## Sir,

I cannot express how difficult it is for the Single Pensioner. I lost my Husband who served at Maralings Atomic Tests. We set up a so-called Superannuation Policy with an Insurance Company in an effort to provide for our Retirement. Unfortunately, He was diagnosed with Cancer not too long after & passed away in 1989. I had to sell out home in the Country & come back to Brisbane where I went back to work & worked until I was 66 as a Registered Nurse in an effort to increase my little savings & pay off my home.

As a single Pensioner, many of my costs e.g. Rates, Insurance, Rego, house maintainence & many other items are the same as for a married couple. Also, in many areas eg. MBF, the single cost is much higher per person than a couple or family. The way it is, I may be forced out of my home . I have looked at Retirement Villages but realistically, the costs are exorbitant. \$260,000 plus weekly rentals of \$130 plus a week!!!

I trust the Senate Committee will carefully, look at the realistic situation for Single Pensioners.

Thank you. (Mrs.) Norma Bettridge.