

- 6 JUL 2007
So



3. 7. 2007

THE HON GRAHAM EDWARDS MP

DEAR SIR,

FIRSTLY THANK YOU FOR THE AFTERNOON TEA YESTERDAY (MONDAY 2/7) IT WAS VERY NICE AND GOOD TO HAVE A CHANCE TO RAISE ISSUES.

SECONDLY THANK YOU FOR BRINGING TO OUR ATTENTION THE SENATE INQUIRY RE COST OF LIVING PRESSURES ON OLDER AUSTRALIANS BECAUSE I FOR ONE (AND PROBABLY A LOT OF OTHERS TOO) WOULD MORE THAN LIKELY NEVER HEARD OF IT AS I CAN NOT AFFORD TO HAVE A COMPUTER (+ THE INTERNET, PRINTER ETC) AND THE ONLY PAPER I CAN BUY IS THE SUNDAY TIMES.

ON THE FOLLOWING PAGES I AM GOING TO LIST THE PROBLEMS I EXPERIENCE NOW I GIVE YOU AND/OR YOUR STAFF TO (IF NECESSARY) REWRITE MY POINTS AND/OR ADAPT TO NOT ONLY GET IN THE PROPER WAY FOR THE SUBMISSION CRITERIA BUT ALSO TO INCORPORATE OTHER COMMENTS FROM OTHER PEOPLE THAT MAY APPLY.

I WOULD ALSO LIKE TO TAKE THIS OPPORTUNITY TO THANK YOU FOR THE HELP YOU GAVE ME AND MY LATE HUSBAND IN THE PAST.

GOOD LUCK FOR WHATEVER YOU DO IN YOUR RETIREMENT

I AM

YOURS SINCERELY

(1)

TO THE SENATORS,

I AM A 59 YEAR OLD FEMALE (I TURN 60 ON THE 1ST OF DECEMBER THIS YEAR) AND I CURRENTLY RECEIVE THE "WIDOW ALLOWANCE" AS MY HUSBAND DIED IN 2005 AND AS I HAD LEFT WORK IN 1994 THAT IS WHAT I WAS PUT ONTO. THIS ALLOWANCE IS (THE SAME MONEY AS NEWSTART) \$424.30 A FOURNIGHT

• AS IT IS AN "ALLOWANCE" AND NOT A PENSION I

CAN NOT GET A DEFERMENT OR DISCOUNT ON ANY OF MY

COUNCIL RATES, WATER RATES, TELEPHONE BILL. I DO GET THE

METER READING CHARGE ON MY POWER BILL REBATED BUT THAT IS

ALL; I DO NOT GET ANY SORT OF DISCOUNT ON MY GAS BILL.

• I DO GET A HEALTH CARE CARD WHICH THE ONLY BENEFIT

IT GIVES ME IS THE POWER BILL METER READING CHARGE REBATE;

DISCOUNT ON MY PUBLIC TRANSPORT FARES (BUT NO FREE TRIPS AT

ANY TIME) AND DISCOUNT ON PRESCRIPTIONS.

• I STILL HAVE A MORTGAGE, I HAVE TO PAY HOUSE

AND CONTENTS INSURANCE OR I GET INTO TROUBLE ~~FOR~~ ^{FROM} MY

LENDER.

• YOU CAN NOT SAVE ANY MONEY OUT OF THE ALLOWANCE (I HAVE \$60 TO MY NAME AND BY THE TIME THE BILLS ARE PAID YOU ARE SCRATCHING TO HAVE ANY MONEY LEFT FOR FOOD)

- TO RECEIVE ADEQUATE DENTAL CARE WHEN IN RECEIPT OF THE WIDOW ALLOWANCE YOU HAVE TO RELY ON THE PUBLIC DENTAL SYSTEM FOR WHICH (EXCEPT IN EMERGENCIES) THERE ARE WAITING LISTS LIKE THERE IS FOR HOSPITALS.
- PRIVATE HEALTH COVER COSTS ARE TOO EXPENSIVE FOR THOSE ON THE WIDOW ALLOWANCE I HAVE COME FROM HAVING TOP HOSPITAL AND ANCILLARY COVER TO ONLY HAVING THE BAREST MINIMUM ANCILLARY COVER (I AM ONLY COVERED FOR EMERGENCY AMBULANCE, BASIC DENTAL, LIMITED OPTICAL + PHYSIOTHERAPY).
- THE ONLY REASON I AM NOT CONFINED TO MY HOUSE 24 HRS A DAY 7 DAYS A WEEK (I AM NOT SUFFERING ANY DISABILITY) IS MY SENIORS CLUB IS WITHIN WALKING DISTANCE OF MY HOUSE AND I DO VOLUNTEER WORK (BUT THIS I AM GOING TO CUT DOWN ON AS MY TERMS ON COMMITTEES FINISH BECAUSE I CAN NOT AFFORD THE BUS FARES).
- THE WIDOW ALLOWANCE SHOULD NOT HAVE BEEN CHANGED FROM A PENSION NOBODY ASKS TO BE A WIDOW AND IF YOU ARE OVER 50 AND NOT WORKED FOR OVER 5 YEARS AND BECOME A WIDOW IT SHOULD BE A PENSION.
- WE ARE ALWAYS TOLD THE AVERAGE WEEKLY WAGE IS AROUND \$600 A WEEK WELL THE WIDOW ALLOWANCE BEING \$424.30 (A FORTNIGHT) WORKS OUT TO \$212.15 A WEEK YOU TRY LIVING ON THAT - THE WIDOW ALLOWANCE SHOULD BE \$350 A WEEK (OR \$700 A FORTNIGHT) OR YOU SHOULD BE ALLOWED TO EARN \$150 A WEEK (OR \$300 A FORTNIGHT) BEFORE THE WIDOW ALLOWANCE IS REDUCED AT ALL. CURRENTLY YOU ARE PENALISED THE MINUTE YOU GO OVER \$62 A FORTNIGHT (OR \$31 A WEEK) TO THE TUNE OF 50% REDUCTION IN THE ALLOWANCE FOR EVERY \$ OVER THE \$62 A FORTNIGHT (UP TO \$250) AND ONCE YOU

(3)

GO OVER THE \$250 THE ALLOWANCE IS REDUCED BY A FURTHER 60¢ IN THE DOLLAR

- I WOULD LIKE YOU TO EXPERIENCE THE SITUATION OF HAVING TO RELY ON FRIENDS AND CHARITIES TO GET FOOD ON THE TABLE BECAUSE A LOT OF THE TIME EVEN BUYING FOOD FROM THE SUPERMARKET THAT HAS BEEN MARKED DOWN IS BEYOND YOUR REACH.
- I WOULD LIKE YOU TO EXPERIENCE THE FACT OF THE ONLY MEAT YOU CAN AFFORD BEING THE LAMB OFFCUT TRAYS FROM THE SUPERMARKET BECAUSE YOU CANNOT AFFORD EVEN THE SUPERMARKET MEAT (CAUSE IT IS TOO DEAR) AND AS FAR AS BUYING MEAT FROM A BUTCHER - FORGET IT.
- I WOULD LIKE TO TELL YOU ALL THIS IN PERSON BUT OF COURSE THAT IS NOT POSSIBLE AND ANYWAY YOU WOULD NEED A TRUCK LOAD OF TISSUES CAUSE IT IS SO STRESSFUL LIVING (IF YOU CAN CALL IT THAT) LIKE THIS THAT I BREAK DOWN WHEN TALKING ABOUT IT.
- FINALLY YES I DO HAVE A BUDGET, YES I HAVE SEEN A FINANCIAL ADVISOR AS A DEBT AND LEGAL ADVOCACY SERVICE AND THEY SAY I CAN NOT DO ANY MORE THAN WHAT I AM DOING NOW.

THANK YOU.