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Mr Elton Humphery  
Secretary  
Senate Community Affairs Committee  
PO Box 6100  
PARLIAMENT HOUSE  
CANBERRA ACT 2600

### **Inquiry into the Cost of Living Pressures on Older Australians**

Dear Mr Humphery,

SCOA (Superannuated Commonwealth Officers' Association) advocates for retired Australian and Territory government employees, government business enterprise employees, and public servants who will receive a Commonwealth superannuation benefit (or lump sum) on retirement.

We are pleased to address the current Senate Inquiry into the Cost of Living Pressures on Older Australians. Our focus is specifically on the cost of living pressures on self-funded retirees.

Our submission, which has been approved by our Federal President, Mr Ewan Hazell, is attached. Any inquiries in relation to this submission can be directed to Ms Marita Linkson, ph (02) 6286 7977, email: [fedsec@scoa.asn.au](mailto:fedsec@scoa.asn.au).

Marita Linkson  
Federal Secretary  
20 July 2007

SUPERANNUATED COMMONWEALTH OFFICERS' ASSOCIATION



Submission to

THE SENATE COMMUNITY AFFAIRS COMMITTEE

***Inquiry into the Cost of Living Pressures  
on Older Australians***

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## 1. EXECUTIVE SUMMARY & RECOMMENDATIONS

### Cost of living pressures on Older Australians

The cost of living pressures affects older Australians in a number of ways including their health, financial stability, independence, mobility, socialisation and their general living standards and quality of life.

#### Health

- Rising utility costs can result in older Australians reducing their use of utilities to save money, and result in living in environments that are too hot or too cold and a corresponding increased risk of illness.
- Rising costs of staple foods can result in compromised nutrition as older persons adjust their food purchases to fit their budget.
- Diminishing access to the Commonwealth Seniors' Health Card through non-indexation of the qualifying limits for this concession card could be compromising health for those unable to afford full price pharmaceuticals.
- Rising costs of living can reduce mobility and socialisation (see below) which can then impact both mental and physical health.
- High costs of dental services cause older Australians to under-utilise the services and subsequently suffer avoidable ill-health.
- High costs of health insurance (rising faster than CPI) are causing aged people to drop this service; resulting in longer waiting times for elective (quality of life) surgery.

#### Financial Stability

- Financial stability is being eroded because the indexation of income for many older Australians is not keeping pace with the costs of living.
- Adverse events such as fire and storm can cause financial stress as a result of underinsurance due to high general insurance costs (due to heavy taxation on insurance).
- Older people often have limited means of supplementing income to meet increasing costs of living and sometimes have no choice but to draw on savings and increase their exposure to financial stress.

#### Independence

- Declining health which may be significantly contributed to by cost of living pressures (see Health above) can subsequently profoundly affect older peoples' independence.
- Rising costs of home maintenance and home insurance may force older people to move into aged accommodation even though they would prefer to maintain their independence.

#### Mobility & Socialisation

- Rising costs in petrol and travel costs (including public transport) can result in reduced independence (people stay home more), increased social isolation, reduced ability to support dependants and reduced leisure activities.
- Rising road transport fees and charges now indexed to the wage price index rather than the CPI are increasing the cost of running motor vehicles and hence reducing mobility.

#### Living Standards/Quality of Life

- Recipients of Commonwealth funded superannuation benefits are 'having their living standards eroded through the use of the CPI alone, rather than the higher of the CPI or a wage-based index such as AWOTE or MTAWÉ'<sup>1</sup>.
- Impacts of the cost of living pressures on each of older peoples' health, financial stability, independence, mobility and socialisation, as described above, all contribute to declining living standards and quality of life for older people.
- Impacts of the cost of living pressures on older people ultimately impact on the quality of life of their carers, children, grandchildren, friends, and even the general community.

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<sup>1</sup> Select Committee on Superannuation 'Superannuation and standards of living in retirement' report of December 2002.

## Ways to Combat the Cost of Living Pressures on Older Australians

### **Recommendation 1: Indexation of Income aligned with costs of living**

Index Commonwealth funded superannuation benefits to either Male Total Average Weekly Earnings (MTAWE) or the Consumer Price Index (CPI), whichever is the higher. Ensure that indexation of government charges is aligned with the indexation of pensions.

### **Recommendation 2: Review of Concessions**

Review concessions for older people in relation to utility costs and in view of the likely disproportionate impact of carbon trading schemes on older people.

### **Recommendation 3: National Dental Health Policy**

In cooperation with State Governments, develop a national dental health policy and provide funding for a national dental health program.

### **Recommendation 4: Tailored Health Insurance fees**

Tailor subsidies for the cost of health insurance for persons over 65 so that fee rises in health insurance for self funded retirees are in line with the CPI.

### **Recommendation 5: Indexation of C'wealth Seniors' Health Card qualifying limits**

Increase the qualifying limits for the Commonwealth Seniors' Health Card from \$50,000 to \$56,000 (single persons) and from \$80,000 to \$90,000 for couples, and revise the limits six-monthly to the better of the CPI and Male Total Average Weekly Earnings (MTAWE).

### **Recommendation 6: Extension of concessions to holders of C'wealth Seniors' Health Card**

Renew negotiations with the States to extend their age pensioner and low income earner concessions to self funded retirees who are in receipt of the Commonwealth Seniors' Health Card.

### **Recommendation 7: National alignment of State/Territory Seniors' Card discounts**

Renew negotiations with the States and Territories to establish ongoing cost sharing with the States to ensure that Seniors' Card discounts have mutual recognition for travel across Australia.

### **Recommendation 8: Insurance concessions**

Abolish stamp duty on house and contents insurance for those holding either a Seniors' Card or a Commonwealth Seniors' Health Card.

### **Recommendation 9: Assistance for Older Volunteers**

In cooperation with State and Territory Governments:

- a. provide a means for public liability insurance for those would-be volunteers who are currently uninsurable because they over the age limit (usually 70) of existing public liability policies; and
- b. undertake extensive research on how best to further encourage and assist older volunteers to continue to make a contribution to the community.

### **Recommendation 10: National Carers' Card**

In cooperation with State and Territory Governments, introduce a nationally recognised Carers' Card, similar to the existing Seniors' Cards, to provide additional benefits for carers with the aim of increasing participation of carers in the community and providing some financial benefits for carers.

### **Recommendation 11: Superannuation Co-contribution for Carers**

Extend the Superannuation Co-contribution Scheme to individuals who are not in the paid workforce because of caring responsibilities due to caring for dependent adults or young children.

### **Recommendation 12: Improve treatment of Superannuation for Tax**

Treat superannuation pensions paid from an untaxed source as 'after tax' non-assessable income so that it is not added to non-superannuation income to determine the marginal tax rate.

### **Recommendation 13: Fortnightly instalments in lieu of one-off bonuses**

Encourage more responsible use of money, by delivering one-off bonuses fortnightly over a year.



## 2. DETAILED COST OF LIVING PRESSURES ON OLDER AUSTRALIANS: SPECIFICALLY SELF-FUNDED RETIREES

This submission addresses each of the five terms of reference. It focuses on some of the cost of living pressures on self-funded retirees. SCOA acknowledges that there are many other organisations that are better placed to speak on behalf of aged pensioners.

### a) The cost of living pressures on older Australians:

#### i) the impact of recent movements in the price of essentials, such as petrol and food

Increasing petrol prices directly affect older Australians' ability to:

- Volunteer to help the community at large; for example to provide 'Meals on Wheels' and assistance for not-for-profit and charity organisations;
- Socialise widely; and
- Adequately care for grandchildren (particularly where they are designated carers)

This has a flow-on effect to the broader community, who rely on the volunteer and caring services provided by older Australians.

Increasing petrol prices indirectly affect older Australians' ability to afford public transport. This may then further impact their ability to:

- Attend essential health services; and
- Travel to visit friends and relatives.

Increasing petrol prices indirectly affects older Australian's ability to purchase essential items due to the flow on effect of transportation costs on the cost of goods. This has potential health implications. Some people will implement dietary changes to reduce their supermarket costs, and subsequently adversely affect their nutritional status and ultimately compromise their health.

Increasing petrol prices may cause some older Australians to buy apparently cheaper petrol containing ethanol, unaware that the fuel economy of their vehicles will worsen and the life of their engines will be reduced.

#### ii) the costs of running household utilities, such as gas and electricity,

Utility rates are rising at a much greater rate than inflation. In the period 1990-2005, household utility rates have risen at 16.7% above the inflation rate<sup>2</sup>. Recent periods of drought is seeing further pressures on these rates. For older Australians, and particularly those whose incomes are indexed by the CPI, utility costs are consuming increasingly greater proportions of their household income.

Older Australians are disproportionately affected by rising household utility rates. Reasons include:

- Spending considerably more time in their homes than their younger counterparts and hence needing to pay for more heating and cooling hours;
- Living in older dwellings with inadequate insulation; and
- Running their heating at higher temperatures.

Having adequate levels of heating and cooling can be life-saving for older people. Older people can be more susceptible to smaller changes in the temperature of their environment. When rising utility rates impact the budgets of older persons, some resort to reducing their use of heating and cooling and this can compromise their health, particularly during periods of extreme weather.

For the reasons listed above, carbon trading schemes will disproportionately impact the aged.

*SCOA recommends that concessions in this regard for older people may need to be considered.*

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<sup>2</sup> St Vincent de Paul Society. 'Winners and losers', G. Dufty, November 2005.

### **iii) the cost of receiving adequate dental care**

Good dental health is integral to a positive experience of ageing and avoidance of ill health. There are growing inequalities in the access to and provision of dental care for adult Australians, particularly low income older Australians. Issues impacting the ability for older Australians to receive adequate dental care include:

- prohibitive costs of services;
- accessibility of services (cause by both immobility of those needing the services (sometimes indirectly a result of the cost));
- a lack of practitioners; and
- increased demand for services due to an ageing population.

Some older persons are experiencing long delays in obtaining “non-urgent” treatment such as the provision of dentures, due to an inadequate supply of dentists.

*SCOA recommends that the Federal Government, in cooperation with State Governments, develops a national dental health policy and provide funding for a national dental health program which will ensure universal dental health care for older Australians with limited means.*

## **b) The impact of these cost pressures on the living standards of older Australians and their ability to participate in the community;**

### **Standard of Living**

As their purchasing capacity declines, due to price rises, persons over 65 are less able to participate in some of the user pays activities they have enjoyed throughout life. Substitution of other activities that are free or cheaper may occur, but in the final analysis there is an associated decline in standard of living.

### **Community Participation as Volunteers**

In Australia there is an army of volunteers (unpaid workforce) doing the work of charitable, not for profit organisations, and providing childcare. The costs of being a volunteer are often similar to those incurred by people in the work force. Rises in the cost of living make it more difficult financially for persons who are volunteers. SCOA believes it is in the mutual interest of the individuals who volunteer as well as the community to encourage this key aspect of community participation.

*SCOA recommends the Federal Government provides insurance coverage for volunteers and undertakes extensive research on how best to further encourage and assist older volunteers to continue to make a contribution to the community.*

### **Community Participation for Carers**

Older persons who care for grandchildren or other adults face additional budgetary pressures brought about by their dependants’ needs, their subsequent reduced capacity to earn income, and in many cases reduced independence and mobility leading to increased social isolation.

*SCOA recommends that the Federal Government, in cooperation with State and Territory Governments, introduces a nationally recognised Carers’ Card, similar to the existing Seniors Cards, to provide additional benefits for carers with the aim of increasing participation of carers in the community and providing some financial benefits for carers.*

## **c) The impact of these cost pressures on older Australians and their families, including caring for their grandchildren and social isolation;**

### **Caring for and Interaction with Grandchildren**

For many, one of the “perks of office” of being older, is having grandchildren. Participating in their upbringing at a modest level is often a joy and a privilege. To do this effectively there needs to be some elasticity in budgets. Rising costs gradually crimp the range of activities and assistance that grand parents, even in close proximity, can provide. It is much worse where the frequency of contact with grand children is limited by distance and the cost of travel.





SCOA recommends that the Federal Government renews its interest in cooperating in ongoing cost sharing with the States to ensure the Seniors Card discounts have mutual recognition for travel across Australia.

#### **d) The adequacy of current tax, superannuation, pension and concession arrangements for older Australians to meet these costs; and**

##### **Treatment of Superannuation Income for Tax**

Most Commonwealth and Defence superannuants are unimpressed with the differential tax treatment of superannuants in untaxed and taxed funds, and having a different regime of taxation for each category. Commonwealth and Defence superannuants fall into the former category in regard to their employer funded pensions. As such they are exposed to a much less favourable tax regime than pensioners from taxed superannuation funds.

The Federal Government's superannuation taxing arrangements have been welcomed by some of SCOA's constituency especially by those whose superannuation pensions and any additional income ensures they are able to take advantage of the full 10% tax offset. However very many, whose pensions and other income afford them partial or no access to the 10% tax offset, do not believe the changes are adequate. Being a tax based change, those who pay the most tax achieve the best outcome and those who pay little or no tax, achieve little or no benefit. Elsewhere in this submission SCOA refers to indexation and makes a recommendation for a change that will maintain the value of Commonwealth and Defence superannuation pensions.

*Towards better parity SCOA recommends that superannuation pensions paid from an untaxed source be paid as after tax non-assessable income so that it is not added to non-superannuation income to determine the marginal tax rate to be applied to that non-superannuation income.*

##### **Inappropriate Indexation of Superannuation Income**

Commonwealth and Defence superannuants are having their standard of living eroded as a result of an inadequate method of indexing their income. 'The CPI is not a measure of the cost of living and its application to Commonwealth public sector and Defence force superannuation pensions has not enabled Commonwealth and Defence force superannuants to maintain parity with living standards in the community.'<sup>3</sup>

According to a recent Treasury paper (Carnahan), the CPI weights are derived for the whole Australian population, not for particular subgroups (such as older Australians) within that population. The use of disaggregated household expenditure survey (HES) data to calculate CPI weights for subgroups such as older Australians is not statistically valid, due to the impossibility of correcting for under-reporting of expenditure and the lumpiness of reporting on consumer durables.

Most Commonwealth and Defence superannuation pensions (almost 80%) are less than \$30,000 per annum. About half are below \$21,000 per annum; less than the combined age pension for a married couple. If there is little non-superannuation income to top up their pension, Commonwealth and Defence superannuants receive little or no benefit from the superannuation tax offset. Their need to maintain purchasing power can only be achieved by increasing income. To this end, SCOA has, for many years, been lobbying for fairer indexation of Commonwealth and Defence superannuation pensions.

*SCOA recommends that the Federal Government indexes Commonwealth funded superannuation benefits to either Male Total Average Weekly Earnings (MTAWE) or the Consumer Price Index (CPI), whichever is the higher, so that recipients share in the increases in living standards enjoyed by the wider community.*

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<sup>3</sup> Select Committee on Superannuation 'Superannuation and standards of living in retirement' report of December 2002.



### **Non indexed qualifying limits on concessions**

Accessibility for older persons to the Commonwealth Seniors' Health Card is reducing because the qualifying limits are not currently indexed. Older persons' corresponding diminished ability to access reduced price pharmaceuticals can significantly affect their household budget and in some cases their health.

*SCOA recommends that the qualifying limits for the Commonwealth Seniors' Health Card be increased from \$50,000 to \$56,000 (single persons) and from \$80,000 to \$90,000 for couples, and that these limits are revised six-monthly and adjusted on the better of the CPI and Male Total Average Weekly Earnings (MTAWE). This will help to ensure that older Australians can afford the pharmaceuticals that they need, and reduce the risk of them compromising their health if they cannot afford to buy the medications they need to maintain their health. It will also provide them with some household budget relief.*

### **Inaccessibility of State Government Concessions**

The Federal Government had initiated negotiations with the States and Territories with a view to extending the concessions, accorded by States and Territories to Age pensioners, to holders of the Commonwealth Seniors' Health card. Regrettably the negotiations stalled for a number of reasons including the Commonwealth offer being of a start up nature rather than ongoing. In the meantime the Commonwealth Government has provided the target group with an indexed (CPI) utilities allowance beginning at \$200 per annum which is far less valuable than the concessions to age pensioners and low income earners.

*SCOA recommends that the Federal Government renews its negotiations with the States to extend their rafts of age pensioner and low income earner concessions to self funded retirees who are in receipt of the Commonwealth Seniors' Health Card.*

Concession arrangements for self funded retirees whose income includes no age pension component are poor and are largely restricted to what can be obtained by using the State or Territory Seniors' Card. Regrettably Seniors' Cards have little or no recognition across State and Territory borders, especially for transport.

*SCOA recommends that the Federal Government renews negotiations with the States and Territories to establish ongoing cost sharing with the States to ensure that Seniors Card discounts have mutual recognition for travel across Australia.*

### **e) review the impact of government policies and assistance introduced across all portfolio areas over the past 10 years which have had an impact on the cost of living for older Australians**

Government policies and assistance introduced in the past 10 years which have benefited many Australians have not always gone far enough to extend those benefits to older Australians.

Some policies could, with minor adjustments provide better benefits to older Australians with no additional costs to the Government.

The disparity between the rates of adjustments to some government charges and the rates of indexation of some older peoples' incomes are disproportionately increasing the cost of living for some older Australians.

### **Superannuation Co-contribution**

Older persons who care for grandchildren or other adults generally have increased costs (in relation to their dependants) whilst having a reduced capacity to earn income.

*SCOA recommends that the Superannuation Co-contribution Scheme be extended to individuals who are not in the paid workforce because of caring responsibilities for dependent adults or young children.*



### **Declining affordability of Health Insurance**

High cost (rising faster than CPI) of health insurance makes this a prime item for deletion from an aged person's budget. The resulting downside is longer waiting times to access elective (quality of life) surgery, and possible corresponding decline in health.

*SCOA recommends the Government tailors its health insurance subsidies for persons over 65 so that fee rises in health insurance for self funded retirees are in line with the CPI.*

### **One-off bonuses**

Whilst older Australians certainly appreciate Government one-off bonuses that often occur shortly after the handing down of the Federal Budget, these bonuses do little to alleviate ongoing weekly pressures on their budgets.

*SCOA recommends that to encourage more responsible use of the money, that one-off bonuses are delivered in fortnightly instalments over the financial year rather than being paid as a lump sum.*

### **Disparity between the Indexation Methods for Older Person's Income and Government Charges.**

In the ACT (at least, following the 07/08 budget), some government charges, such as Motor Vehicle Registration fees are now adjusted according to a wage-based index. A graph showing the cumulative impact of indexation based on CPI compared with indexation based on a wage-based index is at Attachment A. This graph shows the cumulative disparities between the two methods of indexation (CPI & MTAWA).

With Commonwealth superannuants' superannuation incomes being indexed by CPI, they are increasingly less able to afford government charges which are being adjusted at a much higher (wage-based) rate.

*SCOA recommends that indexation of all pensions is aligned with the indexation of government charges.*

### **Rising Costs of State & Territory Taxes and Charges**

The State and Territory shares of total revenue collected by the Commonwealth have been declining, while the Commonwealth share has been increasing. This has resulted in the Federal Government having large budget surpluses, while the States and Territories have had to increase their taxes and charges to make up the shortfall. These increases have impacted disproportionately on the elderly, who consume more State and Territory services than the general population.

*SCOA recommends that the Commonwealth Government provides more money to and works more cooperatively with the States and Territories.*

### **Rising Costs of Insurance**

Because general insurance is taxed twice, being subject to both GST and stamp duty, insurance costs have been rising faster than the CPI since the early 1990s. Very big increases occurred after the introduction of the GST in June 2000, and the subsequent increases in State and Territory stamp duties on general insurance.

Rising costs of home insurance may force older people to move into aged accommodation even though they would prefer to maintain their independence. Alternatively it may force them to be under-insured or non-insured, increasing the risk of maintaining their financial stability.

*SCOA recommends that stamp duty on house and contents insurance should be abolished for those holding either a Seniors' Card or a Commonwealth Seniors' Health Card.*



### 3. ABOUT SCOA

The **Superannuated Commonwealth Officers' Association (Federal Council) Inc. (SCOA)** is over 80 years old, apolitical, not for profit and financed entirely by its members.

SCOA represents the interests of:

- Retired Australian and Territory Government employees and Government business enterprise employees;
- People in the public service who will receive a Commonwealth superannuation benefit (or lump sum) on retirement;
- Former employees who have deferred (preserved) their pension entitlement; and
- Spouses and or dependants of the above.

At 30 June 2007, there were 401,194 members of the CSS and PSS schemes, being

- 163,525 contributors;
- 122,481 pensioners;
- 107,844 deferred PSS and CSS beneficiaries; and
- 7,344 pensioners in the old 1922 scheme.

SCOA has a national (Federal Council) office in Canberra and separate branches in the ACT and each of the States. Its branches are staffed by volunteers. SCOA has links with Defence and State superannuant organisations and with other key organisations which represent the interests of older Australians.

SCOA's objectives are to:

- Improve and safeguard the retirement interests of its members and constituency;
- Protect the value of members' superannuation entitlements and related benefits;
- Secure fair and equitable treatment compared with other retirees and pensioners;
- Provide information to members on issues such as superannuation, taxation, Age and other Social Security and Veterans' Affairs benefits, health and aged care, concessions, compensation, employment of older workers and general investment matters; and
- Ensure that its members who have work related injuries or illnesses receive their correct compensation entitlements.



#### 4. REFERENCES

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Select Committee on Superannuation 'Superannuation and standards of living in retirement' report of December 2002.

St Vincent de Paul Society, 'Winners and losers', G. Dufty, November 2005.



ATTACHMENT A: Comparison of Cumulative % Increase in CPI, Age Pension and MTAW

