



# **Women's Plan 2020 - 2030**

## **Consultation**

**Ready for an ageing population of women**



**Council on the Ageing (Western Australia) Inc.**

# Contents

Acknowledgement	03
Introduction	05
Our Conversations	07
Interviews with Older Women	08
Focus Groups with Older Women	10
Focus Group Themes	11
Solutions: Women's Views	16
Conclusion	21
Appendices	24

## Highlights



**39 Detailed Conversations**  
with older women.



**4 Focus Groups**  
with diverse older women.



**4 Focus Areas**  
to meet the needs  
of our increasing  
population of women.

# Acknowledgement

COTA (WA) acknowledges the support and help provided by the following people and organisations, in enabling us to consult widely with older women.



## Connect Victoria Park

For supporting the consultation process from the beginning, and for the valuable work they are doing creating inclusive communities for older people.



## Tenants Action Group WA

For their insight into the diverse experience of those living in insecure housing, and for the access they provided us to the lived experience of women in different living arrangements.



## Rhonda Campbell

A special thanks to our community services student placement, Rhonda, for assisting in the consultation and high-level overview.



## Our Participants

For reaching out to us with their deeply personal stories and the issues that impact their lives.





## **Council on the Ageing Western Australia Inc.**

COTA (WA) is an incorporated, non-profit, charitable organisation governed by an elected Board, managed and run by professional staff, and supported by the generous contributions of many volunteers. We are part of a federated organisation that operates in every state and territory and maintains close connections with State and national issues impacting older people.

In Western Australia, as the peak non-profit seniors' organisation, COTA (WA) promotes the interests of all older Australians, to ensure an equitable, just and inclusive society in which older people can flourish.



# Introduction

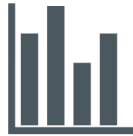
COTA (WA) welcomes the opportunity to contribute to the Women's Plan (the Plan), a Western Australia Government initiative to address gender inequality. Through our ongoing consultation with older women, we have identified several key issues with a significant gendered element, that converge with the priority areas outlined in the Department of Communities discussion paper for The Plan: "Women's Voices: Building a Stronger WA Together."<sup>1</sup>



**Health and Wellbeing**



**Safety and Justice**



**Economic Independence**



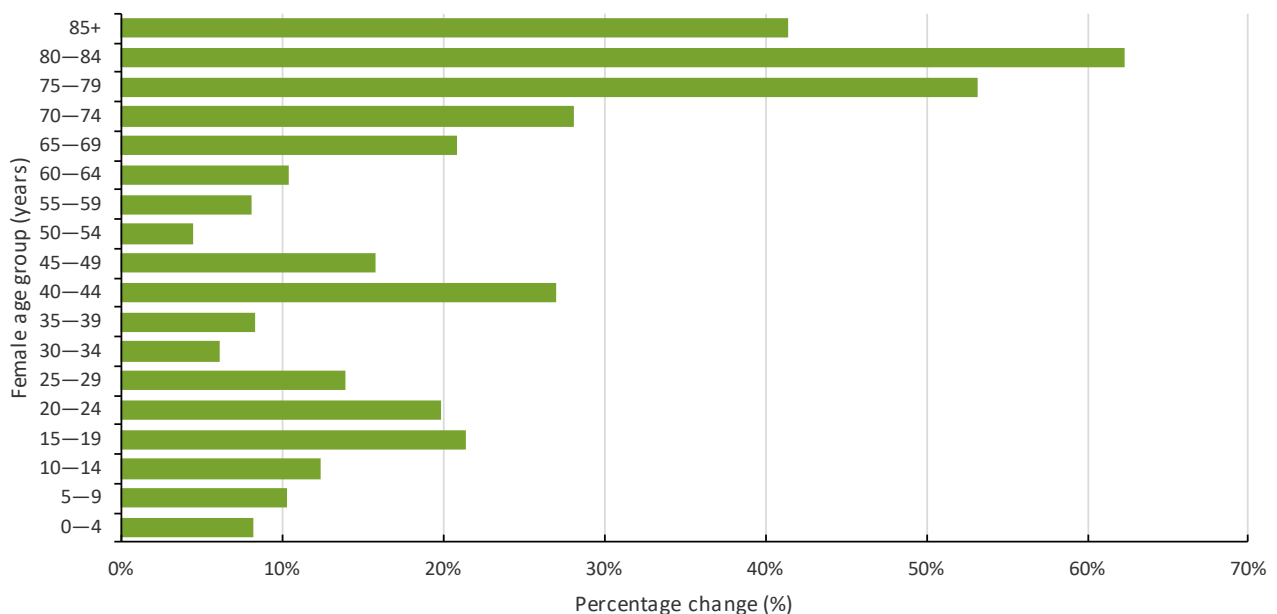
**Leadership**



**Intersectionality**

The total population of Western Australia exceeded 2.5 million in 2018<sup>2</sup>. Like the rest of Australia, the fastest growing cohorts of women are in the older age groups. From 2020, and over the next 10 years, the most conservative population projections suggest an increase of approximately 35% in the number of women in the 65 to 84 age group<sup>3</sup>, and 42% for those 85 and over.<sup>4</sup>

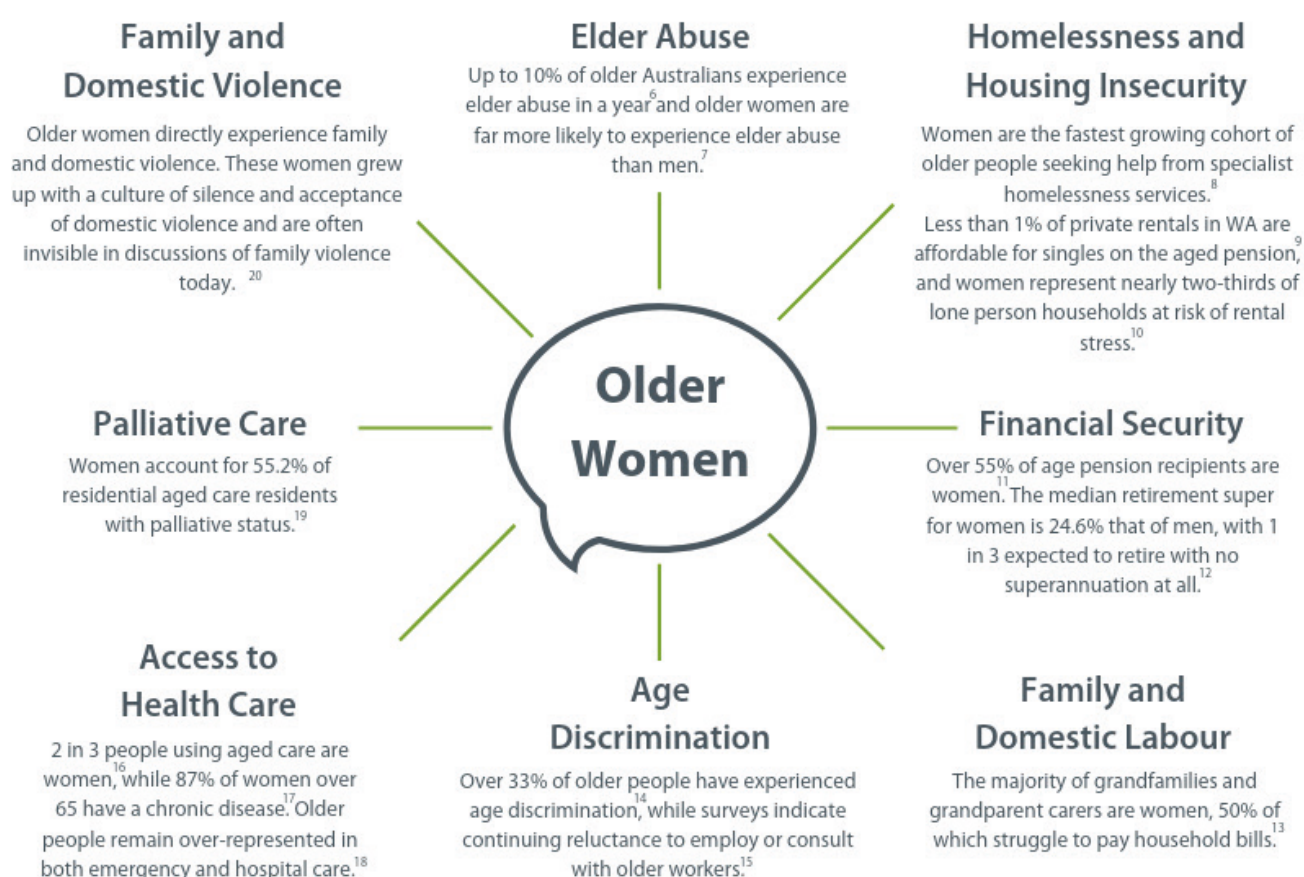
Percentage Change in Female Population, Western Australia 2020 - 2030



**If current trends continue, the greatest changes to the population in WA will remain concentrated in the older age groups for women.<sup>5</sup>**

The increasing numbers and proportion of older women as part of our population will be most evident during the life of the Plan, 2020-2030, and represents an opportunity for government and the wider community to plan and respond to the emerging needs of our older women.

COTA (WA) consults and works extensively with older women through its advocacy and programs. Previous research by COTA (WA), and through the COTA Federation in *The State of the (Older) Nation Survey 2018*, has highlighted a range of inequalities that have been reported by older women (*Appendix A: Our Focus on Older Women*). The current Women's Plan priority areas strongly resonate with the conversations we are now having with older women in Western Australia which are specifically focussed on:



In preparation for an older population of women in WA, we acknowledge the work that other states in Australia are completing in this area, outlined in the overview and presented in *Appendix B: State Government Strategies, Older Women*.

With the inclusion of the experiences of older women in The Plan, and a deep understanding of the issues that impact them, the Western Australia Government has an opportunity to not only understand the aspirations and inequities faced by older women, but also draw inspiration from their experiences and hard-fought victories over their lifetime.

[illegible]

Our consultation ensured that the voices of older women were paramount. Specifically, we engaged with women often marginalised within our community and conducted a series of targeted consultations that focussed on women with diverse life experiences and views including:

- To this end, we created two linked schedules. First, a pilot interview was delivered to seven older women in the COTA (WA) network (*see Appendix C: Interview Schedule*). This entailed semi-structured interviews with seven women with an average age of 66 years. We have altered the names of these women in subsequent sections to maintain their anonymity. Second, a series of focus groups was then conducted using the feedback and issues raised by the women interviewed (*see Appendix D: Focus Group Schedule*).

07

# Interviews with older women

The women interviewed had diverse life experiences especially in their opportunities for education and experience in the workforce. Two women in particular, **Avery** and **Jordan**, are still working past traditional retirement age. Due to their individual circumstances and experiences, they have two very different life stories.



**Avery** is 72, married with a partner and two adult children, and is working casually. She has had a professionally accomplished and varied working life, giving her some financial independence.

However, Avery relates that she has consistently struggled with recognition and being valued for her contributions. She has found that these issues loom larger with age.

“Sometimes it has been a real bother to just to get recognised or acknowledged ... I had been overlooked in high powered meetings before, and I’ve thought that it’s just too hard to battle this and accomplish all my work.”

Even with her professional experience, Avery feels that she has fewer opportunities now than she did when she was younger.

**Jordan** is 70, living by herself and working part-time. She has had conversations over her working life that have suggested what she has done was just “women’s work”, and is less confident of her financial position.

Jordan reflects that she had never earned much superannuation, and although she is meeting her current expenses, the rising cost of living is quite stressful.

“I just can’t meet my everyday expenses with much certainty as I’ve gotten older.”

Jordan has faced persistent ageism in her professional and personal life. Now, she has found that rather than overt ageism, others have simply assumed that she cannot, or does not, want to be involved.

“There is a subtle influence where people just assume that you cannot do something, you are just not included.”

A primary concern for many of the women is their financial security. Several women were worried about not having sufficient funds to be financially independent or meet their everyday cost of living.

Remaining financially independent has been a continuing issue for one participant, Riley (73), as she got older. In her life, Riley made her three children her priority, and didn't accumulate independent financial resources in her past. When she left her marriage, with the children, the superannuation stayed with her husband.

I hope to find part-time work to try for more security than the disability pension affords, which is really daunting at seventy-three.

Secure housing was closely linked to financial security. For women in the private rental market, being able to afford accommodation as they age and maintain their social and community connections is an ongoing concern.

Affordable housing needs to less of an exception. Housing really is an enabler of wellbeing, especially as you get older.

Related to the financial security of these women, housing that is affordable, safe and 'fit for purpose' was a key issue raised by River (71) who is living by herself in private rental accommodation. She is concerned about her ability to meet increases in rent and remain financially secure.

Furthermore, staying active and in good health was considered a challenge by some women. Issues with their own health was suggested to be of particular concern for those living on their own, and recurring worries about isolation were a common theme in the conversation. Each woman considered ageing from a different perspective. However, a consistent feeling of invisibility emerged in conversation.

My experience of older people growing up was that they reached an age where they just sat and stared out a window.

Older women interviewed discussed what ageing means for them. While each woman had a unique experience of ageing, there were several common themes that included: feeling invisible, and dealing with stereotypes about ageing that do not reflect their lives or the future they want for themselves.

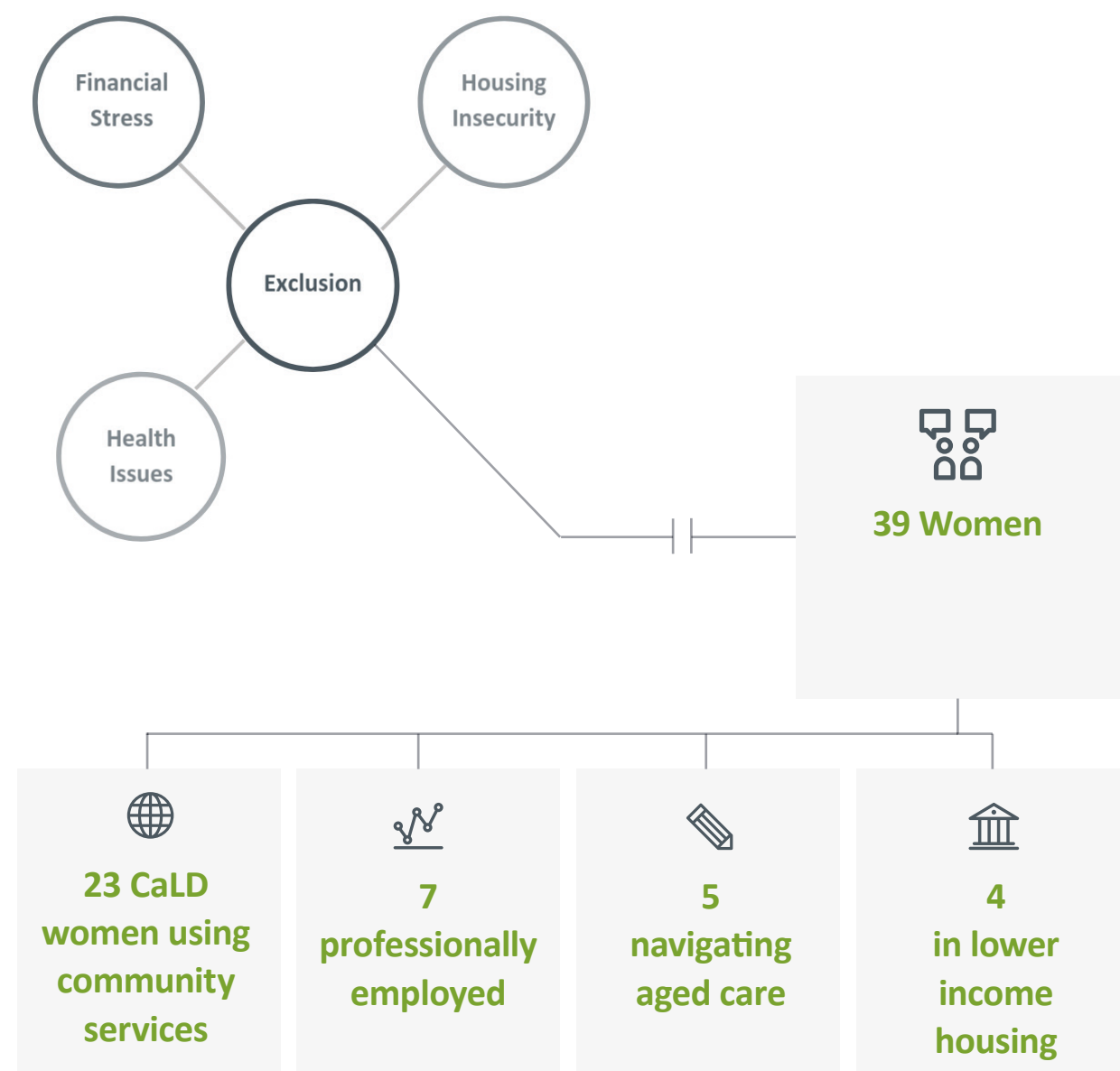
"I've come across many phenomenal older women, even within my own neighbourhood. I think this fact needs to get out more."

Discussion about stereotypes of older women also highlighted the positive stories about exceptional women in their lives. The question arising from this conversation is why aren't the stories of older women widely promoted, heard and valued?

# Focus groups with older women

Following on from the individual interviews, a series of focus groups was designed to capture the lived experience for groups of older women.

The focus groups were conducted with a total of 39 older women, with an estimated average age in their mid-sixties, with several in their mid to late seventies. Focus groups were conducted with older women who reported living with the four key themes that had emerged from interviews:



## Focus group themes

Across all focus groups, women explored a variety of issues impacting on their lives, adding detail within several key areas relating to their finances, housing, health and exclusion.

### Financial Vulnerability

Repeatedly, we were told that older women want to be able to age free from the constant threat or worry about whether they have sufficient funds to meet their basic living costs.

Women participating in the focus groups outlined a complex set of factors which they believe have contributed to their current financial circumstances.

When I left my marriage, the superannuation stayed with my husband. I made my children my priority and didn't accumulate much financial resources.

There is such a sense of shame being in a financially precarious situation.

### Financial Literacy

Several women discussed their dependency on their partners or other family members to manage their finances. When women find themselves in situations where they no longer have support and need to make major financial decisions, it can be daunting and in many instances result in poorer outcomes. Intertwined with this is the lack of financial options such as competitive loans for people on low and fixed incomes.

Women are put in too many positions of financial uncertainty. I think the hardest part was knowing where to go to get started. There are so many women who relied on their husbands, and without them they do not know where to start or who to turn to.

## Lack of income sources

As well as limited or disrupted employment, older women have missed out on some of the structural reforms such as the Superannuation Guarantee which further weakens their financial position in older age.

Superannuation, pension and retirement incomes are a big question mark over women as they get older. It's not recognised over their life from a financial perspective, caring roles and part-time work. If women are not with a partner it makes retirement much harder.

## Cost of living

A recurrent theme in each focus group was anxiety about not being able to meet the cost of living as they age.

Cost of living can be quite hard. I just can't meet my everyday expenses with much certainty as I've gotten older.

## Securing and maintaining employment

Many of the women want to work for a variety of reasons including supplementing their incomes and maintaining their independence. These women talked about the impact of age and gender discrimination on their ability to secure employment.

Women talked about their lived experience of employment in the following ways:

I've had conversations in the past that have suggested what I've done is just 'women's work'. Age-discrimination is also rampant and I worry about getting older. There is a subtle influence where people just assume that you cannot do something, even though I've lived an independent life.

I hope we will have better opportunities to find meaningful work in more sustainable, welcoming communities.

## Housing

Housing security was a major concern for women in the private rental market. Housing was frequently seen as becoming unaffordable for several women in the focus group, and they felt that they were becoming at risk of losing their home due to their financial situation or threat of ongoing rental increases.

These women talked about their lived experience of housing security in the following ways:

I am also concerned about sudden rent increases which will impact on my quality of life. I just want to have safe, secure and affordable housing.

I think there are already many barriers from vested interests, housing in particular. There is often a sense of powerlessness, which makes it hard to get started.

Affordable housing needs to be more available and less of an exception. Housing really is an enabler of wellbeing, especially as you get older. Affordable housing is like a Band-Aid that draws together so many things.

## Homelessness

The most extreme form of housing insecurity is homelessness. For older women the fear of not having a home or losing their independence is frightening. One focus group involved a group of resilient women who have experienced homelessness and learned how to survive in extremely challenging circumstances.

The woman who facilitated this focus group has lived experience of homelessness, after losing her home. Prior to the reform of the Residential Parks (Long Term Tenants Act) 2017, she lost her secure long-term home when the caravan park where she rented land was sold. She was offered an alternative of moving her house to Northam which would have totally removed her from her friends, family and community. Ultimately, she gave her home away and has used her networks to secure safe short-term places to live.

At the moment I am house sitting ... I don't actually have a place of my own.

## Difficulty finding and accessing services

The women discussed the difficulty they had finding and navigating the services that they required to meet their financial, health and social needs.

It's not that the services aren't there, at least in the metro area.  
It is up to us to find them which is not always easy.

Getting older can be a tortuous process, fraught with difficulty  
navigating what I need to do.

As you get older you cannot always find the services you need,  
even if they do exist. There is this invisibility that comes with  
age. I feel powerless, sense that there is always something I'm  
not doing. It sometimes feels futile.

## The digital divide for older women

One contributor to the feelings of increasing powerlessness and exclusion noted by women, was that of the increasing requirement to use online services.

Not all older women are computer literate. We may not have  
had the workplace experience, training or family to help us. I  
have friends who cannot use a computer to access services and  
they are ignored, they miss out.

Senior women who are not digitally and IT literate are being  
forced by the government departments, banks, utility providers  
to use electronic devices. This causes tremendous stress and  
anxiety and in some instances they cannot cope at all and then  
enlist the help of others and means they are open to being  
exploited.

## Isolation

The reality of long-term exclusion for older women contributed to their feelings of being marginalised because of their age and also was reinforced by the complex burden of navigating services.

When you get older, if you don't have social and work connections built up over your life you can get into a real rut.

The treatment of older people in general is that they are invisible.

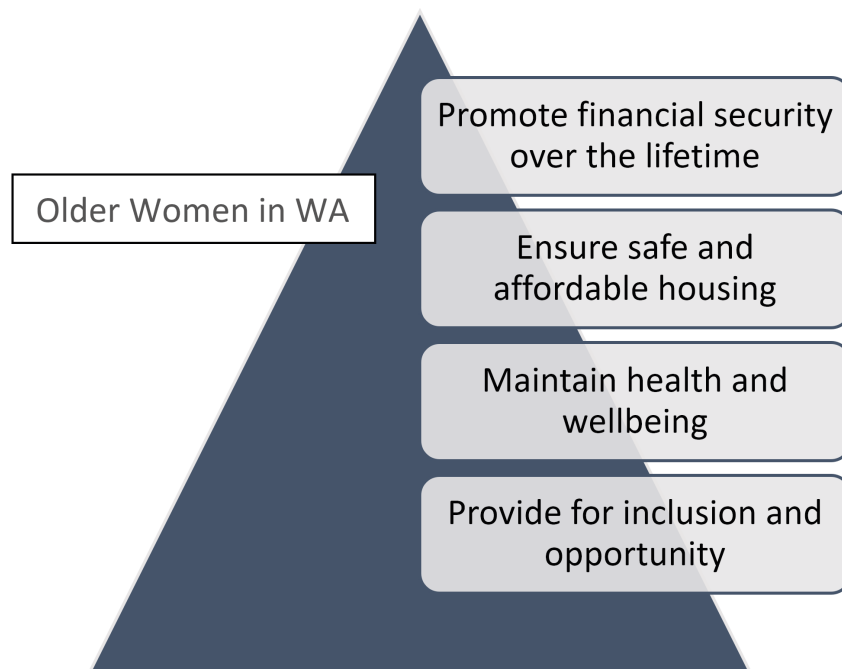
There is some fear about how you are isolated getting older. I've found my social network getting smaller. Not only me, but my parents are getting more isolated as time goes on.



# Solutions: Women's Views

The 'playing field' for older women is still not level. The many changes aimed at improving gender equity over the last 30 years have largely had minimal impacts on the lives of older women. This is despite women generally living longer and having increasingly healthier lives.

Our consultations indicate that there are now four major areas in which older women are at risk of long-term disadvantage. These are areas that the Western Australian Government can provide leadership in raising awareness and developing initiatives which will benefit women throughout their lives.



## Promote financial security over the lifetime

Gender inequality in education, employment and economic participation have had a cumulative effect over the lifetime of many older women.

Women are put in too many positions of uncertainty. Too many are in a situation where they are in survival mode, worried about living day to day, or pay check to pay check.

The older women participating in focus groups indicated that finding and remaining in paid employment for longer is a growing reality today and has fundamentally changed their concept of what retirement means. Work is perceived as an opportunity to build social connections but is also essential to supplement their incomes and meet their increasing cost of living.

We were discouraged from continuing education, being financially literate and independent, or having greater control over our own lives. This has put us in a difficult position now that we are older.

For older women, their financial security was associated with their ability to plan for their future. For women on a lower level of income, this was being used primarily to meet their health and housing needs, a barrier to their ability to participate in their community and a source of significant worry about their future.

For those in paid employment, they have faced both gender and age-discrimination over their working lives. For women who were currently seeking employment age-discrimination and computer literacy were raised as the two main barriers towards gaining employment.

Opportunities to build and use networks to obtain employment is an area that many women struggle with because of their age and limited access to people in the workforce willing to employ older women. For the women currently seeking employment, they considered that Western Australia had a particularly male dominated, 'boys-club' culture which also impacts on their ability to secure employment.

The women we spoke with felt that there were many good examples of women in Western Australia who have had long working lives, in both the private and public sectors, punctuated with successful career transitions.

However, it was felt that these older women were quiet and relegated to a 'back seat' in conversations about the increasing employment participation of women. It was suggested that showcasing their accounts of their working lives, as well as flexible work success stories from the private, government and non-government sectors would be a first step towards creating greater awareness and hopefully opportunity.

We need to see more women who have 'made-it'. Women who are visible in senior roles and are celebrated for their achievements.

Women still undertake more unpaid work overall, and take on more caring responsibilities. These contributions have not been recognised over their lifetime, and affect their financial position in their older age.



Women who live with long-term housing affordability stress are more likely to experience homelessness. Although these women are typically not in a 'rough sleeping' situation, a number of women reported that they are couch surfing or staying with friends and family without secure accommodation of their own.

While increasing affordable housing – social and community housing, public and private housing is crucial - it is also important that more creative and innovative options are explored. Older women want to be involved, engaged with, and participate in designing affordable secure housing models that work for them.

## Maintain health and wellbeing

The reported personal health and wellbeing of participants was associated with their finances as well as their ability to travel, even locally, to socialise with others.

I promised myself that I would do my best to stay healthy, active and engaged because I do see a lot of older people who lost confidence. You're not stuck, it just takes longer.

## Provide for inclusion and opportunity

Older women make a huge contribution to our community. They also provide services that are overlooked and unrecognised. Instead of being valued, they suffer financial hardship as a result of their unpaid work. The women we spoke with felt invisible, especially in the continuing community discussions about employment, housing, health and equality. They also feel that media and others portrays them as a burden on society instead of an asset especially when discussing the cost of health and Centrelink payments.

Our focus groups felt that it would assist older women to feel valued if there was more positive and transparent information about them within their communities. One example suggested included assisting local governments to report on information about older women in its demographic and community data. Additionally, Age Friendly Communities strategies that focus on disadvantaged older women specifically would add a greater sense of social inclusion and help change perceptions of invisibility.

I would also like to know, or have a better idea of how we are tracking. I mean, like how happy are the women in this or that suburb? Why? What does one community do that makes a difference for its women compared to others?

With the ongoing trend for information, services and transaction to be delivered exclusively online, many older women find it increasingly difficult to operate in this digital world. Some older women suggested that they struggled to afford the technology required, but have to re-learn systems and processes after periods of non-use. The impact of this affects all areas of their lives from seeking employment, understanding their rights and entitlements to maintaining their connections to family and friends.

The provision of a more comprehensive and integrated services for older women and seniors more generally, emerged as a response to the above issues. The idea of a 'one stop shop' of services that can help with information about financial, housing and health services, both online and facilitated in person, emerged as a key area requiring a response from governments.

Everyone seems to do a little bit of getting older - allied health, financial planners, doctors, social services... but bringing that all together for me has been a challenge.

Getting real information out there. Not just an online portal, which is a start, but having people who we come into contact with often being equipped to help us in their own field but refer us too.

Social isolation and loneliness emerged as a broader set of worries for women - tied to what it means for women to 'grow older'.

I get up each morning to face four walls on my own. I am not totally alone, but it's easy to forget that. When you get older, if you don't have social and work connections built up over your life you can get into a real rut.

Despite strong campaigns such as Act, Belong, Commit, age friendly local government initiatives and extensive community volunteering, loneliness continues to be debilitating condition for many older women that impacts on their health and wellbeing. Older people, both women and men, often talk about their world shrinking as they become older and how their social networks becoming smaller as friends and family either pass on or move away.

Innovative ways of helping women remain connected and maintain relationships are required. Importantly it should also be noted that older women would like meaningful intergenerational contact and not purely social interaction with people of their own age.

# Conclusion

COTA (WA) has welcomed the experience of consulting with a number of older women with varied backgrounds and living in disparate circumstances. It has provided us with the opportunity to reflect on the issues of importance to them in their own voices: for many of them the lack of a voice has been an aspect of their lives disappointingly prevalent. Despite the diversity inherent in their life experiences, their concerns are remarkably similar, resulting in the emergence of key themes which need to be addressed in the further developments of the Plan. An acknowledged shortcoming of this submission is the lack of input from rural and remote older women, an omission which we hope to rectify in future consultations.

COTA (WA) would welcome the opportunity to work with the Department of Communities in developing an implementation plan which would deal with the issues so clearly enunciated by the women with whom we consulted and which would also include the views of older women in non-urban areas.



# References

1. Department of Communities. Discussion Paper: Women's Voices Building a stronger WA together. Australia: Government of Western Australia; 2019 [cited 2019 Apr 25]. Available from: [https://www.communities.wa.gov.au/media/1646/women-voices\\_discussion-paper.pdf](https://www.communities.wa.gov.au/media/1646/women-voices_discussion-paper.pdf)
2. Australian Bureau of Statistics. Australian Demographic Statistics Sep 2018 Estimated Resident Population By Single Year Of Age, Western Australia. Canberra (Australia): Australian Bureau of Statistics; 2018 [cited 2019 Apr 23]. Available from: <http://www.abs.gov.au/ausstats/abs@.nsf/mf/3101.0>
3. Australian Bureau of Statistics. Population Projections, Australia, 2017 (base) – 2066. Canberra (Australia): Australian Bureau of Statistics; 2018 [cited 2019 Apr 23]. Available from: <https://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/3222.0>
4. Australian Bureau of Statistics. Population Projections, Australia, 2017 (base) – 2066. Canberra (Australia): Australian Bureau of Statistics; 2018 [cited 2019 Apr 23]. Available from: <https://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/3222.0>
5. Australian Bureau of Statistics. Population Projections, Australia, 2017 (base) – 2066. Canberra (Australia): Australian Bureau of Statistics; 2018 [cited 2019 Apr 23]. Available from: <https://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/3222.0>
6. Kaspiew R, Carson R, Rhoades, H. Elder Abuse –Understanding issues, frameworks and responses. Canberra (Australia): Australian Institute of Family Studies; 2016 [cited 2019 May 1]. Report No.: 35. Available from: <https://www.ag.gov.au/RightsAndProtections/HumanRights/Documents/Elder-abuse-understanding-issues-frameworks-and-responses.pdf>
7. Legislative Council Western Australia. 'I never thought it would happen to me': when trust is broken. Final Report of the Select Committee into Elder Abuse. Perth (Australia): 2018 [cited 2019 Apr 23]. Available from: [http://www.parliament.wa.gov.au/Parliament/commit.nsf/\(Report+Lookup+by+Com+ID\)/5D4DB8F8EB0A444848258307000F6874/\\$file/el.eld.180830.rpf.000.xx.web.pdf](http://www.parliament.wa.gov.au/Parliament/commit.nsf/(Report+Lookup+by+Com+ID)/5D4DB8F8EB0A444848258307000F6874/$file/el.eld.180830.rpf.000.xx.web.pdf)
8. Australian Institute of Health and Welfare. Specialist Homelessness Services Collection Data Cubes 2011-2018. Australian Institute of Health and Welfare. Canberra (Australia): 2018 [cited 2019 Apr 23]. Available from: <https://www.aihw.gov.au/reports/homelessness-services/shsc-data-cubes/contents/specialist-homelessness-services-collection-shsc-data-cubes>
9. Anglicare WA. Snapshot 2018: Anglicare WA— Western Australia. Anglicare WA. Perth (Australia): 2018 [cited 2019, May 5]. Available from: [https://www.anglicarewa.org.au/docs/default-source/who-we-are/research---housing-and-homelessness/rental-affordability-snapshot-2018.pdf?sfvrsn=38c80fc3\\_2](https://www.anglicarewa.org.au/docs/default-source/who-we-are/research---housing-and-homelessness/rental-affordability-snapshot-2018.pdf?sfvrsn=38c80fc3_2)

10. Ageing on the Edge, draft report unreleased.
11. Department of Social Services. DSS Demographics December 2018. Department of Social Services. Canberra (Australia): 2018 [cited 2019, May 5]. Available from: <https://data.gov.au/dataset/ds-dga-cff2ae8a-55e4-47db-a66d-e177fe0ac6a0/details?q=>
12. The Association of Superannuation Funds of Australia Limited. Superannuation account balances by age and gender. Sydney (Australia): 2017 [cited 2019, May 5]. Available from: [https://www.superannuation.asn.au/ArticleDocuments/359/1710\\_Superannuation\\_account\\_balances\\_by\\_age\\_and\\_gender.pdf.aspx?Embed=Y](https://www.superannuation.asn.au/ArticleDocuments/359/1710_Superannuation_account_balances_by_age_and_gender.pdf.aspx?Embed=Y)
13. Pond L. WA study reveals challenges facing grandparents raising grandchildren. Stirling Times. 2018 December 13 [cited 2019 May 4] Available from: <https://www.communitynews.com.au/stirling-times/news/wa-study-reveals-challenges-facing-grandparents-raising-grandchildren/>
14. COTA Australia. State of the (Older) Nation. COTA Australia. Canberra (Australia): 2018 [cited 2019, May 5]. Available from: <https://www.cota.org.au/wp-content/uploads/2018/12/Summary-COTA-State-of-the-Older-Nation-Report-2018-FINAL.pdf>
15. Australian Human Rights Commission. Employing Older Workers. Australian HR Institute. Sydney (Australia): 2018 [cited 2019, May 4] Available from: [https://www.humanrights.gov.au/sites/default/files/document/publication/AHRI\\_AHRC\\_EmployingOlderWorkers\\_Report\\_2018.pdf](https://www.humanrights.gov.au/sites/default/files/document/publication/AHRI_AHRC_EmployingOlderWorkers_Report_2018.pdf)
16. Australian Institute of Health and Welfare. People Using Aged Care. Canberra (Australia): 2018 [cited 2019, May 4] Available from: <https://gen-agedcaredata.gov.au/Topics/People-using-aged-care>
17. Australian Institute of Health and Welfare. The health of Australia's females. Canberra (Australia): 2018 [cited 2019, May 4] Available from: <https://www.aihw.gov.au/reports/men-women/female-health/contents/how-healthy>
18. Australian Bureau of Statistics. 4343.0 - Survey of Health Care, Australia, 2016. Canberra (Australia): Australian Bureau of Statistics; 2016 [cited 2019 Apr 23]. Available from: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/4343.0>
19. Australian Institute of Health and Welfare. Palliative care services in Australia. Canberra (Australia): 2018 [cited 2019, May 4] Available from: <https://www.aihw.gov.au/reports/palliative-care-services/palliative-care-services-in-australia/data>
20. Patterson K. Domestic violence and older people. 2017 [cited 2019 Apr 23]. Available from: <https://www.humanrights.gov.au/news/speeches/domestic-violence-and-older-people>
21. Council on the Ageing Australia. State of the (Older) Nation. Canberra (Australia): Council on the Ageing; 2018 [cited 2019 Apr 23]. Available from: <https://www.cota.org.au/policy/state-of-the-older-nation/>

# Appendices

## Appendix A: Our focus on older women

For the first time, COTA (WA) is able to include the key Western Australian findings from the COTA Australia intergenerational survey, *State of the (Older Nation)*, conducted in 2018 (WA participants n = 307, female = 161).<sup>21</sup>

---

### Finances

Women were more likely to be employed on a part-time or casual basis, while **34%** would like more paid work.

**32%** of those over 50 who are still working do not think they will ever retire.

**55%** of women considered that the cost of living was leaving them behind.

**27%** of women reported a personal income less than \$20 000 per year compared to **16%** of men.

Finances were rated one of the highest concerns for older women (**29%**) compared to men (**24%**).

**34%** have experienced age discrimination, including **22%** related to employment

**89%** of those who experienced discrimination took no action.

## Housing

Less than 1% of responses were from older adults who were homeless, or in insecure accommodation with and 0% from those living in aged care. This is consistently an increasing cohort of older women who are overlooked in both consultation and engagement.

## Health and Wellbeing

**32%** surveyed considered health issues the most concerning aspect of their life

35% of women considered cost a barrier to accessing health and medical services compared to 28% of men.

## Inclusion and Participation

**76%** feel they have much to offer society through their experiences

**46%** of women in WA feel less valued by society than they did when they were younger

## **Appendix B: State Government strategies, older women**

### **QUEENSLAND - WOMEN'S STRATEGY 2016-2021**

Safety – Economic Security – Health and Wellbeing – Leadership and Participation

### **NEW SOUTH WALES - WOMEN'S STRATEGY 2018–2022**

Economic Opportunity and Advancement - Health and Wellbeing - Participation and Empowerment

### **AUSTRALIAN CAPITAL TERRITORY - WOMEN'S PLAN 2016-26**

Health and Wellbeing – Housing and Homelessness – Safety – Economic Security - Leadership

### **TASMANIA – WOMEN'S STRATEGY 2018-2021**

Safety – Financial Security – Health and Wellbeing – Leadership and Participation

### **NORTHERN TERRITORY - POLICY FRAMEWORK FOR NORTHERN TERRITORY WOMEN 2015–2020**

Safety – Economic Security – Health and Wellbeing – Leadership and Participation

### **SOUTH AUSTRALIA – OFFICE FOR WOMEN**

### **VICTORIA – GENDER EQUALITY STRATEGY**

## Appendix C: Interview Schedule

**Council on the Ageing Western Australia** is conducting a brief interview on issues of relevance to the new Women's plan for 2020-2030, as well as the issues that you think are important. This will not only inform the Women's Plan, but also the focus of COTA (WA) moving forward.

This interview will take approximately 15 minutes to complete. Your participation is voluntary and you can choose to skip questions or withdraw at any time. Your responses will remain confidential and anonymous. If you have any questions or concerns, you can email [admin@cotawa.org.au](mailto:admin@cotawa.org.au) or call 9472 0104 before continuing. At this point, do you have any questions about the interview?

### Part 1. Demographic questions

- a. Gender
- b. Age
- c. Aboriginal or Torres Strait Islander
- d. Identify as Culturally and Linguistically Diverse
- e. Suburb
- f. Marital status
- g. Household composition
- h. Housing situation (renting privately, mortgaged, owned, social housing...)
- i. Employment status

### Part 2. Open questions

- 1. What are your aspirations, or dreams for the future?
- 2. What hopes do you have for the next generation?
- 3. What barriers do you experience, or think that you may face, to achieve those aspirations?
- 4. What support do you need to achieve your aspirations?
- 5. What would gender equality look like for you? How would life be different?
- 6. When have you seen gender equality done right? Could you provide examples?
- 7. What do you think needs to change to achieve gender equality in WA?
- 8. Reflecting on the key issues that you see for WA women, which three things do you feel are most important?
- 9. What community service or advocacy gaps exist currently for women?
- 10. How might these gaps be addressed?
- 11. What challenges do you think women face as they get older?
- 12. What would make your life feel even better?
- 13. On a scale of 0 to 10, 0 meaning not satisfied and 10 completely satisfied. Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?
- 14. Reflecting on what is most important to you, and the topics we have covered so far what, if anything, do you think COTA (WA) could do for you?

*Thank you for helping us with this interview.*

## Appendix D: Focus Group Schedule

Currently, The State Government is developing a Women's plan for 2020-30, to address issues important to Women in WA. The priority areas include health and wellbeing, safety and economic independence.

To this end, we are here to ensure your views make it into the plan and both state and local priorities moving forward. We want to hear from you about the opportunities that exist to build strong and compassionate communities for Women, as well as what you might hope for, for the future.

**Your input will help inform the Women's Plan, and the focus of COTA (WA) moving forward.**

You can choose to skip any questions or leave any point unanswered. Your responses will remain confidential and anonymous.

If you have any questions or concerns, you can email [admin@cotawa.org.au](mailto:admin@cotawa.org.au) or call 9472 0104.

### Open Questions

1. What are your aspirations, or dreams for the future? *(Prompt: what would make your life even better?)*
2. What challenges do you think women face as they grow older?
3. What opportunities do you see for women to lead longer, happier lives? *(Prompt: what has worked for you?) (Prompt: what could government do to help?)*
4. Reflecting on key issues that you see for women, what three things do you feel are most important for government to prioritise?
5. After discussing the issues today, do you have any suggestions for follow-up activities that you would like to engage in, or you would like COTA to pursue on your behalf?

## **Appendix E: Focus Group Feedback**

**Thank you for taking part in this focus group with Council on the Ageing (COTA) Western Australia.**

This focus group aimed to cover issues of relevance to the new Women's Plan for 2020-2030, as well as the issues that you think are important. This will not only inform the Women's Plan, but also the focus of COTA (WA) moving forward.

This feedback form will take approximately 10 minutes to complete. You can choose to skip questions or leave any section unanswered. Your responses will remain confidential and anonymous.

If you have any questions or concerns, you can email [admin@cotawa.org.au](mailto:admin@cotawa.org.au) or call 9472 0104 before continuing.

Gender

Age

### **Feedback**

1. What do you feel were the three main issues for women raised in your session?
2. Thinking back over the session, what do you think worked well?
3. What did not work well?
4. Are there any follow-up activities that you would like to engage in, or you would like COTA to pursue on your behalf, after attending the session?

# Council on the Ageing (Western Australia) Inc.



## Women's Plan 2020 - 2030 Consultation

**Council on the Ageing Western Australia Inc.**

Address:

61 The Perron Centre, Kitchener Avenue, Perth  
WA 6100

Contact:

P: (08) 9472 0104

E: [admin@cotawa.org.au](mailto:admin@cotawa.org.au)

[www.cotawa.org.au](http://www.cotawa.org.au)