

In order of your terms of reference, I submit the following

[a] As all the items mentioned in this subsection , are rising in price , the Aged Pension is sadly failing to keep anywhere near the same rate of increase. Thus every price rise causes more stress , and heartache , trying to maintain a reasonable quality of life.

[b] I have been on an aged Pension for 5 years, and am now unable to participate in some activities that I previously enjoyed, due to the difference between rises in Pension and costs of participation.Despite being in receipt of a Part Pension from UK, which slightly lowers the amount paid by the Australian Government.

[c] Nil Comment

[d & e] During the time I have been living on Aged Pension,there have been several Policies, and assistances introduced,but most have little or no effect in my life, My Lifestyle is slowly being eroded by increased costs.

I wish to submit for your consideration two ideas to help raise the living standards of all Australians living on Aged Pensions.

[1] If our Aged Pensions , could be assessed regularly by the same August Body, that assesses the needs for increases in remuneration for Members of Parliament.I am sure that we would be vastly better off, and able in our old age to enjoy a much higher Quality of life than at present.

I am not suggesting any lowering of Parliamentarians salaries, purely that Pensioners on not much more than 10% of those salaries, still have price increases of the same relative value. Therefore we must surely need at least the same proportional increase in our Pension [which is in reality our equivalent of a "Salary".]

[2] Whilst Working , we were entitled to what was referred to as a "Leave Loading", an amount of Money each year to allow us to enjoy the Holiday that Government Officials had agreed everyone needs , for their wellbeing.

So I am suggesting a similar allowance, maybe equal to 4 weeks normal pension rate extra payment each year , to enable us to actually have a short holiday.

Currently this is well beyond the financial means of most Pensioners, and probably a lot of Self Funded retirees.

Additionally a National Travel allowance , again once annually , would enable us to travel interstate, either to visit relations, or just have a bit of a break .In these times ;where many of us have ,either ourselves ,or our famiies; moved across the country for Work, this would be an important item for things like seeing Grandchildren, etc.

I remain Yours,

Derek S.M.Cusick,