

Senate Enquiry as to Old Age Pensioners in Australia.

The first mind set of the Federal Government that must change is to separate the Old Age pension from Centre Link Social Security issues, which acts as a safety net and are not pensioners issue, Old age pensioners is a group where the working life is finished, and the pension is the sole financial support for these people to live with dignity, with adequate health care and funding, and basically to allow them to maintain their homes, or rental properties with out any financial problems, that finds them evicted from place of residence onto the streets, thus causing a bigger demand on Government and State housing, which is at a crisis shortage. People and families from Social Security, are first in line for government housing.

The main issue to Old age pensioners (1.6 million – Centrelink, with 478,000 single age pensioners) who are starving to death on current pension base rate, this is responsible for the premature deaths of tens of thousands of people. Old age pensioners cannot afford even the most basic dental services, because working class people use the free service as a stop gap, because private dentist (who charge \$500 per Hour) have long waiting list of up to four months. Lack of dental services is causing mouth cancers, and bowl diseases, cancers, because of bad digestion due to lack of teeth and diseased teeth, (waiting list I have been on for 10 years.) Cataract operation for elderly have a 16 years waiting list (cost is \$3,000 per eye here by Australian doctors, yet Fred Hollows Foundation in Nepal can do the same operation for \$25 whether it is for a Prime Minister or an old age pensioner.)

The main problem is financing the pension at a base rate that is established above The Poverty Line here in Australia, according to OECD -40%of average weekly wage, as the poverty line for Brothers of St Laurence, as ACOSS, as McPherson Report, St Vincent De Paul, 2007 Censes report and ABS figures, have poverty lines set above the current base line for pensioners of 25%, which at times is not the figure paid out on pensions have been short paid on 24.1% at times. Pension's increases have not been made available immediately, but are delayed up to 5 months, with no back pay. Any body else in Australian society gets pay rises on next pay day, and if paid late, a back pay is given. Not pensioners, Why?

In 1947 an Act for Old pension was passed by the then Prime Minister Ben Chifley to ensure that all workers had a fund that would pay the pensioner based on an average weekly wage of 50%. For that purpose a separate tax in addition to normal tax payment was raised (7.5%, that has lasted till 1985 , under different names, and was miss-used as a Social Security fund) That fund today if used only a pension fund , would have been able to pay all pensioners today a base rate pension of \$400 per week. This would be a self funded pension not a tax payer funded pension, we as pensioners are now being short paid per week a sum of \$137.45 paw. Or \$274.90 per fortnight on the base rate of our current pension Today as a single rate pensioner my base rate is \$262.55.pw. (News for Seniors). A single pensioner pays the same rate of rent as a couple or married couple, a married can afford that rent with a greater disposal income.

At the moment according to Real Estate figures here in Hervey Bay the average rental property is \$220 per week (a figure lower than any capital city) , you would be lucky to find any rental property here in Hervey Bay for less than \$280 per week. But lets work with Real Estate figures (2007) of \$220 per week, my total pension with all the add on means that just for rent I have to pay 69.4% from my total pension a fact of life in addition to paying an extra 7.9% electricity bill (77.4% total) a week, in addition we have to pay 10% GST this leaves very little disposal income for fore food, clothing, telephone I have only 22.7% of pension. There are 278,000 single aged old pensioners (Census 2007), that are now literally been starved to death. May I quote an incident in 2004 Xmas day, due to high rent increases, my xmas menu for that day was as follows ; Breakfast one dissolved beef Cube in a cup of Hot water, Xmas lunch ,one beef cube in hot water (hard or impossible to try and carve a leg off), Tea that nigh you right another beef cube. Xmas present for myself would not have to attend Jenny Craig class for weight loss.

If you are under current State and Federal laws the deliberately starving of a dog to death, would mean that, that person or persons can be criminally held responsible and put into jail, but at present nearly a half of million people are suffering starvation, and in 6 years time when the baby boomers come up for retirement you will have a very large problem, except if you are a public Servant or a politician. This is not a disaster, or disgrace but a bloody holocaust been committed in a country where 6 tax cuts have been made in the last two years, (tax cuts to compensate inflation rates, but do not add a single cent into pensioners pockets, as pension increase are based on average wages rises (tax cuts means reduced wage increase), we do not have the money to combat inflation and higher petrol prices that flows through to every single item on supermarkets shelves where most pensioners have to shop for food. The current pension rates deny the very people who built Australian affluence, a "Fair go" for those people in their retirement. All we ask is to be able to put a roof over our heads, to be able to pay for our utilities, rent and to be able to afford a healthy diet to sustain us from starving slowly to death, a very immoral situation, and a great shame on our Government and the system whereby we are allowed to abuse, mislead the elderly of our affluent society.

Sincerely,
Cy d'Oliveira