

17th July 2007.

Senate Community Affairs Committee
Inquiry into the cost of living pressures on
older Australians

I submit for the consideration of the above Inquiry
the issues below:

(a) (i) The cost of groceries, meat and vegetables
have increased greatly during the past
few years, 5% ^{or more} is added to the cost of the
family budget almost every fortnight.
The Old Age Pension is paid fortnightly.

(ii) The Government has recently been
warning the people that the cost of
electricity and water will increase
greatly in the immediate future.
Perhaps more than 5%.

(iii) I have been waiting more than two
years to receive dental care for new
dentures. When it becomes a dire
necessity I will need to take out a
loan.

(b) For twenty years I have been receiving
the Age Pension. Having never received
superannuation, when in the Public
Service during wartime years could not
receive superannuation until all
the Service men returned to their pre-war
jobs. I worked in a Parliamentary position
not offered superannuation.
Later went back to work as a part time
typist, not eligible for superannuation
I worked for thirteen years in that position,
part time workers not eligible for
superannuation at that time.

(b)
cont'd

This is relevant to the fact that many older Australians did not receive superannuation because of eligibility rules.

My husband worked in the Metal Trades and superannuation was not commenced until the last 20 years of his employment. What he did receive was used to renovate the house which was about 50 years old.

Many older Australians 80/85 years old and upwards had limited savings, wages being so low. Many are forced to take out loans to replace fridges, washing machines, have repairs done to their houses.

(c) Some pensioners are good money managers others are under pressure from their families to help them. As a result many do not join community groups, sports activities due to financial problems and so many become isolated socially and often this can be the cause of poor health.

The concession fares for pensioners & retirees is a great help in allowing or encouraging people to get out and about, walking or meeting friends.

(d) The pension will not be adequate to cover future increases in costs. I have been advised Body Corporate fees will increase next year, Council rates for Wollongong will also be increased 5% next financial year. Medibank Bank Private Insurance

(d) contd has been increased every year recently so that is another cost.

(e) The PBS scheme is only for prescribed medicines, and this is limited in what it covers.

Such prescriptions Budamoc for hayfever is \$29.60, Cardiprin is another often prescribed to complement the PBS prescription, Proscara is a prevalent condition in older people Rozer is prescribed for this, \$37.70 for a 50g tube.

The lack of Public Housing is of great concern. Young families, single older people and many disabled people cannot find a suitable home for themselves.

The former Premier Bob Carr wanted older people to move to smaller places so the larger houses could be taken up by families.

Who was to pay the cost of selling, inspection fees, Stamp Duty etc? Savings are not always available. Why hasn't the Public Housing Scheme been allowed to continue providing reasonable housing for people on the minimum wage of \$35,000 per year. The Age Pension is \$13,000 per year.

In earlier years I thought the age Pension was to be 50% of the minimum wage. There is a great gap in what was promised and now.

Trusting the above receives due consideration

