Senate Community Affairs Committee

Widows are more disadvantaged than married couples – self funded retirees on their own particularly.

For example insurance – car and house. Computers, broadband and Foxtel and pay TV are out of reach for most single retirees, even changing their cars when needed. Unless there is public transport in close proximity, people with disabilities have to walk blocks to transport forcing them to use taxis or their own cars.

Self funded retirees do not have a Pension Card or equivalent. Which denies them the opportunity to get the advantages e.g. Medical, X-Ray, MRI scans etc and dental care.

We are now thankful the Federal Government has given us the right to have a bone density test for osteoporosis, but are now informed one must have a referral from the GP which seems as there is a change for this. The card would give us cheaper travel on bus tours, which would also give the owner more business and be better for everyone – accommodation income and building tourism.

As most older Australian have grandchildren we look after them from time to time and some on a weekly basis. The cost of food and entertainment is so costly causing extra stress on the budget now with GST, petrol costs etc. We know that GST money goes to the State Government but we receive no benefit from them.

Rates are an extra burden on the budget as they keep going up. We pay the same as a family. Not all of us want to give up our independence for a retirement village or institution.

This applies to telephone and electricity bills as well. There is a drought in South East Queensland and we are on level 5 water restrictions because of poor management and more people are coming to South East Queensland weekly. We now have to buy our water tanks and are being forced to put tanks in again. Telephone bills are so high and often it is the only link to the outside world. Average utilities now cost \$200 per week.

All this adds up to a bad deal for older Australians who should get a pension if they have worked and contributed most of their lives – they are over 65 years.

We never received any monetary help with <u>our</u> mortgages, e.g. first home owners, baby bonus, child care allowances. Our mortgages were at least 20% interest in 1973, 14.9% in 1984, an average of 30 years and paid monthly to the bank, not weekly like now.

England, Denmark and New Zealand to name a few give their senior citizens, as soon as they retire a full pension. Older people are forced to have Medical Benefits to relieve the hospital situation and take on responsibility for our own health.

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