

## Submission for the Inquiry into the Cost of Living Pressures On Older Australians

My husband was a war veteran but because he fought with the Free French he did not qualify for a Gold Card and therefore received the normal pension paid by Veteran Affairs.

When my husband died my age pension was virtually cut in half, as was my earning capacity and the amount of investments I was allowed to have.

1. I would like to point out that it is almost as cheap for two people to live as one. Housing, utilities, etc., are the same for two people as it is for one. Food is more expensive for one as unless you buy in bulk the price goes up and there is also more wastage.
2. I live in an area where the nearest bus stop is approximately 1 km away from my house and I understand that buses do run every hour. The nearest shops are 2 km away and the nearest Supermarket is approximately 6 km away, therefore it is almost essential to own a car, and with most cars consuming around 10km to the litre, it costs over \$1 every time one goes shopping or visits the doctor or a friend and it costs even more if one needs to catch a bus.

I choose to work part time to supplement my pension (I would find it impossible to live on the present pension) and this is taking a toll of my health, which in the long run will probably cost the Government more than if they paid pensioners a pension they could live on.

I give below the weekly costs of Rates, Electricity , House and Car Insurance:-

Rates	\$ 21.83
Electricity	\$ 9.92
House & Contents Insurance	\$14.57
Car Insurance	<u>\$ 5.58</u>
Total	\$51.90 = \$103.80 per fortnight

These figures are based on the costs that I have paid in the past, however I understand that both rates and electricity are due to go up.

The Full Pension (which I do not get as I work part time) is \$525.10

Pension	\$525.10
Less above Expenses	<u>\$103.80</u>
Total	\$421.30 i.e. \$210.65 per week

This figure of \$210.65 is all that a single pensioner has to cover the cost of, **food**, (where zucchini are \$17.00 per kilo and mince is closer to \$10 a kg. than \$5.00, etc.) **petrol**, (which ranges between \$1.20 - \$1.35 a litre), transport, medicines, doctors, dentists, optometrists, clothing, maintenance and repairs to the house and contents and all the other incidentals. For people who have to rent the story is even worse and they are often forced to cover all their expenses on less than \$100 per week, which usually means they do not eat properly and are more likely to fall sick thus increasing the costs of medical treatments etc.

Dental health is another problem, with such long waiting lists people are not getting the treatment they need, so they end up losing their teeth (as I did) or because of dental caries their health is affected.

Many senior citizens never had superannuation as it was not available when they were in the workforce or it was in its infancy, or maybe they lost their job and therefore lost their super. Most of us worked and paid our taxes and also paid the special tax that was to pay for our pension back in the 1970s before it was diverted to some other use by the Government.

It would seem that the cost of living rises weekly with every trip to the petrol station and supermarket costing more.

I would also like to make a comment in this submission, that it was only by accident that I became aware of this inquiry and I would like to ask why this information was not more widely advertised?

  
Z.N. RAY (Mrs)