

ARE PENSIONERS PAYING GST OR NOT?



THE GST started in July 2000. Pensioners were compensated with a 4 per cent pension supplement, indexed according to the Consumer Price Index every six months.

This was presented as over-compensation, ensuring pensioners wouldn't be worse off because of the GST.

That GST part of the pension supplement is now worth \$24.20 a fortnight for single pensioners and \$39.80 a fortnight combined for partnered pensioners.

The total pension supplement also includes what used to be called the Utilities Allowance, the Telephone Allowance and the Pharmaceutical Allowance.

Does the initial 4 per cent compensation still cover what a pensioner pays in GST?

For a single pensioner to pay \$24.20 a fortnight in GST, she or he can spend \$266.20 a fortnight on goods and services that are not GST-free.

A full rate single pensioner receives \$944.30 a fortnight as their overall pension payment. The difference is \$678.10.

This means that if a single pensioner spends \$678.10 a fortnight or more (\$48.44 a day or a whacking 72 per cent of their pension) on GST-free goods and services like rent, medical and care expenses, basic food (excluding chips and cake) and beverages (excluding alcohol), the GST supplement covers what they pay in GST.

Council rates, electricity and water/wastewater charges are also GST-free.

Compensation may cover GST, but

it would be a close-run thing and certainly not the over-compensation that was promised twenty years ago.

For couples on a full rate pension, a similar calculation shows that if they spend 69 per cent of their pension, or \$985.80 a fortnight or more, on GST-free goods and services, the GST pension supplement covers what they pay out in GST.

If you are a pensioner, and you want to work out if you received the promised GST compensation, check your grocery and other dockets and bills for, say, three months (13 weeks). Then add up all the GST you paid. If it's more than the compensation for that period of \$157.30 (if you are single) or \$258.70 (couples), then you have paid some GST.

Please let us know how GST compo is working for you.

Letters

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(as at 6 November 2019)

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Class action on nursing home deaths?

IS there a body representing residential aged care facility users? And isn't such a body able to launch a class action based on the government's failures towards the seniors using those facilities?

How many should die in the aged care system before someone says, old people matter?

Maybe CPSA can launch a class action, since no one has come forward. Maybe ask if the affected families are interested in such action.

Steve Adamantidis

(Class actions are usually the initiative of legal firms following contact with one or more potential applicants. For example, a class action against St Basil's nursing home in Melbourne is underway, with a writ being filed by Carbone Lawyers. However, class actions need at least one applicant to kick the process off. This applicant needs to be a person who claims to have been wronged. CPSA has no legal expertise to launch a class action. Ed.)

Care or bullets?

CPSA is to be applauded for its investigations recently of nursing homes,

good and bad.

One thing that hasn't been covered (or I missed) is the situation of ageing pensioners without assets who live in social housing. Will we be taken out into the paddock and shot?

My children are not well off and would be unable to support me in any decent facility.

When we are no longer capable or able to take care of ourselves day to day, how will we cope? I don't want, through unlucky circumstances in life, to be relegated to a dog kennel, and would prefer a bullet, thanks!

Llida Wild

Pre-overpaid funerals in times of COVID-19

WHEN it was accepted that death was to be expected if we became seriously ill or very frail as a result of ageing, there was no talk of pre-booking a funeral. The prepaid, not unlike a fully paid up lay-by, was unheard of.

We've become distanced from, and afraid of death. That fear is being used by the funeral industry to market prepaid funerals.

These days it's a serious case of buyer beware when it comes to prepaid funerals.



COMBINED PENSIONERS &
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Membership is open to all who support the aims and objectives of CPSA

☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$32). I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA. I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.

☐ Please send me information about my nearest Branch.

☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$32.00 incl. GST).

☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)

☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter.
(All donations above \$2 are tax deductible.)

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☐ Yes, I agree to CPSA using my mobile number to send me information and other Member communication.

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Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Mobile: _____

Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150

Letters

The best policy for anyone thinking about a prepaid funeral might be to shun this option in favour of having the necessary cash in the bank.

COVID-19 means large gatherings are off limits for the foreseeable future and remote attendance using online streaming services is gaining in popularity.

What does this mean for those who have paid for a prepaid funeral in the expectation that perhaps 50-100 people would turn up? There'd be an ornate coffin, a floral wreath, visitors' book and arrangements for refreshments after the service.

Most of these things are unnecessary when no one is required to show up.

If a prepaid agreement doesn't contain some clauses stating there will be waivers of costs and reimbursement of money should the original plan not be required, you will have paid for something that will not be delivered.

I would suggest this is a good time to rethink the stories we tell ourselves about dying and death and what comes next in terms of funerals and grieving. Not only the stories, but also the practical aspects of how we handle this most important aspect of living.

Stuart Carter

Send a letter to THE VOICE



THE VOICE, CPSA

Level 3, 17-21 Macquarie Street,
Parramatta NSW 2150

voice@cpsa.org.au

You must include your name for the letter to be published, though this may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.



Ducks

According to latest news: Berlusconi has coronavirus.

Pensioners, no inflation,

No pension rise.

Bread, the cheapest brand on the shelves,
the ducks refuse to eat.

Victor Borg

Deferral of CPSA 2020 Annual General Meeting and election of CPSA Executive Members

The NSW Department of Fair Trading has formally advised CPSA that it may hold its 2020 Annual General Meeting when COVID-19 restrictions are lifted.

As previously advised, CPSA Executive considers that it is not practically possible or safe to hold the 2020 Annual General Meeting until the COVID 19 restrictions are lifted.

Accordingly, CPSA Management Committee has resolved to defer holding the 2020 Annual General Meeting of CPSA until the COVID-19 restrictions are lifted.

At this time CPSA Executive will convene the 2020 Annual General Meeting, give notice of the same and conduct the election of Elected CPSA Executive Members in accordance with the CPSA Constitution.

The Elected CPSA Executive Members whose terms expire at the end of the 2020 Annual General Meeting will remain in office until that time.

Bob Jay

CPSA Secretary

CPSA Head Office re-opens

While CPSA adheres to the COVID-19 guidelines issued by the NSW Government in relation to staff working from home, CPSA Head Office in Parramatta has re-opened with two staff attending between 9am to 4pm on weekdays.

This means that CPSA can again be contacted through the main switchboard. If you ring CPSA within office hours, you will once again be answered by a real person.

It may be that that person will have to take a message and forward that to a staff member working from home.

However, CPSA appreciates that talking to a real, live person on the phone beats a message bank and a telephone menu any day.

CPSA switchboard can be reached on 1800 451 455.

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Australian Government



Mystery: cashless transactions and demand for banknotes hit record highs at same time

AS Australia enters its first recession since 1990, businesses are looking for whatever boost they can to remain afloat. Unfortunately for cash users, businesses are turning to cheap and secure cashless payments to cut costs.

Eftpos, Australia's debit card system, announced they are rolling out more cashless payment technology to support businesses dealing with the recent increase in card payments.

One of the latest technologies is Eftpos mobile transactions. This technology allows people to use their mobile phone to make payments instead of using a physical bank card. Mobile transactions in Australia have increased by 400 per cent since July 2019.

To meet this demand, Eftpos is offering a low-cost and secure cashless payment platform for Australian businesses during COVID-19 and recovery. The technology can cut costs for businesses, which may be essential for their survival.

However, it is important to remember that the Reserve Bank has said that Australia will not become

a cashless society as long as cash is still in demand. In fact, in February 2020, a sharp increase in the demand for cash withdrawals caused the Reserve Bank to increase their stock of banknotes by \$11 billion.

This is likely to be an indication of cash being regarded as a secure store of value. People were likely very worried about banks collapsing during these uncertain economic times.

However, this is unlikely to be a sign of the return of cash payments as the default payment method.

These large cash withdrawals have not been spent. Cash is being stashed in safe deposit boxes, under mattresses and in socks.

The demand for cash has become less intense more recently.

Although cash is not going away, more and more businesses may ban cash payments or encourage customers to pay cashless.

However, there are also still plenty of businesses with signs up saying that card payments are only available for purchases over a certain limit.



Crossword by Luke Koller

Across
1 units of 10 (7)
5 spread widely (7)
9 place where alms are distributed (7)
10 not eating (7)
11 ancient tool for cleaning skin (7)
12 Venetian taxi (7)
13 "I still call _ home" (9)
15 Japanese food dish (5)
16 old photographic colour (5)
19 persistently annoying (9)
22 in charge of the navy (7)
23 security code on a website (7)
25 tell a story (7)
26 Australian native plant (7)
27 to be uncertain (7)
28 sincere intent (7)

Down
1 distributes palying cards (5)
2 for taking photographs (7)
3 in charge of an office (7)
4 faithful friend (5)
5 keep safe (9)
6 go away or leave (7)
7 makers of garments (7)
8 giving a new grade (9)
13 refrain from voting (9)
14 those who slander (9)
17 spiny-finned fish found in the northern Pacific (7)
18 lots of land (7)
20 also a monarch (7)
21 found burning in temples (7)
23 thick rope made of twisted steel wire (5)
24 expect an event (5)

1		2		3		4		5		6		7		8
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Solution on back page

Power bills going down, gas bills not

WHOLESALE power prices make up about one-third of residential electricity bills.

Wholesale electricity prices traded at the lowest in five years as the coronavirus lockdown reduced energy demand, especially from businesses in NSW and Queensland. However, because of lock-downs, domestic demand for energy went up.

As a result, the fall in demand due to COVID-19 has been a mere 2 per cent.

In other words, lower wholesale prices are mainly the result of something else, not of demand falling.

That something else is power generated from renewable sources: solar and wind.

The nature of Australia's energy grid is changing, with black coal-fired generation down to its lowest level since 2014. Coal is being squeezed out by lower demand due to the economic crisis, but also by lower-priced renewables.

It's even got to the point where

electricity generators sometimes pay buyers to take excess power at so-called negative spot prices.

While you can expect your power bill to go down because of all this, there may also be other benefits.

The power bills of manufacturers and other businesses are also coming down. This may result in lower prices.

Mind you, lower prices also mean lower inflation rates. It may therefore become more common for the pension not to go up in March and September, when it's indexation time.

New laws will ensure energy retailers pass on permanent and substantial cost reductions to retail customers and to businesses.

If retailers are not passing on these wholesale price reductions, they will need to explain to the Australian Competition and Consumer Commission (ACCC) why consumers haven't experienced cost reductions.

Still, two-thirds of the household electricity bill is made up of fixed charges. These can't come down anytime soon because these recover the cost of overinvestment in state-



owned networks across New South Wales, Queensland and Tasmania. Cost recovery will take many years. On the natural gas front, consumers on the Australian east coast continue to be squeezed.

Australians are paying a higher price for gas than customers in overseas markets.

In October 2017, the Australian Government agreed with gas producers that they would offer sufficient gas to the domestic market at no more than export prices.

While this agreement has secured gas supply, the pricing part is not working. Export prices are often half what domestic users pay.

This has the ACCC worried.

The ACCC wants the Australian Government to act.

As would domestic gas users.

Are smart meters a dumb idea?

WITH no pension increase this September and the cost of essentials increasing, pensioners are feeling the pinch.

Smart energy meters may be the key to cutting energy costs, a vital area for older people who tend to spend more time at home, certainly during the current pandemic, and end up with larger energy bills.

Smart meters have the potential to track your energy in very specific ways, they can learn when you are home, how many people live in your house and even how old your appliances are.

Smart meters for example send energy use data to energy retailers without the need for an inspector to visit a residence to read a meter.

Energy retailers say they can use this information to offer tailored energy deals for customers based on their specific energy use which would be cheaper than the current energy offers.

At the moment, smart meters

do not deliver much in the form of savings. The savings features of these meters lie within their ability to track energy usage, but this sort of tracking is a feature that is currently not available.

That makes a smart meter a lot less smart.

Also, privacy advocates argue that usage information tracking is a huge invasion of privacy, and that there is no way of knowing what energy retailers would do with this information.

So, depending on where you stand on privacy, smart meters might actually be a dumb idea. They have thrown meter readers out of work and given dogs fewer opportunities to bark.

Aside from smart meters there are other smart technologies that are definitely smart and do provide energy savings.

In Queensland, smart air conditioners are being fitted with signal receivers that turn off an air conditioner's compressor for 20 minutes during times of peak

energy demand. A compressor is responsible for creating cool air.

People have said they cannot tell when the compressor turns off, because the air conditioner's fan is kept on which continues to circulate cool air.

Smart energy-saving technologies can reduce everyone's energy bills. For example, during heat waves, energy becomes more expensive as back-up generators prevent power outages. In some instances, the price of a megawatt can go up from the usual \$100 to \$14,000.

Smart technology equals less demand during peak times equals lower megawatt prices.



Changes to JobSeeker will make people HomeSeekers

A single pensioner can now only afford 0.8 per cent of rentals across Australia according to research by Anglicare Australia. Disability Support Pensioners are even worse off, only being able to afford 0.3 per cent of rentals.

The findings of this report offer a stark contrast to the current commentary on rental affordability. Commentators have been saying



average rents are coming down, which they claim is proof the market is correcting itself. Although average rents are coming down, this is caused by cuts to medium and high rent with next to no change in what passes for "low" rents.

To make matters worse for low-income renters, bans on evictions are soon coming to an end. Until 15 October renting households in NSW in financial hardship due to COVID-19 cannot be evicted for falling behind on rent.

Renters have been able to defer paying rents which has left renters accruing a rental debt. However, if renters are unable to pay their rent plus any unpaid rent accumulated during the ban by 15 October, landlords are within their rights to evict tenants.

Renters currently on JobSeeker are particularly at risk as the JobSeeker payment will be reduced by \$300 a fortnight on 25 September and is

scheduled to be reduced by a further \$250 to return to its pre-COVID rate on 1 January 2021.

Right now, people receiving the increased JobSeeker rate can afford 1 per cent of rentals. This will decrease to 0.2 per cent on 25 September, and when JobSeeker is reduced again on 1 January 2021, recipients would be able to afford just 13 rental properties on the market now. That's 0.01 per cent of available rentals.

As of July 2020, almost 1.5 million people were recorded as recipients of JobSeeker. This means in 2021 when JobSeeker returns to its pre-COVID rate, there will be 1.5 million people living in financial stress and many people may become homeless.

There must be immediate government assistance to create more affordable homes, and income support payments must offer more support, so that people on low incomes can rent a roof over their heads.

Boarding houses COVID-19 risk could be as bad as nursing homes

UNHYGIENIC and crowded, traditional older-style boarding houses are COVID-19 death traps.

The tenants in these older-style boarding houses have less privacy and fewer regulatory protections than renters of dwellings not classified as boarding houses. Rents in these boarding houses are cheaper with some places charging less than \$200 a week.

The average number of residents in each NSW registered boarding house is ten. Almost 1,500 residents are aged 60 and over out of approximately 13,500.

These are the people that we know of. Not all boarding houses are registered with NSW Fair Trading. This makes it impossible to tell how many boarding houses are operating and if they are operating safely.

During the current COVID-19 pandemic, the combination of older and sometimes less healthy people living in dwellings where they share bathrooms and kitchens is dangerous. Lack of cleanliness



makes it even more dangerous.

Generally, people do not live in boarding houses because they want to, but because they have no choice. Affordable housing in Australia continues to be undersupplied.

A research report *Fixing Affordable Housing in NSW and Beyond* says that by 2036 Australia needs to build over one million affordable and social housing dwellings to fill the current supply gap of housing that Australians can afford.

The report recommends that a national housing plan for Australia

be developed, with several innovative policy options suggested to attract investment in affordable housing.

The Australian Government should implement a national housing plan immediately. Australia is desperately lacking affordable housing stock so this issue must be addressed now.

It is outrageous that people living in traditional older-style boarding houses live in such poor conditions that their safety from COVID-19 cannot be ensured.

COVID and flu in nursing homes: when bad news is good news

ON 11 September, the Australian Government published its first report on COVID-19 infections and deaths in residential aged care.

It took almost six months to get to that point, but sustained pressure has forced the Government's hand.

A disturbing thing about this first report is the comparison of the number of COVID-19 deaths in residential aged care and deaths of the flu.

The report says that there had been 580 COVID-19 deaths in residential aged care as of 11 September. Then the report notes that in 2017 1,064 older Australians died of the flu, 837 in 2019, but in 2020 thus far only 28 people have died of the flu.

The report, which skips 2018, implies that all these flu deaths were in nursing homes.

Looked at that way, the report seems to say Australia is doing really well. Sure, 28 nursing home residents died from the flu this year, but last year that number was 30 times higher.

The report is silent about why flu deaths are down.

The reason? Because of increased infection control and flu shots in residential aged care.

Because isn't it the case that if nursing homes normally practised good infection control and normally made sure staff and residents got their flu shots than normally only in the order of 28 people would die of the flu, not hundreds more?

The report is really saying that nursing homes are doing a good COVID-19 job because they normally do an appalling job controlling the flu and now they're not.

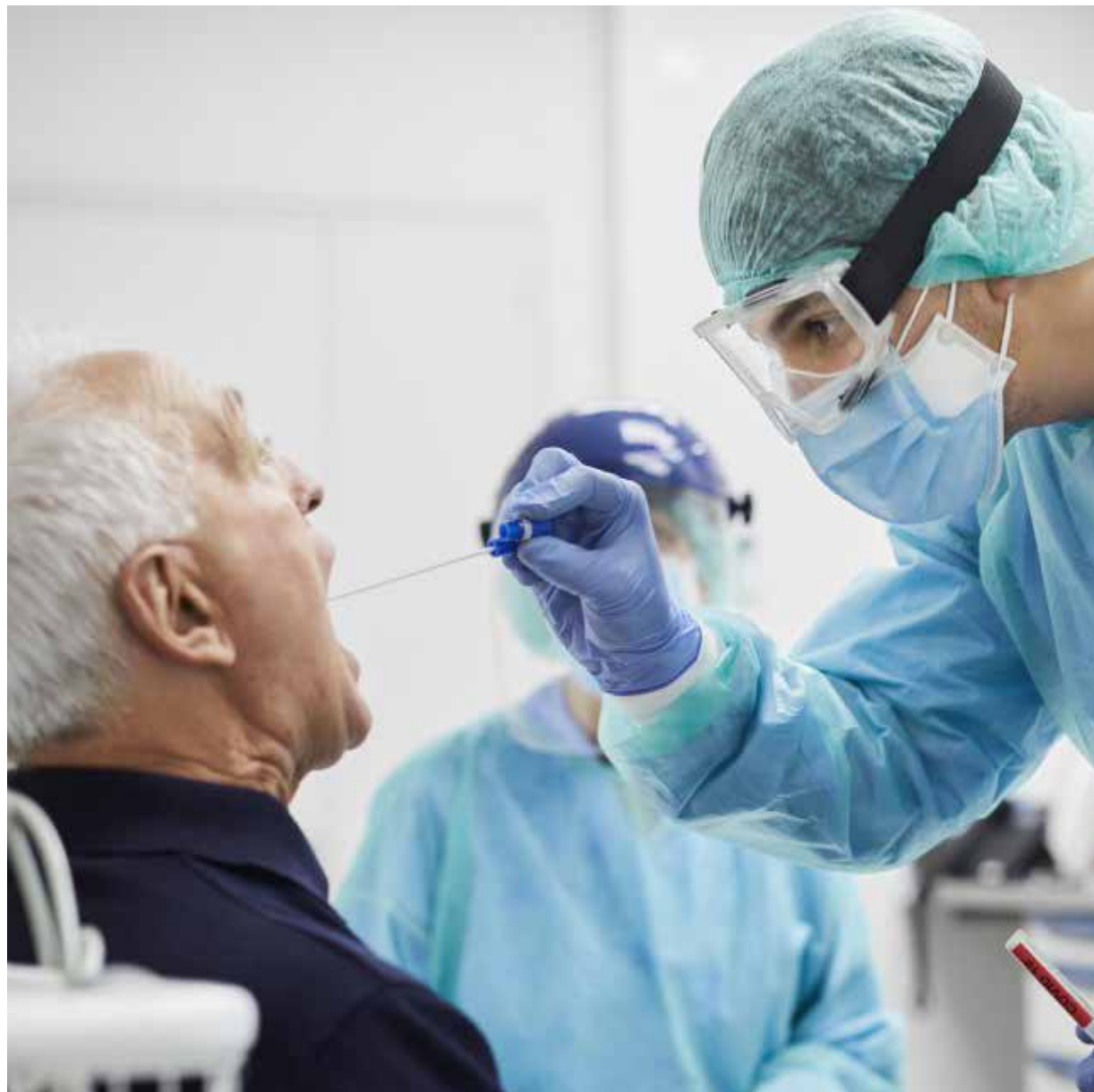
The report goes on to list the death rates in other countries that, unlike Australia, have had huge outbreaks across the community and therefore in nursing homes.

And, you guessed it, Australia is doing really well in that comparison.

The truth?

Australia's nursing homes were and are not well prepared to deal with the COVID-19 pandemic.

The only positive is that we now know nursing homes can do much better in preventing deaths from the flu.



Would you rather be financially secure now or when you are dead?

Many retired people try to avoid doing what they must do if they are to be financially secure.

For many it is an unassailable truth that capital must not be touched.

Capital is there to generate income.

The CPSA booklet *Would you rather be financially secure now or when you are dead?* makes the point that few of us are rich enough not to touch our capital.

But there are different ways of using up your capital.

You definitely don't want to use up all your capital before you die.

CPSA's booklet tells you how you can go about achieving financial security while you're still alive.

After all, there's no point in being financially secure when you're dead.

The new booklet is available online at cpsa.org.au/publications, or ring 1800 451 488 for a print out.



Would you rather be financially secure now

or when you're dead?

CPSA  COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

How much is home care allowed to cost?

ON 14 September 2020, CPSA was summoned to give evidence at the Aged Care Royal Commission at its hearing about the all-important funding of aged care.

One of the proposals put to CPSA was about home care. Counsel Assisting the Royal Commission proposed that the maximum subsidy for a Home Care Package should be no higher than the maximum subsidy for a place in a nursing home.

Should you need more money for care-at-home, then you pay for it.

This sounds reasonable, but there are a few buts.

Few people would have the money to pay more. This would mean that those who can't afford to pay, either go into a nursing home or, if they own their own home, find a reverse mortgage to raise the cash to supplement the subsidy they get as part of their Home Care Package.

Care-at-home can end up costing

more than a place in a nursing home, because of any number of reasons.

People's homes aren't set up for efficient care delivery. When it comes to deliver care efficiently, nursing homes win hands down.

Home care can't compete with this.

So, by limiting the maximum subsidy for home care to the maximum subsidy for nursing home care, there can be less care in your Package.

It seems especially unfair when you factor in (1) that in home care

there is often a partner or a family member who provides 'informal' care for free and (2) that if a pensioner couple splits up because one partner is going into a nursing home, they both get a single pension instead of a couple's pension, and this would cost the taxpayer \$12,000 more in pension payments a year.

Much better to spend that money on more home care.

Sticking people in nursing homes who don't want to and don't need to be in one is not the answer.



Don't go for brokers in your Home Care Package

THE way a Home Care Package works is that the Government puts a year's worth of funding in the account of a provider of your choice.

That money is then used to pay the provider's staff, pay for equipment and other costs covered by your Package. All this is managed by the provider you have chosen.

But it is also possible to do this and then hire your own staff through a broker. You might want to do this because you're not happy with the staff your provider sends you.

The typical process is as follows. A broker registers care staff who pass a police check, are adequately qualified and have a current professional registration if required. Care staff who pass vetting by the broker are listed on the broker's online platform.

As the Package recipient, you select a carer listed on the broker's platform. This person comes and works for you. Your provider acts as a mailbox only, receiving invoices and as paymaster paying the

invoices. The broker pays the staff. And that's it.

Neither your 'mailbox' provider nor the broker has any further responsibilities. You are responsible.

Good idea?

No.

The broker effectively takes your Package outside the area where aged care laws keep you safe. In the event there are problems and aged care standards are breached, you're the one holding the baby.

You may get more hours of care and you may feel you're in control, but the risks involved in using brokers are big.

If you are not happy with your provider, find another one.

Always pick a provider who doesn't charge an exit fee if you want to change.

Providers are called approved providers for a reason: if they mess up, there are consequences for them, and you won't be left with the mess.



Smaller, not for profit and government nursing homes the best

IT'S becoming hard to keep up with the research papers coming out of the Aged Care Royal Commission.

A research report on aged care quality indicators makes it clear that Australia could move immediately from the wishy-washy, vague aged care standards it uses at the moment to an independent, transparent, routine monitoring and public reporting system.

Unlike Denmark, Sweden, Germany, the Netherlands and the USA, Australia has no care quality outcome reporting for home care and reports on only three quality indicators for residential care.

A large range of quality outcome indicators can be produced from existing information without any burden to aged care providers. This includes indicators for medication, falls, hospital re-admissions, hospitalisation for dementia/delirium, pain, premature mortality, pressure injury, utilisation of care

plans and medication reviews and weight loss/malnutrition.

The Royal Commissioners have called a spade a spade on this, saying it is "unacceptable that in 2020 the aged care system is still without this. Had the Australian Government acted upon previous reviews of aged care, the persistent problems in aged care would have been known much earlier and the suffering of many people could have been avoided".

Another report - on the cost of aged care estimates - claims that if aged care homes operate efficiently it would cost around \$621 million per year to improve all homes to the best quality level measured in Australia's current aged care system.

This may seem a lot of money but considering \$12 billion is spent on nursing homes annually by the Australian Government, it's a relatively small increase.

Nursing homes can be divided into three categories of quality: good, bad and indifferent. About one in ten homes fits in the 'good'

category, another one in ten fits in the 'bad' category and eight in ten are 'indifferent'.

The best quality homes met all accreditation standards, had lower use of high-risk medicines, had lower issues and complaints, and had a higher customer experience rating.

The aged care homes most likely to be in the best quality group were small-sized or Government-owned homes. For example, the best quality group contained 41 per cent of homes with 1-15 beds, but only 17 per cent of homes with 31-60 beds and just 5 per cent of homes with 61-120 beds.

The best quality group contained 24 per cent of Government-owned homes, 13 per cent of not-for-profit homes and just 4 per cent of for-profit homes.

The report also says that quality improvement rather than cost-minimisation may reduce the need for hospitalisations, spending on high-risk medicines as well as reducing workplace injuries and accidents.

Supposedly loss-making aged care sector to spend zillions on PR

THE AGE newspaper reports that the aged care sector is banding together for "a massive PR campaign" to "change the conversation" about aged care and "win the hearts and minds of middle Australia".

The rest of Australia doesn't matter, apparently. Just the middle will do.

The cost of this campaign is not known and the sector isn't saying. That's par for the course, because the sector is very stingy with useful information. How much nursing homes spend on staffing and how many staff they put on is also a deep secret, for example.

The aged care sector has never understood that the best way to "win the hearts and minds of middle Australia" and Australians on the margins is to do a good job.

If as a sector you don't receive enough funding to do a good job, the answer is not to pretend you are

doing a good job and at the same time ask for more money.

Obviously, if you're doing a good job, you don't need more money.

The best strategy for the sector would be to argue it isn't doing a good job because it doesn't get enough money to staff nursing homes.

That's how to "win the hearts and minds of middle Australia".

The Australian Government has been putting plenty of money into residential aged care to help it cope with the COVID-19 pandemic. It did so after the sector argued it wasn't equipped to deal with the pandemic.

To "win the hearts and minds of middle Australia" all the sector needs to do

is tell the truth: nursing homes are generally bad places to live in, and this can only be improved by more money, but money for more and better-paid, better-qualified staff.

Everyone agrees with that, not just the "middle".



CPSA Updates

CPSA Funding

CPSA receives funding support from the NSW Government Department of Communities and Justice, and the Australian Government Department of Health.

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THE VOICE publishes donations to CPSA of \$35 and over. All other donations are most welcome and equally appreciated.

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Shirley Woodland	\$55

Cheap, High-Quality Computers

WorkVentures is Australia's oldest not-for-profit IT social enterprise helping people into work for over 35 years. WorkVentures refurbishes top quality computers donated by large corporates to as-new condition and sells them for a fraction of their original cost, with six months of free telephone technical support and a six-month warranty! Computers can be purchased on an instalment plan with instalments taken out of your social security payment through Centrepay. Check out WorkVentures' online shop at www.workventures.com.au or ring 1800 112 205.

Older-people, older-pets offer

If you live in NSW and are over 60, like cats and/or dogs and want one, you can get a 50 per cent discount on adoption fees from RSPCA NSW shelters.

If you end up getting a dog or cat from the RSPCA, you will also receive a 10 per cent discount on veterinary treatment at RSPCA NSW hospitals.

If you are no longer able to look after their pet, the animal can be returned to RSPCA NSW for re-fostering.

This offer is about senior cats and dogs, which means they are eight years or older.

Free Wills!

NSW Trustee & Guardian is the largest Will maker in NSW. The Will preparation service is free to pensioners who are over 65.

You can make a booking by ringing 1300 364 103.

Alternatively, you can start making a will using the Will service online at: <https://www.service.nsw.gov.au/transaction/get-started-making-will>



Justice
NSW Trustee
& Guardian

CPSA Constitution and Annual Report

Please ring Head Office on 1800 451 488 if you would like a copy of the CPSA Constitution or CPSA's 2018/19 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

CPSA Facebook and Twitter

CPSA has become very active on Social Media. Check out our Facebook page at www.facebook.com/combined.pensioners and the twitter account @CPSANSW

CPSA Branches

In the August edition of *THE VOICE*, CPSA advised that Branch activities were suspended. This information was out of date as the NSW Government had revised its rules around meetings. Please contact your Branch Executive for an update on activities in your Branch. We regret any confusion the August advice may have caused.

New hotline for older Australians during COVID-19 pandemic

There is now a COVID-19 hotline for older Australians to get personal support, answer questions and provide up-to-date information. The hotline provides particular support to those accessing aged care services who are disproportionately impacted by health precautions and restrictions.

Phone 1800 171 866

Disability COVID-19 Information Hotline

The Australian Government has launched a new Disability Information Helpline for people with disability, their families, carers, support workers and services who need help because of COVID-19. **Phone free call 1800 643 787** or use the **National Relay Service on 133 677**.

The Helpline will help connect you with the right service, give you reliable and accessible information, or can connect you with a Councillor for emotional support if that is what you need.

Tell us your story

CPSA wants to hear about your experiences at this difficult time. What could the Government do differently? What works well? Ring CPSA on 1800 451 488 or email voice@cpsa.org.au

ndis National Disability
Insurance Scheme

1800 800 110

**DISABILITY SUPPORT FOR
PEOPLE UNDER 65**

CPSA Information Directory

INCOME SECURITY

Centrelink
Age Pension 13 23 00
DSP/Carer benefits 13 27 17
Family Assistance 13 61 50

Welfare Rights Centre
Info on Government pensions
and other benefits
1800 226 028

**Financial Information
Service (FIS)**
Information and seminars
on a wide range of
financial matters
13 23 00

**Do Not Call
Register**
1300 792 958

Australian Taxation Office
Super/Lost super 13 10 20
Personal tax 13 28 61

**British Pensions in
Australia**
Assistance in claiming the
British Pension
1300 308 353

RIGHTS

**Australian Human Rights
Commission**
Complaints about discrimination
and harassment
1300 369 711

Commonwealth Ombudsman
Complaints about Australian
Government departments and
agencies
1300 362 072

NSW Ombudsman's Office
Complaints about NSW
Government agencies
1800 451 524

NSW Trustee and Guardian
1300 360 466

Guardianship Tribunal
Financial management orders
for people with decision-making
disabilities
1300 006 228

**Older Persons
Advocacy Network (OPAN)**
OPAN member organisations
provide free information about
aged care service provision,
referrals and resident rights. Ring
1800 700 600
and you will be connected to a
service in your state or territory.

**Australian Competition and
Consumer Commission
(ACCC)**
1300 302 502

GOODS & SERVICES

**Energy & Water Ombudsman
(EWON)**
Complaints about all NSW
electricity/gas retailers and
Sydney and Hunter Water
1800 246 545

**Telecommunications
Industry Ombudsman**
Phone and internet complaints
1800 062 058
NSW Seniors Card
Discounts on goods and
services
13 77 88

No Interest Loans Scheme
Loans to purchase essential
household items
13 64 57

NSW Companion Card
Free event admission for
companions of eligible people
with a disability
1800 893 044

Energy Made Easy
Price comparisons
1300 585 165
energymadeeasy.gov.au

Opal Customer Care
13 67 25

HEALTH & CARE

Medicare
132 011

My Aged Care
1800 200 422
www.myagedcare.gov.au

Office of Hearing Services
Subsidised hearing aids
1800 500 726

National Dementia Helpline
1800 100 500

**Private Health Insurance
Ombudsman**
Complaints and information
1800 640 695

VisionCare
Subsidised spectacles
1300 847 466

**NSW Ageing and Disability
Abuse Helpline**
1800 628 221

**Taxi Transport Subsidy
Scheme**
Subsidised travel for people with
disabilities
transport.nsw.gov.au/tss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

**National Domestic Violence
hotline**
Case work, legal advice,
advocacy
1800 200 526

**Health Care Complaints
Commission**
NSW only
1800 043 159

Carers NSW
Information, support
1800 242 636
Emergency respite
1800 059 059

**Aged Care Complaints
Commissioner**
Complaints about residential and
community aged care
1800 951 822

Lifeline
Mental health support,
suicide prevention
13 11 14

**Australian Men's Shed
Association**
1300 550 009

Public Dental Health Services
Call NSW Health for details
1800 639 398

People with Disabilities
Advice for people with a disability
1800 422 016

Cancer Council NSW
Cancer information and support
13 11 20

Exit International
Information about euthanasia
1300 103 948

Mental Health Crisis Team
24-hour/7-days a week service,
for assessment and treatment
of mentally ill people in crisis
situations
6205 1065

HOUSING

Housing NSW
Info and applications for public
and community housing
1800 422 322

Tenants' Union Advice Line
Mondays 10-1pm, 2-5pm
1800 251 101

**Tenancy Advice & Advocacy
Service**
Find your local service
tenants.org.au

LEGAL

Seniors Rights Service
Aged care retirement village
advocacy, information & legal
advice for older people.
1800 424 079

Fair Trading
Rental bond and tenancy info
13 32 20

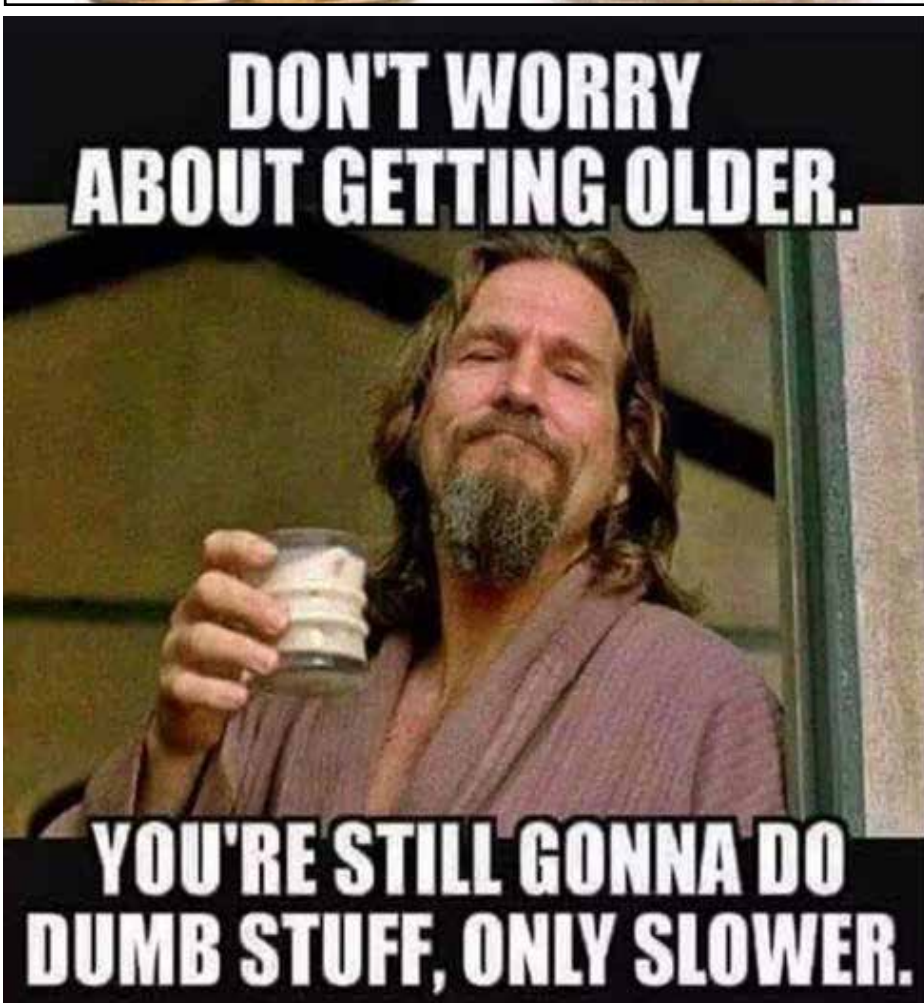
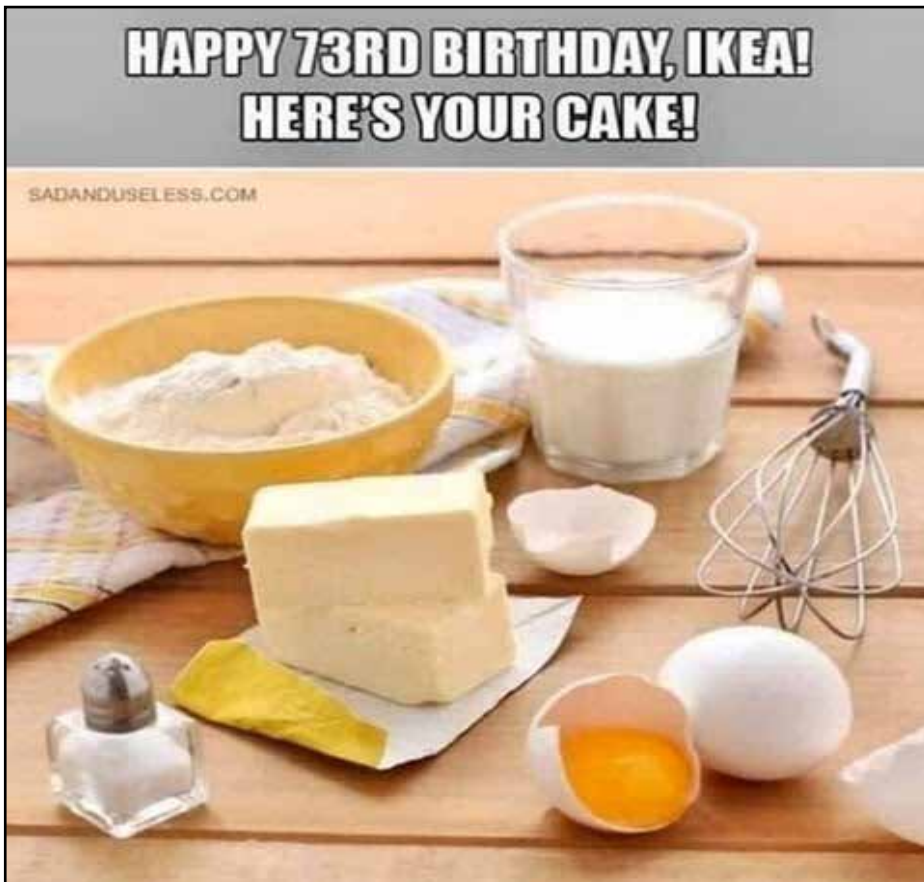
Law Access
Referrals for legal help
1300 888 529

Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

Community Justice Centres
Dispute resolution services for
minor matters
1800 990 777

Women's Legal Services NSW
Legal information, advice &
referrals for women in NSW with
a focus on family law, domestic
violence, sexual assault &
discrimination
1800 801 501

Giggle Page



If a poison use-by date expires, is it more poisonous or is it no longer poisonous? Which letter is silent in the word "Scent," the S or the C? The word "swims" upside-down is still "swims". Why is there a 'D' in fridge, but not in refrigerator? Who knew what time it was when the first clock was made?

Crossword Solutions

Crossword on Page 4

1	D	E	2	C	I	3	M	A	4	L		5	S	C	6	A	T	7	T	E	8	R
	E			A			A			O			A			B			A			E
9	A	L	M	O	N	R	Y					10	F	A	S	T	I	N	G			
	L			E			A			A			E			E		L			R	
11	S	T	R	I	G	I	L					12	G	O	N	D	O	L	A			
				A			E						U			T		R			D	
13	A	U	S	T	R	A		14	L	I	A					15	S	U	S	H	I	
	B								I				R									N
16	S	E	17	P	I	18	A		19	B	A	D	G	E	R	20		21	I	N	G	
	T			O			C		E						M			N				
22	A	D	M		I	R	A	L					23	C	A	P	T	C	H	24	A	
	I			F			E		L					A		E		E			W	
25	N	A	R	R	A	T	E						26	B	O	R	O	N	I	A		
	E			E			G		R					L		O		S			I	
27	D	I	T	H	E	R	S						28	E	A	R	N	E	S	T		