



17th July, 2007

The Secretary,  
Senate Community  
Affairs Committee,  
P.O. Box 6100  
Parliament House,  
Canberra A.C.T. 20600

I am making a desperate plea for help and have been advised by my member of parliament to contact your committee with my submission on the cost of living for people trying to exist on the age pension of \$517.90 per fortnight.

My records are actual costs incurred by me since the death of my husband in 1989 when I was 65 years of age and trying to survive on a single pension. I have found that my annual overheads have increased considerably even though pensioner discounts are now deducted from some accounts. These overhead costs include Electricity, Telephone, Land and Water Rates, P & C. Insurance, NRMA cover, and Pest Control. In 1989 (before pension) we paid \$3738.00 per annum. In 2006 I paid \$4884.00 the average of which is \$94.00 per week.

These are only my definite costs. Other costs incurred cover food, clothes, medical prescriptions, R&M Vehicle & Property, petrol, pool chemicals, bank fees and general sundry costs such as household goods replacement. I do not gamble, play poker machines or drink alcohol so there is no wasted income. The costs incurred on the above items with the exclusion of household goods was \$8639.00 which makes my total living costs \$13,523.00. On top of this, goods, household items etc have to be replaced over the years, and a few outings for entertainment and small holidays also have to be taken into consideration.

My pension income for 2006 was \$13,332.00 so obviously the additional costs had to come out of my small savings every year so now there is very little of these savings left. At the age of 84 with no savings left my prospect for the future to remain in my own home is not good. I believe now that this is wishful thinking and will probably not be a possibility.

I feel that more consideration must be given to SINGLE pensioners. When a partner dies the living costs do not halve but the income does. People paying rent get help but if you own your own home there is no help left for the one left behind. There must be many more in this position like me and we really need help. Food prices keep rising. We used to buy what we liked but now we buy what we can afford. We keep hoping things will improve and with your help, perhaps they will. We thought we had provided adequately for our retirement years but we were wrong. Our superannuation was not sufficient unfortunately.

Thank you for any help that you and your committee can achieve. It would be most appreciated.