

Mr Andrew Barr MLA
Chief Minister
Barr@act.gov.au

Ms Suzanne Orr MLA
Minister for Seniors and Veterans
Orr@act.gov.au

Dear Chief Minister and Minister Orr,

We write in relation to the ACT Government 2025-2026 Budget and provide recommendations for investments to support older Canberrans to live a good life that align with the Age Friendly City Plan 2025 – 2035 Listening Report and the ACT Government’s Wellbeing Framework. We note that older Canberrans are identified as a [focus demographic](#) in the Wellbeing Framework.

As the ACT Government considers policy design for, and investment allocation in, the 2025-2035 Age Friendly City Plan, we stress that investment in an age-friendly city is investment in quality of life for all Canberrans now and in the future. This investment is even more crucial for our city because:

- The ACT has the [highest life expectancy](#) for both women (85.7 years) and men (81.7 years) in Australia
- Canberrans aged 65+ across all genders are the only demographic [expected to increase to 2060](#) – up from 13.3% (62,203 people) in 2021 to 14.6% (114,000 people)
- For the last twenty years, the median age of interstate in-migration has been rising faster relative to that of interstate out-migration, as relatively more people of the mature working class (aged 45-59 years) move into the ACT. This trend is expected to continue over the next 40 years.

An age-friendly city is also crucial for maintaining the quality of life for families and carers of older Canberrans as they age, and as the financial situations, health and wellbeing, housing and health service needs, and ability to engage in social activities and in the workforce for older Canberrans may differ.

The information provided in this budget submission is a compilation of the knowledge and expertise of the members of the Ministerial Advisory Council on Ageing (MACA) and the voice of Canberra citizens who engaged in the consultation process to develop the Age Friendly City Plan Listening Report.

There are seven priority areas where we believe it would pay dividends if there were adequate resources and policies that meet the specific needs of this population group, providing an ongoing positive impact for individuals and supporting the ACT Government’s budget and Wellbeing Framework in the long term. These seven priority areas are discussed in alphabetical order below:

1. Access and Connection
2. Communication, Information and Consultation
3. Financial Security and Employment
4. Health and Community Support
5. Housing and Home
6. Respect, Inclusion and Belonging
7. Social Participation, Arts and Culture

1. Access and Connection

MACA's vision for an age-friendly Canberra is one in which:

- The city's supporting infrastructure and physical environment - including transport, pathways, buildings and open spaces - are safe, and easy to access and navigate for older Canberrans to ensure they are active and involved
- Affordable, flexible and user-friendly public and community transport options that support social and health determinants enable older Canberrans to remain connected to their community and city

This vision aligns with the Access and Connectivity Domain of the ACT Wellbeing Framework, which supports a liveable city with access to services and transport.

50% of older Canberrans engaged in the consultation of the Listening Report stated that Access and Connection is a priority. This includes the importance of improving the walkability of footpaths, good access both to and within buildings and public spaces, easily accessible and affordable public transport, and proximity to shops and services. To address our ageing population, and to ensure that all Canberrans can age in the right place, we recommend the extended rollout of the ACT Government's [Age Friendly Suburbs Program](#) to create safe and accessible neighbourhoods. This should include the adoption of a Universal Design Code for the built environment, which will fulfil the universal design principle of the ACT Disability Strategy, address accessibility gaps in the 2022 National Construction Code and contribute in foundational ways to an age-friendly city.

Public transport is highlighted as a key issue for older Canberrans, with many calling for a more accessible and affordable public transport system. This includes the need for more frequent bus services, flexible community/local services, and increasing the number of bus stops and routes across the region.

Investment into areas that improve access, connection and safety in the built environment will go a long way in maintaining and enhancing social connection and participation, ameliorating the issue of loneliness and isolation and improving wellbeing.¹

¹ <https://journals.sagepub.com/doi/10.1177/0898264319865421?icid=int.sj-abstract.similar-articles.1>

2. Communication, Information and Consultation

MACA's vision of an age-friendly Canberra is one in which older Canberrans:

- Have access to all the information they need for quality of life, through multiple, accessible and appropriate channels
- Are part of an amplified age-friendly collective voice representing older Canberrans
- Contribute to the dialogue that shapes this city and are consulted on all facets of life in Canberra

This vision is embedded in the ACT Wellbeing Framework, where *feeling that voice and perspective matter* is an indicator of our wellbeing. Unfortunately, only about one fifth of older Canberrans 'feel confident in having a say and of being heard' according to the ACT Wellbeing Survey.²

Nearly a quarter of older Canberrans in the AFCP Listening Report highlighted the importance of ensuring their voices are considered in all aspects of decision-making – in particular, in informing accessibility and inclusivity in all planning and designing activities. Participants also identified the need for more accessible community information and resources tailored to their needs.

ACT Government commitment to the provision of accessible information that contributes to quality of life for older Canberrans – including bridging the digital divide – and to an ongoing dialogue that enables older voices to be heard and to influence the shape of this city is critical to the achievement of an age-friendly city.

3. Financial Security and Employment

MACA's vision of Financial Security and Employment in an age friendly Canberra is one in which:

- Older Canberrans are empowered to maintain or achieve greater economic stability and independence
- There is comprehensive support for older Canberrans who are currently in the workforce, seeking employment or looking to improve their financial stability
- There is recognition of the valuable contributions older Canberrans can make to the workforce, and the importance of financial security in maintaining quality of life for older Canberrans

This vision is fundamental to the achievement of wellbeing for the Canberra community, with employment, cost of living, income levels and financial position all indicators in the ACT Wellbeing Framework. We therefore strongly encourage the government to place greater focus on both policy and programs to address these matters for older Canberrans.

² <https://www.act.gov.au/wellbeing/explore-overall-wellbeing/governance-and-institutions/feeling-that-voice-and-perspective-matter>

Cost of living continues to be a real concern for older Canberrans and therefore greater concessions to assist people to pay rental costs, rates and energy bills so that they have adequate funds to buy healthy food and medicines will provide a significant benefit to individuals as well as address the issue of increased hospitalisations. MACA recognises the financial subsidies that are available for electricity costs and strongly recommends that they are also transferrable to gas and water costs.

Ageism and age discrimination in the workforce are something that many older Canberrans inform us are a very real factor impacting them both financially and in relation to their sense of worth and wellbeing. An estimated [one in five older Australian](#) workers experience discrimination and report barriers to employment. The Human Rights Commission and the 2023 Australian Health Research Institute survey identified that one in six organisations will not consider hiring people aged 65 and above, while only a quarter are open to hiring those aged 65 and above 'to a large extent.' This demonstrates the level of discrimination that older people face when looking for employment.

Ensuring that there are targets for employing older Canberrans in the Age Friendly City Plan 2025 – 2035, and also in the ACT Government's procurement policy, is one way that we can ensure there will be incentives to employ older people and measure the progress of these incentives over the life of the plan. Older Canberrans have also called for more flexible working arrangements and greater support mechanisms to help them remain in the workforce.

4. Health and Community Support

MACA's vision for Health and Community Support in an age-friendly Canberra is one in which:

- Older Canberrans are physically and mentally healthy, with high levels of wellbeing
- There is a recognition of the importance of a holistic approach to ageing, with a focus on enhancing the overall wellbeing, social connectivity, and health of older Canberrans
- Older Canberrans have access to high-quality healthcare services, preventive health programs, and community support networks that promote active and healthy ageing
- There is a strong support network for carers and families of older Canberrans

This vision is aligned with the Health domain in the ACT Wellbeing Framework, with its focus on being healthy and finding the right care.

Physical health and its connection to mental health is identified by older Canberrans as fundamental to wellbeing and quality of life. The ability to access professional health services that are timely, affordable and appropriate is a critical concern – particularly as 50% of older Canberrans live with one or more disabilities, and 50% of Australians 65 and over live with two or more chronic conditions.

MACA applauds the government's election pledge of providing \$15m to help GPs boost the number of patients they bulk bill and MACA requests regular monitoring of the increase of bulk

billing sessions for older Canberrans. However, there are still notable gaps in the health professions, including specialists, nursing and hospital staff, home care and mental health services.

It is projected that by 2054 there will be 12,300 people with dementia living in the ACT community, up from 6,000 people in 2024. Currently, there is significant bed block at the Canberra Hospital due to a lack of care options for people with behavioural and psychological symptoms of dementia (BPSD). Urgent investment is required for respite and long-term care options for people with BPSD to prevent long-term hospital stays. Whilst the village-style model of care in Curtin is an option, it is recognised that early intervention in dementia is critical and many people will need additional support, as will their carers, over the coming years and the ACT Government will need to provide additional supports to complement the services that the Commonwealth Government will fund. For many people the co-contribution being asked by the Aged Care Service system is not viable and we already see many vulnerable older people falling through the cracks of not having any services.

Foundational supports are often mentioned in association with people living with disability, however MACA recognises that there are significant requirements for older Canberrans living in the community to also access some of the key foundational supports that are needed to live a good life, participate in community and enable health, wellbeing and social inclusion. MACA therefore encourages the ACT Government to invest in Foundational Supports that deliver on the needs of both older Canberrans and Canberrans with disability in the investment and design of services and supports.

Community transport is also recognised as a critical component of the community support infrastructure needed to support older Canberrans. The wait times for people to be able to access these services make it challenging for this to be a practical source of transport for many. MACA encourages greater investment into community transport to support the health and wellbeing of older Canberrans.

We recommend for there to be adequate funding to support initiatives that are focused on wellbeing and preventive health programs as well as community support networks that promote active and healthy ageing that will over the long term enhance the lives of individuals and reduce the costs associated with hospitalisation. For example, while Strength for Life, provided by Council on the Ageing ACT (COTA ACT), is an excellent initiative for Canberrans, there is an urgent need for dementia-specific options for people with dementia living in the community and their carers to exercise and connect with others in a safe environment.

To support the ACT Government in understanding the complexities of Health and Community Support for older Canberrans, MACA requests **\$10,000** to hold a **Wellbeing Symposium** in 2026. This Symposium will provide a space to hear the voice of older Canberrans, with a focus on what they need and want to enable positive outcomes for their health and wellbeing. This symposium will look to provide substantive information to support the government in the development of policies and programs that will deliver outcomes aligned with the ACT

Wellbeing Framework and the Age Friendly City Plan 2025 – 2035 and inform ongoing Action Plans aligned with the 10-year Plan.

5. Housing and Home

MACA's vision for housing and home in an age-friendly Canberra is one in which:

- Older Canberrans live in an inclusive and supportive housing environment, where they can maintain their independence, dignity, social connections and quality of life as they age
- Older Canberrans can age-in-the-right place, with timely access to a wide range of safe and suitable housing choices that meet their diverse needs and preferences, including social housing, rental options, residential accommodation, and support for older people who wish to stay in their homes
- There are innovative, accessible and affordable age-friendly housing models designed to support quality of life as Canberrans age

Housing and home are foundational to the wellbeing of Canberrans and is one of the domains of the ACT Wellbeing Framework. However rising homelessness among older people and particularly older women, a decrease in housing affordability, availability and suitability, and increased rental stress – all indicators of wellbeing in the ACT – are challenges experienced by growing numbers of older Canberrans.

Australia is currently experiencing its worst housing crisis on record and, unfortunately, older people face some of the biggest housing challenges in this crisis because [ageing magnifies unaffordable housing impacts](#). While insecure housing affects all generations, limited income-earning ability, increasing levels of disability, illness and caring responsibilities, the need for at-home support, and age-based discrimination make it even more difficult for older people to meet rising housing costs. This insecurity in turn widens the gap between the housing situations that older people find themselves in, and the housing they need to live longer, more secure and healthy lives. One clear impact of this increasing insecurity is that [more older people now live in marginal housing](#) – crowded housing, improvised dwellings and caravans – and more are homeless than a decade ago.

The cost of housing and the appropriateness of existing housing design was a key area of importance highlighted through the Listening Report with this constituting 82.3% of responses. Universal design, safe neighbourhoods, affordable and accessible homes with security of tenure are all critical elements that allow people to age in place and within a community that they know. This approach to housing promotes inclusion and participation that brings with it a range of positive social and health outcomes.

MACA will be delivering a housing symposium in 2025 following funding received in the last budget and from this we will be able to provide additional recommendations following our engagement with government, private sector and the community.

6. Respect, Inclusion and Belonging

MACA's vision for Respect, Inclusion and Belonging in an age-friendly Canberra is one in which:

- Older Canberrans live free from abuse and discrimination
- The great diversity among older Canberrans, including their decisions and lifestyle choices, is acknowledged, respected and supported
- Older Canberrans are included in all facets of community life and celebrated for their many and diverse contributions
- Older Canberrans feel a strong sense of belonging to community, to place and to country

This vision is reflected in both the Inclusion and Belonging and the Safety domains of the ACT Wellbeing Framework and is foundational to wellbeing and quality of life in Canberra.

Ageism remains widespread in society, with older Australians often feeling 'invisible' and experiencing barriers to employment, healthcare, services, housing, inclusion in social and cultural activity, as well as discrimination in government policy. An Australian Human Rights Commission (AHRC) study found that [71 percent of Australian adults](#) over 65 reported that they had been abused or mistreated because of their age, including:

- being ignored (59% of Australians aged 54-65; 66% aged 65+)
- being treated with disrespect (51% of Australians aged 54-65; 64% aged 65+)
- being subjected to jokes about ageing (53% of Australians aged 54-65; 53% aged 65+).

Many respondents in the Age-Friendly City Plan Listening Report experienced a lack of respect and valuing of older people in the community. They highlighted the critical need to change negative community perceptions and attitudes around ageing through greater public awareness and cultural change, and through publicly recognition of the contributions of older people.

Elder abuse is an extreme manifestation of ageism. The spectrum of elder abuse includes financial, physical, sexual psychological abuse and neglect. Approximately [one in six older Australians](#) report they have experienced some form of abuse in the previous 12 months, with two-thirds not seeking help or advice. Abuse is most often perpetrated by adult children or relatives, and with multiple psychological, physical and other barriers preventing older people from disclosing abuse or reaching out for support.

Financial exploitation now represents one of the most common forms of elder abuse, and the perpetrators are often a member of the victim's inner circle. Older people are also more likely to lose more money than younger people through financial fraud, and with less capacity to recoup this money. Older Canberrans have raised concerns about the multiple threats to their financial security, with growing numbers of scams and other forms of financial fraud targeting older people. Investment in prevention, education and other forms of support is critical to protect the financial security of older Canberrans and allow them to live free of financial abuse.

MACA also recognises that older Canberrans are experiencing rising threats to safety and elder abuse in suburbs and in local and central retail and services precincts. There are several areas across Canberra which are vital hubs that enable access to everyday goods and services, but where older people don't feel safe during the day or at night. MACA encourages the ACT Government to take a stronger stance and make greater investment in the community safety of its citizens.

Many older Canberrans have stated the need to change negative community perception and attitudes around ageing through greater public awareness and cultural change. A way to address this is by ensuring the voices of older Canberrans are considered in all aspects of decision making. The 2018 Age-Friendly City Survey found that older Canberrans are highly engaged in the community. There is room to improve, with nearly one third of people saying they had experienced age-based discrimination.

MACA strongly encourages the ACT Government to take a greater focus and investment in ensuring there is community cohesion and structure that provides older Canberrans with a feeling of respect, inclusion and belonging that is evidence based.

7. Social participation, arts and culture

MACA's vision for social participation, arts and culture in an age-friendly Canberra is one in which:

- all older Canberrans, no matter their circumstances, can enjoy a well-rounded life, engaging in social activities in accessible, affordable and inclusive spaces to the extent they wish
- There are diverse opportunities for social participation, including but not limited to the arts, education and lifelong learning, hobbies, physical activity and culture
- Older Canberrans are embraced for having a wide range of experience and knowledge, and empowered to share this with the community by engaging in multiple ways in social activities

The role of social participation, and of arts and culture, in enhancing the wellbeing of Canberrans is recognised in both the Social Connection and Inclusion and Belonging domains of the ACT Wellbeing Framework.

The 2022 National Seniors Australia survey found that [80% of older Australians believe that social participation is important for ageing](#) as it contributes to staying active, maintaining a sense of meaning and engaging in social connection and relationships. Respondents made clear that an age-friendly community offers a range of activities and opportunities that are easy to access and affordable.

The [arts and culture play a significant role](#) in enabling social participation and connection, as well as social cohesion and improved wellbeing. As the ACT Minister for the Arts states in her

introduction to Canberra's *2022-2026 Arts, Culture and Creative Policy*, the arts, culture and creativity "nourish our collective wellbeing, and connect our emotions, ideas, stories and heritage." The arts greatly enhance the lives of older people on multiple fronts, and older people's participation in the arts is a major contributor and gift to the broader community.

The ACT Government has positioned itself as a national and international champion for social participation of older people in arts and culture, with its inaugural Arts Festival shaped by, for and with older Canberrans, due to be held in 2026. This festival will focus on supporting the role of the arts for older people in showcasing their creativity and fostering participation, agency, legacy and inspiration. Importantly, the festival will challenge discriminatory assumptions and enhance the visibility of older Canberrans, a cohort that is commonly and harmfully associated with "invisibility".

This budget submission brings to the forefront key areas of need and an opportunity for investment that we know older Canberrans have already identified as being critically important. We thank you for the opportunity to amplify the voice of older people and for your consideration of these matters.

Yours sincerely,



Dr Cathy Hope
Chair of the Ministerial Advisory Council on Ageing

Wendy Prowse, Deputy Chair

Louise Bannister, Member

Joanna Cochrane, Member

Christine Leopardi, Member

Jennifer Mobbs, Member

Chin Wong, Member

Nathan M D'Cunha, Member

Juliette Spurrett, Member

Jane Timbrell, Member

Cara Jacobs, Member