

The Secretary,
Senate Community Affairs Committee.
E-Mail: community.affairs.sen@aph.gov.au

I wish to make the following submissions to the Senate Committee on older Australian being aged pensioners as follows:-

1. Aged Pension.

The payment of maximum age pension per fortnight single being \$525.10 and for couple \$877.00 has a comparable shortfall of \$173.20 on an individual basis, which is placing unnecessary burden on aged pensioner couples living together as husband and wife individually for sharing and caring for each other. In order to qualify and to receive an extra shortfall amount of \$173.20, we believe that we are being forced to choose a separate living by the government. In doing so we will be depriving ourselves of an environment peaceful, comfort and reasonable living together instead of choosing a nursing home environment. Our government should treat each aged pensioner as a single individual person because of extra ongoing expenses for couple are much higher than a single person.

2. Pharmaceutical Allowance.

The payment of present pharmaceutical allowance being \$5.80pf for single and for both eligible couple is \$2.90pf. This allowance should be treated alike as individual aged pensioner to be \$5.80pf each.

3. Rent Allowance.

The rate of rent assistance is paid fortnightly to a single pensioner is \$104.00pf and for couple is \$98.20pf. paid by Centrelink and only applies to when renting open market rental properties. It does not apply to public housing rent. Please consider application of rental allowance provided by the Centrelink to apply to public housing rent as follows:-

Couple pension payment pf	\$877.00
Less couple pension rental allowance pf	\$ 98.20
25% rental should be applied on balance pf	\$778.80

25% of \$778.80 should be the rent charged and payable i.e. \$194.70pf instead of \$211.60pf.

3. Carer Allowance.

When a couple is living together as husband and wife and sharing and caring for one and other carer allowance should be paid to both individuals. Only paying to one and not to the other is forcing one of them to avoid or not to take any interest, and ability to participate in the community.

4. Medical and Dental Treatments.

With the present payment of age pension I am unable to take advantage of medical insurance for a better and faster medical treatment.

I am also avoiding periodic dental care and treatments detrimental to my dental health condition which has become unaffordable with the present fortnightly pension payment.

Changes made to pay for 56 prescription medication under PBS instead of previous 52 prescriptions per annum plus increased payment of \$4.90 per prescription has put unnecessary strain on our pension income.

5. **Electricity.**

My average 3 months electricity bill of \$185.00 which peaks to \$400.00 during winter period. An average of \$25.00 NSW government concession is given on each three months bill period. Any account for a three month period exceeds \$250.00, a reasonable electricity subsidy should be considered in respect of aged pensioners.

6. **Others.**

The impact of cost pressures on recent movement of prices for transport, petrol and food, running household utilities has specially made me to avoid or not to take or pursue my interests and ability to participate in the community. Also for lack of funds available I am unable to travel to visit or provide care to my grandchildren living in Brisbane, Thailand and India, thus forcing myself to live in isolation from my grand children by foregoing happiness of my life.

Dated this 18th July, 2007.

Signed. N.P.Krishnan.