

2% TERM DEPOSITS ARE BACK!!



WITH the Reserve Bank's cash rate and mortgage interest rates set to rise, will term deposit rates follow?

Yes, is the answer.

In fact, some term deposit rates already have risen, but not with the big four banks (Commonwealth, NAB, ANZ and Westpac), which were all offering a measly quarter of a per cent on an annual term deposit (as at 20 April when this article was written).

A quick online comparison check shows that you can do much better. The best rate we could find was with a mob called Judo Bank: 2 per cent.

Then there were three banks offering 1.9 per cent.

Macquarie Bank and AMP were the best-known of them.

But Judo Bank tops them all, if only just.

It's a great name, explained by Judo's 'high-touch, high-tech' approach. Just like judo, the sport,

and nothing to do with how Judo's security guards provide security to its branches.

Because there's the catch.

Macquarie Bank, AMP and Judo Bank don't have branches. If you want a 1.9 or 2 per cent term deposit, you will be applying and depositing online.

This is fine if you are online, but if you're not, or you don't trust online banking, you miss out.

It's a small manifestation of the 'digital divide', the exclusion of those not online. And they tend to be older.

The big four banks can't justify almost eight times less in interest on annual term deposit by pointing to their shopfront branches and arguing that it costs a lot to run these branches. They close branches when they become unprofitable.

The big four banks (and a swathe of smaller banks and building societies) are relying on two things in their

paltry term deposit rate offerings.

One is customer loyalty. People, certainly older people, who keep their savings in term deposits tend to stick with 'their' bank.

The other thing is that a lot of term deposit holders, particularly older ones, are not tech-savvy. They are not online or don't trust 'online' for banking transactions.

That's how the big four banks and other traditional banks can keep their term deposit rates lower than necessary.

So, if you are tech-savvy, go online and compare rates using one of the many comparison sites.

If you are not online, get someone who is to help you.

But remember, with the annual rate of inflation at 3.5 per cent, putting your money into term deposits, even with a rate of 2 per cent, means that your savings have less purchasing power at maturity.

Letters

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Pension review and the family home

THE April 2022 issue of *THE VOICE* contained a number of letters, all supportive of a Pension Review.

I am totally supportive of the need for an all-encompassing review, but it must include examination of one aspect which, to date, has been considered too hot to handle. That is a removal of the family home exemption from the Age Pension assets test.

A home is an asset, just like a share portfolio, a bank account or a car. It is easy to envisage someone living in an expensive house with modest other assets receiving a full pension, notwithstanding the massive tax-free capital gains that would have accrued as well.

Some kind of loan arrangement needs to be considered so that the Government (i.e. the taxpayer) is reimbursed when the property is sold or the occupant passes away.

Alan Nelson

(The family home is not completely exempt from the pension asset test. The maximum asset value for a home-owner is \$216,500 less than for a non-home-owner. Ed.)

Older and wiser: older drivers

THE following was raised at our March meeting.

It has come to the notice of some of our members that there are general practitioners who are remiss in reporting patients who are clearly unsafe to be driving.

During discussions, several examples were given where acquaintances were known to be unfit to drive but doctors continue to sign-off on the annual medical report for the RMS.

No-one in our group wishes to lose the ability to drive, but the danger to other road users and pedestrians must be taken into consideration.

We are aware that people with specific medical conditions must undergo an annual doctor's review, and that those over 85 are reviewed by the RMS every two years.

Is anything in place to capture the people outside these groups whose ability slowly declines?

Are there any specific rules for GPs to abide by? And, if so, who polices them?

Ken Windsor

President CPSA Dubbo Orana Branch

(Page 4 features an article on older driver assessments. Ed.)



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Calling on all dentists

DENTISTS are fairly well off. It would be nice if they could help poor pensioners and disadvantaged people by providing ten free dental consultations a year.

This would shorten the waiting list for public dental services.

The Government cannot afford their listed prices.

Victor Borg

Pension indexation in advance, not arrears

TOP Idea.

Telecommunication plans are always in advance, as is insurance and rent.

Incidentally, telecommunication plans do not seem to provide for adjustments on termination. This often appears to be forgotten.

But what is paid for in advance should be adjusted in the customer's favour at termination.

Helen Ducker

Send a letter to THE VOICE



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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.

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Can pension poverty be solved by a magic pudding?

IF they hold the balance of power after the federal election, crossbench party The Greens says it would raise all federal government income support payments to \$88 a day to get payments above the Henderson poverty line.

The Greens have called this the Liveable Income Guarantee.

The idea is not new. The United States has hosted nearly a dozen pilot programs in universal basic income. The longest-running of these is the Alaska Permanent Fund, which has awarded each Alaskan a portion of the state's oil and gas revenues (roughly \$1,000-2,000 per year) since 1982.

The idea of the proposal by The Greens is that whatever your income is, if it falls below \$88 a day, the Government will top it up to \$88.

Everyone in Australia would be on at least \$32,000 a year.

Incidentally, the current full rate pension pays \$70 a day for singles, who would therefore get an \$18 a day top-up.

It's a grand plan.

The independent Parliamentary Budget Office (PBO) was created to cost all politicians' plans grand and small.

When the PBO did this for the Liveable Income Guarantee, it found that the cost of social security would increase by more than \$22 billion a year.

The Greens expect hefty taxes they want to impose on large corporations and billionaires to pay for it all.

The PBO costed The Greens' plans for those hefty taxes as well.

The Greens' plan to eradicate corporate tax avoidance would raise a quarter of a billion dollars a year, the PBO said.

Then The Greens have a plan for a mining super

profits tax. This would raise a bit over \$13 billion a year.

The Greens proposed billionaire's tax would raise just under \$3 billion a year.

All up, The Greens' proposed new taxes would collect between \$16 billion and \$17 billion a year, while the Liveable Income Guarantee would cost \$22 billion.

That's shortfall of at least \$6 billion a year, to be found ... where?

The PBO also said that big business and billionaires might find ways around The Greens' tax plans. This would reduce the expected revenue from these taxes.

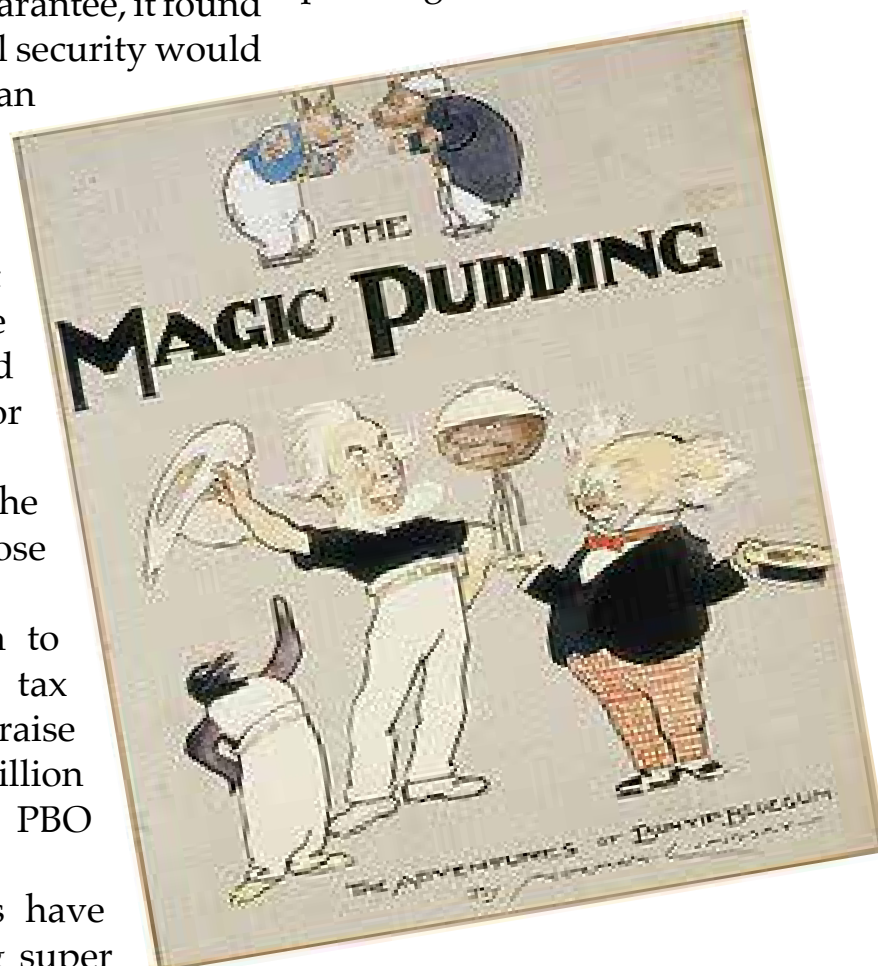
About the Liveable Income Guarantee, the PBO said there might be a lot of people making around \$32,000 a year who would stop looking for work or simply stop working. This would make the Liveable Income Guarantee more expensive than \$22 billion a year.

The Greens are to be commended for coming up with plans to eradicate poverty. A universal income guarantee is not a crazy idea, but it does need to be paid for, and there do need to be safeguards against abuse.

How about an independent review of social security payments first?

How about a pension review?

Unless there really is a magic pudding, of course.



Older and wiser: older drivers

THAT older drivers are among the most responsible drivers on the road is demonstrated in a letter to CPSA by the President of its Dubbo Orana Branch, Ken Windsor published in the letter section of this VOICE issue.

His letter expresses concern about the ability of GPs to correctly carry out driving ability health tests required by NSW law.

Whether or not GPs always able to pick up declining driving ability is a fraught question. They are expected to, but the only professionals really qualified to assess driving ability in older people or people who have

recovered from a stroke or other injury are occupational therapists who have specialised in this area.

However, that's not covered under Medicare. Our understanding is that GPs aren't particularly happy about having to do these assessments.

Everybody seems to agree, though, that the vast majority of older drivers 'self-regulate'. This means, for example, that many won't drive in the dark or in bad weather.

It is likely that in most cases where older drivers won't recognise they are no longer able to drive safely, mental decline is at play.

This mental decline may not be obvious and only be able to be diagnosed by a medical specialist, a

geriatrician.

The problem is that geriatricians are in short supply.

To help 'self-regulation' along, the NSW Government and University of Wollongong have released a new resource to help older people to make informed decisions when it comes to driving.

The resource, Driving and staying independent: A decision aid for older drivers, takes older drivers through five steps to assist with making decisions about whether to continue, modify or retire from driving.

As the NSW Minister for Seniors points out, the aid will go a long way to supporting their decision-making as well as assist family to convince older relatives their driving concerns them.

Central to the aid is the fact that mental decline is a big factor in loss of ability to drive safely.

The decision aid will help older drivers consider how to continue driving safely for longer. It will also help with deciding what to do if a person is required to drive less or to retire from driving.

The aid is available online only, but a printable version is available on the website. If you don't have access to a computer, ring CPSA on 1800 451 488, and we'll send you a print-out.



Crossword by Luke Koller

Across	Down
8 A part of a cell	1 Buy
9 Salad ingredients	2 Easy or not complicated
10 A fraudulent business scheme	3 Where planes land
11 Usually served with cream	4 Make dim or indistinct
12 A drop of rain	5 Cook slowly
14 Not dense	6 The source of an artist's inspiration
16 Soft Greek cheese	7 Waste
17 Dried plum	13 A feather worn as an ornament
19 Eat a meal	15 Added
21 Large valley	18 Swap
23 Stimulating interest	20 Eighteen plus one
24 Branched candlestick	22 Surprised or shocked
28 A solemn promise	25 A very small circular shapes
29 An organized series of acts and performances	26 Molten rock from a volcano
30 Used to make wine	27 Bundle of straw

Solution on back page

Killing two birds with one stone: the flu and COVID-19

THE Australian Technical Advisory Group on Immunisation (ATAGI) recommends an additional COVID-19 booster shot before winter.

Winter is when people spend more time indoors. It's when viral infections such as the common cold and the flu usually increase. It's no different for COVID-19.

It's the fourth recommended COVID-19 shot and the second booster shot.

The second booster is for people who have had their initial double shots plus the first booster. It's for people at greatest risk of severe illness from COVID-19.

ATAGI recommends that all people 65-and-over should get the fourth shot, as well as residents of aged care and disability care facilities, people over 16 who are severely immunocompromised and Aboriginal and Torres Strait Islander people 50-and-older.

The additional winter booster dose can be given from four months or longer after the person has received their first booster dose.

These boosters are available now.

Don't delay if you fall within one of the groups listed above.

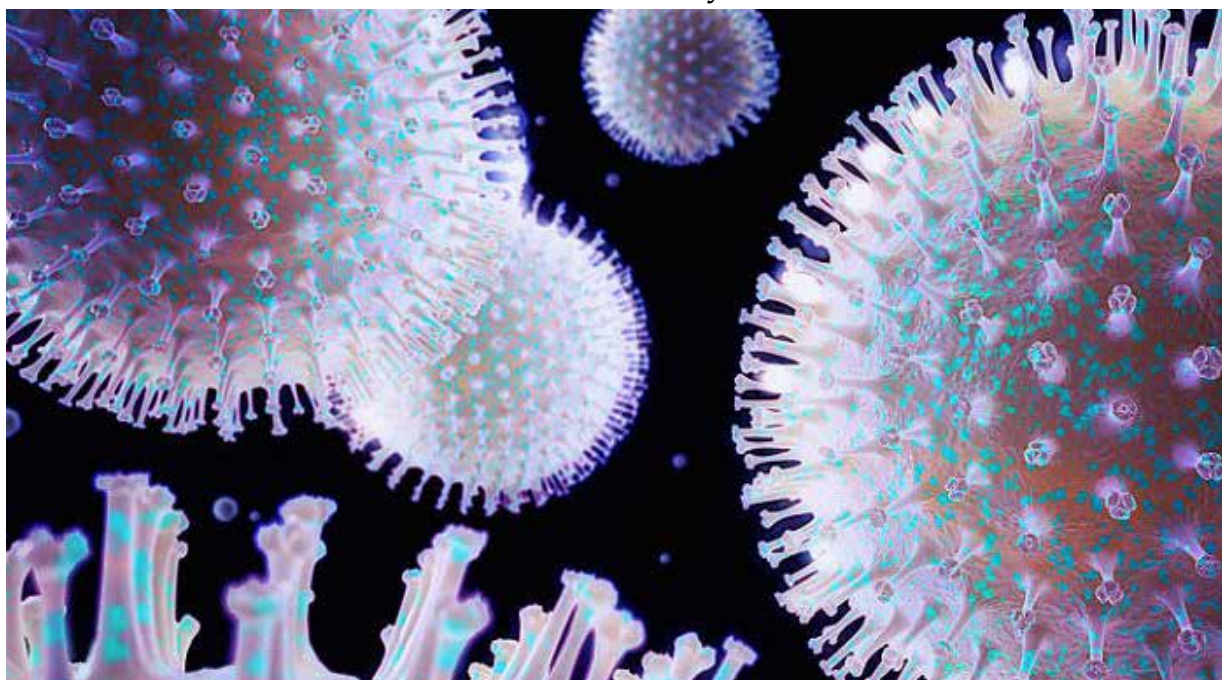
ATAGI says flu shots can be given at the same time, so this is an opportunity to kill two birds with one stone.

As always, people 65-and-over get an age-specific, enhanced influenza vaccine.

The importance of continued protection against COVID-19 requires no explanation.

According to the Australian Medical Association, flu shots are also particularly important this year. With the easing of international and domestic public health measures arising from the COVID-19 global pandemic, a resurgence of influenza is expected in 2022.

The flu can be a killer, just like COVID-19, so get your shots! Don't delay.



How not to have a heart attack

GENERALLY, no one needs to die of an unexpected heart attack, two of Australia's top cardiologists, Richard Harper and Brett Forge, say in a recent interview with The Australian.

Most heart attacks occur following symptoms, but one-in-three heart attacks happen out of the blue.

Except that they don't need to happen. There are two simple tests which can determine whether someone is at high risk and has plaque in their arteries.

Over-40s should all be having heart checks, in which cholesterol and blood pressure are monitored and diet and exercise plans are discussed.

On top of that, for people identified with risk factors, two scans can be ordered.

One is a coronary calcium score. It measures calcium in the coronary arteries.

Unfortunately, coronary calcium score tests are not reimbursed by Medicare. They cost between \$70 and \$120.

The other test is a coronary angiogram. This involves injecting contrast fluid so that a scan can see whether plaque is present in the walls.

Coronary angiograms are only Medicare-funded for those with (suspected) symptoms of coronary artery disease. A scan costs between \$600 and \$1,200 privately.

Following these tests, appropriate

treatment then leads to shrinkage and stabilisation of the plaque, making it far less susceptible to rupture and block an artery, which is how a heart attack happens.

People generally do not get symptoms of plaque until at least a 70 per cent narrowing in one or more of the coronary arteries.

Many cardiologists perform exercise tests, or order stress tests. These generally only come back positive if the blockage in an artery is greater than 70 per cent. In other words, they are not very useful tests.

People could have quite a lot of narrowing of the arteries due to plaque at levels lower than 70 per cent. But even at these lower levels, plaque in the wall is potentially unstable, particularly if it's got a lot of cholesterol in it, which can lead to rupture and cause a heart attack.

The aim of treatment is to stabilise the plaque in such a manner as to prevent rupture and heart attack and possible sudden death.

To do that it is vitally important to diagnose if plaque is present even in the absence of symptoms.



End-of-life planning by you yourself is vital to your dignity in old age

AN advance care directive is a legal document outlining a person's preferences and instructions for their future health care. The document comes into effect when a person is not capable of making their own treatment decisions, providing a sense of certainty, choice and control in the face of declining health.

Advance care directives are only legal when completed and signed by people with decision-making capacity.

Only 14 per cent of Australians over-65 have done an advance care directive.

Around 30 per cent will be too unwell to make their own treatment decisions at the end of their lives.

An advance care directive simply is currently not part of routine care

planning for older people. It should be.

Advance care directives can mitigate many stresses older people, their families and carers face at critical moments in their lives.

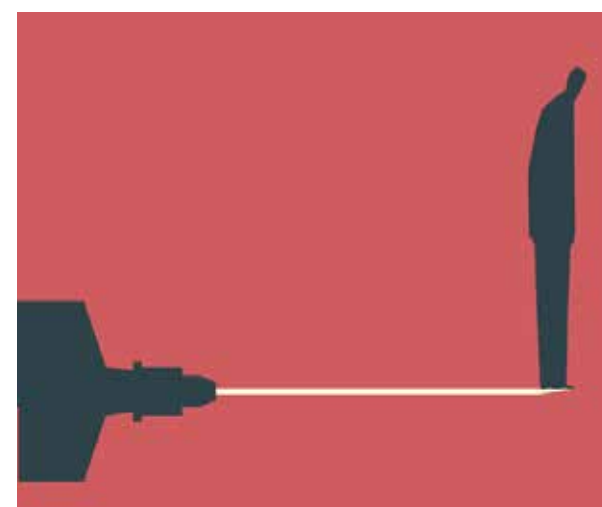
Advance care directives should never be compulsory, but the aged care system should recognise that ensuring people have choice and control over health care decisions, now and into the future, is an important component of quality aged care.

The Aged Care Act is currently being rewritten following the Aged Care Royal Commission. As part of reforms, advance care directives should be promoted as one of the tools that ensure the rights and choices of older people are front of mind.

Currently, 30 per cent of nursing home residents had an advance care plan completed by someone else

such as a family member or carer, rather than making these choices themselves. Nursing home require an advance care plan to be in place upon entry, and this is for a good reason. But it would be so much better if nursing home entrants had been able to plan for their end-of-life themselves.

It's essential that people have the opportunity to plan earlier, while they still have capacity to make their own decisions and clearly express their own preferences and choices.



The future of nursing home staffing ratios

THE Government is introducing a new funding system for nursing home care.

The old system known as ACFI (pronounced 'ack-fee') pays nursing homes an average of \$202 per day per resident.

The new system known as AN-ACC (pronounced 'annack') will up that average to \$225 per day per resident.

The Aged Care Royal Commission found that Australian nursing homes provided an average 180 minutes, or three hours, of care per day per resident. Noting that four hours of care would be needed to provide good care, the Royal Commission recommended a minimum of 200 minutes, enough for no-frills, no-extras nursing home care.

The Government accepted this recommendation.

The Government also accepted a recommendation for a new Pricing Authority to increase the pay rate of care workers, from personal care workers to registered nurses.

So, what the Government is putting forward is an extra \$23

for 20 minutes of additional care. That might be enough to get to 200 minutes if staff pay rates remain unchanged, but obviously not if they get a well-deserved and significant raise.

The Government can point to the fact that the new Pricing Authority has yet to be set up, so it can't do anything right now. True, but there is a case in the Fair Work Commission in which the unions are demanding a 25 per cent wage increase for aged care workers.

Yet, the Government made no provision in its budget last month

for any pay increase at all. This is in the face of staff shortages in nursing homes so severe that several homes have closed, and others have brought in serving soldiers to fill the void.

Given that most of aged care staff wages are paid from Government subsidies to nursing homes, it could be that if a wage increase is achieved, it will be at the expense of those 200 minutes, the minimum which the Royal Commission said is required.

AN-ACC will start in October this year.



What sort of Budget is Budget 2022?

TWENTY-TWO cents off every litre of petrol is something every owner of a non-electric car will welcome, not just pensioners, but there are some goodies just for older Australians in the Budget as well.

There is the one-off cost-of-living \$250 payment for self-funded retirees and pensioners alike. Not as generous as the tax offset for low to middle-income earners, but still.

As so often happens, pensioners and other retirees are all treated the same, while the differences in wealth and income among older Australians are quite marked.

With \$120,000 set as the highest middle income and any retiree owning a Commonwealth Seniors Health Card being paid hard cash, most households will receive a direct benefit from this Budget.

Looking past the initial euphoria of receiving \$250, the fact remains that in particular full rate pensioners and those on unemployment benefits will probably only be shielded from cost-of-living increases for now.

If, as tipped, inflation continues to go up, the game of catch-up with high cost-of-living increases will resume for those just above the poverty line and those under.

Full rate pensioners are close to dropping below that poverty line. The recent indexation compensated them for the loss of purchasing power over the six months prior to indexation. During those six months people coped unaided with loss of purchasing power.

While one-off handouts are better than nothing, an independent review of social security payments, would be a better way.

One of the things this review should look at is what structurally can be done to prevent social security recipients having to cover cost-of-living increases in the months before indexation is applied to their pension.

The cost-of-living hand-out and cutting the petrol excise in half were the stand-outs for older Australians



in the Budget, but wait..., there is a little bit more.

The Government is lowering the Pharmaceutical Benefits Scheme safety net threshold by just over \$80 (from 326.40 to \$244.80) for concession card holders. Combined with the concessional rate of \$6.80 per prescription, this generally will provide for about twelve more free prescriptions a year. Not to be sneezed at!

Poor mobile phone coverage and ability to contact emergency services is a major concern for older Australians in regional areas and outer suburbs. It is hoped that \$812 million over six years for the Mobile Blackspot Program will finally address that concern.

We also need to point out a couple of very important omissions from this year's Budget.

While the Budget provides an \$18 billion infrastructure commitment for dams, train lines, roads and bridges, it continues the decades-old neglect of the important category of infrastructure that is: a roof over people's heads. This omission occurs in the face of a growing homelessness emergency.

It is also disappointing that no provision has been made in the forward estimates for a pay increase for aged care staff. It is clear that a significant increase is needed when nurses are paid much better in hospitals and personal carers paid less than casuals at McDonald's.

However, the Australian Government, which effectively pays the vast majority of staff wages in aged care through subsidies, has ignored the issue altogether.

Would you rather be financially secure now or when you're dead?

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



Would you rather be financially secure now

or when you're dead?

CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

How sure are you that you will never move again?

Do you ever catch yourself saying that you will never move again or that they will have to carry you out of your house in a box? But chances are that, as you continue to age, your home will start to let you down a little bit or even a lot. You may be able to overcome this without moving or you may not. You have to think about what could go wrong and think of things you would be able to do to make sure you can keep your independence.



How sure are you that you will never move again?

CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Both booklets are available at cpsa.org.au/publications/factsheets-and-booklets/ or ring 1800 451 488 for a printed version.

Cost-of-Living Budget measures: what they mean in detail

LEGISLATION has been passed on the various cost-of-living measures announced by the Government on Budget night, 29 March 2022.

You should by now have received your \$250 one-off Cost of Living Payment, which was to be paid during April. If you haven't received it, it's time to make inquiries.

From 1 July 2022, the lowering of the safety net thresholds for the Pharmaceutical Benefits Scheme

(PBS) should give you twelve more free prescriptions a year, worth about \$80.

Officially, the halving of the petrol excise for six months (from 44.2 cents per litre to 22.1 cents per litre) started on 30 March, the day after the Budget was delivered. By now all service stations should have reduced their prices at the bowser.

A cut of 22.1 cents per litre means a \$10 dollar saving on a full (45-litre) tank of petrol.

Not all servos would have reduced their prices on 30 March, as some would have paid excise on supply



Opposition Leader's response to Budget 2022

IN response to the Budget presented by the Australian Government on 29 March 2022, the Leader of the Opposition presented a suite of policy plans.

Two of those plans have particular importance for older Australians. They are about aged care and social housing

The Opposition Leader promised that under a Labor government every nursing home would have at least one registered nurse on site around the clock and more personal carers so that residents will receive more care.

It should be noted that the Opposition Leader did not commit to mandatory staff-to-residents ratios.

Apart from more staff in nursing homes, he also promised that Labor would pay them whatever the Fair Work Commission determined they

should be paid as a minimum. The Fair Work Commission ruling is expected to produce a significant wage rise for nurses and personal carers in residential aged care.

We note that the staff shortages in both nursing homes and home care are truly frightening. It is difficult to see how these would be resolved simply by saying that there will be more and better-paid staff. This problem has no short-term solution.

The Opposition Leader promised that nursing home food would improve. We note that this, too, would require more funding.

Finally, he promised better scrutiny of how providers spend Government subsidies and residents' personal contributions, mentioning further powers for the ineffectual Aged Care Quality and Safety Commission.

In later announcements, he foreshadowed jail time for aged care providers doing the wrong thing. This sounds fair, but we are



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bought before 30 March. They need to recoup that money before cutting the litre price.

If you are still working, and your annual income is lower than \$120,000, you will qualify for the one-off \$420 Cost of Living Tax Offset for the 2022-2023 financial year.

At the end of the current financial year, check if you are eligible for the Low- and Middle-Income Tax Offset. This has been in place for a number of years.

As the \$420 Cost of Living Tax Offset is specifically one-off, it means that there will be no low-to-middle-income tax relief beyond 30 June 2023.

You'll be paying more tax from then on, unless the next Budget provides an out-of-jail card.

sceptical. We remind readers that aged care provider BUPA ran dozens of seriously non-compliant nursing homes and never lost accreditation for a single one of them.

On social housing, the Opposition Leader committed to action to reduce the waiting list of more than 150,000 households Australia-wide, saying that Labor would build around 20,000 social housing properties. Four thousand of these homes will be allocated to women and children experiencing domestic and family violence and older women on low incomes.

He said Labor would build 10,000 affordable housing properties for frontline workers such as nurses and emergency services workers.

Missing in the Opposition Leader's Budget reply speech was a commitment to review social security payments, including pensions and the JobSeeker Payment, in particular for older people who have no prospect of getting another job.

Budget 2022: Work-while-on-the-pension-scheme doesn't make it

FEDERAL Treasurer Josh Frydenberg was urged to use the budget to trial a scheme enabling pensioners to work without losing any of part of their age pension payments.

Those calling for change said fewer than 3 per cent of Australian pensioners earned income from paid work compared to almost 25 per cent in New Zealand, where people can work without losing their pension.

An estimated 450,000 strong "grey army" of Australian pensioners stands ready, according to supporters of the change.

What a great idea, you might think. Work as much as you like and not have your pension docked! What could be wrong with that?

We already have the Work Bonus scheme, of course. It exempts \$300 a fortnight in employment income from the pension income test. What you don't use in a fortnight accumulates for later use.

One of the things that's wrong with Work Bonus is that seasonal workers can be disadvantaged if they work early in a financial year. Annualisation would fix that.

The idea to effectively raise Work

Bonus from \$300 a fortnight to limitless would obviously benefit pensioners who work, but would it really prompt hundred of thousands of pensioners to return to work?

No.

Here's why.

Businesses are reporting difficulties finding staff for physically demanding and lowly paid jobs in most industries, particularly in hospitality and sectors reliant on migrants.

Apart from the fact that cheap migrant labour will return in the not-too-distant future, there's a simpler reason why pensioners won't return to the workforce in droves.

The vast majority of pensioners are being paid their pension under the asset test, not the income test.

Asset-test pensioners would still lose the same part of their pension if employment income was excluded from the income test.

The thing is that, unlike New Zealand, Australia does not have a universal age pension. A universal pension is a pension which is not means-tested, so everyone, rich or poor, gets the same pension.

But the Australian age pension is asset-tested and income-tested.

How do you work around the fact that most people first going on the pension tend to have significant savings and are caught by the asset

test?

By the time these pensioners run down their savings and are paid under the income test, they would be well into their seventies. In the eighth decade of their lives, would they really want to be on their feet working busy shifts at a café or picking fruit under a burning sun?

Because these are the jobs proponents of limitless Work Bonus have in mind.

And even people first going on the pension who are paid under the income test, would they want one of these lowly paid, physically demanding jobs?

Apparently, the idea was supported by a billionaire or two, who would have little experience of hard physical yakka for a pittance.

Clearly, the idea of limitless Work Bonus was not prompted by a desire to help pensioners but to help business accessing a source of cheap labour.

If you want to do something about low pensions, the obvious solution is to raise the pension.

The solution is not to send pensioners back to work and work themselves into an early grave.

Having said that, upping Work Bonus and annualising employment income would have been welcome changes.

Pity.



CPSA News

Budget 2022 forgets the most important infrastructure of all: housing

THE budget provides an \$18 billion infrastructure commitment for dams, train lines and what have you but continues the decades-old neglect of social housing.

Budget Paper No. 2, which contains all new spending measures, mentions social housing zero times and commits zero dollars.

Yet, according to the most recent Australian Bureau of Statistics estimate of homelessness, people over 55 made up 16 per cent of the total homeless population in 2016.

The number of older homeless women increased by 31 per cent to 6,866 in 2016, up from 5,234 in 2011.

Although no more recent statistics have been published, it is obvious that with rising house prices and

rents, the situation has become even worse since 2016.

With each passing year and each passing federal budget where social housing receives no significant funding boost, more and more Australians fall victim to homelessness.

The Everybody's Home campaign has calculated that constructing 25,000 social homes in a year would

cost \$12.9 billion.

The Government's only concern with housing is for first-home buyers. It already had a scheme in place to help get 20,000 first-home buyers into a home on a deposit of only 5 per cent, where a 20 per cent deposit is customary.

This scheme has now been extended to 50,000 over the next four years.



Are you aged 70 years or older?

Have you ever been screened for breast, cervical, prostate or bowel cancer?



Researchers at the University of Sydney are interested in hearing about how you make decisions for breast, cervical, prostate and/or bowel cancer screening. This will involve completing a short online or paper-based survey (5 mins) and a one-off telephone interview (30-45 mins). Participation is voluntary.

To find out more and be a part of the study, email or call the researcher, Jenna Smith (jenna.smith@sydney.edu.au; 02 8627 0095).

Information hotline for older Australians during COVID-19 pandemic

Now that vaccinations have started up, the Australian Government's COVID-19 information hotline may again prove its worth. The hotline provides particular support to those accessing aged care services.

Phone 1800 171 866

Disability COVID-19 Information Hotline

The Australian Government's Disability Information Helpline for people with disability, their families, carers, support workers and services who need help because of COVID-19 continues to operate. **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 during the COVID-19 pandemic. Ring CPSA on 1800 451 488 or email voice@cpsa.org.au

CPSA Head Office operations in 2022

In the December 2021 - January 2022 edition of *THE VOICE*, we included a notice saying that CPSA Head Office would be fully re-opening on 10 January 2022.

This announcement has proved to be premature because of the Omicron variant.

CPSA will regularly review the status of Head Office as the COVID-19 pandemic unfolds.

In view of the shut-down of Head Office, CPSA has implemented new telephone technology to make it possible for any phone calls made to the main switchboard (1800 451 455) to be answered by a real person whenever CPSA Head Office has to be closed.

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 2020/21 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 Information Directory

INCOME SECURITY

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

Welfare Rights Centre
1800 226 028

**British Pensions in
Australia**
1300 308 353

HOUSING

Housing NSW
Public and community housing
1800 422 322

Tenants' Union Advice Line
1800 251 101

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

Find the help you need with
myagedcare

1800 200 422
www.myagedcare.gov.au



Australian Government



myagedcare

GOODS & SERVICES

**NSW Energy & Water
Ombudsman (EWON)**
1800 246 545

**Telecommunications
Industry Ombudsman**
1800 062 058

NSW Seniors Card
13 77 88

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

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

**NSW Ageing and
Disability Abuse
Helpline**



1800 628 221
(Mon-Fri 9-5)

medicare

132 011

24/7
GENERAL ENQUIRIES
HELPLINE

**Advance Care
Planning Australia**

BE OPEN | BE READY | BE HEARD

1300 208 582

PLANNING
FUTURE HEALTHCARE
PREFERENCES

ndis

National Disability
Insurance Scheme

1800 800 110

DISABILITY
SUPPORT FOR
PEOPLE UNDER 65



afca
Australian Financial
Complaints Authority

1800 931 678

DISPUTE RESOLUTION
FOR FINANCIAL
SERVICES

HEALTH, WELLBEING & TRANSPORT

Office of Hearing Services
Subsidised hearing aids
1800 500 726

National Dementia Helpline
1800 100 500

VisionCare
Subsidised spectacles
1300 847 466

**Taxi Transport Subsidy
Scheme**
transport.nsw.gov.au/ttss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

**National Domestic Violence
Helpline**
1800 200 526

NSW Health Care Commission
1800 043 159

Carers NSW
1800 242 636

**Aged Care Complaints
Commissioner**
1800 951 822

Lifeline
13 11 14

Australian Men's Sheds
1300 550 009

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

Cancer Council NSW
13 11 20

Exit International
Information about euthanasia
1300 103 948

Mental Health Crisis Team
24/7 for mentally ill people in crisis
6205 1065

LEGAL

Seniors Rights Service
Retirement village advocacy
1800 424 079

Fair Trading
Rental bond and tenancy info
13 32 20

Law Access
Referrals for legal help
1300 888 529

NSW Dispute Resolution
1800 990 777

**Women's Legal Services
NSW**
Family law, domestic, violence,
sexual assault & discrimination
1800 801 501

RIGHTS

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

**Commonwealth
Ombudsman**
1300 362 072

NSW Ombudsman's Office
1800 451 524

NSW Trustee and Guardian
1300 360 466

Guardianship Tribunal
1300 006 228

**Older Persons
Advocacy Network (OPAN)**
Individual advocacy for aged
care recipients
1800 700 600

Giggle Page



Crossword Solution

Crossword on Page 4

	1	P		2	E		3	A		4	B		5	S		6	M		7	D	
8	N	U	C	L	E	I			9	L	E	T	T	U	C	E	S				
		R		E		R				U		E		S		B					
10	S	C	A	M			11	S	T	R	A	W	B	E	R	R	Y				
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12	R	A	I	N	D	R	O	P			13		14	S	P	A	R	S	E		
		S		T		I		L								D					
16	F	E	T	A			17	P	R	U	N	E		18		19	D	I	N	E	
				R						M		X				I		I			
21	22	C	A	N	Y	O	N			23	E	X	C	I	T	I	N	G			
		M												H		I		E			
24	C	A	N	25	D	E	26	L	A	27	B	R	A		28	O	A	T	H		
		Z		O		A		A						N		N		E			
29	F	E	S	T	I	V	A	L			30	G	R	A	P	E	S				
		D		S		A		E						E		L		N			