CPSA
COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC

THE VOICE OF PENSIONERS AND SUPERANNUANTS

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SPEAKING OUT FOR PENSIONERS SINCE 1931

PENSION GOES UP BY 4%

FOOD inflation over the past twelve months stands at 5.9 per cent.

Transport (that is, petrol and diesel) has gone up by 13.1 per cent.

All combined, the annual inflation rate has risen to 6.1 per cent.

But the rate of pension indexation never matches any of the quarterly or twelve-monthly CPI figures published with much fanfare and grave media commentary.

Centrelink will base the September pension indexation on what happened with prices between 1 January and 30 June 2022.

During that period prices rose by 4 per cent according to the Consumer Price Index (CPI).

The Pensioner and Beneficiary Living Cost Index (PBLCI), shows a corresponding increase of 3.5 per cent.

In one of its rare displays of generosity, Centrelink bases pension indexation on whichever is higher.

It follows that the CPI increase will be used. Centrelink will first calculate the partnered rate by adding 4 per cent.

The single rate will be calculated by taking 66.6 per cent of the partnered rate.

The pension consists of the basic pension plus the pension supplement plus the energy supplement.

The energy supplement is not indexed at all.

The pension supplement, which contains a number of historical supplements including compensation for GST, is always indexed according to the CPI.

As mentioned, the basic pension is indexed according to the higher of the CPI and the PBLCI.

As a result of these indexation differences, the eventual pension increase never precisely matches the relevant six-monthly CPI increase, but it is usually close.

So, a 4 per cent (or slightly lower or higher) pension increase it will be on 20 September 2022!

On that same day, a cost-of-living measure for retirees will kick in.

Unfortunately, this measure will only benefit well-off retirees, so pensioners, sorry to get your hopes up, not to mention people on JobSeeker Payment.

During the heat of the last election battle, the now Labor Government matched a then Coalition Government commitment to raise the income limits for the Commonwealth Seniors Health Card.

This will benefit 50,000 additional self-funded retirees to "ease their cost-of-living pressures", as the Government's media release puts it.

On 20 September 2022, the income limits for the Commonwealth Seniors Health Card will increase from $57,761 to $90,000 for singles and from $92,416 to $144,000 for couples (combined).

All this is subject to legislation passing but given that it was the Coalition's idea to increase income limits, it can be assumed that it will pass.

The Commonwealth Seniors Health Card can be used to access cheaper medicines under the Pharmaceutical Benefits Scheme (PBS), bulk billed doctor visits (at the discretion of the provider), and the lower thresholds of the PBS and Extended Medicare safety nets.

The Commonwealth Seniors Health Card also qualifies holders for state and territory benefits where indicated.

Letters

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Jobs, jobs and jobs

THE Jobs and Skills Summit is scheduled for 1 and 2 of September.

The largest group on JobSeeker are over fifty years of age. This cohort is one that experiences ageism and discrimination.

This group is often wedged between two types of family members. They very frequently have care obligations and responsibilities for elderly parents and other relatives, including aunts and uncles. Many still have teenage families or are providing family support for young adult children. Flexibility is required to meet these obligations.

Many in this age group desire more hours but are under-employed.

This demographic has unique problems, yet many policies seem targeted at youth.

Health and disability are issues. About forty percent of those on JobSeeker have underlying health and medical conditions. The cost and adequacy of medical treatment has a direct bearing. If people are unable to receive proper care, then the ability to work is impaired.

Peter W Sutton

More than 40 winks!

I ALWAYS enjoy the online CPSA News, and the piece about sleep (*THE VOICE*, August 2022). I couldn't agree with it all however.

Sleep, in my experience is about the best thing you can do for yourself in any day.

Research has found sleep helps organise the brain, cell communications and many aspects of wellbeing.

In my own experience I find that at 90 years old, I don't sleep less, but more – possibly due to external stresses which have developed in recent years.

And not all sleeping tablets are damaging chemicals, try Melatonin.

Trevor Best

Donations

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

Ian Burret	$35
May Steilberg	$85
Shirley Woodland	$50

CPSA Funding

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CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

Donations, Bequests, Membership and THE VOICE subscriptions

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.)
- ☐ Please send me information about making a bequest to CPSA in my will.
- ☐ Yes, I agree to CPSA using my mobile number to send me information and other Member communication.
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Whither the pension once inflation goes down?

THE cost of living is always going up, never down, right?

Not right.

This also means that the pension, when it is indexed, doesn't necessarily always go up.

The Consumer Price Index (CPI) has been published 296 times since 1943. On eleven occasions, the CPI fell, most recently in June 2020 by 1.9 per cent.

The following pension indexation in that year (in September) produced an increase of zero per cent. Nada. Zilch.

When inflation goes down, the pension doesn't go down. This is good. But neither does it go up.

And there's another nasty hiding under the grass.

The pension won't go up until subsequent inflation catches up with the inflation level just before inflation went down.

The September 2020 pension indexation was followed by the March 2021 indexation. Inflation had more than caught up, so the pension went up again.

But it ain't necessarily always so, especially when the causes of inflation are different from what they normally are.

And the inflation we have now is different.

Normally, inflation is caused by rising wages. People have more to spend. Demand for goods and services increases and so do prices.

This time round it's not demand that's gone up and caused inflation.

This time round it's supply that has been squeezed.

Lockdowns in China have closed down manufacturing plants: less goods are coming through.

Floods in Australia have destroyed crops: less food is coming through.

The ban on Russian oil means less petrol and diesel are coming through.

These things have caused prices to skyrocket.

But they won't keep skyrocketing.

China's factories are re-opening and more goods will be produced, bringing down the price of those goods.

The food supply will increase. Vegies, fruits and food stuffs will fall in price.

Over time, the energy supply will sort itself out. Petrol and diesel will become cheaper.

That's why this time inflation is different. Wages, the price of labour, never comes down, but the prices for goods and services do.

Food prices have gone up by 6 per cent over the last twelve months, transport by 13 per cent and household goods by more than 6 per cent.

That was until the end of June.

The Melbourne Institute's inflation indicator suggests that in July alone prices went up by another 1.2 per cent for the month.

Meanwhile, wages remain stagnant and are not causing inflation.

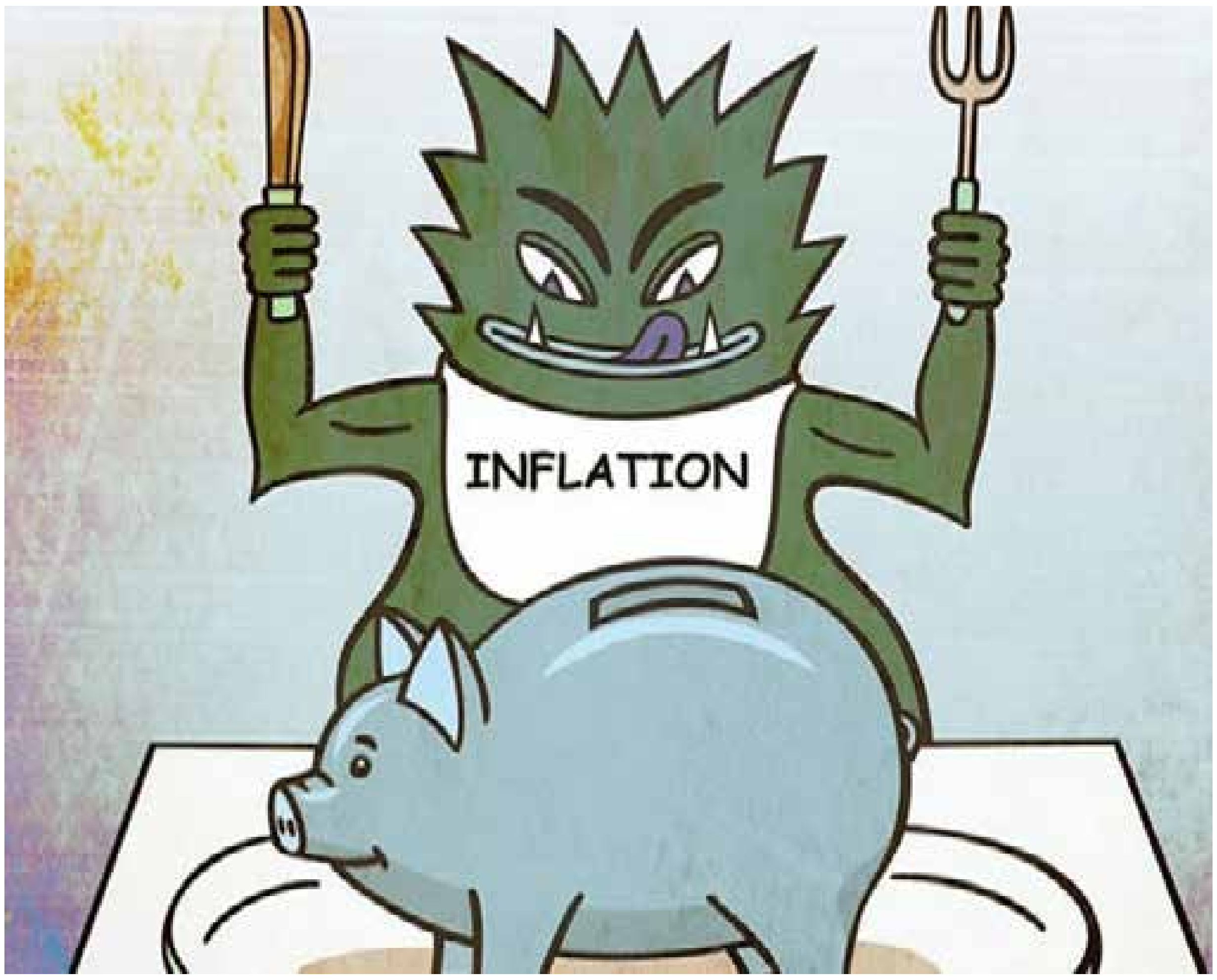
So, once supply problems are sorted out, it is very plausible that the CPI will drop by six per cent or more.

When that happens, it will take many quarters of 'normal' inflation before 'normal' inflation catches up with inflation levels we're seeing currently.

During all that time pension indexation will not produce pension increases. This could easily be for a year or longer.

But the good thing is that your pension will continue to be paid as if prices were still high during all that time.

There isn't more money in your pocket but you do have more purchasing power.



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.

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 News

New Zealanders all get a full pension, why don't we?

SOMETHING you hear regularly is that New Zealand has a much better pension system than Australia. Those who say this point to the fact that in New Zealand everyone of pension age gets a full pension.

And it's true. In New Zealand, part pensions don't exist and self-funded retirees, even if they are billionaires, also get a full pension.

In Australia a single full rate pensioner gets AU$25,678 a year. In New Zealand, they get NZ$27,988 a year, or AU$25,444.07, assuming the Australian dollar trades at NZ$1.10. So, the pension in New Zealand is about the same as it is in Australia.

The difference is that every New Zealander of pension age gets a full pension, while in Australia the majority of pensioners lose pension through either the income test or the assets test.

It is therefore tempting to think that New Zealand pensioners have it much better than Australian pensioners.

However, in New Zealand single pensioners pay income tax over their pension: currently 10.5 per cent over the first $14,000, 17.5 per cent thereafter.

This reduces the New Zealand pension by NZ$3,918 to NZ$24,071, which equals AU$21,880.

As a result, an Australian full rate single pensioner gets almost AU$3,800 a year (or $145 per fortnight) more than their Kiwi counterpart.

It is a similar story for full rate partnered pensioners in New Zealand: because of income tax, they get less pension than full rate Australian partnered pensioners.

No wonder there are reportedly a lot more New Zealand pensioners (25 per cent) who are employed than Australian pensioners (3 per cent).

In Australia the tax system is set up in a way to ensure that generally retired people don't pay income tax. As mentioned above, New Zealand taxes retired people in the same way as non-retired people.

There is no Seniors and Pensioners Tax Offset in New Zealand.

There is also no income tax-free superannuation.

While New Zealand does have a system of franking credits, it doesn't pay out excess credits in cash.

Capital gains from the sale of shares or real estate are taxed at income tax rates and in a single financial year without discount or concession.

A single New Zealand pensioner with a modest additional income of NZ$10,000 a year pays NZ$7,420 in income tax and is left with a pension of NZ$30,568 or AU$27,790.

An Australian pensioner in a similar situation would currently keep all of their pension and all of their additional income and end up with an annual net income of AU$34,535.

The New Zealand equivalent of dropping out of the pension altogether is where a retired person's annual tax liability equals their annual pension.

A single New Zealand pensioner would pay as much in tax as their pension is worth at an income in New Zealand dollars of NZ$137,000 (AU$ 124,500) and would be left with NZ$109,000 (AU$99,000) after tax.

To generate an income at that level, assuming a 5 per cent long term return, it would require just under AU$2.5 million in capital.

An Australian pensioner drops out of the pension altogether if they own assets worth AU$915,500, considerably lower than the effective New Zealand upper limit of $2.5 million.

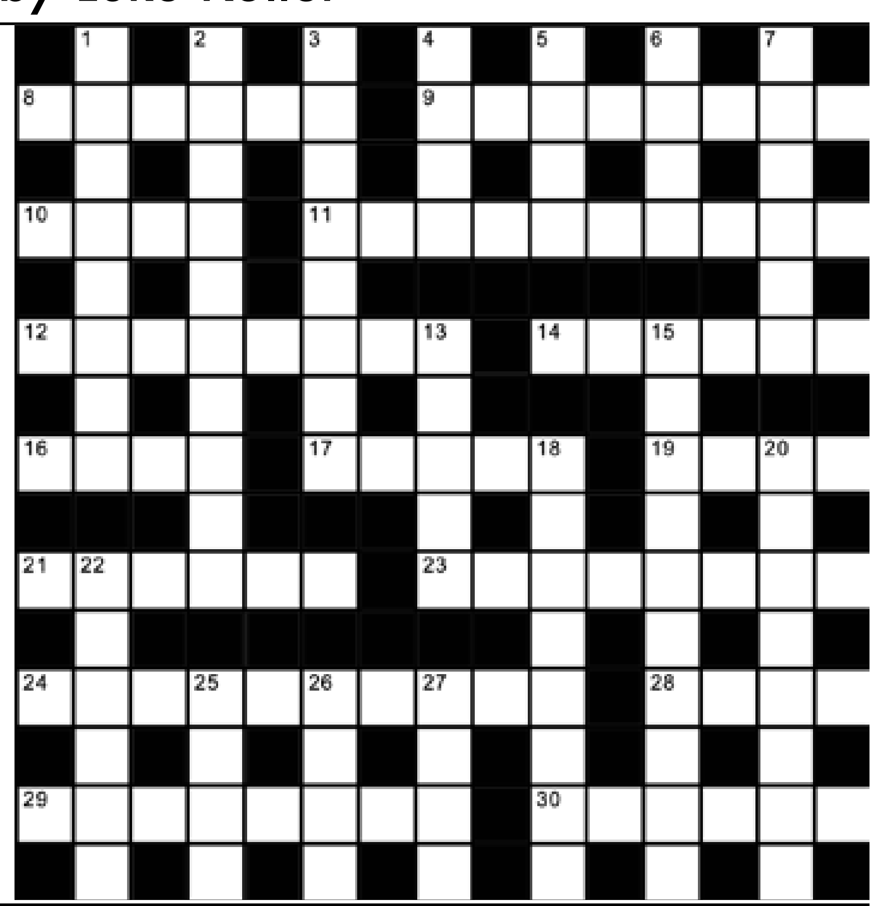
However, the vast majority of retired Australians have assets worth far less than AU$915,500. If that's you, would you really like to swap your Australian pension for a New Zealand pension?

Crossword by Luke Koller

Across
8 Give to a charity
9 Was important
10 Needed for combustion
11 Creative writing
12 Stayed in place
14 No person
16 An eye infection
17 Carrying out an action
19 Needed for risotto
21 An absence of enthusiasm
23 Musical composition for an orchestra
24 Section of an organisation
28 Someone who uses something
29 Long strip of paper used for decoration
30 King of the fairies

Down
1 A written account
2 A legislative assembly
3 Not accepted
4 Leave out
5 Mix together
6 A length of measurement
7 Make very hot and dry
13 Become dry
15 Homes for birds
18 Fortitude and determination
20 A moving belt
22 A full supply
25 Passages of time
26 Flat and uninspiring
27 European currency

Solution on back page



What's the cash rate when it's at home and how does it work?

FIRST up, journalists call it the cash rate, the Reserve Bank calls it the cash rate target.

There's a good reason for this. Journalists like short terms, and most also don't really know how the cash rate works, so why call it the cash rate target?

The Reserve Bank uses cash rate target because its officials like precise terms.

We'll get to what 'target' means, and how it influences your term deposit rate.

The cash rate (CPSA is siding with the journalists) applies when banks make payments to each other using Exchange Settlement accounts they hold with the Reserve Bank. This is done at the end of each working day.

At that point, some banks will be short of cash, some will have surplus cash. The former therefore need an overnight loan, the latter need to lend out their surplus overnight. They do their lending and borrowing amongst themselves where they can, but if needed they can ask the Reserve Bank to step in as a lender or as a borrower.

Mind you, an overnight loan may sound a bit petty, but with the sums involved it's anything but.

To make the cash rate target work, the Reserve Bank will take a deposit from a bank at the cash rate target less one-tenth of a percent. So, with a cash rate of now 1.85 per cent, the Reserve Bank will pay a depositing bank 1.75 per cent in interest rate.

Naturally, no bank with surplus overnight cash is going to deposit any of this money with another bank for less than 1.75 per cent. If other banks are offering a lower rate, the bank with a surplus will deposit with the Reserve Bank, thank you very much.

The Reserve Bank also lends money if necessary and does so at the cash rate plus a quarter of a percent. So, with a cash rate of 1.85 per cent, the Reserve Bank will lend at 2.1 per cent.

As a consequence, no bank with a cash shortfall is going to borrow from another bank at a rate higher than 2.1 per cent, because the Reserve Bank undercuts any rate higher than 2.1 per cent.

The term for this arrangement is known as the 'policy interest rate corridor', currently with 1.75 per cent 'floor' and a 2.1 per cent 'ceiling'. All lending and borrowing happens within the range of 1.75 per cent and 2.1 per cent.

Historically and statistically, lending and borrowing overwhelmingly occurs at the cash rate target, currently 1.85 per cent. Where that doesn't happen, the rate agreed on is not far off.

Note that all this lending and borrowing is for exchange settlements only.

But the cash rate target is almost like the cost price of money to banks. Those shortfalls and surpluses of their balances in their exchange settlement accounts are subject to it.

Banks must source their own funds for operations such as providing mortgages. Banks have many sources, and one of those sources are term deposits. Term deposits are sums you lend the bank. Subject to fluctuations, term deposits account for about 20 per cent of the funds bank lend to people buying real estate, who take out a mortgage.

That's one good reason why your term deposit rate tracks firmly below the variable mortgage rate.

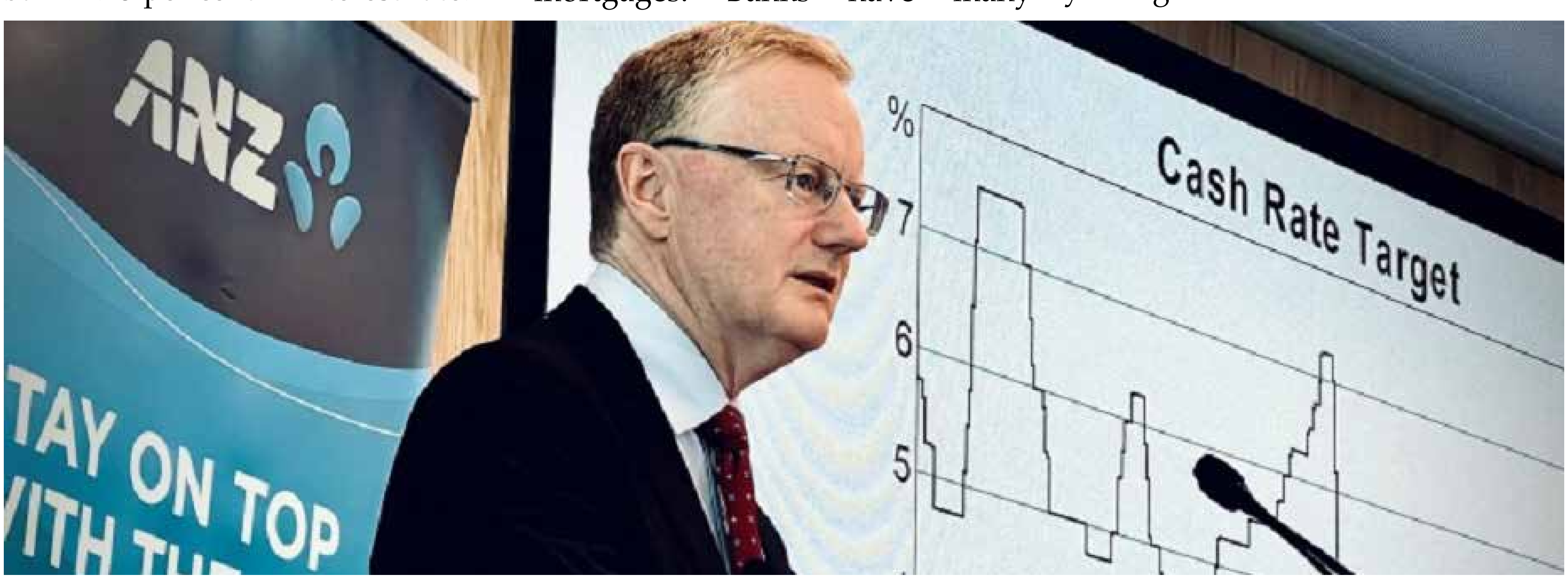
Also, the demand for mortgages from home buyers tends to go down as the cash rate goes up, so banks have an incentive to think carefully before they increase their mortgage rates. At the same time, that's an incentive not to automatically increase term deposit rates.

In fact, if the banks pass on some or all of the cash rate increase to mortgage holders, the demand for mortgages is likely to drop, which eats into their profits. One way of maintaining profit margins is by increasing term deposits not at all or by very little.

After the previous two cash rate target increases, mortgage lending fell by 4.4 per cent, according to the Reserve Bank.

But it's got to be said: some banks, particularly the Big Four, have a tendency to take the loyalty of their customers for granted. The banks bank on your reluctance to take your business elsewhere, especially to an online bank, which does not have branches and where you take out your term deposit without ever speaking to a real person.

Overcome your reluctance, give your Big Four bank the boot, and you'll get better rates.



CPSA News

Are you part of the shadow economy and don't know it?

ACCEPTING cash-only from customers, paying workers cash-in-hand and not declaring sales are the most common examples of the 43,000 tip-offs received by the ATO last financial year.

The shadow, or black economy refers to activities that take place outside of the tax and other regulatory systems. The ATO estimates that the community misses out on around $11 billion in income and other taxes such as the GST each year as a result of the shadow economy.

Topping the list of industries about which the ATO was tipped off were building and construction, hairdressing and beauty services, cafés and restaurants, road freight transport, and management advice and related consulting services. Tip-offs from New South Wales topped the ATO's list with over 13,400, followed closely by Victoria with 11,500 and Queensland with 9,200.

The ATO is telling Australian citizens and residents that they should not facilitate the shadow economy.

"Every dollar of tax dodged is a dollar that can't be used for vital services like health and aged care. We've all witnessed over the past couple of years how much the community relies on these critical services," ATO Assistant Commissioner Peter Holt says.

Mr Holt clarified that it's not just businesses the ATO has its eye on.

"We know that many customers also demand to pay in cash and ask for discounts to avoid paying tax, and we also know that many workers are demanding cash especially where there is a shortage of labour. Our message is – regardless of which party is driving the behaviour - it's illegal and we're on to it."

Not on the ATO's list and not included in the $11 billion tax revenue forfeiture are the proceeds from crime. The illegal drug trade in Australia, for example, is worth $10.3 billion, according to the Australian Criminal Intelligence Commission (ACIC), which estimates the consumption of methylamphetamine, cocaine, MDMA and heroin through National Wastewater Drug Monitoring Program.

Tax revenue forfeiture based on the GST alone would be $940 million, money that could also be used for vital services, a pay increase for aged care nurses and personal carers, for example.

But the same principle that applies to tax dodging applies to welfare fraud. The Government doesn't regularly publish statistics about welfare fraud. The most recent information CPSA could find was for the 2008-2009 financial year, when Centrelink recovered $113 million. Its budget at the time was $86.6 billion. So, the fraud rate was negligible at just a tiny bit over one-tenth of a per cent.

However, that was the rate for discovered fraud.

The story goes that back in 1996 when the green plastic $100 note replaced the grey paper note, the Martin Place headquarters of the Reserve received regular visits from retirees wanting to exchange old for new notes. Commercial banks just didn't have enough new $100 notes on hand.

This story is essentially one of welfare fraud, where someone of pension age realises that for every $1,000 kept under the mattress, they will receive $3 more in the pension, or $76 a year. Multiply this by ten for $10,000 and by one hundred for $100,000. That certainly beats current term deposit rates.

What it also does is reduce the amount available for essential services on which all Australians rely.

Cancellation of CPSA Annual Conference

CPSA Executive considers that in view of the continuing risks arising from COVID-19, it is not practically possible or safe to hold the Annual Conference this year.

CPSA Annual General Meeting

The Association's 2022 Annual General Meeting will be held at 11.00 am (Sydney time) on **Wednesday 26 October 2022** at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills.

A formal notice for the 2022 Annual General Meeting will be circulated to each Association General Meeting Delegate and each Branch, each Area Council and each Affiliate at least 21 days in advance of the meeting.

The closing date for the receipt of agenda items, including constitutional amendments, was 4:00 pm (Sydney time) on **26 August 2022**.

Nominations to the CPSA Executive

Under the CPSA Constitution the terms of all CPSA Executive Members will expire at the end of the 2022 Annual General Meeting.

In view of the COVID-19 situation the CPSA Executive has resolved that the election of CPSA Executive Members (if required) will be conducted by postal ballot pursuant to the Associations Incorporation Regulations. To ensure that any postal ballot can be conducted efficiently Branches should notify Head Office of the persons appointed as their Delegates no later than 4.00pm (Sydney time) on **Friday 23 September 2022**.

The CPSA Returning Officer hereby calls for nominations of candidates for election to the CPSA Executive.

Official nomination forms duly completed and signed by the nominator, seconder and candidate plus the candidates CV with referees must be received by CPSA's Returning Officer, no later than Midday (Sydney time) on **13 September 2022**.

Nomination forms are being distributed to Branch/Area Council Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

Bob Jay, OAM
CPSA Secretary

ANNUAL GENERAL MEETING 2022

Wednesday 26 October

Registration at 10.00 – AGM starts at 11.00

This year you can attend the AGM from your home via your computer, tablet or phone, or you can attend in person at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills

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For more information contact CPSA Head Office: 1800 451 488 or cpsa@cpsa.org.au

In line with CPSA's constitution, Branches, Area Councils and Affiliates should meet and appoint their Association General Meeting Delegates and give notice of the persons so appointed to CPSA Head Office prior to the AGM. Members who are not appointed as Delegates are welcome to attend as Observers. Delegates are entitled to vote and speak at an AGM but Observers are not entitled to vote and speak at an AGM.

To ensure adequate notice is given to the caterers as well as NSW Transport for the booking of rail warrants, and to also ensure that attendees receive their meeting papers at least three weeks prior to the AGM, Delegates and Observers are requested to be registered by Friday 23 September.

CPSA News

More Nurses 24/7 in aged care? You wish!

THE Government introduced its aged care reform legislation in the Parliament this week.

Registered nurses on site in nursing homes 24 hours a day, seven days a week will be the law from 1 July 2023, a year earlier than recommended by the Royal Commission.

Commendable, but the Royal Commission wanted to get there in two stages. First, by 1 July 2022 (four weeks ago) each nursing home resident was to receive 200 minutes of care, including 40 minutes of care by a Registered Nurse. Second, by 1 July 2024 care time was to go up to 215 minutes, of which 44 minutes was to be delivered by a Registered Nurse, and at the same time the RN24/7 requirement would commence.

Let's note that the Government's aged care reform legislation does not increase minutes of care per resident at all. While the requirement for 200 minutes of care per resident per day was legislated for by the previous Government, it won't start until 1 October 2023, three months after the RN24/7 requirement kicks in.

RN24/7 and mandatory care minutes were fiercely resisted by the industry, who called it a "blunt instrument", and by successive penny-wise-pound-foolish governments.

The RN24/7 advocacy of grass roots campaigners and unions has finally come to fruition it seems.

Seems, because while it is great that this measure will commence in eleven months' time, a cloud hangs over this crucial piece of reform, which has the potential to undo the recommendation on RN24/7 by the Royal Commission into Aged Care.

Nursing homes will be able to apply for an exemption from RN24/7. This sounds reasonable, given the current staffing shortage, but watch as unscrupulous profit-driven providers try to exploit this loophole.

While the exact process and criteria for applying for and receiving an exemption have yet to be determined, the Royal Commission outlined the circumstances in which an exemption might be granted: first, where nursing homes are co-located with a health service where registered nurses are on staff 24/7; second, regional, rural and remote providers who are finding registered nurses difficult.

However, Aged & Community Care Providers Association interim chief executive Paul Sadler is reported in the Sydney Morning Herald as saying that one in five providers, operating about 500 aged care homes, would be unable to meet the RN24/7 requirement during night-shifts and on weekends, adding that smaller metropolitan facilities as well as facilities in regional and rural areas would struggle.

The Royal Commission didn't mention smaller metropolitan facilities, only regional, rural and remote as qualifying for exemptions.

And why this industry call for exemptions in the first place? The RN24/7 requirement doesn't come in until 1 July next year: plenty of time to at least try and recruit in spite of adverse circumstances.

The Department of Health, meanwhile, seems to have accepted defeat on the staffing reform front without even trying to win. In a Supplementary Regulatory Impact Analysis, the Department writes the Aged Care Quality and Safety Commission (ACQSC) "anticipates a reasonable proportion of services will be non-compliant with the requirements …"

Then, the Department writes the ACQSC "anticipates an increase in both new and unique complaints" as it expects "that consumers and their families/representatives will be highly sensitive to services' compliance with these new requirements".

You bet we will.

The ACQSC, as Aged Care Minister Anika Wells acknowledged on the ABC's 7.30 program, is under-resourced.

Indeed, during the proceedings of the Royal Commission, it came out that the ACQSC employed a single senior clinical care expert on a part-time basis to look out for the clinical care needs of one-and-a-half million people receiving aged care.

The answer obviously is to resource the ACQSC better. At least make the senior clinical care expert full time and stop them from having to double as an Uber driver to make ends meet.

To address resourcing, the Government has announced a "capability review" of the ACQSC, which "will report back in the first half of 2023".

So, there will only be a few months at best for the ACQSC's funding to be boosted and for it to recruit the requisite staff in order for it to be able to properly police the RN24/7 requirements from 1 July 2023.

In the meantime, expect mass exemptions from the new staffing requirements to be granted to nursing homes in town and country, close at home and far and wide, and expect the industry to fight tooth and nail to retain these exemptions until the end of time. It's very plausible that every nursing home now unable or unwilling to employ a Registered Nurse 24/7 will receive an exemption.

Obviously, any exemptions granted should be accompanied by cuts to nursing home funding on the basis that you shouldn't be paid for employing a registered nurse for the periods you're not employing a registered nurse.

It seems that this might be difficult to do though, because the IT for the new residential aged care funding instrument, which commences on 1 October this year, is still a bit iffy, or, in Department-of-Health speak a "key challenge".

To be clear, CPSA is not advocating a delay in the introduction of staffing reforms. It's better to have the regulation there, even if compliance is low, because then at least grass roots RN24/7 advocates and unions have something to work with.

Will the new aged care funding instrument rock?

AGED care workers have expressed a huge vote of no-confidence in the ability of aged care providers to successfully implement sweeping aged care reforms.

A United Workers Union survey of more than 1,300 aged care workers found that only six per cent of aged care workers felt they could trust a system where providers self-reported care hours.

The Government has committed to increasing care hours to 200 minutes a day for each aged care resident by October 2023, in line with Royal Commission recommendations. Around the same time, a new system of working out Government aged care subsidies will be introduced.

The survey showed that only five per cent of workers were confident that residents were currently receiving the commonly accepted benchmark of about 180 minutes of care time a day.

A large majority of aged care workers saw it as likely or very likely that their providers would attempt to game the counting of increased care hours, with 93 per cent concerned their providers would not provide the required hours of care but would try, by hook or by crook, to obtain the funding that goes with providing more care time.

Almost 80 per cent think it's likely or very likely that providers will employ more carers but add other non-care time tasks to their workload, such as cleaning or food service.

75 per cent are concerned that providers will replace unfilled shifts with shorter shifts but not won't report the drop-in care hours.

74 per cent think it's likely or very likely that providers will roster staff but not report when those staff don't attend work, so it looks like they are fully staffed.

The union survey also has workers reporting extra staff being brought in and nice furniture being moved from facility to facility ahead of visits by the aged care safety regulator.

The Government would do well to let aged care workers have a role in monitoring how much care time is actually delivered. The union survey found that almost 60 per cent of workers believe care time mandates are more likely to be met by providers if workers can hold them accountable.

Only 10 per cent of workers said the current aged care safety regulator's audit system would provide enough oversight to ensure accurate reporting of care hours.

The Government faces a mammoth task to not only find the funding for an improved aged care system, but also to put the mechanisms in place which ensure the quantity and quality of aged care increase.

Call to action: write your own end-of-life care plan and do it now

TALKING about death may not be easy, but sometimes it is necessary.

Can you think of anything worse than having an unexpected medical emergency and, on top of all the stress you're already feeling, having to scramble to figure out how you want to be cared for if things get worse?

Not to mention making sure someone you trust to carry out your wishes knows all this information as soon as possible.

If you want to avoid this situation at all costs, you need to make sure you put a plan in place now while you're healthy.

The best way to do this is with an Advanced Care Directive.

You've probably heard the term thrown around before but what does an Advance Care Directive actually do?

It's a little bit different in each state, but generally it lets you lay out a plan for your health care if you're ever in a condition where you can't communicate for yourself.

You can make note of your general values, like what's important to you for a good quality of life, any religious or spiritual care you'd like, and preferences about where and how you'd like to receive palliative care.

Perhaps most importantly, it also provides medical practitioners specific instructions about what procedures you're willing to undergo. This includes CPR, ventilation and artificial feeding, as well as organ and tissue donation.

Once you've completed the form, make sure you keep it somewhere it can be easily accessed and share a copy with your enduring guardian, family or carer, and doctor.

The last thing you want is to spend so much time figuring out what's best for you only to not have it followed because no one knew where to find it.

Considering the peace of mind an Advance Care Directive can offer, the fact that only one-in-four people aged 65-and-over have completed an Advance Care Directive is sobering.

If you belong to the three-in-four people over-65 who have not taken control of their future health by completing their own Advance Care Directive, take action. It's simple. You can do it at home.

You can find the required paperwork on state health websites or head to Advance Care Planning Australia, either on their website or at 1300 208 582, where you can find forms and information about the process in each state and territory.

CPSA News

Having a Stroke? Think F.A.S.T

IN NSW 19,000 people have a stroke each year.

Of those that are hospitalised, over a third come from regional, rural or remote areas.

People in these areas will often live a decent drive from their closest hospital and once they get there, the hospital is unlikely to have a wide range of specialists.

This is a big problem, especially for strokes, since getting quick treatment is one of the most important factors for recovery.

The NSW Telestroke service is a collaboration between the NSW Government and Prince of Wales Hospital that aims to bridge this gap and provide consistent treatment state-wide.

It provides stroke patients in regional areas access to leading specialists and neurologists via telehealth consultations.

This makes sure that they get accurate and timely diagnosis and treatment.

There are currently 23 sites where this program is operating, from Tweed to Broken Hill to Bega.

Since the program commenced in March 2020, over 2,300 patients have been assessed, diagnosed and recommended for treatment.

The difference made to these patients and their families is invaluable.

National Stroke Week, from the 8-14 August, was an important reminder to stay vigilant and be aware of stroke symptoms and prevention.

The best way to keep a stroke from doing serious damage is to remember the F.A.S.T. signs.

Is someone's face drooping? Can they raise their arms? Are they slurring their speech?

If so, time is of the essence. You need to call 000 as soon as possible.

With growing awareness of these signs and improved treatment, death rates have continued to decrease, halving since 2000.

But recovery can still be an intense and taxing time on both survivors and their support systems.

The NSW Stroke Recovery Association provides telephone counselling at 1300 650 594.

They can provide emotional support, advice for recovery and rehabilitation, information and assistance with health services, and information about their other services such as stroke recovery clubs and online support groups.

Will social housing supply ever catch up?

JUST one rent increase. One lost shift. One emergency.

That's how close many Australians in the private rental market are to homelessness.

Social housing is supposed to offer some security to those who need it but has been getting harder and harder to access.

It has dropped from 4.7 per cent of all housing in 2010 to 4.2 per cent in 2020. Meanwhile the need has only increased.

New research from the Parliamentary Library estimates there are 524,000 households in need of social housing in Australia.

This includes over 160,000 households on the social housing waitlist and countless others who have given up on social housing all together, knowing they're likely to wait ten or more years.

The Government has committed to addressing the problem with their Housing Australia Future fund.

They have promised 30,000 social and affordable housing properties over the next ten years.

20,000 of which will be social housing.

In a speech to the Australian Housing and Urban Research Institute, Federal Minister for Housing and Homelessness Julie Collins acknowledged the lack of action on social housing and the desperate need for national leadership on the issue.

She noted the scattered way social housing has been handled in the past and the constant shifting of responsibility between different levels of government hasn't helped.

But this talk needs to be backed up by action.

Homelessness Week took place over 1-7 August and the theme this year was 'to end homelessness we need a plan'.

That plan needs to be more than 2,000 social housing properties a year.

The social housing shortfall is expected to grow to 671,000 by 2032, so with this level of investment the problem will continue to get worse.

Other programs designed to help with housing affordability offer little support either.

Commonwealth Rent Assistance offers a maximum of $145.80 a fortnight for singles and the National Rental Affordability Scheme is winding down, with 30,000 homes likely to be removed from affordable housing stock by 2026.

More needs to be done.

In their online petition the Everybody's Home campaign is asking for a commitment to 25,000 social and affordable homes a year and a 50 per cent increase to Commonwealth Rent Assistance.

This would bring it up to $218.70 a fortnight. Which almost covers rent for half a week in an average apartment in a capital city.

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)
NSW

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

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

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

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

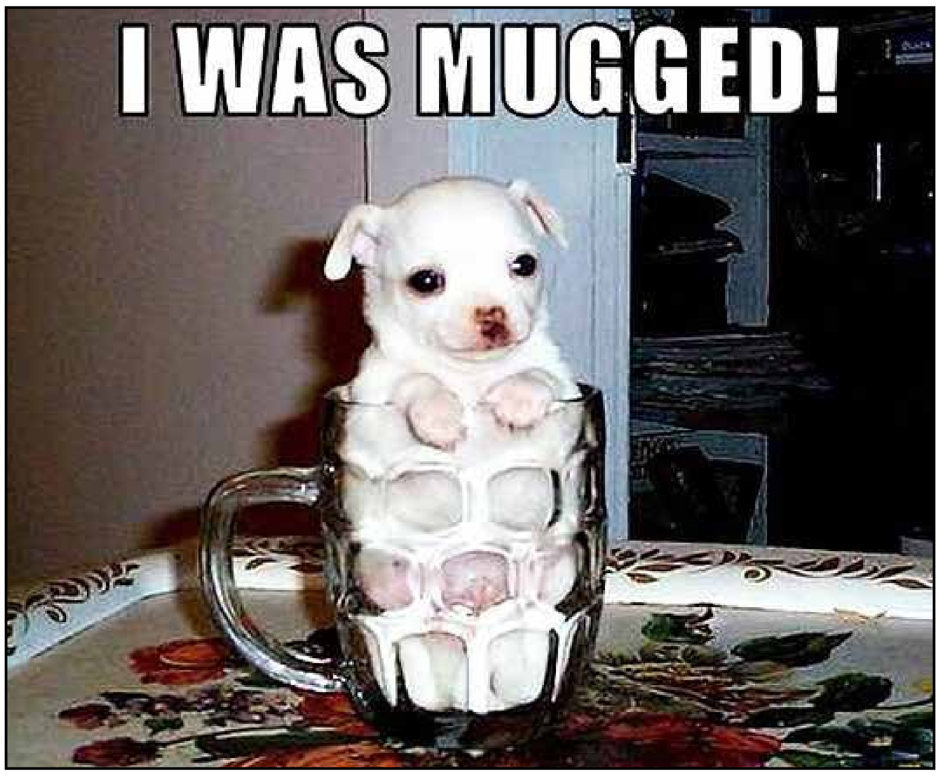
NSW Ombudsman's Office
1800 451 524

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 D	■	2 P	■	3 D	■	4 O	■	5 S	■	6 F	■	7 S	■
8 D	O	N	A	T	E	■	9 M	A	T	T	E	R	E	D
■	C	■	R	■	C	■	I	■	I	■	E	■	A	■
10 F	U	E	L	■	11 L	I	T	E	R	A	T	U	R	E
■	M	■	I	■	I	■	■	■	■	■	■	■	E	■
12 R	E	M	A	I	N	E	13 D	■	14 N	O	15 B	O	D	Y
■	N	■	M	■	E	■	R	■	■	■	I	■	■	■
16 S	T	Y	E	■	17 D	O	I	N	18 G	■	19 R	I	20 C	E
■	■	■	N	■	■	■	E	■	U	■	D	■	O	■
21 A	22 P	A	T	H	Y	■	23 S	Y	M	P	H	O	N	Y
■	L	■	■	■	■	■	■	■	P	■	O	■	V	■
24 D	E	P	25 A	R	26 T	M	27 E	N	T	■	28 U	S	E	R
■	N	■	G	■	A	■	U	■	I	■	S	■	Y	■
29 S	T	R	E	A	M	E	R	■	30 O	B	E	R	O	N
■	Y	■	S	■	E	■	O	■	N	■	S	■	R	■