

Senator POLLEY (Tasmania) (10.53 a.m.)—I want to make a few short comments in relation to this very important report. Many of the issues that were raised were things that I hear on a daily or weekly basis as a senator. You also know from your own life experience and from people within your community that there are enormous challenges. As somebody who through circumstances had to rely on the government for a number of years for benefits, my view has always been that you do not live on those payments; you try and survive. The inflationary pressures that are on the whole community at the moment have a significant impact on the elderly, those people who have helped build this nation. I commend the comments by my colleagues and say that it is always a pleasure to work with my colleagues on this committee, because it is without doubt one of the few committees where we all have the same views. I would also like to place on record my thanks to the secretariat.

There were recommendations relating to issues like reverse mortgages, dental health and housing. These are all very important issues. Another concern that was raised was in relation to what can be done so far as the banking industry is concerned. Various accounts have been set up for young people to accommodate their needs. The banking industry needs to look at how they can assist our ageing community.

Regarding superannuation, I, like Senator Siewert, am one of those maturing women who have not had superannuation. I would also like to place on record that I am a recent and very proud grandmother as well. As such, I understand those issues. In trying to plan for the future, women who have been in and out of the workforce and have not had compulsory superannuation for very long face challenges ahead. We as a government and we as senators have a responsibility to find some long-term solutions.

The general evidence that was given was very compelling. We must remember that it is very hard for these people. They come from a very proud generation, and they should be proud of what they have contributed to our society. But it is very hard for them to have to go off to charitable organisations and ask for help. It is even worse when they have to go to your family and say: 'I can't meet my expenses. I need help. I can no longer afford rent.' We all know the pressures that are facing our society when it comes to rental increases. It is not just young families or individuals; it is **older Australians** as well. I commend this report. I urge not only my Senate colleagues here but also the wider community to read this report, because it is enlightening. It once again reinforces what we already know is happening in our community. It is our responsibility to make sure that we apply policies that will help these people in the long term, because we are all maturing.