The Secretary, Senate Community Affairs Committee.

Dear Sir/Madam,

My apologise for the brevity of this submission, but I only received details today. Points I wish to make, are as follows -

- (1) The media has reported that the Fair Pay Commission will take into account tax cuts when determining pay/salary increases. Should this be correct it will have an adverse impact on aged pensions. Pension are based on 25% of adult, average full time earnings. Should these plateau as a result of tax cuts, so will pensions. Yet the tax cuts will put additional dollars in workers pockets.
- (2) To the best of my knowledge, state and federal government rebates on rates, electricity, water etc, have not increased in line with the CPI.
- (3) Grandparents looking after their offspring's, offspring do not receive the same level of support as foster parents or carers. Yet their costs an input are as great, if not greater.
- (4) One off payments, such as the recent \$500, while welcome do not allow a retiree to plan. A % increase to the same amount eg \$10 per week would have been of far greater benefit to pensioners.
- (5) While this is almost impossible to quantify, I truly believe, I am worse off financially today, than I was ten years ago.

Finally, I have been a member of a private health fund for 44 years and am happy to pay for such insurance. However, the thought of paying the gap (what ever that may be), horrifies me. I would like to see the gap payment for aged pensioner waived, after all we have paid the Medicare levy for many years.

Once again my apologies for the shortness of this submission.

Sincerely,

John A Neve