

THE SECRETARY

SENATE COMMUNITY AFFAIRS COMMITTEE,  
P.O. BOX 6100 PARLIAMENT HOUSE,  
CANBERRA A.C.T. 2600.

DEAR SIR,

REF: INQUIRY INTO THE COST OF LIVING  
PRESSURES @ OLDER AUSTRALIANS".

I AM RESPONDING TO YOUR INVITATION TO FORWARD  
A SUBMISSION ON THE ABOVE MATTER.

THERE IS NO DOUBT THAT AGED PENSIONERS  
CANNOT "LIVE" ON THE AMOUNT ALLOWED ON THE  
AGED PENSION, IT IS PITCHED MORE AT THE "SUBSISTENCE  
LEVEL".

MANY PENSIONERS HAVE HAD TO AVAIL OF  
"EQUITY LOANS" FROM THE BANKS AS A LOAN AGAINST  
THEIR ESTATE. SOME TRY TO PAY THE INTEREST ONLY  
ON THE LOAN OTHERS JUST HAVE TO LET THE  
INTEREST ACCUMULATE. MANY PENSIONERS ALSO  
HAVE TO LET THEIR COUNCIL RATES ACCUMULATE  
AS A DEBT TO BE PAID WHEN THEY PASS ON.

PENSIONERS TRY AND MAINTAIN A REASONABLE  
STANDARD OF LIVING BUT ON THE AMOUNT THEY  
PRESENTLY RECEIVE IT IS WELL NIGH IMPOSSIBLE. GIFTS  
FOR BIRTHDAYS AND CHRISTMAS TO CHILDREN AND  
GRAND CHILDREN IS ALWAYS A PROBLEM.

I BELIEVE THAT THE ACTUAL PENSION - OTHER  
THAN 25% PARITY WITH THE A.W.E. - HAS NOT BEEN

INCREASED SINCE 1993. AN INCREASE OF SAY TO  $27\frac{1}{2}\%$  OF THE A.W.E. WOULD BE A TRENDEOUS BOOST TO PENSIONERS. NO DOUBT THE GOVERNMENT — EVEN THOUGH IT APPEARS TO BE SWIMMING IN MONEY — WOULD CONSIDER SUCH AN INCREASE TO BE TOO EXPENSIVE.

I WONDER IF THE COMMITTEE IS AWARE THAT HIDDEN IN THE PAGES OF THE RECENT N.S.W. STATE BUDGET THERE IS A PROPOSAL TO ABOLISH CONCESSIONS TO PENSIONERS — RAIL FARES LICENCE, CAR REGISTRATION, POWER, WATER AND COUNCIL RATES ETC. THOSE CONCESSIONS ARE WORTH ABOUT \$1000.00 P.A. AND THE LOSS OF THEM WOULD BE A DEVASTATING BLOW TO PENSIONERS. THIS WAS REMARKED ON THE "STEVE PRICE PROGRAM" A FEW DAYS AGO.

I WISH THE COMMITTEE WELL IN ITS INQUIRY INTO THIS VERY IMPORTANT MATTER.

Yours Sincerely

M. S. Flannery