

Marion Vann

28/7/07

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



Dear Sir/Madam

SUBMISSION FOR THE COST OF LIVING FOR OLDER AUSTRALIANS

I was told at a recent forum that even though the closing date has passed, my submission would still be accepted.

I will be 70 years of age on 18/12/2007. I am still working two mornings per week to supplement my pension. I have worked all my life and paid taxes and was wondering when I would be able to afford to retire.

The old age pension is not enough to live on. I own my unit and car and pay cash for everything. I would not be able to manage if I didn't earn some money to subsidize my pension. It is hard for me but it must be heartbreaking not to have your own home and have to try to manage on \$525.10 per fortnight. I don't know how people manage, probably don't.

Unfortunately by the time the tax is taken out of my small earnings of gross \$280 pfn, and Centrelink then takes 40 cents in the dollar, which comes into the equation when I have earned \$122 per fortnight, I feel like I am fighting a losing battle. I think the threshold is far too low before the 40 cents is taken out. The government wants people to work and I am, but truly where is the incentive when you take home half of what you earn. I am on the border line of just making ends meet and am really trying to make a difference to my living standards.

Married people get \$877 per fortnight and singles \$525.10. It doesn't equate. It costs as much for one person to live in their own home. Same water rates, electricity, gas, council rates, telephone rental, fuel for car, maintenance of car, household maintenance, etc., etc.. How about amending the legislation and giving the single person/woman a fair go.

I have a couple of friends who are war widows and they can earn as much as they like with no threshold on their earnings. PLUS A GOLD CARD which covers all their medical, hospital, dental expenses with their own choice of doctor, hospital, etc.. I think that is wonderful and they deserve it, but I feel like a second class citizen next to what my friend's pension and allowances are.

WHY CAN'T OLD AGE PENSIONS BE BROUGHT INTO LINE WITH VETERAN AFFAIRS.

Veteran Affairs provide a gold card which covers all health and medical bills. Giving a choice of doctor, specialist, dentist, hospital they want. I just feel like a second class citizen in comparison. If provision is made by the Federal Government to allow this for one section of pensions, it should be right across the board. HBF is too expensive for many pensioner and is out of the question. Premiums far too high. Also in February 2007 I was in Royal Perth Hospital for a heart procedure and was put in a ward with three men. For a woman of my age, it was embarrassing and unacceptable, but on the other hand I was lucky to get a bed. The waiting list for public patients is horrendous.

Please, please look on this submission with favour and compassion. Life is really hard.

Many thanks.

A handwritten signature in cursive script that reads "Marion Vann".

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