

To whom it may concern

My husband & I are on the age pension, you have asked for our comments on how we are affected by rising costs of living with being on the pension.

Firstly the cost of food is really getting high, especially milk, meat, fruit & veggies, the drought gets blamed for this but the farmer does not get much out of all these rises, we feel it is the greed of the middle man, however it is though it makes it very hard to have much in healthy food as it is mostly beyond a pensioners capability to pay.

Owning our own home is a great comfort, but land rates are going up yearly, insurance for the home , contents & car insurance have risen sharply, & we know we are not adequately covered as we cannot afford to get any more cover than basic insurance, we have our cars, one is 23years old, but it is a good backup if need be, the cost of petrol is terrible, like many of our friends we have most of our family living in the Sydney region & our train service to Sydney is a joke as we have to catch a bus to Lithgow then train to Sydney which takes up to 5hours to do one way, which means if it is a Dr. or Hospital appointment we are going for we can't access the train as we won't make it in time so we have the choice of going by car & the cost of fuel, or staying in a motel or if there is room staying with a relative in Sydney which most of the time is out of the question.

We also have huge energy bills especially in winter as we live in a cold climate on the Central Tablelands, where we can go down to( like this week minus 6 to a very cold 5deg. during the days) with the high cost of energy we try not to have the heater on during the day as much as possible to keep the bill lower as there isn't enough money to pay high energy bills & still survive on the pension, we feel that we should get a rise in pension as we are falling further & further behind in a fair standard of living, we hope that our efforts to send these emails will not be in vain.