

Senate Community Affairs Committee

**RE: INQUIRY INTO THE COST OF LIVING PRESSURES ON OLDER AUSTRALIANS**

The cost of fruit and vegetables, milk, bread, meat has increased. Packaged food and other products has become less on volume and more expensive E.G toilet rolls are an inch or 4cm less in width, paper is thinner and loosely rolled.

Petrol price is exorbitant, car insurance, parts, tyres and maintenance a financial burden. Buses give concession rates but are not always convenient; it appears only gold card holders can get taxi vouchers.

The cost of maintaining a house – rates, electricity, gas, painting, repairs, insurance, lawn-mowing, domestic cleaning – has steadily increased. These costs are the same for single or a couple. Yet, the couple receives double the assistance via a pension and the cut-off point is considerably greater than for single, this applies to both assets and income tests.

Both dental and medical care is costly: whilst bulk-billing is available from most GP's a visit to a specialist costs up to \$100 + with only a Medicare refund of \$30 +.

Dental care at hospitals is inadequate because of long waiting periods. Private dental care with or without ancillary benefits costs \$1000 + and optical care is similar.

These cost pressures are more difficult for older handicapped single women with half the income and no partner assistance to do the odd jobs; mow the lawn, clean the house, paint the house, attend to the heavy garden jobs – digging and pruning large shrubs.

Home assist is unavailable to those not on a full pension. Community involvement is limited because of costs – subscriptions and daily attendance rate and general associated costs.

At retirement, tax is still paid in spite of decreased income. I happened to receive a \$5000 bonus last year hence I paid \$2000 of it in tax.

Those who had to take a lump sum superannuation paid 15% tax. We then struggled to invest successfully and pay tax on the income. Thus necessitating the use of the principle which in turn reduced the income.

When becoming eligible for a part pension this decreased every time. The share price increased in spite of the volatility of the share market.

Concessions are available but limited unless you are a holder of full pension or gold card when you receive greater benefits E.G theatre, hospital, medical, dental and rates.

There has been assistance to the young, unemployed, migrants and overseas aid but the elderly have received very little. Did they get a first home owners lump sum? Did they

receive a baby bonus? Why should home owners get less benefit than non-home owners? Why do not all retirees receive a full pension? They have worked and contributed to make this a wonderful country.

My Husband was in the R.A.A.F – 2<sup>nd</sup> World War for 5 years and 3 months. He did not ask for or receive any benefit for his years of service. Instead he raised money to assist War Widows and was an active member of the R.S.L.

I have been retired for nearly twenty four years and for the past twenty years since my husband died I have maintained my home. A meagre part pension for the past seven years between \$120 - \$150 per fortnight is of little assistance as costs rise. Is this Australian justice?

I note others who have never contributed, never worked in Australia are receiving a full pension and I worked and paid taxes for forty years and am still liable for tax at nearly 84 years.

Give all the retirees a full pension. We may pay more tax but at least we will feel less penalised and a little joyful to partake in community activities and not worry about the next unexpected expense or sit waiting for the grim reaper.

Give us what we deserve as Great Britain New Zealand and Denmark do! Those who have contributed tax deserve a commensurate higher pension than those who have not paid tax or paid less.