

Submission to a Senate inquiry into Totally & Permanently Incapacitated (TPI) Compensation Rate

Purpose of Submission

Dear members of the Australian Senate. The purpose of this submission is to draw your attention to the financial adequacy of the pension and highlight the hardship my family and I are currently experiencing due to the lack of fair indexing of the TPI Compensation Payment.

Introduction

Throughout my service within the ADF, I undertook various roles and functions in Peacekeeping and Warlike service. In 2012, I retired from ADF and commenced employment with another government agency. Later that year my wife and I purchased a home where we would raise our family using my Superannuation Lump Sum to secure the mortgage on our home.

Unfortunately, my newly secured employment with this government agency was very short lived as I was diagnosed with pre-existing medical conditions which later forced me into resigning from the job which I had worked hard to secure. This was a well-paid job with good conditions that I had intended to continue until retirement age.

The date was 2013, I was very unwell, out of work, and relying on my wife's income to pay all the bills. Due to my illness and medications, I was unable to care for my wife and family physically, emotionally and financially which led me to being hospitalised on 4 occasions. I was in a very dark place and this was made only worst as one of my friends (that was also a veteran) had also recently committed suicide.

For approximately two years I battled DVA to get them to accept my medical conditions and provide compensation. I was continually

knocked back and was eventually forced to take the Department to the Administrative Claims Tribunal.

In 2015 I was granted full TPI status. Whilst this was a small relief to know I would be getting some fortnightly payments; it was hardly enough as the constant struggle of mortgage repayments, home modifications (due to my medical condition), rates, children's education and cost of living was spiralling out of control.

In 2019 I was admitted to Hospital with life threatening medical conditions. My wife and family were told to expect the worst as I weren't expected to survive. I was on emergency life support and underwent 7 surgeries throughout my 5-month hospitalisation.

Since being discharged in 2019 I have had another 5 hospitalisations and 4 surgeries.

Purpose of the TPI Payment

The purpose of the TPI payment is to provide compensation for a veteran's inability to engage in remunerative work. Where that inability is the result of VEA accepted conditions.

I am thankful to the Australian Government for this however, the amount I receive per fortnightly is a meagre \$738.55 per week – some 61.2 % of the tax -adjusted Minimum Wage according to the calculated TPI Federation.

These TPI Federation figures are reasonably supported when comparing them to statement supplied by the ***Australian Bureau of Statistics:***

Estimate for average weekly ordinary time earnings for full-time adults (seasonally adjusted); increased by 3.2% to \$1,711.60

annually to November 2020. Males: \$1,970.90 (public), and \$1,770.30 (private)

Adequacy of the TPI Payment

Becoming a TPI recipient has sealed my fate in ever being able to return to any paid employment, topping up my Superannuation, or earning sufficient money to cover large out-of-pocket living expenses. The lifestyle my family and I had when employed, was removed due to no fault of my own. I served the Australian People with pride but now own the trifecta of injury, illness and poverty.

According to the Australian Bureau of Statistics (ABS)

The average weekly Australian expenditure is around \$2,200 per household. This estimate includes home loans or rent at an average \$600 a week, followed by food and eating out at \$400, and insurance and other financial services at \$200.

I wouldn't call my family average as we are a 5 person family and we have been put into some very awkward corners. For example we pay for my 2 younger children to attend a private school because of the 2019 Cross border School zoning decision, meaning my wife and I pay the Catholic Education system \$731.00 per week. This pretty much leaves me with a couple of cups of coffee left from my TPI pension.

Yes I choose to live in a rural residential area, yes I decided to have children – However I didn't choose to get ill and become out of work - Totally and Permanently incapacitated.

Unfactored Considerations

Not all TPI recipients are of retirement age, my wife and I still have young children living at home and a mortgage. As parents we want to give what's best for them; a childhood full of happy memories;

holidays, outings, pictures, a footy match, a visit to the mall and a bit of pocket money.

When a TPI is admitted to hospital there is very little the DVA can do to support the family except continue making the TPI Pension. Unfortunately, I have lost count how many occasions my wife has had to take leave and extended unpaid periods from work whilst I have been hospitalised. Not only does this erode any chance of quality/enjoyable time together but further puts a heavy financial strain on the family unit.

Recommendation - How Life could be different

You probably thinking that it was my choice to buy a house and have 3 children – yes 100% correct.

As a member of the Australian Defence Force, I deployed when I was ordered and due to my service, through no fault of my own I have become so medically incapacitated that it has been an ongoing struggle supporting my family physically, emotionally and financially.

This is not only unfair for me, but for my family as they are directly affected. If you were injured at work wouldn't you want to be covered for at least a Minimum Wage, would you like to think someone's got your back ?

I would like to see the TPI payment return to an acceptable minimum level commensurate with at least an average Australian weekly earning. That way we could plan holidays, upgrade my old car, give my children some pocket money and allow them to pursue their dreams, hobbies and interests without me worrying if I have enough money fortnight to fortnight.

Furthermore, I would like the to see widening the care/support provisions for a TPI Veteran's spouse and young children, (particularly those working) and those of school age living at home. Like the

Veteran, care should be extended during this very stressful time of hospitalisation/illness.

This is all I ask, for you to support my family and I as I have supported you in Peacetime and War. These changes would reduce the huge strain that keeps me awake every night.