

**The Secretary
Senate Community Affairs Committee
PO Box 6100
Parliament House
Canberra ACT 2600**

Inquiry into the cost of living pressures on older Australians

I wish to make a submission into the above.

As a person aged 68 years and now receiving an aged person's pension from Centrelink I experience the following difficulty.

The gap between 'single' and 'couple' is an enormous problem. Since my wife's death in May 2005 I have become aware of the anomalies that exist, and the problems experienced.

I own my own home and therefore the costs associated are virtually the same as if a couple lived in the home. i.e.

Council rates; including sewerage, waste management, water availability, etc.

Electricity charges; almost no different to a couple sharing the home as regards heating, cooling, cooking, washing, etc.

Insurance; the cost to insure the home and contents is exactly the same.

Motor vehicle insurance, CTP, etc. are the same.

Motor vehicle running costs i.e. fuel, services, tyres, etc. are the same

The current rate for a couple is \$882.80 per fortnight compared with \$530.90 for a single person, a difference of about \$350 per fortnight.

This differential does not take into account the above items. To be realistically fair the rates should be adjusted to reflect the actual costs of running a home, etc. rather than just the number of persons living in that home.