

To. Committee Secretary
Senate Foreign Affairs, Defence and Trade References Committee
PO Box 6100
Parliament House
Canberra ACT 2600

Inquiry into TPI Payment (Special Rate of Disability Pension)

Submission by Mr F J O'Neill

Dear Senators

Summary

Life as a TPI Disabled serviceman is limited by compromised health conditions. I am thankful for the medical treatment provided for my wounding and illness. I am also appreciative that as a single/divorced disabled I had funds sufficient for my needs. However, in marriage to a woman who contributes to the family and community by being in the workplace the controlling system that means tests her earnings to reduce my Invalidity Service Pension to zero is an embarrassment in the eyes of the public and a disgrace to the Governments who say they care for our nations Disabled Diggers and their Families. My wife had nothing to do with me volunteering to serve in Vietnam but she by marrying me is penalised via the Governments withdrawal of 40% of my former compensation as a single TPI Veteran. I trust the Senators can put an end to this tribute our family is forced to pay the Commonwealth. We have given already in service and disability, let the giving end there.

My story as a Compensated TPI Veteran

I was made TPI at the age of 38. I had no DVA payment prior to this. Physical wounding and PTSD after two years' service (two tours) in Vietnam were the reasons for my incapacity to no longer work. I had these wounds and mental impairment since leaving Army at the end of my six-year service. However, in 1972 when discharged there was no procedure offered for assessing compromised mental health even though friends and family could see a marked deterioration in my ability to interact with others and maintain stability particularly in stressful and crowded situations.

Within two years of being granted TPI my then wife left saying she did not get married to live in poverty. I had previously held well paid salary positions. I was left with three children of primary school age to raise on the TPI rate and Incapacitated Service Pension compensation. There was no help from my former wife as she went to Europe.

Life was hard going but with welfare assistance from St Vinnies, fortnightly food vouchers from the RSL, waiver of school fees, holiday breaks at Army Amenities holiday accommodation and a supportive group of friends from the Catholic Church community, we managed.

Ideally, I would have liked to remarry to live in a loving partnership and give my children a mothering relationship however, due to the regulations surrounding the ISP part of my compensation this proved difficult. A potential partner of my age would be a divorced woman with children of her own and employed to sustain her family. Marrying would entail the loss of my ISP as it is considered by DVA a welfare payment and means tested against any new partners earnings. This would reduce the amount I could contribute to the blended family, in today's terms from my single persons compensation of \$1,208 down to a married persons compensation of \$732 per week. Under such conditions two families struggling separately was preferable to a combined family impoverished. A new partner would be required by government regulation to contribute to the upbringing of my children as well as her own out of her earnings. Due to this means testing of 40% of my compensation for loss of earnings being subject to a means test marriage would have been irresponsible during the years where I had the sole responsibility for the financial wellbeing of my three children.

When I did marry again there was a penalty to pay. I walked down the aisle of the church a man with compensation of \$62,000 per annum and walked back up the aisle a man compensated for my loss of earnings at \$38,000 per annum. The only miracle at the altar was that the lovely lady agreed to marry me. There was no change in my compromised health or incapacity to earn a wage and no healing of wounds or mind for which the compensation is paid was visited upon me. Yet the Commonwealth use my new wife's earnings to avoid paying thousands of dollars in compensation resulting from my service in war they sent me to.

I was also stripped of my Commonwealth Health Concession Card even though as said there was no change in my compromised health.

My new wife now supports me from her earnings (that's gross earnings the calculations are made on) as a Teacher and on recently enquiring to DVA she will have to continue to support me when she retires from her superannuation fund. As is known the amount that females in the workforce accumulate in superannuation is a lot less than males of comparable age due to years out of the workplace bearing and rearing children. Even though the Commonwealth means test my ISP against my wife's reduced superannuation.

My wife has two children and three grandchildren of her own and would rather use her saved funds and superannuation to help them establish their lives rather than undertake the Commonwealths responsibility for compensating me for disability in service. She cares for me greatly and sees me cringe when I am unable to contribute equally to the household. This situation also causes a friction between her children and me. They see me as sponging of their mothers already taxed earnings and retirement superannuation.

I am mentally and physically disabled of the Enemies making. I am a burden on my family of the Commonwealths making.

Thank you for ready my submission.

Yours Sincerely

F J O'Neill

30.04.2021