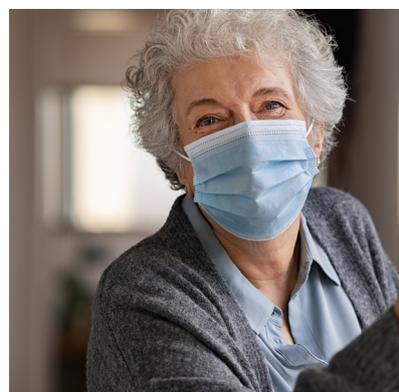
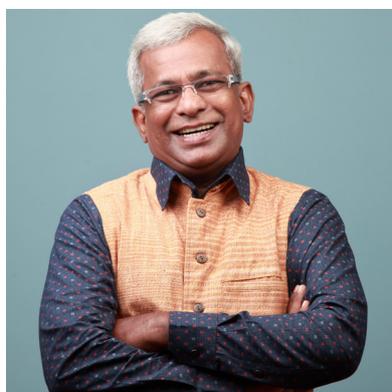
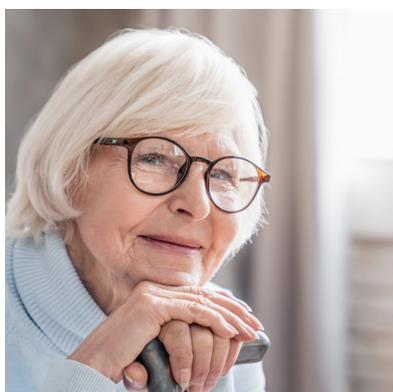
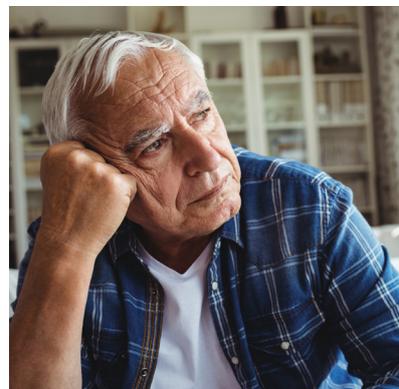


Investing in Senior Victorians

Submission to inform the 2022-23 Victorian State Budget



Prepared in collaboration with older people

How we've informed this submission

This submission has been informed by:

- The *Ageing Well in a Changing World* report, published by the Commissioner for Senior Victorians, Gerard Mansour in October 2020.
- Victorian-specific data from the 2021 State of the Older Nation Survey which was commissioned by the Federation of nine Councils on the Ageing (COTA) across Australia.
- Data from a survey that was undertaken by COTA Victoria in July-August 2020 to capture the experience of older Victorians during COVID-19.
- Feedback from a pre-budget focus group we conducted with a diverse group of older Victorians and the Commissioner for Senior Victorians, Gerard Mansour, on 30 September 2021.
- Trends that have arisen from our conversations with older people throughout the COVID-19 pandemic



'What you've done is a process to really test and check that what you're putting together really meets the needs and aspirations of older people... The importance of that is that you do have an impact.'

**Commissioner for Senior Victorians,
Gerard Mansour, COTA prebudget focus
group discussion, 30 September 2021**

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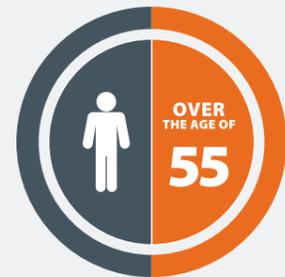
COTA Victoria acknowledges the Traditional Custodians of the land on which we work. We pay respect to elders past and present and those who continue the journey. We recognise the rich Indigenous heritage and culture of this country.

Why it's important to invest in older Victorians

This submission outlines proposals that can be included in the 2022-23 state budget to assist older people to age well. Prioritising measures to support healthy and active ageing will offer a significant return on investment. It will reduce expenditure in other areas such as health and community care and maximise opportunities for older people to contribute to the community and economy. This focus will become increasingly critical as our population continues to age.



Many older Victorians already make a significant and productive contribution to Victoria through community and business leadership, work, volunteering, caring and supporting younger generations.



1/3 of Employers say at least 1/2 of their workforce is made up of workers **OVER THE AGE OF 55**



of Victorians **OVER THE AGE OF 65** are involved in voluntary work

Victorians over the age of 50 are a diverse group of people spanning more than five decades. While no two older people are the same, the needs and interests of a typical 50 year old will generally be different from those of someone who is aged in their 60s, 70s, 80s or 90s. It cannot be assumed that we will all experience life in the same way, contribute to communities in the same way or require the same type and level of amenity and support as we grow older. We need to focus on adopting a healthy approach to ageing throughout the life course, ensuring that all Victorians have the resources to help them maintain their health, mobility, independence and quality of life as they age. This involves recognising the vulnerability of some older people and ensuring they receive appropriate assistance and protection.



Ageism continues to undermine the social wellbeing and quality of life of many older Victorians. Ageism can occur at an individual, community or institutional level. It can result in significant barriers which undermine the quality of life of older people and limit their ability to participate in and contribute to the world around them.

Older people can also experience layered forms of discrimination as a result of intersectionality. That is, the experience of ageing combined with long standing discrimination on the basis of other attributes such as Indigeneity, ethnicity, sexual orientation, gender identity, disability or socio-economic status.



have experience **SOCIAL ISOLATION OR LONELINESS** since the emergence of COVID-19

It is impossible to talk about the needs of older Victorians without acknowledging the devastating impact of COVID-19. The issues outlined in this submission have been significantly exacerbated by the pandemic and associated restrictions. As such, a number of our recommendations focus on how to best support older Victorians to re-engage with their communities as they learn to live with COVID-19.

Enhancing social wellbeing and community connection

- **In our survey on the experience of older people during COVID-19**, almost half of respondents told us that social isolation and loneliness had been key sources of concern for them during the pandemic. Data from the State of the Older Nation survey was comparatively equal, with 47% of respondents reporting that they felt lonely at least some of the time.
- **Investing in measures to reduce rates of social isolation and loneliness** may lead to significant downstream savings for Government. This is because social isolation and loneliness have been linked to a range of health problems including mental illness, emotional distress, suicide, dementia, high blood pressure, lowered immunity and premature death.¹
- **Maintaining a life with meaning and fulfillment** can also become more challenging for some people as they age. 21% of respondents to Commissioner Mansour's *Ageing Well in a Changing World* survey reported that they had none or little of the things that made them feel valued. This is partly because it can be difficult for older people to find a sense of purpose as they deal with age-related transitions such as giving up driving, retiring from the workforce or facing the prospect of living alone.
- **We have found the most effective approaches** to addressing isolation and loneliness among older people are group interventions that target specific population groups, enable participant input, and are embedded within existing communities.² These structures also facilitate important peer support opportunities that can help people to deal with age-related challenges as they arise. Older people from culturally and linguistically diverse backgrounds often have unique needs, requiring meaningful connections within their own cultural groups as well as the wider community.³
- **There are many existing organisations and groups** that offer important social interactions for older Victorians. Right now, many of these groups are facing challenges to their operation, struggling to remain viable with declining membership or failing to secure suitable facilities to accommodate growing or changing demands. Many of these groups will face additional challenges as they continue to navigate evolving restrictions and meeting requirements relating to COVID-19.
- **There may also be psychological barriers** preventing some older people from reconnecting with community groups as they learn to live with COVID-19. At the time of writing this submission, Victoria's sixth lockdown had just ended. Many older people reported experiencing high levels of anxiety at the thought of resuming community-based activities. It is likely that these impacts will continue well into 2022.

RECOMMENDATION 1

Provide funding for a diverse range of services to facilitate social connection and peer support for older people, including:

- Continued funding for locally-based mental health services that provide wellbeing checks and counselling to respond to the psychological impacts of COVID-19.⁴
- Additional funding to enable local councils to facilitate social activities for older residents. These activities must be available to older Victorians living in residential care as well as those living in the community.
- Expanded funding for community groups and clubs that facilitate social activities, ongoing learning and volunteering opportunities for older people; including University of the Third Age, seniors' clubs, arts and music-based groups, Men's Sheds, Older Men: New Ideas discussion groups, and community groups that support seniors from culturally and linguistically diverse backgrounds.

RECOMMENDATION 2

Establish a dedicated function within The Department of Jobs, Precincts and Regions to provide assistance to support the administration and sustainability of volunteer-led community groups and clubs.

'I feel I have lost a sense of purpose. Also losing touch with friends and family is difficult. I wonder if this is what the rest of my life will be? I feel safe but useless and isolated.'



Improving the health and mobility of older Victorians

- **Physical activity plays a critical role** in reducing the risk of falls, minimising the impact of age-related health conditions and enabling people to maintain their mobility and independence as they grow older.⁵
- **Many older people are aware of these benefits** and take proactive steps to remain physically active. Unfortunately, COVID-related restrictions have prevented many older people from engaging in their usual physical activities over the past 18 months.
- **Older Victorians who have been unable to engage in their usual activities** have reported a range of impacts, including:
 - A decline in physical strength
 - A decline in balance
 - A loss of confidence
 - An increased fear of falls
 - A decline in mental health and wellbeing
- **It may not be possible** for some older people to safely resume the activities they had been involved in prior to the pandemic due to the above factors. As such, some older people will require tailored support and advice to help them safely re-engage in physical activity as they learn to live with COVID-19 in the community.
- **Oral health** represents another significant area of unmet need that must be prioritised. Many older Victorians continue to experience pain and discomfort, the onset of secondary health conditions and poor nutrition as a result of not having timely access to affordable dental care.⁶
- **While some older people** can access free or low-cost care through Dental Health Services Victoria, they may currently wait up to 30 months to access this support.^{7,8} Older Victorians living in residential aged care have little or no dental care other than what their families arrange. These challenges have been further exacerbated during COVID-19 as preventative procedures have not been permitted.

RECOMMENDATION 3

Invest in tailored support to assist older people to re-engage in physical activities as they learn to live with COVID-19, such as:

- Awareness raising activities that inform people about the process of accessing subsidised Exercise Physiology or Physiotherapy appointments under the Enhanced Primary Care Program.
- Financial support to help older Victorians on low incomes to cover gap payments when accessing Exercise Physiology or physiotherapy services under the Enhanced Primary Care Program.
- Free clinics within locally based community health services to provide advice on how to safely re-engage in physical activity. These clinics should be staffed by exercise physiologists, physiotherapists and/or personal trainers with expertise in the needs of older people, such as those who have completed training through COTA Victoria's Living Longer Living Stronger program.
- Free or subsidised travel to assist older people on low incomes to attend appointments with an exercise physiologist, physiotherapist or personal trainer.

RECOMMENDATION 4

Improve access to oral health care for older Victorians by:

- Increasing funding to Dental Health Services Victoria to reduce wait times and improve access to free and low-cost dental care for older people living in the community.
- Funding a mobile dental service to provide oral health care to older Victorians living in residential aged care until such time that recommendation 60 of the Royal Commission into Aged Care Quality and Safety has been fully implemented.⁹



'(I'm concerned about) the economical, and mental health of all who have been affected. The future of Australia and the world. There will be winners but many people's health will be badly affected.'

Assisting older Victorians to get where they need to go

Older people who do not drive are at risk of becoming isolated if alternative transport options are not provided. Public transport may not always be an effective solution, with older people reporting a range of barriers including:

- Transport not always being accessible to older people with restricted mobility or other special needs.
- Limited transport availability in regional and rural areas.
- Long waiting times when changing modes of transport.
- Inability to walk long distances.
- Difficulty navigating multiple modes of transport to travel to a particular destination.
- Fear of navigating between transport centres and hospitals.¹⁰

Some people may be experiencing additional barriers due to factors relating to COVID-19. For example, some older people:

- May have experienced a decline in mobility or additional health issues during lockdown.
- May have lost the confidence to navigate the public transport and road system safely and independently.
- May be experiencing high levels of anxiety about using public transport due to the increased risk of being exposed to COVID-19.

We would like to see a significant investment in Community Transport and taxi services to support older Victorians experiencing transport disadvantage.

While community transport is a vital form of transport for many older people:

- The current system is underfunded and unable to keep up with consumer demand.
- There is an inconsistent approach to service availability, eligibility and cost across the state.
- People living in residential care are unable to access community transport. This prevents them from connecting with people and activities in the community.

While taxi services provide another form of door-to-door transport for many older Victorians, they can be cost prohibitive for those on fixed incomes. The Multi Purpose Taxi Program could address this gap by providing a subsidy for taxi and rideshare services. At present, however, the program is only available to Victorians with a severe and permanent disability.¹¹

RECOMMENDATION 5

Fund the Department of Families, Fairness and Housing to establish a thoroughly costed, community-based transport program to support older Victorians experiencing transport disadvantage. This program must:

- Be properly funded to ensure effective resourcing and coordination and must not rely solely on existing infrastructure.
- Be regulated by the Department of Transport.
- Be available to older people living in residential care as well as those living in the community.
- Establish consistent eligibility criteria and service fees for older people across all geographic regions.
- Effectively service older people living in regional and rural areas.

RECOMMENDATION 6

Expand the Multi Purpose Taxi Program to provide support to Victorian seniors who:

- Have failed a fitness-to-drive test or have surrendered their driver's license to VicRoads, and
- Possess a Centrelink issued concession card or health care card.

'Without mobility you can't get to the gym, pool, walking group, interests. You then become isolated and disconnected from the community.'



Improving digital inclusion and access to information

In 2019, more than half of people over the age of 70 were not online and 23 per cent of people aged 50-69 had limited or no digital literacy.¹² 71% of people over 50 owned a smart phone, compared with 43% of people aged 70-79 and 66% of people over 80.¹³ While older Australians have since recorded a slight increase in digital inclusion, they are still the most digitally excluded age group in Australia.¹⁴

Having a device that is connected to the internet does not equate to digital inclusion. Some older people are very confident using digital technology. Others may only use it to perform very basic tasks and may still struggle to access information and services online.

This digital divide has had a significant impact on many older people during COVID-19, as they:

- Have become isolated due to having limited opportunities to connect with friends and family.
- Have found it difficult to access timely and relevant health information and advice.
- Could not access vital relief packages such as the Rent Relief Grant which could only be obtained by completing an online form.
- Have had difficulty checking into public venues as a result of not being provided with appropriate assistance.
- Have experienced a heightened risk of elder abuse because of relying on other people to access vital information and services.

While many older Victorians want to learn how to engage with digital technology, they can face a range of barriers, including:

- Limited service availability, particularly for people living in regional or rural areas.
- Cost of internet access and technology-based devices.
- Functional limitations such as vision impairment, hearing impairment, arthritis or issues relating to memory retention.
- Lack of confidence in avoiding online scams.
- Lack of familiarity with technological language or fear of doing something wrong.
- Language or cultural barriers.¹⁵

The 2021-22 budget included a significant investment in initiatives to help services move online. We are concerned that many older Victorians will be left behind as an increasing number of services transition to a digital-only environment. Greater support is needed to ensure all older Victorians could gain the maximum benefit from digital technology into the future. There must also be an ongoing investment in a range of low-tech options to facilitate access for those who are digitally excluded.

RECOMMENDATION 7

Invest in a range of well-coordinated services to facilitate digital inclusion and alternative access to information for older Victorians, including:

- Ongoing funding for a dedicated telephone line that provides information, support and referrals for older Victorians.
- Additional funding to enable local libraries and neighbourhood centres to facilitate access to information and online services.
- Dedicated funding to enable community groups to enhance digital confidence among older constituents, with a focus on the needs of people from culturally and linguistically diverse backgrounds.

RECOMMENDATION 8

Require all Government Departments and Statutory Authorities to implement a communication strategy that outlines how they will provide equitable access to information and services for people who are digitally excluded.



'Many older people rely on outside family or friends to help them to use, fix, and access digital services. Some service providers assume that you can just find someone to help you. We know that this is not always the case.'

Expanding opportunities for older people to participate in the workforce

- **Prior to COVID-19**, the number of people aged 55-64 on Newstart had increased by more than 55,000 people in under five years.¹⁶ Many older workers have been further affected by job losses and reduced hours since the emergence of the pandemic.^{17,18}
- **Improving employment** outcomes for older people has been shown to:
 - Enhance mental health, wellbeing and quality of life.
 - Reduce reliance on government services.
 - Improve living standards in retirement.¹⁹
- **Ageism is one of the key factors** resulting in older people being unfairly excluded from employment. Almost half of Australian businesses say they are reluctant to recruit older workers. People over 50, on average, also spend twice as long looking for work.²⁰
- **Some older jobseekers** can face additional challenges to securing work. For example:
 - Older people working in more physically demanding roles may need to retrain to find alternative employment options if their physical health declines as they age.
 - Older people with caring responsibilities, illness or injury may require reasonable adjustments or flexible hours which some employers can be reluctant to accommodate.
 - Older women in particular can have large gaps in their employment history due to taking time out of the workforce to tend to caring responsibilities.
 - Older people who need to upskill or retrain can sometimes find it difficult to return to study.
 - Older people who lack digital confidence may need additional support.
- **Staff working in state government-funded skills and job centres** do not always have an adequate understanding of the unique needs of mature-aged jobseekers – particularly those who lack digital confidence. Research shows that frontline staff within these services also tend to be younger, resulting in an age mismatch that may give rise to unconscious bias.²¹
- **While greater investment** is needed to provide tailored support to older jobseekers, the Victorian Government could help maximise employment outcomes by investing in initiatives that aim to retrain older workers to meet existing labour shortages. This includes growth industries such as aged and disability care^{22,23}

RECOMMENDATION 9

Provide additional funding to Jobs Victoria and their local partners to enable them to increase the workforce participation of older Victorians. This will require a range of localised, wrap-around supports, including:

- Support to return to education
- Career guidance, mentoring and peer support
- Assistance with resume writing, interview techniques and understanding the employment market
- Specialised training to enhance digital literacy
- Assistance with student and employment placements
- Financial counselling
- Mental health and wellbeing support

RECOMMENDATION 10

Invest in a specialised program to retrain unemployed older people who are interested in filling identified workforce gaps in growth industries, particularly aged and disability care.

'Stigma is attached to older people – people assume lack of capacity and capability... it is harder to hold your own.'



Supporting people who have experienced or are at risk of elder abuse

Elder abuse is defined as any act which causes harm to an older person and is carried out by someone in a position of trust. The abuse may be physical, social, financial, psychological or sexual and can include mistreatment and neglect.²⁴ It is most commonly perpetrated by an adult child against an ageing parent.²⁵

Data from the 2021 State of the Older Nation Survey revealed that 16% of people over 50 said that they or someone they know had experienced elder abuse. Of those who had experienced abuse, 34% did not seek assistance or speak to anyone about it. These figures may be an underrepresentation, as this survey was only completed by older people who had the capability to complete an online survey. Elder abuse is also likely to be underreported as many older people do not have an awareness of what constitutes abuse.

While Victoria's family violence reforms are inclusive of elder abuse, there are ongoing challenges to ensure the needs of older Victorians are adequately addressed. This is because elder abuse can be very different from the situation of intimate partner violence.

We commend the Victorian Government for continuing to fund Elder Abuse Prevention Networks to focus on the prevention of elder abuse at the community level. The Integrated Model of Care also plays a critical role in addressing service gaps by strengthening elder abuse responses within public health services and community partners. Regrettably, this model is currently only available across five geographic areas. Greater investment is needed to ensure a state-wide approach so that no older person is left behind.

The social and economic changes that have arisen due to COVID-19 have increased several known risk factors for elder abuse. Pandemic-related job losses and the inability to keep up with rent or mortgage payments have driven many adult children to move in with parents or other relatives.²⁶ At the same time, older people are experiencing higher rates of social isolation and loneliness and may not have access to their usual support. This creates an environment in which abusive relationships are more likely to occur.

Older people can often feel pressured to provide financial support to younger family members who are experiencing economic stress. Unfortunately, they do not always put appropriate safeguarding measures in place to minimise the risk of financial abuse. There needs to be increased community education around safeguarding options and financial counselling to mitigate the risk of financial abuse; particularly considering the increased risk factors relating to COVID-19.

RECOMMENDATION 11

Provide dedicated funding to facilitate the state-wide expansion of the Integrated Model of Care and Elder Abuse Prevention Networks. These programs must target vulnerable communities including people with disability and those from culturally and linguistically diverse backgrounds.

RECOMMENDATION 12

Invest in initiatives to safeguard older people from financial abuse in acknowledgement of the increased risks imposed by COVID-19, including:

- Community awareness and education initiatives to inform people about the risks and safeguarding measures associated with providing intergenerational financial support to family members.
- The availability of financial counselling and tools for older Victorians who are considering providing financial support to younger family members.

'Because it (the abuse) was from my daughter and everybody would have believed her and not me because she was younger.'



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The Australian Government should establish a new Senior Dental Benefits Scheme, commencing no later than 1 January 2023, which will:
 - a. fund dental services to people who:
 - i. live in residential aged care, or
 - ii. live in the community and receive the age pension or qualify for the Commonwealth Seniors Health Card
 - b. include benefits set at a level that minimises gap payments, and includes additional subsidies for outreach services provided to people who are unable to travel, with weightings for travel in remote areas
 - c. provide benefits for services limited to treatment required to maintain a functional dentition (as defined by the World Health Organization) with a minimum of 20 teeth, and to maintain and replace dentures.
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About

Us

Council on the Ageing (COTA) Victoria is the leading not-for-profit organisation representing the interests and rights of people aged over 50 in Victoria. For 70 years in Victoria, we have led government, corporate and community thinking about the positive aspects of ageing.

Today our focus is on promoting opportunities for and protecting the rights of people 50+. We see an ageing population as a time of opportunities for personal growth, contribution and self-expression. We believe there are National, State, community, family and individual benefits from this approach. We focus on the protection of the rights of people aged 50+.

COTA Victoria is a not-for-profit, member-based organisation run by, for and with Victorians aged 50+. We fund our activities and services through the support of government, members, philanthropic trusts, businesses and the public.

Seniors Rights Victoria (SRV) is a program of COTA Victoria. SRV provides information, support, advice, and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people.

If you wish to discuss any aspect of this submission in greater detail, please contact COTA Victoria's Policy and Advocacy Manager, Alexia Huxley.

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