

Senate Community Affairs Committee.
Inquiry into the Cost of Living Pressures by Older Australians.

To
The Secretary
Senate Community Affairs Committee
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From
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Background Information

Provision is hereby made of our submission to the Senate Community Affairs Committee.

I, David Jeffery have been in receipt of an aged pension for four years. I suffer from Parkinson's Disease and Type 2 Diabetics which severely affect my day to day living. My wife is in receipt of a Carers Allowance as she provides my daily care. My wife suffers from Spondylitis, Scoliosis and Arthritis and receives a Disability Pension.

Prior to retirement I had a position as Senior Technical Officer on \$54,000pa.

Financial Situation Analysis.

1. Retirement.

I receive no government assistance for the benefits I had whilst employer. Such as: No annual leave loading, no award increments, no payment for personal education, no clothing allowance.

2. As a home owner I have to provide the costs for all maintenance out of my pension payment. These costs I pay at market value – no discount because I am a pensioner. If I was renting a house I could receive rental assistance from the government and repairs would be carried out by the landlord. During my working life my wife and I made the sacrifices necessary to become a "home owner". When raising children on 1 wage (as was almost always the case 40 years ago) buying a home was a considerable financial disadvantage.

3. When younger and healthier I was able to do all my own property maintenance, now I have to pay trades people to do it.

4. When younger and healthier I also did my own basic motor vehicle maintenance when now I have to pay to have done.

5. Where we live there is no public transport and the cost of fuel is governed by the ups and downs of the market manipulation. Again no discounts for pensioners.

6. The Goods and Services Tax is passed on to older Australians also.

7. The costs of banking services provided by banks often have no regard to pensioners.

Health Provisions

David has to have regular visits to GP, Ophthalmologist, Blood Bank, Podiatrist, Neurologist, Chiropractor and Physiotherapy

The Podiatrist, Chiropractor and Physiotherapy are 100% out of pocket expenses unless we belong to a Private Health Fund and in that case the benefit received is only approximately \$20 per visit leaving a gap of anything up to \$60+.

The gap payment for the Medicare covered medical expenses is often more than 50% of the fees charged.

Elizabeth suffers from chronic Sinusitis and there are no medications on the PBS for treating this condition and she pays \$40 - \$50 for medication. There are also a number of other medications not on PBS or have "strings attached" needed by aging Australians. eg Cholesterol medication.

To belong to Private Health Cover costs upward of \$220 per month per couple and with the way the Public Hospital System operates (or doesn't operate) this is a serious expenses that I consider a necessity for my wife and myself in view of our medical conditions.

Conclusions about Health Problems

The government funding for health provisions for older Australians who have paid income taxes for 50+ years should be treated with greater financial recognition for age related financial burdens.

Older Australians should NOT be subjected to 4-6 hours wait in Hospital Emergency while those who have been in drunken brawls, drink driving or speed related motor vehicle accidents are seen immediately because of their more serious injuries.

Dental

To obtain government funded dental assistance it is necessary for us to attend the Dental Section of the Ipswich District Hospital. To attend this clinic one must be there at 7.00am and wait in the queue to be seen which can be any time up to lunch time.

Older Australians often find it hard to get mobile in the morning and these early appointments don't help. These visits take time, suffering, transport costs (including parking fees) family support but no compassion is shown by the clinic to the aging Australian.

THERE NEEDS TO BE BIG REVIEWS OF ALL OF THESE HEALTH SYSTEMS TO RELIEVE THE EXTRA STRESSES PUT ON OLDER AUSTRALIANS.

Family Matters

Many older Australians support siblings and children and grandchildren and this includes us. My youngest daughter had a marriage break up and often needs extra financial and emotional support as she struggles with bringing up her son single handed. The only place to turn to is Mum and Dad. Our Grandson Ryan has no male to mentor him or provide a full time role model, this falls on Granddad! Finances for a single parent family are extremely stretched while children who are placed in foster care lack nothing. This also seems to be the case with indigenous Australian children.

Our Grandson has had most sporting and social activities curtailed due to the financial cost associated with these activities. We helped out when working but this is no longer possible.

This is a situation not unique to our family.

Travel & Living Concessions

Travel concessions, motor vehicle concessions and council rate concessions vary considerably from state to state and council to council. Telephone and electricity concessions also vary. As all aged persons receive the same federal pension payment it would be fairer to have these concession made standard.

Outcome

I believe the pension amount should be adjusted to the minimum wage for all aged people who have retired, are over 65 years of age and rely on the pension. It should be tax free but any amount earned over this amount would be taxed.

This would allow the government to audit the age retirement sector and efficiently fund the budget requirements.

How you ask?

1. Payment once per fortnight.
2. No reimbursement for GP expenses – the public service would save on operational costs of keeping records.
3. The cost pressures would react to the market place with greater flexibility.
4. The government could educate, train, supply and operate the whole sector efficiently.
5. The government should provide a Community Council for Ageing to ensure fairness of operation, be a complaints tribunal and operate a register for eligible persons to receive the aged pension.
6. Regional sub committees to deal with matters could be formulated and local residents appointed to maintain professional standards for aging Australians.
7. The Council could provide a financial structure for professional supply of goods and services and the overall benefit to the community would be a reduction of older people facing continual stress and worry.

Social Justice should reflect equity.

David & Elizabeth Jeffery