



COTA NEW SOUTH WALES

2017-2018 Pre Budget Submission

October 2016

Acknowledgements

COTA NSW would like to thank all those who participated in our consumer reference groups in New South Wales (NSW) and those who responded to our consumer surveys. Your careful consideration of the issues raised in those contexts has helped us compile this Pre Budget Submission. We would also like to recognise the contribution of the members of the COTA NSW Board and the COTA NSW Policy Advisory Group whose expert knowledge and feedback continue to support our development of social policy issues related to ageing.

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COTA NSW's consumer and community engagement

COTA NSW has designed and implemented our Consumer Reference Groups and Consumer Surveys to support informed, evidence-based policy recommendations that reflect the diversity of older people in NSW. This consumer engagement has collected valuable information critical to informing ageing policy in this state.

We know there can be no 'one size fits all' approach to ageing. Every person's experience is shaped by their gender, cultural background, socio-economic circumstances, where they live, who they live with and whether they are partnered, living with family, or living alone.

We believe that understanding the diverse needs of people as they age can only come from consistent engagement with older people across remote, rural, regional and metropolitan areas in NSW. It is this comprehensive approach to consumer engagement that COTA NSW brings to informing and developing social policy issues affecting older people in NSW.

Introduction

COTA NSW welcomes the release of the **NSW Government's Ageing Strategy 2016-2020** and looks forward to working with the Government and our community partners to ensure the Strategy delivers results for the people of NSW.

This year we have focused our Pre Budget Submission on four interconnected issues that are having a profound impact on older people in NSW – housing affordability, walkable towns and cities, older people's mental health and elder abuse. We have made four specific recommendations around those four issues. The issues have emerged from our consultations with older people across the state and relate to the Ageing Strategy's priorities of health and wellbeing, housing choices, getting around, inclusive communities and health and well-being.

Housing affordability in NSW is consistently raised as a pivotal issue during our consultations with people over 50 throughout NSW. Increasing numbers of people tell us they are retiring with mortgages. For those who do not own their own home, renting in the private rental market is usually their only choice, given the long waiting lists for social and community housing. For many older people in NSW, particularly single older women, a lack of access to affordable housing can lead to financial insecurity and sacrifices being made in other areas, such as food, medication and healthcare.

We also know that good community infrastructure is essential to people's ability to get around from place to place. Active transport plans that include such infrastructure as flat, even footpaths, good seating and well-lit public areas, enable people to get outside, walk to shops, access services and fully participate in their communities.

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 city cousins getting from place to place. These difficulties increase substantially if they can no longer drive or experience health or mobility issues.

Older people's mental health is also a priority for COTA NSW. Loneliness and isolation has been shown to have adverse impacts on health and contribute to depression and other long term mental health issues. As people age a variety of factors can increase people's vulnerability to loneliness and isolation, such as retirement, loss of a spouse or a partner, or increasing levels of chronic disease and disability.

Related to the issue of mental health and isolation is elder abuse. COTA NSW believes that every older person has the right to safety and to live with dignity. Ensuring older people are empowered with information and access to help and support is crucial.

Recommendations

Housing Affordability

- 1. The NSW Government 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.**

Walkable towns and cities

- 2. The NSW Government expand its current cycling and footpath initiative to include walkways in regional centres and rural towns.**

Older People's Mental Health

- 3. The NSW Government support a 'Campaign to End Loneliness' initiative that coordinates existing community outreach organisations to reach lonely, isolated older people and connect them to local community support services to ensure their mental and physical health and wellbeing.**

Elder Abuse

- 4. The NSW Government act on the recommendations of the NSW Parliamentary Inquiry into Elder Abuse to embrace a comprehensive, coordinated approach to elder abuse with a major focus on prevention and early intervention and an enhanced role for the NSW Elder Abuse Helpline and Resource Unit.**

Ensuring affordability in the private housing market

Affordable, secure housing is one of the most important indicators for healthy ageing. Studies show that 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

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. Older renters face 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 to these factors.

With the recognition that social housing will be unable to meet the growing demand for affordable housing, despite recent attempts to increase supply, inclusionary zoning is suggested as a mechanism to ensure an increased supply of affordable housing within the private housing market as well. This planning mechanism 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.

Provisions 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 in NSW has been limited.

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*,

With growing concerns around housing affordability in Sydney, there has been renewed support for inclusionary housing/zoning from organisations such as the Committee for Sydney and the Sydney Alliance. COTA NSW agrees with both the Committee for Sydney and the Sydney Alliance that there is a need for the NSW Government to support the wider application of inclusionary zoning to increase the supply of low cost and low price housing options in the Sydney housing market.

Recommendation: The NSW Government 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.

Walkable and accessible public domains

Liveable communities require accessible public domains with 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.

In 2015 COTA NSW undertook extensive consultation with over 50s in NSW (reaching over 6000 people in our consumer survey alone) about their ability to navigate their communities. We asked participants in our consumer reference groups and survey respondents a series of questions about how they 'got around' in the broadest sense. We found that in addition to issues associated with the various modes of public transport, almost 60% of respondents identified other things in their physical environment that were barriers to getting around.

Our survey and consultations found that those living in non-metropolitan areas were particularly disadvantaged by the lack of community infrastructure such as footpaths. Older people living 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. 'No footpaths or uneven broken footpaths' was the most commonly identified issue, particularly in non-metropolitan regions (71%).

Considering older people are increasingly moving to communities outside of Sydney, local councils need to consider the importance of a good footpath infrastructure and how it can help facilitate older people and people with disabilities to access and fully participate in their communities.

While acknowledging the significant investment in cycle ways and footpaths around the Sydney metropolitan area announced by the NSW Government in March 2015, we believe that a coordinated footpath building initiative across regional centres and rural towns is also required.

Recommendation: The NSW Government expand its current cycling and footpath initiative to include walkways in regional centres and rural towns.

Older people's mental health

The mental health of older people has been 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.

According to the Black Dog Institute, many people experience social isolation and loneliness in old age, either as a result of living alone, a lack of close family ties, reduced connections with their culture of origin, or an inability (often through lack of appropriate transport) to actively participate in their local community. When this occurs in combination with physical disablement, demoralisation and depression are common.

Loneliness is linked to social isolation, but the two are not identical. Isolation is an objective state whereby the number of contacts a person has can be counted. Loneliness, on the other hand, is subjective and occurs when the number and *quality* of social connections a person has differs from what they would like for themselves. One way of describing this distinction is that a person can feel lonely in a crowded room but they are not necessarily socially isolated. Loneliness can be felt by people of all ages, but increasing age means the risk factors that may lead to loneliness can increase and converge.

This year COTA NSW has partnered with the Australian Association of Gerontology for a roundtable to investigate how the successful **UK Campaign to End Loneliness** could be adapted in Australia. The UK Campaign aims to reduce loneliness in older age by creating the right policy and funding conditions to enable higher quality, more effective services and activities, better use of existing supports, and more commissioning and/or development of services and activities that target loneliness.

Recommendation: The NSW Government supports a 'Campaign to End Loneliness' initiative to reach lonely, isolated older people and connect them to local community services and support to ensure their mental and physical health and wellbeing.

Elder Abuse

COTA NSW believes all older people have the right to a safe and secure old age free from abuse. Yet elder abuse is a growing problem in our communities as our population ages, with many older people having their rights stripped from them bit by bit as they age.

Abuse can take many different forms. It can be financial, physical or emotional or take the form of neglect. It can occur in any setting - at home, in a residential care facility or another community setting. It can be benign or deliberate, but it is usually hidden and often goes unrecognized and unreported. If it is reported, solutions can often be difficult - particularly if the abuse involves family members.

The evidence base for elder abuse is poor. At the NSW Parliamentary Inquiry into Elder Abuse, the Australian Association of Gerontology (AAG) told the inquiry that more funding for research was needed, as there were “significant gaps” in knowledge of elder abuse, the risk factors, and how best to respond to it.

We welcome the establishment of the NSW Elder Abuse Helpline and the subsequent Parliamentary Inquiry into Elder Abuse but want to see more research and a coordinated well-funded Elder Abuse Strategy for NSW that includes prevention and early intervention initiatives that empower and inform older people and their carers well before the abuse happens.

Recommendation: The NSW Government act on the recommendations of the NSW Parliamentary Inquiry into Elder Abuse to embrace a comprehensive, coordinated approach to elder abuse with a major focus on prevention and early intervention and an enhanced role for the NSW Elder Abuse Helpline and Resource Unit.

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.

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