

CASHLESS WELFARE CARD FOR CAPE YORK AGE PENSIONERS VOTED THROUGH



THE SENIOR newspaper recently reported comments from a spokesperson for the Minister for Social Services about the cashless welfare card, now called the Cashless Debit Card.

“Older Australians can be assured there is no plan to require Age Pensioners to participate in the Cashless Debit Card program”, the spokesperson said.

“The Government has been clear and consistent on this and any organisation spreading information to the contrary is simply fearmongering.”

CPSA is campaigning against the Cashless Debit Card, a patronising

and demeaning imposition on responsible and capable Australians who receive a social security payment.

Is CPSA fearmongering?

No.

A Bill passed in the Senate in December last year says that Age Pensioners can be forced onto the cashless welfare card in the Cape York area, the argument being that this would mitigate the risk of financial elder abuse.

The Minister for Social Services put this Bill up and she and the other Government members of the House of Representatives voted for it.

Financial elder abuse is rife

throughout Australia, not just in Cape York, so there is a very real possibility that, using the same argument, Age Pensioners elsewhere could be forced onto the cashless welfare card, too, in future.

An inquiry by a Senate Committee into the Social Security (Administration) Amendment (Continuation of Cashless Welfare) Bill 2020 has been completed, with a majority recommending that the Bill be passed as is. Labor and The Greens disagreed.

Then a vote was taken and the Bill allowing Age Pensioners to be forced onto the Cashless Welfare Card was passed into law.

Those are the facts.

Letters

Letters are personal views only and do not necessarily reflect CPSA policy. Ed.

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(as at 6 November 2019)

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Government owes Robodebt victims

IT surprises me that there has been very little discussion of Robodebt and how the Government through Centrelink has been able to do so much damage to the lives of people.

I have four University degrees, have held responsible jobs working for the Commonwealth, and when I received letters of demand from Centrelink, I felt panicked to the point I firstly went to the Administrative Decisions Tribunal to contest them.

The Administrative Decisions Tribunal is truly from the dark ages. You are not allowed to take a witness or any support person. You are put in the firing line of this Administrator, who mostly does not have the facts. Then you are told it is "all your fault".

I had to take out a bank loan to pay the Government back because they wanted the money quickly.

What an outrage when I found out it is all illegal! Now I find out we will most probably not get any money back until 2021, if we get any at all.

Barbara Newman

Cashless welfare card for politicians?

I HAVE just read your recent article on the Cashless Welfare Card and whether or not it may be introduced across the board to all Age Pensioners.

I have one question. If it is introduced across the board to all Age Pensioners, does that mean our politicians who retire would also be on a Cashless

Welfare Card, or, would they be exempt, as they so often manage to exempt themselves from draconian measures inflicted on the 'lower class' (those who are not rich, powerful, and of the 'elite' classes)?

It would be interesting to find out if they are also included or not.

Rob Davidson

(In principle, retired politicians who are eligible for a social security payment would also go onto the Cashless Welfare Card if it were to be rolled out nationally. However, retired politicians receive generous superannuation contributions and as a group generally tend not to be dependent on social security. Ed.)



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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).

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Name: _____

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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

Does Centrelink terrorise pensioners?

IN Question Time, the federal Member for Clark, Andrew Wilkie, asked the Prime Minister if Centrelink was “terrorising pensioners” using “demonic algorithms bombarding the elderly with reams of threatening and confusing correspondence”.

Was there now a Robodebt for pensioners, Mr Wilkie asked, referring to Centrelink’s Automation of Income Stream reviews.

An income stream is any income you get periodically from, for example, a superannuation pension, from an annuity or from a defined benefit income stream.

Centrelink collects information from income stream providers electronically and compares this with information it has about social security recipients provided

by social security recipients themselves. Because income streams are generally retirement income streams, Age Pensioners are the largest group affected.

The problem many older people have in complying with requests for updated information is that they are asked to go online to provide it. Many older people are not online.

In his response to Mr Wilkie’s question, the Prime Minister pointed out that people did not need to go online. They could also ring up. A phone number was provided.

Nothing to see here, in other words.

However, the Prime Minister was extremely disingenuous in his response.

While there is a Centrelink phone number for people unable to go online, anyone who has ever tried to call Centrelink knows what a

nightmare that can be.

Long waiting times.

Being cut off while waiting.

Having to go through all the waiting again when additional information is required.

Unless pensioners respond in a timely manner to Centrelink requests for information about their income streams, they risk having their pension reduced or cut altogether.

But, effectively, the only way for pensioners to comply is by going online. This means that those unable to go online are being “terrorised”, even though income stream reviews are different from Robodebt, where Centrelink would simply raise a debt, which had to be paid or disproved by the social security recipient.

Income stream reviews are a different kind of terror for pensioners who can’t go online.

Send a letter to THE VOICE



THE VOICE, CPSA
Level 3, 17-21 Macquarie Street,
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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.

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

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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.

No evidence Cashless Welfare Card protects the vulnerable

THE Cashless Debit Card trial has been extended for another two years until 31 December 2022. You may be forgiven for not knowing the Cashless Debit Card program is a trial as it has been given a trial life much longer than others, with trials beginning in 2016.

It is disappointing to see the program extended. The Australian Government's initial proposal was to make the Card permanent in the trial regions, but this did not gain support in the Senate, so the Government compromised and settled for a two-year extension.

Age Pensioners are excluded from being forced onto the Card in all the trial regions except in Cape York. In Cape York, the Family Responsibilities Commission

(FRC) can refer Age Pensioners to be put onto the Card compulsorily. The FRC does not support the exclusion of Age Pensioners from being put on the Card by compulsion so it is possible every Age Pensioner in the Cape York region could be forced onto the Card.

It is also troubling that the Card received this extension without the release of an evaluation of the program. The Australian Government commissioned the University of Adelaide to evaluate the program. This evaluation was meant to be released by the end of 2019. However, the completed



evaluation report is yet to be released by the Government.

On 7 December 2020, The Guardian newspaper published an article in which a researcher from the University of Adelaide team that evaluated the Card found that there is "little consensus" the Card is fulfilling its aims of reducing drug and alcohol abuse. The Guardian reported that the researcher also said "criminal activity had increased" since the introduction of the Card and the researcher believed this was linked to the "financial abuse, fraud and exploitation" of people, particularly older people.

CPSA suspects that not releasing the report that evaluated the Card before forcing legislation through Parliament means the findings of this report do not support the continued use of the Card.

Regional Seniors Travel Card: correction

ON 17 November 2020, *THE VOICE* published an article on the NSW Budget (*Pensioners respond to the NSW Budget*). The article was based on an item on the Budget papers, which allocated "\$175.2 million over three years for the Regional Seniors Travel Card program".

The Card was rolled out earlier this year as "a two-year trial program".

The Budget papers seemed to suggest that the Government was adding another year to the program. On inquiry, this was confirmed by NSW Treasury, but this confirmation has turned out to be incorrect. Transport for NSW advises that there will not be an additional year. Cards are valid for fourteen months from the date of issue, which means that two cards combined are valid for twenty-eight months.

Crossword by Luke Koller

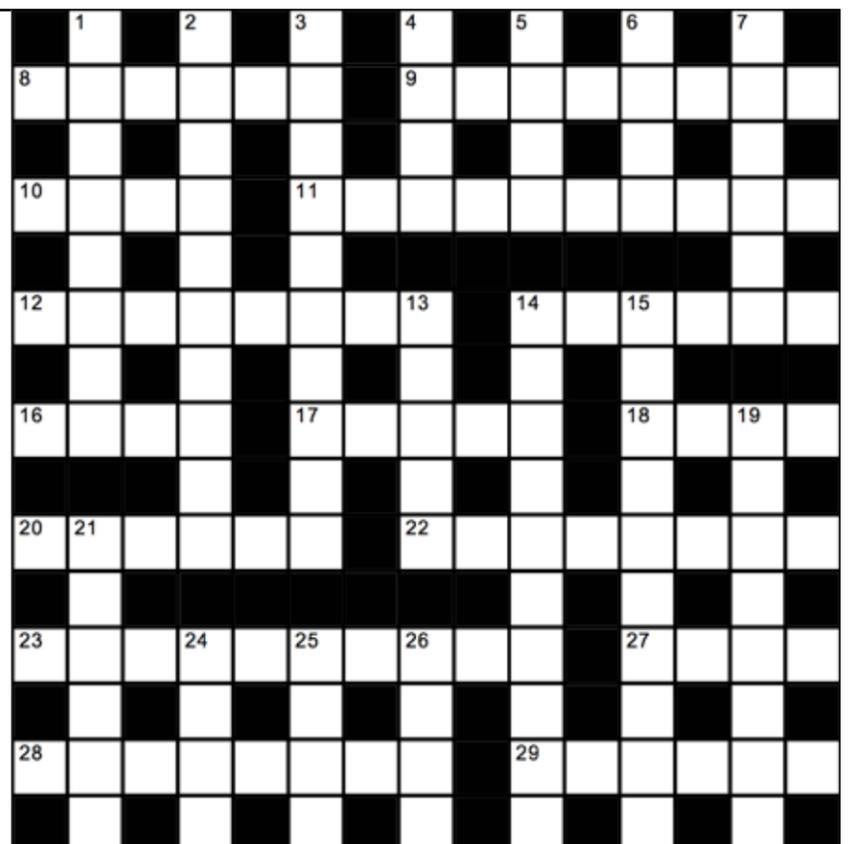
Across

- 8 Small red salad ingredient (6)
- 9 Green vegetable that looks like a tree (8)
- 10 A chocolate drink (4)
- 11 Hopeful about the future (10)
- 12 Green fruit used in salads or sandwiches (8)
- 14 Tall grass (6)
- 16 Type of cheese (4)
- 17 A vegetable (5)
- 18 A long legged wading bird (4)
- 20 Brags (6)
- 22 The quality of being holy (8)
- 23 Model for representing the solar systems (10)
- 27 Not common (4)
- 28 _ for cash (8)
- 29 Usually held in a classroom (6)

Down

- 1 Looking after one's hands (8)
- 2 Used to see far away (10)
- 3 A clot (10)
- 4 Butt against (4)
- 5 A living space (4)
- 6 The sections of a play (4)
- 7 The congenital absence of pigment in the skin (6)
- 13 Hollow slender stemmed plants (5)
- 14 Every two years (10)
- 15 To refresh the skin (10)
- 19 International police (8)
- 21 Round shape flattened at the poles (6)
- 24 Not far away (4)
- 25 Sticky _ (4)
- 26 Sits on a horse (4)

Solution on back page



Choose Your Own Adventure: Retirement Income Review lacks recommendations

THE Retirement Income Review is the review the Australian Government never wanted.

Having it was part of a deal the Government struck with the Australian Council of Social Services (ACOSS) and the Council on the Ageing (COTA) in 2016 for their support of the doubling of the asset test taper rate.

That's probably why it has taken four years for the review to come to fruition, with a final report that manages to not mention franking credits even once.

The fact that the final report of the Retirement Income Review does not feature any recommendations is as comical as it is logical: the Government appears keen not to take any measures in the politically sensitive area of retirement income policy.

The way the final report is written makes it very obvious. However, the review panel thinks that the compulsory Superannuation Guarantee paid by employers should stay at 9.5 per cent and not increase to 12 per cent as legislated.

It is very clear that the review panel thinks that the family home should be included in pension means testing.

The review panel is transparently in favour of retirees reverse mortgaging their house to supplement their retirement income.

These are all issues the Government does not want to stir up.

However, one issue covered in the report it can't avoid dealing with.

The compulsory Superannuation Guarantee is legislated to increase from the current 9.5 per cent to 10 per cent on 1 July 2021. After that, legislation requires the Superannuation Guarantee to go up another half per cent each year until it reaches 12 per cent.

The Government can amend the legislation before July next year and put off the increase to 10 per



cent. Or it can abandon increasing the Superannuation Guarantee altogether. If it doesn't, then the increases will happen automatically.

As mentioned, the Retirement Income Review all but endorses keeping the Superannuation Guarantee at 9.5 per cent. In all but doing so, it uses some evidence and arguments that make sense, but also some arguments that don't.

One argument is that retirees should use their superannuation savings more than they do to achieve an adequate retirement income level. They can do better with what they have, and the Superannuation Guarantee does not need to be any higher. That's OK if you have a superannuation balance to speak of but not if it is low.

Another argument is that retirees should use the equity in their home to supplement their retirement income. However, the review fails to appreciate that many properties are in areas of low or no growth in house prices: reverse mortgages are not automatically available.

Also, you encumber your home with a reverse mortgage debt, you're stuck there. If you move, it won't be to a new home in a better location, it will be to a nursing home because that's all you will be able to afford as you will have to pay out your

reverse mortgage debt.

In other words, yes retirees with substantial super can and should use up their savings as they move through their retirement years, but reverse mortgages are a bad idea for all. This is where the review's case for keeping the Superannuation Guarantee at 9.5 per cent falls down.

The review offers a further supporting argument for not raising the Superannuation Guarantee. The review points to the fact that someone on a high income gets paid more in Superannuation Guarantee, which means they get a bigger tax break. This, the review says, is unfair and raising the rate to 12 per cent eventually would make things even unfairer.

True, but laughable. There are ways to curb inequities associated with having a one-size-fits-all Superannuation Guarantee rate. It doesn't mean low- and middle-income earners should not get a higher Superannuation Guarantee.

All in all, the final report of the Retirement Income Review offers a lot of interesting evidence and economic and financial modelling, but the policy positions implicitly espoused are those of the well-heeled, who don't understand or want to understand the issues faced by low-income retirees.

Low-income, renting retirees offered little support

RENTING in retirement severely increases poverty among retirees, and government supplements offer inadequate support, recent reports have found.

Commonwealth Rent Assistance (CRA) is paid on top of all major social security payments where the recipient rents in the private market and pays more than \$60 a week.

CRA amounts differ based on relationship status, on the number, if any, of dependent children, and on the amount paid on rent. To give you an idea, a single person on the pension without dependent children can receive a maximum of \$70 in CRA a week.

The Australian Government's Retirement Income Review was released on 20 November. One of the points it makes is that CRA is an inadequate payment for "renting retirees". Economic modelling done by the review shows that an increase in the CRA would not have a meaningful impact on reducing the financial stress of retiree renters. The review suggested that a broader approach to supporting renters in retirement should be considered but did not make any suggestions about

what that approach might be.

The Australian Housing and Urban Research Institute (AHURI) released a report in October 2020 that found around one-third of low-income households who receive CRA are spending more than thirty per cent of their income on housing.

AHURI pointed out that the maximum rates of CRA have not kept up with rent increases over the past few decades, causing the CRA to be an inadequate supplement.

It is pretty much agreed by housing advocates that the only way to alleviate the struggles of low-income renters is by building more public and community housing, also known as social housing.

The Victorian Government announced in its 2020-21 Budget that it will build 12,000 homes over four

years, 9,300 of which will be public and community housing dwellings. The rest will be affordable housing.

In comparison the NSW Government in its recent Budget committed to building only 1,300 social housing dwellings over four years. Some of these dwellings simply replace demolished dwellings. Effectively, NSW is building only a tiny fraction of the number of new houses which are needed.

The construction of social housing in Victoria will also be more beneficial for older renters. In 2017 the Victorian Government reduced its social housing priority age to 55. This means that anyone aged 55 and over who requires social housing goes to the top of the list.

In NSW, the priority age is 80.



Financial outlook is bleak for many older single, childless women

SINGLE older women without children face economic insecurity, University of Sydney Business School research has found. There have been many studies on the effects of career interruptions parenthood can have on women but none on the livelihood of single older women without children, until now.

The research found that single



women over the age of 45 without children take on more care responsibilities for family members who are ageing or have a disability than any other group in their age cohort.

Older single women are often viewed by their employers as having fewer external responsibilities due to not having childcare duties, so these women are often expected to work longer hours than women with children.

Families hold a similar view of older single women without children as carers. This means families sometimes expect more involvement of older single women without children to care for ageing parents compared with siblings who have childcare responsibilities.

Therefore, these women are being squeezed from both sides as employers and families view them as more flexible with their time.

The research found that two thirds of older single women without children that were interviewed had experienced an involuntary career interruption not because of motherhood but because of ill health, care responsibilities or redundancy. This career interruption was felt more substantially than by women in a relationship as there was no second income to cushion the financial shock.

The research recommended that specific financial information and advice should be made accessible to older single women without children due to the specific challenges in earnings, wealth, housing and care this cohort may experience.

Are you living in energy poverty?

If you spend more than 10 per cent of your income on energy bills, you may live in energy poverty.

Living in energy poverty often means being deprived of enjoying other goods and services because so much of your income is spent on energy.

Pensioners are particularly vulnerable to energy poverty considering the pension is so low.

Caroline Valente, a PhD student from the University of Technology Sydney, is conducting research on how Age Pensioners cope with energy costs.

Valente recently presented her preliminary findings, and they are confronting.

It was found that some Age Pensioners adopt extreme habits to save on energy including showering and cooking less, using candles for lighting and handwashing clothes. To make matters worse these extreme habits will not significantly reduce an energy bill.

This leads to an important insight of Valente's research: 'energy literacy' enables people to effectively reduce energy costs.

Being energy literate means being aware of which appliances use the most energy in a home, what energy rebates and concessions are

available and how to choose the best energy deal.

Also, living in an older home with a lower energy efficiency rating will most likely have higher energy costs. For example, in Sydney a two-star energy efficiency rated home was found to have electricity costs of \$21.89 per square metre while the costs in a ten-star rated Sydney home were 46 cents per square metre.

The same goes for appliances, the older they are the less efficient they are. Although replacing a 30-year-old fridge will have upfront costs, it will reduce energy costs in the long run.

Customers are not rewarded for remaining loyal to energy providers but may be charged up to 30 per cent more than necessary. It is worth calling your energy provider to see if they have cheaper deals. If not, it may be time to take your business elsewhere.

If you are solely dependent for your income on the Age Pension, and energy costs consume a lot of your income, Caroline Valente would like to interview you.

To participate in the study, contact Caroline Valente on 0406 671 148 or by email: caroline.portovalente@student.uts.edu.au. For people willing to participate, Ms Valente has offered to provide some advice on how to improve your energy literacy and save on bills.

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?

Regional NSW funeral directors thumb their noses at new regulations

CONSUMER protection against over-priced funerals in NSW is what is called pricing transparency. If you need to organise a funeral or want to buy a pre-paid funeral, you can get three quotes, so the regulator's thinking goes. Competition between funeral providers will keep prices at reasonable levels.

But this ignores the fact that you generally look for a funeral provider who is local, so that even in metropolitan areas there may be few to choose from. Funeral directors can keep fees and charges high by simply keeping tabs on their two or three local competitors.

Recently, the NSW regulator introduced new rules about what pricing information funeral directors must publish online and display in their office. The requirement is for extensive pricing information as well as the price of the cheapest funeral package they offer.

These rules came into effect early this year, but compliance appears to be patchy, with the large funeral chains being fully compliant while stand-alone funeral directors in regional areas, for example, generally are not complying.

CPSA surveyed the pricing information of fifteen funeral directors in five regional NSW towns.

Only four out of fifteen funeral directors obeyed the new rules.

More than half were completely non-compliant, with Godfrey Smith Funerals Bathurst defiantly so,

Aged care: why medication reviews are not popular in nursing homes

THE smart thing for a nursing home to do when a new resident comes in is to arrange for a review of their medication.

On average, nursing home residents are taking ten different medications every day, plus short-term medicines like antibiotics.

Taking lots of medications, but also age-related changes, can make older frail people susceptible to problems with medications. A medication review is important.

explicitly stating it is not publishing pricing information at all.

Citizens of the NSW towns of Bathurst and Dubbo won't be able to find published funeral pricing information at all, while Broken Hill, Griffith and Wagga Wagga funeral directors were overwhelmingly non-compliant, making it impossible to compare their prices.

All seven funeral directors who published pricing information (limited or complete) advertised direct cremation as their lowest-priced package, rather than a package including at least a remembrance service. This is not in the spirit of the new rules.

Direct cremation is a funeral without a service and no attendance at the crematorium.

Even though making funeral directors publish their pricing information on their website is an improvement (if they actually comply), it does not make for easy comparison. This could be fixed by the regulator developing and maintaining a comparison website such as www.gatheredhere.com.au and by making participation by funeral directors mandatory.

CPSA has reported the findings of its survey to the NSW regulator for action.

Town	Director(s)	Pricing Information
Broken Hill	Fred J Potter	No info: non-compliant ✘
	Curtis Family	Limited info: non-compliant ✘
	Shaun Hamilton	Limited info: non-compliant ✘
	J P Walsh	No info: non-compliant ✘
	Burke & Douglas	Complete info: compliant ✔
Griffith	Griffith Regional	Limited info: non-compliant ✘
	Griffith & District	No info: non-compliant ✘
	Collier Trennery	No info: non-compliant ✘
Wagga Wagga	Daniel Woods	No info: non-compliant ✘
	Alan Harris McDonald	No info: non-compliant ✘
	John Bance & Son	Complete info: compliant ✔
Dubbo	Abbey Funeral Home	No info: non-compliant ✘
	Larcombe & Bean	Complete info: compliant ✔
	Shakespeare	Complete info: compliant ✔
Bathurst	Renshaw's	No info: non-compliant ✘
	Godfrey Smith	No info: non-compliant ✘

A Residential Medication Management Review is a free service for which every permanent nursing home resident is eligible. It is conducted by a pharmacist. The review is comprehensive and aims to identify, resolve and prevent medication-related problems.

However, only one-in-five aged care residents receives a medication review within ninety days of entering an aged care facility, a new study shows, even though it's free to the resident and to the nursing home.

The research from the Registry of Senior Australians at the South

Australian Health and Medical Research Institute analysed the data of 143,676 residents across all 2,799 nursing homes nationally between 2012 and 2015.

Not all nursing homes performed the same. For example, there were 300 nursing homes which never had any medication reviews done, while only four did reviews as recommended, 100 per cent of the time. Six per cent of nursing homes carried out medication reviews on more than half of all new residents.

Yet, the Residential Medication Management Review has been

around for more than twenty years.

The researchers want awareness about the Residential Medication Management Review to be raised. This is certainly a good idea, particularly awareness among family members and residents themselves, so that they can ask for a medication review.

However, the research spanned 2012 to 2015 and looked at nursing homes before the Aged Care Royal Commission did. The Royal Commission found

that psychotropic medications were massively over-prescribed in nursing homes. Psychotropic medications should be prescribed for anxiety, depression, psychosis and mood disorders. However, nursing homes were found to use these medications to drug people with dementia and behavioural issues related with their condition.

Geriatrician Edward Strivens said the drugs were useful in about ten per cent of cases, but that up to eighty per cent of dementia patients are

taking some form of psychotropic medication.

“The side effects will often outweigh the possible benefits,” Strivens told an aged care royal commission hearing.

CPSA wonders if the low utilisation rate of Residential Medication Management Reviews may have been caused by nursing homes not wanting to have exposed that they routinely over-prescribe psychotropic medications.

Power of attorney protections increased in Queensland

ON 30 November 2020, new laws in Queensland took effect that say a person cannot appoint their paid carer as an enduring power of attorney if they have worked for them in a carer role within the last three years.

Currently, Victoria and Queensland are the only states to ban the appointment of a paid carer as an enduring power of attorney. A paid carer is someone who is paid a fee or wage to look

after another person. This does not include someone receiving the Carer Payment or someone living with you who receives the Carer Allowance.

An enduring power of attorney is a legal document that appoints a person to make financial and personal decisions on your behalf. If you lose capacity to make decisions your enduring power of attorney will potentially have complete control over all of your affairs. So, it's important that this power is reserved for someone you really trust.

Andrew Simpson, national head \$2,400 in land tax a year, an average regional home \$1,800.

But there is a way to avoid this. If you already own your home and stay put, you won't have to pay property tax.

If you sell up and buy elsewhere in NSW, then you have the choice between stamp duty or property tax. For example, the stamp duty on an average metropolitan house is close to \$24,000. Compare this with an annual property tax of \$2,400, and it will be clear that if you are certain you are going to be living in the new place for more than ten years, you'll be better off with stamp duty.

There is a catch, though.

Once a home has become subject to the property tax, subsequent owners must pay the property tax. This means that the choice between stamp duty and the property tax will disappear altogether, but this is likely to take more than twenty years.

A few things to keep in mind.

If you buy a new home, opt for property tax and invest some of the

of wills and estates at Maurice Blackburn law firm said, “Giving a paid carer power over the affairs of the vulnerable person they are paid to look after is in our view a dangerous blurring of professional and personal lines that increases the risk of financial abuse”.

Financial abuse is the most prevalent form of elder abuse in Australia. The rest of Australia needs to follow Queensland's lead and enforce stronger laws to protect older Australians.

Banning paid carers from becoming enduring powers of attorney would be a good start.

proceeds of the sale of your previous home in order to pay for property tax, you may find that your pension payments are reduced. Depending on your circumstances, that could be as much as \$70 per fortnight.

Also, people of working age may find it hard to come up with the annual amount of property tax once they retire and their income drops.

For pensioner couples, be mindful of what happens when one of you passes and there's only one person living in the home. Your household income from the pension drops from \$37,000 to \$24,500 a year. It would be very difficult for most people to pay an annual property tax on that kind of income.

The NSW property tax scheme will have hardship protections, whereby you rack up debt against your home, payable when the home changes ownership.

However, paying your property tax in that way, could make it very difficult to move. This is the reason why CPSA has always opposed such measures.

Stamp duty or property tax, you choose

LAND tax, also known as property tax, and council rates are what economists call efficient taxes. You can't escape them. Economists call stamp duty an inefficient tax because it stops many people from selling up and buying elsewhere to avoid paying it.

The NSW Government is therefore going ahead with an ambitious scheme to abolish stamp duty, replacing it with an annual property tax.

The NSW property tax will be on unimproved land value. The value of the buildings will be ignored because the Government believes that taxing people's homes would discourage people from renovating their homes, which would reduce economic activity.

The new property tax will consist of a fixed amount (of \$500) plus a rate (0.3 per cent of the unimproved land value as assessed by the NSW Valuer General). An average home in metropolitan NSW will cost

CPSA Updates

CPSA Funding

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

Donations

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

Donald Kenneth Brooks	\$35
Stuart Carter	\$35
Annette Kiernan	\$35
Rod McFadyen	\$45
Ross McKinney	\$40
Susanne Scobie	\$35
Ronald Marke	\$35
Anne-Marie & Jack Kestle	\$70

NSW Rebates and Concessions

There are more than 70 NSW rebates and concessions. Visit at a Service NSW Centre to get help claiming rebates and concessions or ring 13 77 88 or go online at www.service.nsw.gov.au to see which ones you might qualify for.

Dubbo Day Award for Jack Munro

At the Dubbo Day Awards held in December 2020, CPSA Dubbo Branch Member Jack Munro received an award for his continued service to CPSA Dubbo Branch.



At nearly 95 years of age Jack Munro continues to be a very supportive member of this organisation. His experience as a volunteer ranges from the CPSA, the Lions Club, Arthritis NSW, Mixed Probus and Connecting Community Services. CPSA congratulates Jack Munro and thanks him for his contribution.

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 2019/20 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 and Covid-19

With the relaxation of COVID-19 control measures, the NSW Government has revised its rules for meetings. Please contact your Branch Executive for an update on activities in your Branch.

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

NSW Ageing and Disability Abuse Helpline



1800 628 221
(Mon-Fri 9-5)

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

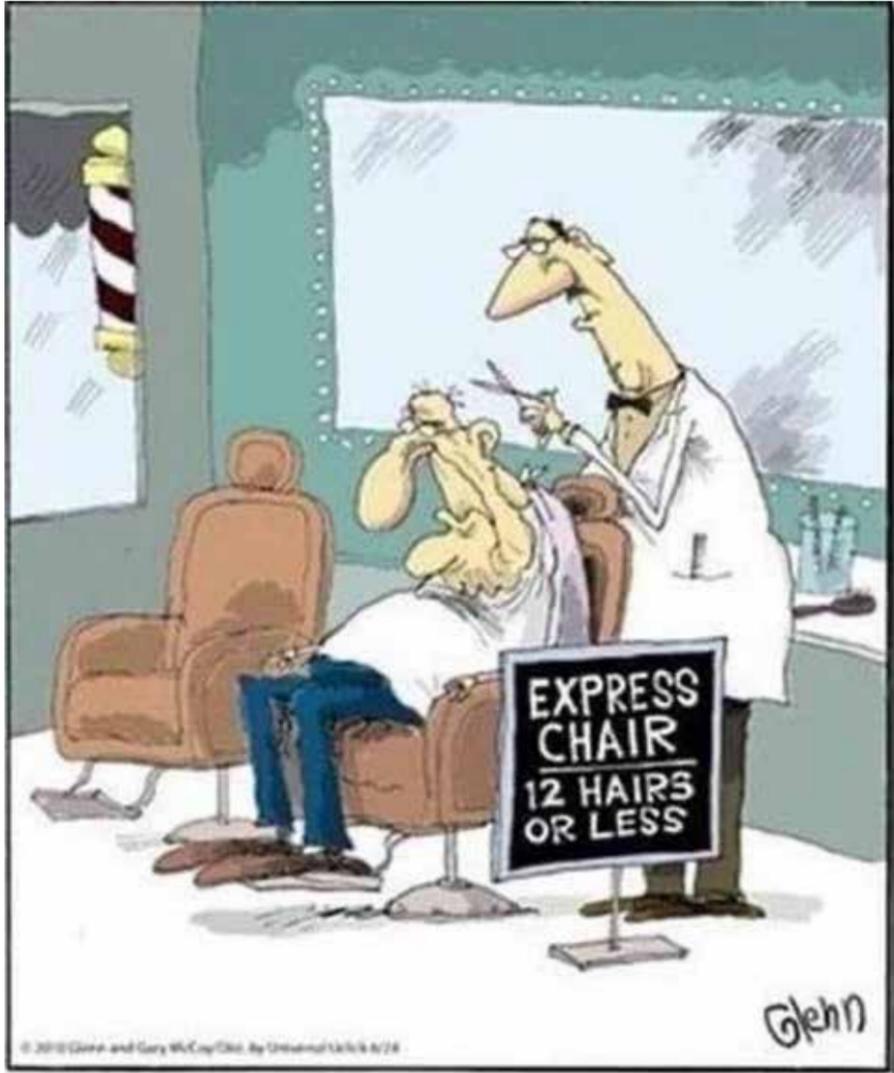
Law Access
Referrals for legal help
1300 888 529

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



www.yesemails.com

Dear Lord,
Please don't let Brussel Sprouts
be a part of the cure of Covid-19 Virus.



> 'Enter new password'

~ 'chicken'

> 'Password must
contain a capital'

~ 'chickenkiev'



Crossword Solutions

Crossword on Page 4

	1	M		2	B		3	T		4	A		5	R		6	A		7	A
8	R	A	D	I	S	H				9	B	R	O	C	C	O	L	I		
	N		N		R					U		O		T		B				
10	M	I	L	O			11	O	P	T	I	M	I	S	T	I	C			
	C		C		M														N	
12	C	U	C	U	M	B	E	R			13		14	B	A	M	B	O	O	
	R		L		O		E			I			O							
16	F	E	T	A			17	S	W	E	D	E		18	I	B	I	S		19
							R		I		D		N		S		N			
20	21	B	O	A	S	T	S			22	S	A	N	C	T	I	T	Y		
		B										I			U		E			
23	P	L	A	24	N	E	25	T	A	26	R	I	A		27	R	A	R	E	
		A			E		A		A		I		L		I		P			
28	S	T	R	A	P	P	E	D			29	L	E	S	S	O	N			
		E		R	E	E	E	Y		E		L								