

INCOME TAXES CUT, BUT NO MENTION OF GST

ON February 27, the Australian Government passed its amended stage 3 tax cuts. In celebrating their victory, the Prime Minister stated that the cuts were “a good result for all Australian taxpayers”.

The previous Government made similar claims when it announced its earlier version of the tax cuts back in 2019. The Treasurer at the time said that “taxpayers earning up to \$126,000 a year” would receive a tax cut.

Who’s missing from both of these statements? People earning below the tax-free threshold. In both versions of the tax cuts, most pensioners and anyone earning below \$18,200 a year will receive nothing.

Importantly though, they are still taxpayers. They pay the Goods and Services Tax (GST) on many of their day-to-day expenses.

For either statement to be true, it would need to include the word income. Sure, the legislation may give a tax cut to everyone who pays tax on their income, but not all tax is income tax. Therefore, not all taxpayers are income taxpayers.

As these quotes from the Prime Minister and the former Treasurer show, when politicians talk about ‘taxpayers’, they’re usually only talking about people who pay tax on their incomes.

This is a common (and sneaky) language trick. On the one hand, it sounds good. On the other hand, it ignores the part of the population who will get nothing from the tax cuts, despite paying a good chunk of



their money on GST.

GST was introduced in 2000. It’s a flat 10% tax on most goods and services, with a few items like fresh food, medical expenses, housing and education being exempt.

Since its introduction, politicians, economists and commentators have repeatedly floated the idea of increasing it, getting rid of the exemptions, or both.

This has never happened, in part because it’s unpopular, but also because reforming GST requires unanimous approval from the states before it gets through the Australian parliament.

Good thing too, because whilst income tax is a progressive tax (one that costs more for people on higher incomes who can afford to pay more), GST is a regressive tax. This means it

has a higher cost for people who are least able to afford it.

The reason for this is that people on lower incomes have to spend a larger proportion of their money on goods and services, and a lot of the things they have to buy (like clothing, most foods, petrol or transport fares) cost 10% more because of GST.

On the other hand, not only do people on higher incomes spend less of their total income on these items, many of the other things they buy (like stocks or property) are GST-free.

Whilst neither major party seems interested in scrapping this unfair tax, at least they seem unwilling to increase it. However, if the Australian Government is cutting income taxes, they should also increase the pension supplement to reduce the cost of GST on pensioners.

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Raw deal for pensioners

WHEN will our governments realise that pensioners have a raw deal in every area of living expenses?

We should be exempt from GST and a single pensioner finds it extremely difficult to manage. Our car, house, contents insurance is not halved when we lose our spouse. Our water rates, land rates and house maintenance aren't halved either, not to mention the myriad of other expenses we face.

Of course, I could list all our expenses but what is really needed is a proper pension increase to keep up with the cost of living. Approximately \$28,000 a year does not cover all the above plus fuel, food, medical.

After a lifetime of paying our taxes, surely we should have a dignified Age Pension. What will it take for governments to understand this?

Nadia

Council rates due for a boost

I JUST want to say I was happy to see your advocating for better concessions for seniors. I think council rate concessions need to be increased because rates go up by a minimum of \$200 to \$300 a year. They are a major expenditure and I think the discount they provide is nowhere

near enough. There doesn't seem to be an end in sight to councils' greed, so I hope you keep putting pressure on.

Nick Ilov

Indexation keeping people below the breadline

TODAY we know that due to indexation JobSeeker and other payments will be increased by about 96 cents per day. This is hardly adequate. It's better than nothing but comes from a very low base.

This increase buys little more than a loaf of bread per week. CHOICE has found the average cost of a loaf of bread to be \$4.45. (I'm deliberately using food terms as many on income support are on or below the breadline.)

These are the increases to prices as published by CHOICE:

- A packet of white sliced bread used to cost \$3.40 on average; now it costs \$4.45.
- The cost of white sliced bread has gone up 41% since 2019.
- Bread from Coles went up 37% on average.
- Bread from Woolworths went up 56% on average.
- Bread from IGA went up 37% on average.
- There weren't enough prices



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- I'd like to **renew** my membership or **join CPSA** as a Member and I 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.
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available from Aldi to get an average.

The reality is that many are actually skipping meals. Charity after charity report the difficulties of meeting the cost of living. Those on average incomes are struggling. The reports across the community sector are uniform. These include St Vinnies, Anglicare, Brotherhood of St Laurence, Foodbank, Sacred Heart Mission, The Salvation Army, The Smith Family and others.

I was on the JobSeeker Payment in the past, whilst waiting to be assessed for the Disability Support Pension. I ate once per day. That meal did not include quality cuts of meat and fresh fruit and vegetables but a diet of eggs, tinned soups and pasta. The maximum rate of JobSeeker for a single person is \$762.70 per fortnight. An older Australian aged over 55 years and on support for nine months is entitled to \$816.90. These figures include allowances excluding the Commonwealth Rent Assistance.

I have had previous discussions with my local member's office, the Prime Minister's Office and other relevant ministers' offices and replies typically point out that rental assistance is available. I have been told ad nauseum that the Labor Government increased it. Despite this increase, rental assistance bears absolutely no realistic relationship to rent. Rental assistance maximum is currently \$188.20 per fortnight. The median rent is \$550 per week for a house. Rental stress is placed upon those on the JobSeeker Payment and the Youth Allowance. 96 cents per day will not address this issue.

In one response from a minister, they mentioned the availability of financial counselling. That reply was condescending and patronising. The problem is that the rates of both JobSeeker and the Youth Allowance are too low.

The Victorian Department of Families, Fairness and Housing in its December quarterly report indicated that rents had increased



on average by \$15 per week in the last quarter bringing them to \$530 per week. 96 cents per day does not even come close to meeting this. The Economic Inclusion Advisory Committee last year recommended real increases and this was largely ignored.

Unemployment and poverty comes with other impacts. Loss of hobbies and pursuits, social interaction, self esteem, diminished self worth and increased physical and mental health problems. Most of our social lives are built around food and drinks. We go out for coffee, we have a beer. These simple pleasures are difficult for our most vulnerable. Even instant coffee is hard: The price of instant coffee has gone up 18% since 2019 at Coles and Woolworths.

I read the Poverty Inquiry report. People are doing it tough, yet the Coalition still speak of it as a safety net, and that the best form of welfare is a job. People on JobSeeker are not working. They are not doing well now. The amount of JobSeeker is not enough to provide basics. The amount is so low, it's likely to negatively prejudice job seeking. If they are ill, or hungry skipping food or medical care, they will not be well at an interview or test. Many employers now use Tik Tok or other technologies. This is expensive on income support.

There needs to be a substantial increase to all income support payments.

Peter Sutton

Send a letter to *THE VOICE*



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Parramatta NSW 2150

voice@cpsa.org.au

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



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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 2022/23 Annual Report to be posted to you. Alternatively, copies can be obtained online at

www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

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Carmel McKeough	\$50
Elyanawati Hendarto	\$35

CPSA News

When will you actually see the March 2024 pension increase?

PENSION indexation day has finally come! Around 5 million people will get a boost to their social security payments from 20 March 2024.

Recipients of Age Pension, Disability Support Pension and Carer Payment will get an increase of \$19.60 each fortnight (single rate),

or \$29.40 (couples combined).

This means that the maximum pension rate will be \$1,116.30 (singles) or \$1,682.80 (couples combined).

People who receive other payments such as JobSeeker will also receive an increase.

CPSA's early estimates were pretty much spot on, though we'd estimated the single rate to be 10 cents less.

You might have been disappointed or confused to receive the same old amount when you received your payment on 21 March.

This happened because pensions are paid fortnightly, but they're calculated daily across 14 days. The 'pension period' ends the Monday before your pension lands in your bank account. So, the payment that was due Thursday 21 March covered the previous period, when the old rate was in place.

The following Centrelink payment date, Thursday 4 April, will be when pensioners and other payment recipients will see most of the increase. By the time you read this, you might have already received that payment.

If that's the case, the numbers probably aren't adding up. Well, we haven't gotten our figures wrong (this time).

Unfortunately, the April 4 pension period started the day before indexation kicked in. This means that one day of the period was calculated at the old rate.

For those receiving the single pension rate, you will have received about \$1.40 less than the full amount on 4 April. Couples should have received \$2.10 less than expected. No one will receive the full increase until 18 April.

The March 2024 indexation is



Dubbo/Orana CPSA Branch Treasurer is presented with a gift and certificate by CPSA Policy Manager Ash Fowler in appreciation of her many years of service

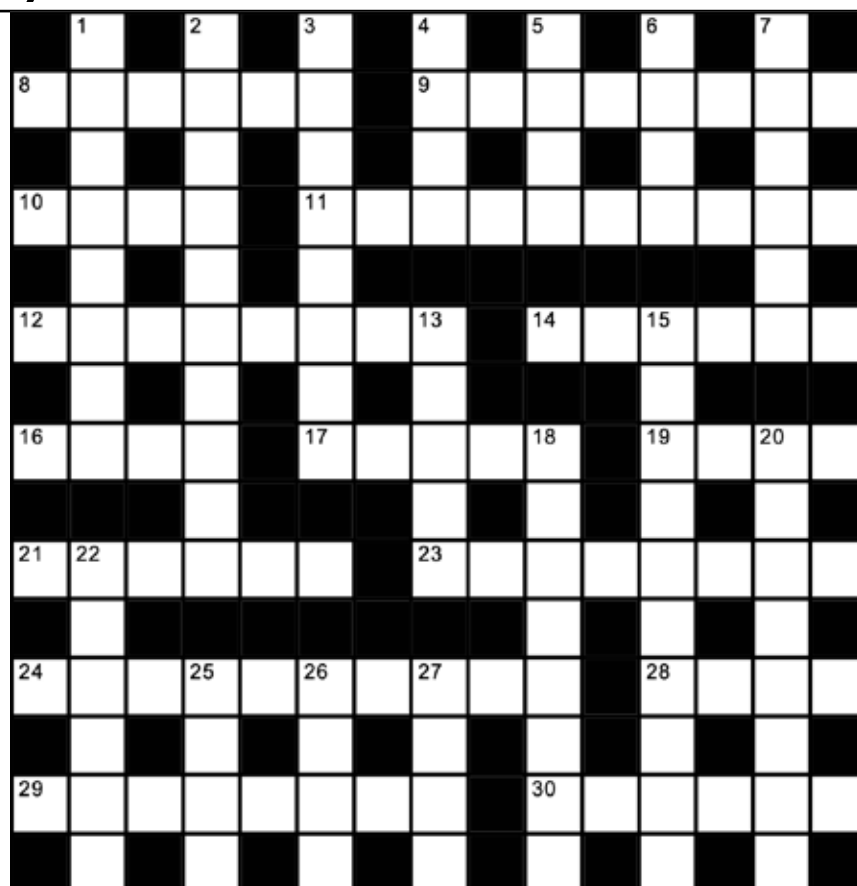
Crossword by Luke Koller

Across

- 8 A small informal restaurant
- 9 A client of the ATO
- 10 To say again
- 11 Not excessive
- 12 Coin worth six pennies
- 14 A scheduled plane trip
- 16 A small island
- 17 A small fruit
- 19 Set of two
- 21 Not here
- 23 A particular region
- 24 Type of coffee
- 28 Coloured portion of the eye
- 29 Small room next to the kitchen
- 30 Wind onto or off a reel

Down

- 1 Small flat cakes
- 2 A unit of pressure
- 3 Used to open a door
- 4 The largest volcano in Europe
- 5 Exhibition
- 6 Molten rock
- 7 General condition of body and mind
- 13 A mistake
- 15 Performed without preparation
- 18 Food made from curdled milk
- 20 Formed a mental image
- 22 Part of a tree
- 25 Part of a hand
- 26 A professional cook
- 27 Peaceful scene or event



Solution on back page

CPSA News

only an increase of 1.8%, less than many pensioners expected. This is because this pension indexation is based on the Consumer Price Index (CPI).

This isn't always the case – there are other figures that come into play such as the Pensioner and Beneficiary Living Cost Index (PBCLI), which is used for indexation when it is higher than CPI. This time, it isn't.

CPI is the official measure of inflation in Australia. It is calculated every 3 months to measure how much prices have gone up for a selected list, or 'basket', of goods and

services. CPI isn't a perfect measure of inflation – it only measures changes in a selected list of expenses, and this list and the weight of each item is based on average household expenditure.

Of course, the average Australian household doesn't really exist. It's silly to think that a single parent living in Tasmania has the same expenses as a wealthy couple with no children living in Sydney.

This doesn't make CPI a bad measure of inflation, but it does make it a bad tool for adjusting social security payments that are

either below the poverty line or hovering just above it.

Prices increase by however much, which is then measured through CPI. Up to 6 months later, Centrelink payments are indexed.

Meanwhile, the prices have already been up for some time. This means that people living on a pension or other payment have been struggling for months to keep up.

If the pension and other payments were benchmarked to 125% of the poverty line, and then indexed based on CPI every 3 months, that would make a world of difference.



Find-A-Word by Luke Koller

<p>R E Y N O L D S M S M O R S E B E L L I N I H N T I T I A N B L N O L D E E E L G R E C O A R O O U E B O Y D G Z C V N C Y U W I U P I C A S S O A K O H W Y R R M S U L L Y L N X N C A W N Y O I T I O E D J W O R R E Y N S S E N I R Y D E R H S D S E L D T I E N K E M O O R E I T E Y U E N E E R N T L D H K N Y B M F E R E A L A G C I Z L K R A Q Y N T I E F S O Q N T E N I E R S T N W O H H Y J V D E G A S T Y L B A R Y E A C O N S T A B L E</p>	<p>ARTISTS</p> <p>Bacon Barye Bellini Bosch Boyd Bruyn Chardin Cole Constable Corot Dali Degas Derain Dufy El Greco</p> <p>Epstein Ernst Etty Goya Gris Klee Lowry Monet Moore Morse Nash Nolan Nolde Picasso Renoir</p> <p>Reynolds Rodin Rubens Sisley Steen Sully Teniers Titian Van Dyke Vermeer Warhol West</p>
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Solution on back page

Research shows leafy greens can improve oral health

A RECENT study has found that eating leafy greens may be better for people's oral health than using mouthwash. Leafy greens, from kale to lettuce, bok choy to rocket, have a long list of health benefits. Findings from a new study could add improved oral health to that list.

'Leafy greens' is shorthand for most edible plant leaves. They include things like spinach, rocket, lettuce and cabbage. Whilst there are far too many to list (nearly 1,000 known plants with edible leaves grow around the world), chances are if people put it into a salad, it counts. Aside from the high concentration of vitamins and minerals found in leafy greens, they are also notable for containing a chemical called 'nitrate'.

Research published in 2020 found that eating nitrate-rich vegetables improved the oral microbiome of participants (in other words, the good bacteria in our mouths). These beneficial bacteria were in turn shown to fight some of the causes of gum disease and tooth decay.

More recently, research has found that eating a diet rich in nitrate could also improve oral health and hygiene by protecting our mouths from some of the negative

side-effects of acidic foods and drinks, and of dehydration. The research compared the oral health of competitive athletes (who are at higher risk of gum disease due to their diet, stress and exertion). It found that those athletes who had drunk beetroot juice (another nitrate-rich vegetable) had a healthier oral microbiome even after drinking acidic energy drinks, suggesting that the beetroot juice protected their teeth from the effects of the acidity.

Whilst mouthwash is an effective way of combatting gum disease and tooth decay, the researchers argue that it can also get rid of the good bacteria in our mouths, leaving us more vulnerable to other negative impacts.

Unfortunately, older people are at greater risk of gum disease and

other oral health issues, but leafy greens could provide some extra protection.

Local greengrocers and supermarkets will probably have a wide selection of leafy greens, but many of them are also easy to grow at home.

Spinach, rocket and watercress are all fast-growing plants that can be harvested year-round and make great additions to salads and sandwiches. Though spinach and rocket will do best planted directly in the ground, they can be grown in pots and even indoors, provided they get enough light. Watercress is happy in a pot if the soil never dries out.

All three of them can be planted in autumn, so now is the time to get started.

Will nuclear power reduce Australia's electricity prices?



Do you have a plan for your future healthcare?

ADVANCE care planning involves planning for your future health care.

You can make decisions now about care that you would or would not like to receive in the case that a time comes where you are unable to communicate your preferences or make treatment decisions.

Currently, only around 15% of Australians have documented their preferences for care in an Advance Care Directive.

You can include preferences such as: the person you would like to make medical decisions for you if you cannot make them yourself; information on things that are important to you, including cultural

or religious beliefs and practices; your values and life goals, which can help others to make decisions for you if needed; treatment and care you would or would not want, and in what circumstances those preferences might apply.

If an Advance Care Directive is made and is valid, it must be followed. This means that healthcare professionals and family members cannot override the decisions you have documented.

As you can imagine, this has the potential to make things easier for those close to you if there are difficult decisions to be made. It also means that you can be certain your wishes will be respected if you are unable to speak for yourself.

It's not a particularly fun topic, and it's something that many of us might put off for later or prefer not to think about at all. If that's the case, it might be a good idea to start with thinking about what your preferences are.

If you aren't ready to make a formal directive, it might also be a good idea to speak about your preferences or write them down and let someone close to you know that you've done so.

If you do make a formal directive, you can revoke it at any time if you have the capacity to do so.

You can call the National Advance Care Planning Support Service on 1300 208 582 from 9am to 5pm, Monday to Friday.

Will nuclear power reduce Australia's electricity prices?

Electricity prices have gone down slightly in the past few months compared to the peaks seen last year, but they remain much higher than they were back in 2021 before inflation started to rapidly increase.

As is often the case, high electricity prices have spurred a conversation about the possibility of adding nuclear power to Australia's electricity grid. But would building nuclear power reactors lower electricity prices?

Before we can answer that, it's worth looking at the current state of Australia's electricity system. Most Australian residents get their electricity through the National Electricity Market (NEM), which is the electricity system that operates in Queensland, New South Wales, the Australian Capital Territory, Victoria, Tasmania and South Australia.

Within the NEM there are several different groups. Generators produce the electricity (from coal, gas, hydro, solar and wind). They then sell it on to retailers who sell it on to us. Coal is still the biggest single source of electricity in the system, but wind and solar are both catching up.

The whole system is administered by the Australian Energy Market Operator (AEMO), who is responsible for ensuring that the supply of electricity matches the

demand that people need. The Australian Energy Market Operator (AEMO) is constantly measuring the electricity grid to see how much electricity is being used, and to ensure that enough power is being generated to match. Every 5 minutes it tells all the generators within a region of the grid how much power needs to be produced.

The generators will then bid to see which one can supply power at the lowest cost, with AEMO accepting prices from lowest to highest until all the required electricity in a 5 minute window has been accounted for. AEMO sets the price for that 5-minute window at the highest of the accepted bids, meaning that every generator whose bid is accepted is paid out at the same rate. This is called the 'wholesale spot price', and this is the price that retailers pay to generators. Retailers then sell that electricity on to us, but rather than receiving a bill every 5 minutes, our electricity bills are averaged out over a payment period.

Wholesale prices are affected by a few different things. First, there is the cost of actually generating the electricity. This is quite high for coal and gas generators, as they must buy their fuel, whereas for solar, wind and hydro, fuel costs are non-existent. The rise in electricity prices over the past few years has been caused by the rising costs of coal and gas, which have been driven up by the war in Ukraine.

Then, there are operating costs

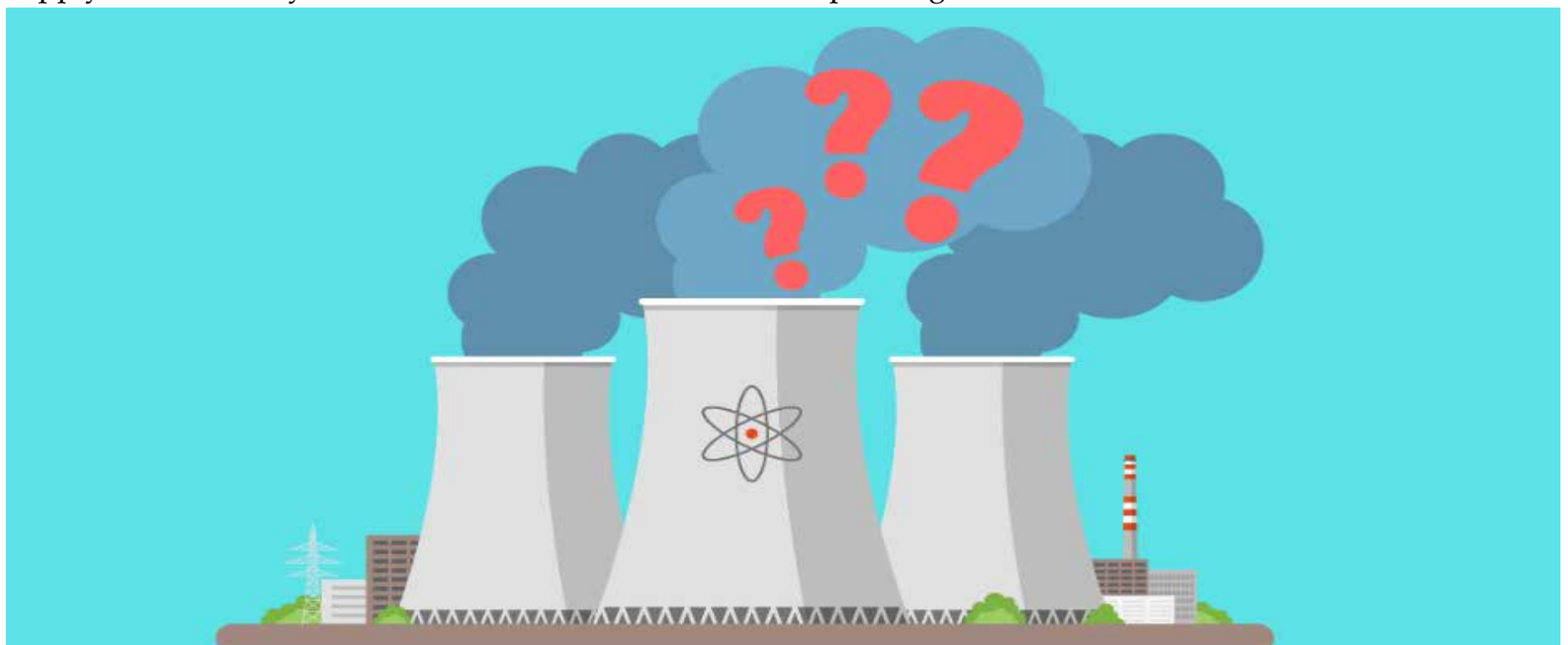
for generators, including the cost of staff and maintenance of equipment.

Finally, there is the cost of the equipment itself. Generators will try to set prices that will cover their initial investment in the wind turbines, solar panels or coal-fired power plants. One of the reasons that no new coal-fired power plants have been built in the National Electricity Market recently is that they cannot sell electricity for enough to cover their building and operating costs.

One question that is being asked is "could nuclear power reduce electricity prices"? Nuclear power stations are incredibly expensive to build, and not cheap to run either. Because any nuclear power station would have to recoup its initial build costs, it would struggle to compete with the prices of coal and gas power, let alone the much cheaper renewables. So even if nuclear power managed to replace some of the existing coal or gas generators, this would likely send prices up, not down.

While wholesale prices drove most of the increase in electricity prices, they have dropped by nearly half compared to the middle of last year (and more than that in some states). So when will we see lower electricity prices?

Hopefully, prices will start to go down after July 1st. This is when the Australian Energy Regulator (AER) sets the 'default market offer' for the year, which effectively sets a maximum price for retail electricity rates.



New research will explore mental health among older Australians

A new research project funded by the Australian Research Council aims to challenge some of the taboos surrounding mental health in older Australians. The project, which is expected to be completed early next year, has already found that many older Australians are less open to discussing mental health than younger generations.

Stigmas around 'being a burden' or 'not airing dirty washing' can prevent older people from opening up about mental health.

In addition, mental health issues affecting older Australians can often be ignored or overlooked by family, friends or care providers, who may incorrectly see these problems as normal side-effects of getting older.

This is particularly concerning, as recent research has found that 1 in 5 older Australians feel loneliness or isolation, which can both contribute to poor mental health and make it harder for these issues to be properly

identified.

Mental health issues can also be exacerbated for people living in regional and rural areas. For someone living in a rural or regional community, accessing mental health support services may mean travelling longer distances or experiencing longer wait times. This can add to a sense of isolation and create another barrier for someone deciding whether or not to reach out.

Even extreme weather events and natural disasters can play a part. In the wake of fires, floods, droughts and severe storms that have hit regional and rural parts of the country over the past few years, researchers have begun investigating the impact that natural disasters have on mental health and wellbeing.

Because these communities are often smaller and closely knit, the impact of these events can be felt throughout the entire community, especially among emergency service workers.

Some groups are working to challenge some of the stigmas and

likely that rates will continue to climb. Each year, the Independent Pricing and Regulatory Tribunal (IPART) set a 'rate peg', which determines the maximum percentage of income that NSW local councils can generate through rates.

Most councils generate about a third of their income from rates, which are a form of property tax.

It's a complicated system. If the rate peg is set at 4.2%, that means that councils can choose to increase their overall income from rates by 4.2%. This doesn't mean that individual rates will increase by that much. Councils can divvy up that increase using their own methods. For instance, rates may be calculated differently for residential properties than farmland or businesses.

Last year, IPART changed the methodology they use to set the rate peg. As a result, many councils will increase their rates more than usual from later this year. In addition, 9 NSW councils have applied for a 'special rate variation' that will allow them to increase their rates even more.

Local councils provide a range



taboos that prevent people from opening up about mental health. Everyone can play a part in this by speaking more openly about mental health and checking in with each other.

Some progress has already been made, with older people increasingly accessing mental health support services from 2009-2019.

Hopefully, this latest project will improve our understanding of mental health among older Australians and help us to shed some of the preconceived notions that make mental health a taboo topic.

Need to talk? **Lifeline: 13 11 14**

of essential services and facilities that communities need to function. However, many submissions made to IPART highlighted that local community members feel uncertain about the efficiency of their local council.

Others expressed further concern that substantial increases to rates will cause increased pressure on households and businesses that are already struggling to pay the bills.

IPART has recommended "a comprehensive state-wide evaluation of existing pensioner concessions". Currently, an investigation of council financial models in NSW is underway, but there is only a small mention of "the interests of current and future ratepayers". CPSA will make a submission calling for a more in-depth review of the available concessions.

CPSA has been a champion for regular indexation of the pensioner council rate rebate. If you read The Voice each month, you might even be tired of reading about it.

CPSA calls on NSW Treasurer to include more ratepayer relief in NSW Budget

IN NSW, the pensioner council rate rebate is legislated in the Local Government Act 1993 (NSW). It has been the same for more than thirty years.

In August last year CPSA was perplexed to receive a media release from the Office of Local Government, which was titled 'Concessions now available to pensioners for council rates'.

This release boasted that eligible pensioners across NSW "can now apply for a rebate on their council rates to help with the rising cost of living", before going on to say that "the NSW Government understands people are doing it tough right now, with pensioners especially vulnerable to rising cost of living".

Good to know that the NSW Government knows that times are hard, but it's more than a bit cheeky to present a thirty-year-old rebate as something new.

Especially now, when it seems

Continued page 10

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With the March 2024 pension increase amounting to less than \$10 a week, as well as our forecast that council rates will only continue to climb rapidly, an investigation into the adequacy of rebates can't come soon enough.

In a recent letter to the NSW Minister for Local Government, CPSA raised these concerns. In response, we were told that it is up to individual local councils to offer higher concessions and to support ratepayers who are facing hardship.

Currently, the NSW Government funds 55% of the pensioner council rate rebate, and local councils fund the remaining 45%. Councils may offer a higher discount at their own discretion.

It is CPSA's view that it is not reasonable to leave it entirely to councils to provide further rate relief, which comes at the expense of other ratepayers in a concentrated area. The City of Sydney offers a 100% concession rate for pensioners, but only 3% of its residential ratepayers are eligible. By contrast, 20% of ratepayers on the Central Coast are pensioners. It doesn't add up.

Whilst there are hardship provisions in the Act, these aren't designed to address long-term financial hardship caused by ongoing unaffordability. Hardship policies are inconsistent between different LGAs and there is limited transparency around outcomes.

Should pensioners repeatedly apply for hardship provisions with no certainty of the outcome, or be put in a position where they determine that their property is no longer affordable and it's time to sell up?

If rates increase by more than people can afford to pay, that isn't financial hardship, it's bad policy.

CPSA strongly recommends that the best way forward is to put measures in place to prevent hardship and urges Treasury to make provisions for increased pensioner council rate rebates in the 2024-25 budget.

10 Questions to ask about residential aged care

10 QUESTIONS is a series of leaflets about aged care written by nurses, doctors and experts with experience in aged care. Each leaflet focuses on an individual aspect of care to increase consumer knowledge and make the journey into residential aged care easier.

A new 10 QUESTIONS leaflet has just been published about Additional Charges in residential aged care. Additional Charges are for the little luxuries and extras while people are in care.

There are further leaflets dealing with a variety of topics, from nursing home contracts, staffing, palliative care to LGBTI, dental care and mental health.

A must for anyone looking for a place on residential aged care.

All leaflets are online, 10questions.org.au. For those without a computer or printer, ring CPSA on 1800 451 488 and we will send out copies to you.



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INCOME SECURITY

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

Welfare Rights Centre
1800 226 028

**British Pensions in
Australia**
1300 308 353

National Debt Helpline
1800 007 007

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



myagedcare

1800 200 422

www.myagedcare.gov.au

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



**Emotional, practical
and financial support
for carers**

1800 422 737

**NSW Ageing and
Disability Abuse
Helpline**



1800 628 221
(Mon-Fri 9-4)

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



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

Griefline
Phone support for coping with grief
1300 845 745

Grief Australia
1800 62 066

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

