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Ms Natasha Excel  
Committee Secretary  
Public Accounts Committee  
Legislative Council  
Parliament House  
Hobart TAS 7000

Dear Ms Excel

**COTA Tasmania submission to the Inquiry into the Tasmanian Government's response to the COVID- 19 pandemic**

COTA Tasmania (Council on the Ageing [Tas] Inc) is pleased to have the opportunity to make a submission to this important inquiry. COTA Tasmania is the peak body for a wide range of organisations and individuals who are committed to encouraging our community to think positively about ageing. This involves promoting and encouraging social inclusion and championing the rights and interests of Tasmanians as they age. The vision of COTA Tasmania is that ageing in Australia is a time of possibility, opportunity and influence.

Accordingly, our submission addresses the impact of the COVID 19 pandemic on older Tasmanians and focusses on the following key areas that we consider to be priorities:

- Investment in affordable housing that facilitates ageing in place
- Older Tasmanians in the workforce
- Digital inclusion
- Mental health
- Preventative health and physical wellbeing

Almost 20% of Tasmania's population is over 65 years, with four local government areas (LGAs) having over 25% of the population over 65 years. Current projections suggest that this will increase to 24 LGAs by 2037 (four LGAs will be over 40% by 2037).<sup>1</sup>

It is important to note that older Tasmanians are a very diverse group with different needs, experiences and risk factors associated with the impacts of COVID-19.

Notwithstanding this fact, many older Tasmanians have been impacted disproportionately by the pandemic. The following submission explores the areas where older Tasmanians have been adversely effected and highlights opportunities to address this impact.

*1. The timeliness and efficiency of the Government's economic response including stimulus funding and targeted financial support programs and payments.*

COTA Tasmania acknowledges the extraordinary circumstances that the pandemic has presented for Government at all levels, the business community and individual Tasmanians.

Feedback from many older Tasmanians is that they value the quick response to close Tasmania's borders and the ongoing caution exercised by the Tasmanian government in the reopening of our borders with states where COVID 19 hot spots are occurring.

**Stimulus funds to support affordable housing that facilitates ageing in place:**

COTA Tasmania appreciates the importance of economic recovery and the opportunity stimulus funds present to address long-standing issues as well support economic growth. We are of the view that economic stimulus funding should be directed to address shortages in social housing and to improve the liveability of our community for all ages, including older Tasmanians.

Affordable, appropriate and accessible housing that will meet Tasmania's current and future needs is critical to underpinning the wellbeing and success of our community. Prior to the COVID 19 emergency, Tasmania was experiencing a housing crisis. Stimulus funding provides an opportunity to address the critical need for an increase in the supply of affordable and appropriate housing in our state.

Government should also be mindful that the housing needs of our community change and will continue to change. Accordingly, our housing supply must reflect and accommodate these evolving needs and the desire of our ageing population to be able to age in place.

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<sup>1</sup> 2019 Embracing the Future, COTA Tasmania

There is a need for greater consideration of the needs of ageing Tasmanians in our planning and delivery of housing both now and in the future. In particular, housing policy must consider:

- **Diversity** – older people are not a homogenous group. A range of housing options and choices are required to cater to that diversity.
- **Community** – older people want to be connected to the community in which they have meaningful relationships and social supports.
- **Independence** – older people want to live independently in the community for as long as possible and be free to make their own decisions about housing options.

### **Older Tasmanians in the workforce:**

Tasmania has the oldest median age (42 years), four years above the national average; the highest proportion of people aged over 65 years and the lowest proportion of children and working age people of any Australian state or territory. The percentage of the Tasmanian workforce aged 45 years and older was 45.5% in 2016. This figure represents an increase of 12.9% since 2006 and compares to a national figure of 7.5% increase since 2006.<sup>2</sup>

In 2016, in six of Tasmania's 19 industries more than 50% of the workforce was aged over 45.<sup>3</sup>

It is difficult to predict the impact that COVID-19 will have on older workers. However, there are past examples of older workers being unable to re-join the workforce after global economic downturns, as we expect to see in coming months as the economy recovers from COVID-19. For example, two years after the 1991 recession, the share of long-term unemployment (over 12 months) among 25-to-34-year-olds increased to 33%; the rate for 55-to-64-year-olds peaked at 56% (ABS 2020d).

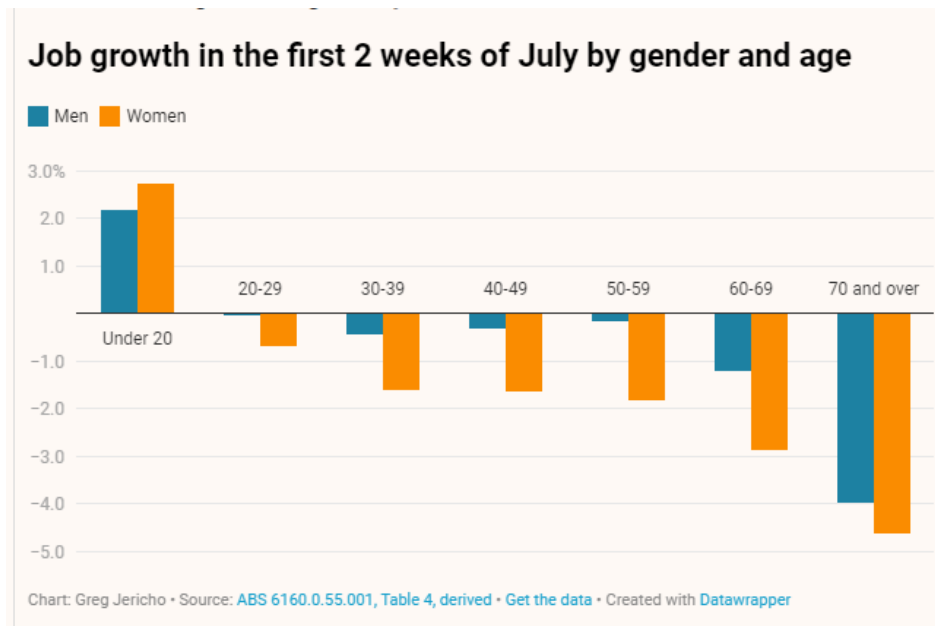
ABS data for job growth in the first two weeks of July 2020 has shown that older workers have lost jobs in large numbers during this period and that older women have been more adversely impacted than men.<sup>4</sup> Payroll jobs worked by people aged 70 and over decreased by 11.3% and those worked by people aged 20-29 decreased by 7.9%. While this is short term data, it does highlight that older workers are currently experiencing significant job loss and in some cases this is outstripping the experience of younger workers.

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<sup>2</sup> Denny.L, Institute for the Study of Social Change (2017), *The Changing Nature of Work in Tasmania*.

<sup>3</sup> Australian Bureau of Statistics, 2016 Census of Population and Housing, TableBuilder. COTA Tasmania (2019) *Embracing the Future: Tasmania's Ageing Profile Part II*, Hobart.

<sup>4</sup> ABS [ABS 6160.0.55.001](#). jobs and wages by age group.



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Older workers becoming ‘discouraged workers’ are disproportionately concentrated amongst retail and manufacturing industries. These industries have been hard-hit by COVID-19. In addition, 50% of sales assistants, and 30% of carers are in casual employment, many of whom are ineligible for Jobkeeper payments.

Women have also been disproportionately impacted by job losses during the pandemic due to their high levels of employment in many of the hardest hit industries including retail, social services and the tourism and hospitality sectors. Many older women in the workforce have low superannuation balances, low levels of savings and many live in rental accommodation. As a result they are not well prepared to withstand long periods of unemployment and may be forced into early retirement and reliance on the pension.

COTA Tasmania is concerned about the ongoing impacts of the pandemic on mature age workers. It is essential that any plan for economic recovery include targeted and specific programs to assist older jobseekers to find and maintain employment during the economic downturn.

<sup>5</sup> Greg Jericho, *Across Australia people are losing jobs, and its older workers who are suffering most*, the *Guardian* 30 July 2020

## **Community resilience and social recovery:**

COTA Tasmania is encouraged to see a focus on social recovery alongside economic recovery and welcomes the investment to date in services being delivered by the community sector. The sector itself has been nimble and quick to respond to community need and government has leaned heavily on the role that these organisations play in both delivering services and communicating with target groups in our community. Ongoing government commitment to supporting community organisations through the extended recovery period would be invaluable and would support continuity in the delivery of services.

## **Digital Inclusion**

Any crisis response plan should include elements to mitigate the impact of a future crisis, or a recurrence of the current crisis. Building community resilience is key. The ability of many older Tasmanians to cope in the face of the pandemic has been compromised by low levels of digital engagement.

While many older Tasmanians are effective users of digital technology, Tasmanians over the age of 65 are among some of the most digitally excluded populations in Australia and Tasmania. In 2019, Tasmanians over 65 years had the second lowest Australian Digital Inclusion Index (ADII) score of all demographic groups in Tasmania<sup>6</sup>.

The problems are most acute for older Tasmanians who are not in paid employment and are seeking work in the new online environment and those who live in regional and rural areas where access to assistance is limited. Increased reliance on digital communication during the pandemic has brought into sharp focus the difficulties faced by those in the community who are not digitally connected.

While there a number of smaller scale initiatives that are helping people to cross the digital divide, Tasmania would benefit from a comprehensive program to address digital access, affordability and ability. Stimulus funding expended in this area to address barriers to digital

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<sup>6</sup> Thomas, J., Barraket, J., Wilson, C.K., Rennie, E, Ewing, S., MacDonald, T. 2019, *Measuring Australia's Digital* A large proportion of the Tasmanian population have risk factors for loneliness and social isolation including older age, entering retirement and living alone and initiatives need to be in place to ensure that these populations are identified and supported to prevent and respond to these experiences.

inclusion would build resilience among older Tasmanians and other groups currently not digitally connected.

## 2. Health expenditure with specific reference to preparation and response to the COVID 19 pandemic

### **Mental health:**

COTA Tasmania is very concerned about the impacts on the mental health of older people who have been socially isolated during this period and are fearful of the risk associated with re-engaging with community activities, even as other community members are reconnecting through the recovery period. Public health advice for people aged 70 and over has recommended staying at home to protect their health. This advice has remained in place until recently when a risk-based approach has been incorporated in the messaging.

Even before the pandemic, a large proportion of the Tasmanian population had risk factors for loneliness and social isolation including older age, entering retirement and living alone.

Loneliness is associated with decreases in health status and quality of life<sup>7</sup>, but social isolation can also reduce quality of life and place burden on the health system and community services<sup>8</sup>.

*“In comparison to other well known risk factors, the absence of supportive social relationships is equivalent to the health effects of smoking 15 cigarettes a day or drinking more than six alcoholic drinks daily. Social isolation is more harmful than not exercising and twice as harmful as obesity.”<sup>9</sup>*

In addition, the Wicking Dementia Centre is currently investigating the links between prolonged stress, depression and social isolation and increased risk of dementia.

It is highly likely that social isolation experienced due to the pandemic is contributing to the deterioration of mental health among older Tasmanians. COTA Tasmania would like to see more investment in mental health initiatives specifically targeting older Tasmanians.

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<sup>7</sup> World Health Organization (2015) *World report on ageing and health*. Geneva: WHO. ISBN: 978 92 4 156504 2.

<sup>8</sup> Savikko N, Routasalo P, Tilvis R, Pitkala K (2010). Psychosocial group rehabilitation for lonely older people: favourable processes and mediating factors of the intervention leading to alleviated loneliness. *International Journal of Older People Nursing*; 5:16–24. Doi:[10.1111/j.1748-3743.2009.00191.x](https://doi.org/10.1111/j.1748-3743.2009.00191.x)

<sup>9</sup> Holt-Lunstad, J., Smith, T., & Layton, J. B. (2010). Social Relationships and Mortality Risk: A Meta-analytic Review, *PLoS Medicine*, 7(7). <https://doi.org/10.1371/journal.pmed.1000316>

## **Preventative health and physical wellbeing:**

COTA Tasmania has long advocated for increasing investment in preventative health in Tasmania. As our community continues to age, the focus of preventative care must include quality of life and the capacity to maintain strength and mobility to support ongoing independence. The Tasmania Report 2019 also highlighted the need for an increased focus on funding preventative health care in Tasmania together with improved access to services in regional communities.

It is widely acknowledged that the rates of many chronic health conditions in Tasmania are higher than the national average. Older people in rural and remote areas face additional challenges as this age cohort often experience increased rates of disease, disability and injury, with many risk factors exacerbated by ageing such as lack of access to transport, lower incomes, social isolation and lower levels of physical activity (Adena & Myck 2014; Dickens et al. 2011; Shrestha et al. 2017).

In addition, a large proportion of older Tasmanians' have low incomes and 28% of those aged over 65 earn below the poverty line (or 60% of Australian median income), furthering this age groups experience of disadvantage and risk of decreased wellbeing.<sup>10</sup>

As a parallel to the impacts of the pandemic on the mental health of older Tasmanians, it is also very likely that decisions to stay at home, not engage in regular community activities and/or exercise will be having an impact on physical health. When coupled with reductions in presentations to GP's during the pandemic for regular checks and management of chronic conditions, there is strong reason for concern.

COTA welcomed the promotion of the need to maintain regular GP visits and the availability of telehealth options. However, telehealth and phone consultations do not always work well for all conditions and situations. Some fear invasion of their privacy or do not have the technical skill or confidence to use these options.

Investment will be required to improve preventative health measures and also improve physical fitness, strength and balance among our older population. This investment should ensure that access to support services extends beyond major metropolitan areas to regional locations and is affordable for older people with fixed, low incomes.

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<sup>10</sup> 2019 Embracing the Future, COTA Tasmania, p141

**Conclusion:**

Our submission has intentionally focused on priority areas. COTA Tasmania would be pleased to provide further information in respect of the identified issues and other emerging issues for older Tasmanians as required by the Committee.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Sue Leitch', with a small flourish at the end.

Sue Leitch  
**CEO**