experiencing homelessness. The Women's Property Initiatives, a community housing organisation, has developed a housing option for older single women. The option allows for women to invest \$100,000 to \$300,000 into a small unit and pay a low rent while residing there. The remaining funding comes from commercial or philanthropic funds. The Victorian Government should be investigating ways to expand involvement in programs such as this would enable the Victorian Government to provide more housing options for older women.

³³ Council to Homeless Persons, *Hidden Homelessness on the Rise*, Collingwood, Council to Homeless Persons, 2017.

³⁴ L. Caneva, *ProBono Australia*, [website], 2016, <https://probonoaustralia.com.au/news/2016/10/nfps-consider-hidden-crisis-homelessness-older-women/> (accessed 10 October 2017); Sydney Women's Homeless Alliance (SWHA) 2017, *Older Women's Studio Development Project*, Sydney, Sydney Women's Homeless Alliance, 2017, p. 9.

³⁵ S. Darab, Y. Hartman & L. Holdsworth, 'What women want: single older women and their housing preferences', *Housing Studies*, 2017, p. 1.

³⁶ D. Batterham et al, *Ageing out of place? The impact of gender and location on older Victorians in homelessness: A pilot study. Final Report*, Hanover Welfare Services, 2013, p. 44.

³⁷ SWHA, p. 4.

³⁸ J. Large, *Ageing and Women's Homelessness: Overcoming the bag lady syndrome*, Melbourne, Women's Property Initiative, 2013.

³⁹ Batterham et al, p. 32.

There is a need to gain a better understanding of the circumstances in which older women experience homelessness. A staged research project is needed that involves cross sector organisations and older women.

Stage one of the research would involve a Victorian based scoping study examining housing options available for older women facing homelessness. The research would map current access points to homelessness prevention and support and include:

- Different age groups within the older women cohort;
- Experiences and opinions from service users and service providers;
- The challenges unique to metro, regional and rural Victoria;
- The number of options available to older women, the knowledge of these options and the appropriateness of these options; and
- Impact of disability, CALD, LGBTIQ and Aboriginal and Torres Strait Islander peoples access and support issues.

Stage two of the research project would develop responsive and appropriate service models. This would include engaging with a range of older women in considering the most appropriate design options to meet their current needs and their requirements for ageing in place. These models would then be costed and proposals submitted for piloting and replication of successful models.

Desired outcomes

- Older women in Victoria have access to affordable and appropriate forms of housing through a co-design process to prevent homelessness amongst this cohort.

Key recommendation

Recommendation 18: *That the Victorian Government provide \$200,000 over two years for a research project into the experiences of older women in housing stress and possible models to address this and prevent future homelessness.*

Other recommendations

Recommendation 19: *That the Victorian Government expand investment in Shared Equity Options for Older Women through Women's Property Initiatives in Victoria.*

Recommendation 20: *That the Victorian Government increase funding for crisis accommodation that is specific to older women and includes focusing on regional areas.*

Energy

What is happening now?

Since the year 2000 electricity and gas household prices have increased by almost 200 per cent, with half of this increase occurring in the last decade.⁴⁰ At the same time, household water bills have also increased significantly.

To provide some relief to people who are finding it difficult to pay their utility bills, the Victorian Government administers the Utility Relief Grant Scheme (URGS). The scheme provides up to \$500 to individuals, available every two years. This amount remains the same since 2010 despite the significant increases in utility prices.

The need for review of the current grant can be further demonstrated through the rate of disconnections of utilities in Victoria. Between the 2013-14 and 2015-16 financial years, 101,274 Victorians were disconnected from their electricity and 71,479 were disconnected from gas.

How can we improve this?

The URGS is not keeping up with the increasing utility costs and cost of living pressure placed on Victorians. To better support people who are doing it tough, the URGS should be increased from \$500 to \$750 and access to the scheme should be increased to every 18 months, rather than every two years. Furthermore, the administrative processes to accessing the scheme should be reviewed to ensure that Victorians who are experiencing disadvantage are not missing out this entitlement due to complex processes.

Desired outcomes

- Older Victorians are assisted with the costs of energy to prevent energy poverty and adverse health impacts of restricting their energy supply.

Recommendation 21: *That the Victorian Government increase the Utility Relief Grant Scheme cap to \$750 every 18 months to reflect the increasing cost in utility bills. This cost can partially be offset through savings in reducing the administrative burden associated with accessing the scheme.*

⁴⁰ J. Benvenuti, *Utility Relief Grant Scheme (URGS) Proposal to Victorian State Government*, Melbourne, Financial & Consumer Rights Council Inc, 2017, p. 2.

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