



COTA NEW SOUTH WALES

2016 Issues Paper

We know older people

May 2016

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Introduction

We know older people because we *talk* to them

In this issues paper we focus on four major areas that have been the focus of our consultations, surveys and involvement in advisory committees and working groups in 2015. These four areas are **housing affordability, liveable communities, accessing information and older people's mental health.**

We know from our consultations and surveys that there can be no 'one size fits all' approach to ageing policy in NSW. Every person's experience is shaped by a variety of forces, including their gender, cultural background, socio-economic status, where they live and who they live with – whether they are partnered, living with family, or living alone.

Understanding the diverse experiences of this group can only come from consistent engagement with older people across remote, rural, regional and metropolitan areas in NSW. Through our Consumer Reference Groups and annual Consumer Surveys COTA NSW has been able to collect a valuable impression of the common issues impacting older community members around NSW and how these issues vary according to demographic differences.

While NSW is currently experiencing tremendous growth and prosperity, our interactions with older people underscores the fact that increasing numbers of them are being left behind. More people are retiring with mortgages and increasing numbers of older people are forced to rent in retirement. Housing affordability has become a middle class problem in NSW – not just a problem for the disadvantaged. The myth that there are a great many independent retirees who receive very large incomes from superannuation and investments in retirement is not supported by the evidence.

We also know there are major differences between the experiences of people living in remote, rural, regional and metropolitan communities – such as access to affordable housing and their ability to get around. Almost half the people in NSW aged 50 years and over are living in non-metropolitan regions. These people are poorly served by public transport, face physical barriers in their communities to getting around, and generally have greater difficulty than their metropolitan counterparts getting to a range of every day destinations. Their difficulties in getting around increase substantially if they also experience personal health or mobility issues.

Access to information – or the lack of it – also presented itself as a major issue in 2015. We know that the majority of older people want to remain independent and active for as long as possible as they age. When we talk to older people they tell us they don't expect things to be done *for* them, but that they need access to appropriate and reliable information and advice in order for them to take control of their lives. In the absence of this, their ability to

make the important decisions that arise as they age is compromised, and their ability to remain independent undermined.

Finally, during 2015 COTA NSW was actively participating on advisory committees and working groups related to mental health services, both providing feedback on mental health strategies and advocating for the need for more mental health services specifically targeting older people. While we welcome the moves that bodies such as the NSW Mental Health Commission have recently made to articulate a vision of how mental health services can be extended to older people in the community, much more needs to be done.

With a third of the population of NSW over 50 years of age, and with almost half of those people living outside the Sydney metropolitan area, the implications for future planning are significant. Where are the hospitals, doctors, nurses and other ancillary providers to be located? What are the future housing options that need to be considered as people get older? How will older people be enabled to get around, and thereby retain their independence? Where can people go for information to help them make informed decisions about the critical issues that arise in later life? What kind of mental health support services will be available as people transition from work to retirement and beyond?

We seek a renewed commitment from the NSW Government to support thirty three percent of the NSW community who are aged over 50. We want the Government to focus on strategies that can ensure a supply of housing that is affordable across both the social housing and private housing markets. We want a planning environment that encourages the development of liveable communities that respond to the needs of an ageing population and promote ageing in place. We want the Government to ensure that the resources that enable people to make better, more informed decisions as they move through their life stages are available. And we want mental health support services that recognise the unique challenges faced by people as they age.

To read the 2015 COTA NSW 50+ Report, go to www.cotansw.com.au or click <http://www.cotansw.com.au/MediaPDFs/2015-50-plus-Report.pdf>

Summary of recommendations

Housing affordability

1. The establishment of a Commissioner for Housing to coordinate a whole of government housing strategy for NSW that addresses housing affordability, for those who are either buying or renting in the private market.
2. Amend the Environmental Planning and Assessment Act 1979 to require inclusionary zoning that increases the supply of low cost and low price housing options in the private housing market.
3. The establishment of an independent information and advisory service by NSW Fair Trading to assist strata residents, including those who are forced to sell their strata unit or tenants affected by the sale of a building.

Liveable Communities

4. Include universal design principles in NSW planning/building regulations for the construction of all new dwellings.
5. Invest in innovative disruptive technologies that can provide alternative solutions to existing community transport options in non-metropolitan areas that enable older people who are without a car to move within and between communities to access services, family and friends.
6. Invest in, through Local Government, footpath building initiatives across regional centres and rural towns, to enable older people and people with disabilities to get around their communities.

Accessing information

7. Establish a phone and online service that provides information and assistance to help people make appropriate life decisions as they age.
8. Review Government websites and service centres to determine how their utility and ease of use can be significantly improved. Reconsider the effectiveness of the 'information hub' online communication model.

Older people's mental health

9. Through NSW Health, increase specialist mental health services for older people (SMHSOP) to provide assessment and care for the increasing numbers of older people living with long term mental illness.
10. Increase community based mental health care and support services for older people – particularly social supports, specific drug and alcohol programs and gambling programs.

Housing affordability

The provision of adequate affordable housing is essential to the people of NSW, particularly those living in Sydney, which now has the third most expensive housing market in the world. It appears that much existing policy is based on the assumption that most people will own their home by the time they retire, but there are growing numbers of people who rent in retirement, and the majority of them do so in the private rental market. These people are particularly vulnerable to disadvantage and homelessness in later life and have little or no safety net. There are also growing numbers of people who still have mortgages to pay off when they retire.

Affordable, secure housing is one of the most important indicators for healthy ageing, meaning that having access to secure and affordable housing becomes more, not less, important as we get older. Studies show that renting privately while relying on the aged pension has a negative impact on an older person's health and wellbeing, whereas access to secure, affordable housing plays a 'preventive' role by reducing demand on health services (including mental health services), enabling effective delivery of community aged care, and facilitating social participation.¹

Home ownership has been and continues to be the cornerstone of both housing and aged care policy for older Australians. Judging from current trends, however, traditionally high levels of home ownership are expected to drop to 72% by 2046. Experts predict that the proportion of older Australians who own their own home is decreasing and increasing numbers of older people are experiencing housing stress as a consequence of mortgage payments and high rents after retirement.² At a time of life when many homeowners would traditionally have expected to have paid off their home loans, 35% of those aged between 50 and 64 will still be carrying mortgage debt.

The situation for older renters is even worse, fuelled by a pensions system that is based on the presumption of home ownership for retirees, an inaccessible social housing system, and an expensive, under-supplied private rental market. As mentioned, increasing numbers of older people are relying on the private rental market, with 10.8% of people over 55 years renting privately in 2011 compared with 8.6% in 2006³. Our own COTA NSW tenancy survey found that many age pensioners living in Sydney are forced to spend over half of their income on rent. As a result, many older people are becoming homeless for the first time due to factors such as a lack of superannuation, family breakdown or rising rental costs. This is particularly the case for older women, who are particularly vulnerable.

¹ *Social determinants of health: the solid facts* (2003) (2nd ed.) World Health Organization.

² Petersen, M. and Jones, A. (2013), 'Addressing later life homelessness: Report of the National Homelessness Research Partnership with the Department of Families, Housing, Community Services and Indigenous Affairs Agreement', University of Queensland, Institute for Social Science Research

³ *ibid*,

A whole of government approach

COTA NSW welcomes the recently announced NSW Government plans to deliver up to 23,000 new and replacement social housing dwellings to help address the chronic shortage of social and affordable housing in NSW through the Social and Affordable Housing Fund. The reforms are a good start, but they will make very little progress to solving the housing affordability crisis in NSW. Indeed, analysis at this stage suggests that in its initial phase the Fund will only deliver 3000 new dwellings.

COTA NSW calls on the Government to consider a whole of government approach to housing that would include not only reforms to the social housing sector, but substantial reforms to ensure affordable housing is delivered across the private housing sector as well. Housing affordability in NSW doesn't just affect people on low incomes. Housing has now become a middle class problem, with increasing numbers of people (young and old) priced out of the Sydney market.

All NSW Government agencies with a stake in housing, including Planning and Environment, Family and Community Services, Local Government and Finance, Services and Innovation need to develop a coordinated approach to issues that impact on the State's growing housing affordability crisis. Urgent action is needed, including the introduction of coordinated, consistent policies and strategies across the relevant agencies to encourage the development of affordable housing solutions that benefit low-income renters and provide affordable home ownership.

We believe coordinating such an approach is best done by creating an independent Commissioner for Housing, whose first task would be to develop a whole of government Housing Strategy for NSW.

Recommendation: The establishment of a Commissioner for Housing to coordinate a whole of government housing strategy for NSW that addresses housing affordability, for those who are either buying or renting in the private market.

Inclusionary zoning/inclusionary housing

"The NSW planning system can do much more to trigger private sector supply of affordable housing."

(The Committee for Sydney Issues Paper No. 8)

To seriously address the issue of housing affordability we need clear planning mechanisms in place for the private residential housing market to ensure low cost/low price housing is included when land is rezoned or rules varied to allow for new residential/higher density development.

Inclusionary housing/zoning is a market-based approach that requires mandatory contributions from developers as a condition of development consent. Those contributions are made in the form of either discounted housing units or an equivalent monetary amount. The housing units are then either sold below market value or rented at below market rates. Often the rentals are managed by Community Housing authorities. This is a common, successful practice in the United States, where the process is known as ‘set asides’.

There are planning provisions in NSW that allow for inclusionary housing, but its application has been sporadic and inconsistent at best. South Australia and the ACT are two jurisdictions that have rolled out inclusionary zoning with some success and evidence suggests that it has not only increased the affordable rental supply, but also helped buyers who otherwise could not have gained access to the housing market.

COTA NSW supports the Committee for Sydney’s recommendation to consider ‘inclusionary housing’ as a planning mechanism that can provide lower cost and lower price housing by requiring contributions from land developers as a condition of development consent. It is also sometimes referred to as ‘inclusionary zoning’ because the provisions are included in the planning instruments that sets the zones for land use in a particular location. Inclusionary housing *mandates* contributions where the developer gets a benefit (e.g. up-zonings).

As mentioned above, provisions that allow for ‘inclusionary housing’ already exist in NSW. Private and community housing developers have in the past used provisions under the *State Environmental Planning Policy 70 - Affordable Housing* and voluntary planning agreements, but the application has been limited to the two developments in the City of Sydney local government area and one in Willoughby. According to Shelter NSW, “successive NSW governments have declined to allow local councils (apart from the two indicated) to use the provision.” (Shelter NSW Factsheet, *What is inclusionary housing?*)

With growing concerns around housing affordability in Sydney, there has been a renewed interest in the concept of inclusionary housing/zoning from organisations such as the Committee for Sydney. “Rather than continue to rely on voluntary planning agreements, the Committee believes it is time to understand the circumstances under which inclusionary zoning will work.” (The Committee for Sydney Issues Paper No. 8)

Recommendation: Amend the Environmental Planning and Assessment Act 1979 to require inclusionary zoning that increases the supply of low cost and low price housing options in the private housing market.

Support service for strata residents

COTA NSW has voiced its concern in the past about the unintended consequences of the proposed changes to the *Strata Schemes Development Bill 2015* (see COTA NSW letter to the Premier, September 2015 attached). COTA NSW believes that the Bill could severely impact low income renters and older people who find that they are required to sell their strata unit, but are not prepared or equipped to deal with such a move. Renters who lose their accommodation may struggle to find another place to rent at an affordable price and older strata owners may also struggle with covering the costs of moving, finding other suitable accommodation, and undertaking the preparation and planning that goes into a move.

While the intent of the Bill is to make way for new development and facilitate urban renewal, those people who are displaced from the development process will only be added to the long list of disadvantaged people looking for affordable housing. Older strata owners and renters are particularly vulnerable.

NSW Fair Trading has discussed the establishment of an information and advisory service to assist people adversely affected by the sale of strata buildings. We urge the NSW Government and NSW Fair Trading to proceed with the funding of such a service.

Recommendation: The establishment of an independent information and advisory service by NSW Fair Trading to assist strata residents, including those who are forced to sell their strata unit or tenants affected by the sale of a building.

Liveable communities

The way our neighbourhoods and homes are designed can either facilitate the inclusion, or precipitate the exclusion, of people as they age. Liveable communities require accessible public domains that include amenities such as level footpaths that seamlessly connect residential areas to shops, services and recreational areas as well as facilitate people's use of public transport. Liveable communities also require accessible modes of transport other than motor vehicles and homes that can adapt to people's changing circumstances.

Universal Housing design

The advantage of universal design is that it creates a home that can adapt to the changing needs of its occupants. It means that universal design is intrinsically inclusive – not exclusive. Universal design is naturally aligned with the concept of liveable communities because it provides the means by which liveable communities are designed and created. As such, the implementation of universal design principles in this state would consolidate the steps already made by the NSW Government via its expression of support for the World Health Organization (WHO) Age Friendly Cities and Communities Program. In this context, COTA NSW supports the Australian Network for Universal Housing Design's (ANUHD) call for the Australian Government to regulate minimum access features in the National Construction Code for all new and extensively modified housing. The Network believes that regulation in the National Construction Code will lead to more inclusive and sustainable communities for the future and provide a "level playing field" for the housing industry. Similarly universal design principles need to be considered by governments at a state level as well.

Recommendation: Include universal design principles in NSW planning/building regulations for the construction of all new dwellings.

Getting around requires better transport alternatives

In 2015 COTA NSW undertook extensive consultation with members of the community about their ability to navigate their communities. We asked participants in our consumer reference groups and respondents to our consumer survey a series of questions about how they 'get around' in the broadest sense. As a result of these consultations, we were able to build a clear picture of the way a wide range of older people across NSW accessed the built environment and transport system. These consultations made it clear that a number of factors in the built environment and transport systems become less accessible for some people as they age. When individuals leave their home to conduct everyday activities they need appropriate urban infrastructure, such as footpaths, seating, lighting and other amenities such as public toilets. If they catch public transport, they need reasonably frequent services, helpful staff and easy access to information and timetables. If they drive,

they need to be able to rely on accessible parking areas close to shops and services and good drop off and pick up areas at hospitals and doctors' offices.

The 2015 COTA NSW Consumer Survey found that almost half the people in NSW aged 50 years and over are living in non-metropolitan regions. These people are poorly served by public transport and generally have greater difficulty than their metropolitan counterparts getting to a range of every day destinations. For example, 50% of survey respondents living in metropolitan areas nominated buses and trains as their 'main way' of getting around, compared to only 10% in rural towns.⁴ Their difficulties in getting around increase substantially if they also experience personal health or mobility issues.

Recommendation: Invest in innovative disruptive technologies that can provide alternative solutions to existing community transport options in non-metropolitan areas that enable older people who are without a car to move within and between communities to access services, family and friends.

Accessible public spaces

The 2015 COTA NSW Consumer Survey found that in addition to issues associated with the availability of various modes of transport, almost 60% of respondents identified other things in their physical environment that were barriers to getting around. 'No footpaths or uneven broken footpaths' was the most commonly identified issue (60%) particularly in non-metropolitan regions (71%). 'Pick-up and drop-off points' was an issue more commonly identified in metropolitan regions (31%).

Possibly because of the issues mentioned above, or simply because of distance, the survey found that people who lived in non-metropolitan regions experienced increased difficulty getting from home to a range of every day destinations – shops, health services, clubs/social activities and family/friends.

Those living in non-metropolitan areas were particularly disadvantaged by the lack of community infrastructure such as footpaths. Considering older people are increasingly moving to communities outside of Sydney, the NSW Office of Local Government needs to encourage local councils in regional centres and rural towns to consider the importance of footpaths and how they can help facilitate older people and people with disabilities to get around their communities. While acknowledging the significant investment in footpath announced by the NSW Government in March 2015, we believe that a coordinated footpath building initiative across regional centres and rural towns is required that focusses on ensuring that they remain easily accessible and navigable for all people, regardless of age.

Recommendation: Invest in, through Local Government, footpath building initiatives across regional centres and rural towns, to enable older people and people with disabilities to get around their communities.

⁴COTA NSW (2016) *50+ Report* with a focus on how people get around and accessing information.

Accessing information

Older people's access to information was a major focus of our 2015 consumer reference group consultations and consumer survey. We sought to gauge the extent to which older people's information needs are being met, particularly as information is increasingly available *only* on internet-enabled devices. While our consumer engagement highlighted the extent to which many older people embrace new technology, it also found that some older people experience high levels of dissatisfaction with some forms of internet-based information, particularly in contexts where they are seeking detailed or complex information.⁵

Both our face-to-face consultations and our survey investigated older people's ability to access information in a manner that met their needs, and asked them to rate the appropriateness and efficacy of information provided via the internet, the phone and face-to-face. We found significant variation among older people in terms of their preferred methods of receiving or seeking information, the topics that they required information about, and the different ways they used the internet and other media.

Need for an information service across a range of services

In recent years information that was once communicated via a variety of media is now transmitted exclusively via online mechanisms. Our survey respondents expressed a high level of confidence when accessing information online, with 90% indicating that the internet was the first place they sought information on a given issues. However, many indicated that it was not always the most appropriate mechanism for relaying information. Among our survey respondents, 25% stated they preferred to receive information face-to-face, 15% via printed material, and 10% via the telephone. Importantly, these preferences were tied to the kind of information that was to be transmitted via a given medium. For example, survey respondents indicated that it was much more efficacious for information to be conveyed in a face-to-face setting when they 'needed information explained,' or when they needed 'professional advice'.

Additionally, participants in our reference groups expressed the need for an information service that provided older people with information and referral across a range of areas.

Recommendation: Establish a phone and online service that provides information and assistance to help people make appropriate life decisions as they age.

⁵ 50+ Report, (2016), COTA NSW, Section xxx

Government information services need significant improvement

We found that the manner in which government bodies and services communicated information to older people in NSW did not recognise their diversity, nor show any awareness that a range of communication tools were required in order to effectively meet older people's information needs in specific circumstances.

As indicated in our latest *50+ Report*, many older people are confident when it comes to accessing information on the internet. In fact, 90% of our survey respondents indicated that the internet was the first place they sought information on a given issue. However, many expressed their frustration with the information presented on government websites. Given that the difficulty or ease of use reported by our survey respondents was shown to be unaffected by the education levels of the respondents, this would suggest that the intelligibility of these websites was dependent more on the design of the site, rather than by the proficiency of the user.

Further, the current model used by many government services of communicating through a central portal was perceived as deficient by many of our survey respondents. Conversely, survey respondents indicated that websites with a singular informational or transactional purpose, such as Transport NSW, were found to have the highest utility and efficacy for older users, while 'information hub' website, such as MyGov, which sought to bring a great variety of information and transactions options into a single site, were found to be far more difficult to use. While both of these sites had been used by similar numbers of people (around 80%), 32% rated Transport NSW to be very easy to use compared to only 15% for MyGov. We would suggest that the Government should reconsider its use of the 'information hub' model for consumer websites, ensuring that consumer website are clear and singular in their purpose, while also ensuring that access to information is not restricted to a finite number of online hubs that do not reflect the needs of consumers.

Recommendation: Review Government websites and service centres to determine how their utility and ease of use can be significantly improved. Reconsider the effectiveness of the 'information hub' online communication model.

Older people's mental health

Mental illness can affect anyone, regardless of age, but older people with complex care and support needs are particularly vulnerable. Yet mental illness in older people is often not identified by relatives, health care professionals and older people themselves who may mistakenly consider symptoms of mental illness to be a normal part of ageing.

More Specialist Mental Health Services for Older People (SMHSOP)

Physical activity, maintaining social connections, having a sense of purpose, and education about mental illness have all been found to have a positive impact on enhancing and maintaining the mental health and wellbeing of people as they get older.

The mental health of older people has been badly neglected in policy discussions of mental health for decades. This is at odds with the fact that older people are more at risk of developing mental health problems such as depression than the general population, because of the cumulative effect of numerous risk factors, including chronic illness and isolation. As the NSW population ages, more mental health services and community based support will be needed to meet increasing demand.

SMHSOP are delivered through Area Health Services across NSW. Demand for these specialist services will grow as the population ages and the number of older people with complex mental health problems increase. As the population in NSW both grows and ages there will be an increased need for SMHSOP in regional and rural communities around NSW, where SMHSOP services are currently thin on the ground.

Recommendation: Through NSW Health, increase specialist mental health services for older people (SMHSOP) to provide assessment and care for the increasing numbers of older people living with long term mental illness.

More community based mental health care and support services area needed

The *NSW Service Plan for Specialist Mental Health Service for Older People (SMHSOP) 2005-2015* identified the need for more community based care support and services for older people. The current lack of community support puts older people with mental health issues at greater risk of hospitalisation, homelessness or premature placement in residential care. Further, it places additional stress on families, carers and government budgets.

Recommendation: Increase community based mental health care and support services for older people – particularly social supports, specific drug and alcohol programs and gambling programs.

Conclusion

Across NSW, many older people are finding themselves disadvantaged because they do not fit into the model of an older Australian that currently informs policy discussion. As a result we can see policy that unconsciously advantages or is disproportionately structured around the needs and experiences of a particular subset of constituents - those of a particular gender, residents in metropolitan rather than regional or rural areas, those who are partnered rather than single, those who own a home, those who are mobile, internet users, or those without a mental illness.

It is with this in mind that COTA NSW has designed and implemented our Consumer Reference Groups and Consumer Surveys - to support informed, evidence-based policy making that reflects the diversity older people in NSW. This consumer engagement has collected valuable information that can support and inform ageing policy in this state in the areas of housing affordability, the promotion of liveable communities, the provision of information to older consumers and older people's mental health services.

From speaking to consumers it is clear that the limited availability of affordable housing is having a significant negative impact on older people in NSW, for whom, access to secure and affordable housing is vital. While much ageing policy has in the past been based on an assumption that people are retiring as home owners, we are seeing the consolidation of quite different home-ownership trends. Increasingly, many people in NSW are being forced to rent in the private market in their retirement. With rising rental costs, many of these older people are becoming vulnerable to homelessness for the first time in their lives, with older single women being particularly vulnerable.⁶

The widespread inaccessibility of affordable housing in NSW will continue to have devastating effects for the older population and requires an urgent, whole of government response – a view COTA NSW has articulated for some time now. For this reason COTA NSW recommends the establishment of a Commissioner for Housing to coordinate a whole of government Housing Strategy for NSW that addresses housing affordability not just through social housing policy, but through consistent policies across departments to support the supply of affordable housing in the private market. This should include support for inclusionary zoning and the establishment, through NSW Fair Trading, of an independent information and advisory service for strata residents.

The inclusion or exclusion of certain groups in NSW is currently impacted by issues of access. To ensure that older people can continue to actively participate in their communities requires efforts to ensure that our homes and neighbourhoods are designed to be equally accessible. This means not only ensuring that our built private and public environments

⁶ Petersen, M. and Parsell, C (2014) 'Older Women's Pathways Out of Homelessness', University of Queensland, Institute for Social Science Research.

offer sufficient amenities to serve the needs of those with different mobility levels, but also that there are sufficient accessible transport options available to allow people to navigate through our communities.

The implementation of universal design principles in NSW planning and building regulations for the construction of all new dwellings would represent a significant move on the part of the NSW Government to bolster its existing support for the WHO Age Friendly Cities and Communities Program. By regulating minimum access features in the National Construction Code for all new and extensively modified housing, as has been called for by the ANUHD, the Government can ensure that NSW communities are made more inclusive and sustainable for an ageing population.

The findings of our consumer reference groups and consumer survey have made clear that the transport system and the built environment in non-metropolitan areas of NSW currently places residents at a significant disadvantage compared to their metropolitan counterparts. Given that around half of the older population live in these regions, it is crucial that alternate modes of transportation are established in regional and rural areas that enable older people to move within and between communities to access services, family and friends without a car. Further to this, investment in footpath building initiatives should be expedited to effectively target regional centres and rural towns, to enable older people and people with disabilities to get around their communities.

As a result of our consultations with people over 50 in NSW about how they access information to inform their decision making, it has become clear that the current means by which government services are communicating with older people, particularly through the model of information hubs, does not serve the diverse needs and preferences of the population.

In order to ensure that older people in NSW are able to both access and understand information from government services, COTA NSW recommends that a phone and online information service be established to offer advice and assistance on topics relevant to older people. We also recommend that the existing methods by which information is currently being offered be reviewed to ensure not only that it is accessible through a range of mediums, but that government websites are effectively transmitting information in a way that aligns with the needs of the older population. In particular, COTA NSW recommends that the 'information hub' model for online information be reviewed and reconsidered in light of consumer preference for single issue websites.

Older people in NSW are more vulnerable to mental health issues than other segments of the population because of the cumulative effect of numerous risk factors, including chronic illness and isolation. It is important that this increased vulnerability does not result in the mistaken assumption that symptoms of mental illness are a normal part of the ageing

process, as this leads to a failure to offer this segment of the population the mental health services they require.

It is vitally important that there is an increase in specialist older people's mental health services to meet the increasing numbers of older people living with long term mental illness requiring additional specialist assessment and care. Similarly, an increase in community based mental health care and support services for older people is needed, particularly social supports, specific drug and alcohol programs and gambling programs.

These issues are important to everyone living in New South Wales. We all want to live in a community that provides a good quality of life regardless of age, socio-economic circumstances or location. To achieve this sort of community requires leadership and commitment from the NSW Government to provide effective planning mechanisms, access to the right information at the right time for people to make informed life decisions and appropriate services for people when they need them.

References

COTA NSW (2016) *50+ Report* with a focus on how people get around and accessing information

Petersen, M. and Jones, A. (2013), 'Addressing later life homelessness: Report of the National Homelessness Research Partnership with the Department of Families, Housing, Community Services and Indigenous Affairs Agreement', University of Queensland, Institute for Social Science Research.

Social determinants of health: the solid facts (2003) (2nd ed.) World Health Organization

Petersen, M. and Parsell, C (2014) 'Older Women's Pathways Out of Homelessness', University of Queensland, Institute for Social Science Research