

FEDERAL BUDGET 2024-25: MORE FUNDING FOR HOME CARE PACKAGES



THE 2024-25 Federal Budget has been handed down, and as always, there's a bit of good news and a whole lot of missed opportunities.

CPSA welcomes the news of measures that are aimed at providing cost of living relief, including the extension of the deeming rate freeze by a further 12 months. There will also be a 5-year freeze on Pharmaceutical Benefits Scheme (PBS) co-payments for pensioners, which will remain at \$7.70. There will be a number of new items listed on the PBS from January 1, 2025.

In a controversial move, there will also be a \$300 energy rebate for every Australian household. Whilst many of us are left scratching our heads over the news that this will not be means tested, it isn't exactly bad news

for those of us who are struggling to keep up with rising expenses.

One part of the Budget that is of particular interest is the announcement that the Australian Government has allocated \$531 million to the Home Care Package (HCP) program, which will provide a further 24,100 packages.

The average HCP wait time has blown out over the past 12 months, leaving older people waiting up to 15 months for their package to be approved.

Currently, there are nearly 270,000 people with an HCP who are accessing some level of aged care services at home, and a further 51,000 waiting. The wait list nearly doubled in 2023, despite the release of 9,500

new packages in last year's Budget. It is clear that demand is growing faster than the government can meet it. At best, this increase to funding will only provide enough extra packages to bring the waitlist down to the same level as it was at last year. As new people are constantly entering the system, this is unlikely.

So whilst this injection of funding is good news, it has taken too long and won't go far enough as demand for home care increases, putting pressure on the failing system. The list of HCP providers is shrinking and many older people who have been assessed and approved still face a further wait to access care as providers can't keep up. As of

Continued page 6

CPSA Letters

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Federal Budget misses the mark

THE 2024 Budget was delivered on Tuesday 15 May and as a document and policy, it is extraordinarily disappointing.

I am a sixty-year-old individual on the Disability Support Pension, having been forced to leave the workforce several years ago. The budget offers little to people like me.

There are some welcome features in that deeming rates for those on income support payments will be frozen. The announcements regarding cost of medicine is also good. There are some major flaws.

First of all there is discrimination from the government directed against those who aren't working. Those working are favoured over those who aren't.

It's even insensitive on the language delivered by the Treasurer and other members of the government. Claims that all taxpayers will get a tax cut. That claim is demonstrably wrong.

It may apply to those paying income tax, but not all of those on fixed income support payments. Those people still pay tax, through Goods and Services Tax, through superannuation contributions tax and on superannuation payments. They are taxpayers and proportionately

are paying higher tax on consumption.

About 4,700 Australians only will benefit from the \$54 per fortnight increase in Jobseeker. Those individuals have a limited working capacity. They should instead be on the higher Disability Support Pension which is much more difficult to obtain.

There is an increase in rental assistance. That is better than nothing but bears no real relationships to rent. The extra \$20 per fortnight is too low.

Those on JobSeeker, Youth Allowance and Pensions for the most part get nothing.

The top 20% of income earners prior to this budget receive \$4,363 per week before tax. Those individuals like everyone have witnessed higher living costs, but \$300 energy payment is quite insignificant to them but a huge difference to other households.

Had that payment been designed with a means test, then perhaps a higher energy payment of \$400 or \$500 could be delivered, to those who need it, with the savings. The budget entrenches inequality.

JobSeeker is too low; it is entrenching over a million Australians to poverty. The maximum JobSeeker rate for single remains at \$762.70. That amount is impossible to live on. I went to the



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- 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.)
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supermarket tonight. I spent \$47 on a 16-pack of toilet paper, a chicken, two packets of crackers and a tub of butter. I am better off about \$350 per fortnight as a Disability Pensioner.

I did pay GST on that, I am still a taxpayer.

On rental assistance, the changes are little. Ten percent is about \$10 per week. The tax cut to a high income earner is \$87 per week. Median rent is now \$627 per week. Maximum rent assistance would be about \$200 assuming legislation passes. There are no affordable properties for those on JobSeeker and very few for those on pensions. Anglicare conducts an annual housing survey.

Not to be cynical, but I am already anticipating the talking points and government sales pitch. The talking points will talk about the commitment to build 1.2 million houses over 5 years.

The difficulty is people are in poverty now. Building houses is a decent change but does not relieve pressure on the single mother who has fled domestic violence and cannot afford to rent, it does not help the University students living away from home. It does not help the older women living in cars after a relationship breakdown. The budget does little to help our most vulnerable.

Peter Sutton

No to nuclear power!

IN your article "Would nuclear power reduce electricity prices?", you state that due to the high cost of building a nuclear power station and running it, the price would most probably go up, not down. I agree with that scenario.

Our current ALP Federal Government is not in favour of

nuclear power stations, but the Opposition is. They are loudly stating that nuclear power energy is clean energy. How any energy can be clean when it originates from uranium is a mystery to me.

Uranium is the main fuel used for reactors. It must be mined, refined and enriched before being loaded into a nuclear reactor. The Opposition appears to be ignoring that to get uranium, people have to work in the mines, in the industry.

We are all aware of the health hazard any mine presents to its workers, whether it be coal, asbestos, gold, uranium etc. The health risks from the waste (the tailings) from the mine/s, which, if not stored correctly or for too long, can leach due to hazards of fire, storms and/or floods and contaminate the ground into which the liquid has seeped.

I say, what was said widely across Australia many decades ago "leave the uranium in the ground". We do not need it, We have sun, wind and water to create power for electricity, all of which are much safer and cleaner, not just for those working in the industries, but for everyone and the environment. I hope we never see nuclear power stations in Australia.

Lynda Forbes

Aged care funding

IF government waste of taxpayers funds were contained and properly used there would be more than enough funds to look after aged care recipients.

All pensioners are paying GST, and with unrestricted increases of the cost of living are not getting any relief. Diminishing value of their savings is not helping either, so where do you think they will have funds to feed another government bureaucracy?

Garth Daddy

Armaguard who?

MAYBE the supermarkets should just bank the money themselves, like they used to before using Armaguard.

Clem Devine

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

Facebook and X (Twitter)

CPSA is very active on social media. Check out our Facebook page at facebook.com/combined.pensioners and our X (formerly Twitter) account [@CPSANSW](https://twitter.com/CPSANSW)

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/

CPSA Funding

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

Donations

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

Mary Choate	\$500
J. de Vries	\$35
Wayne Klumper	\$100
Sue Molesworth	\$50

CPSA News

CPSA ANNUAL CONFERENCE 2024

CPSA's 2024 Annual Conference will be held in Sydney on Tuesday 29 and Wednesday 30 October. This year you can also attend Annual Conference from your home, on your laptop or desktop computer, tablet or phone.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from guest speakers and to meet other Members.

CPSA Members who have not been elected by their Branch or Affiliate to be an Association General Meeting Delegate, including those who do not belong to a CPSA Branch, can register as an Observer. Registration is free. In addition, CPSA will provide free train travel for attendees from the country. Reimbursement for out-of-Sydney Delegates' accommodation is up to \$220 per night for up to three nights. Conference will be held at the same venue as last year's Annual General Meeting: Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488. The closing date for the receipt of agenda items and policy motions is 4:00 pm on Friday 30 August 2024. A formal notice for the 2024 Annual Conference will be circulated to each Association General Meeting Delegate, each Branch and each Affiliate at least 21 days in advance of Conference.

CPSA ANNUAL GENERAL MEETING (AGM)

The Association's 2024 Annual General Meeting will be held at 12.45 pm on Tuesday 29 October 2024 at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. Participants can also attend CPSA's Annual General Meeting remotely using a desktop computer, laptop, tablet or phone.

A formal notice for the 2024 Annual General Meeting will be circulated to each Association General Meeting Delegate, each Branch and each Affiliate at least 21 days in advance of the meeting.

The closing date for the receipt of agenda items from Branches, including constitutional amendments, is 4:00 pm on Friday 30 August 2024.

Barbara O'Brien OAM
CPSA Secretary



Nominations for election to the CPSA Executive

Under the CPSA Constitution the terms of six Elected CPSA Executive Members will expire at the end of the 2024 Conference. [As there may be up to 12 Elected CPSA Members there will be 7 vacancies to fill at the election.]

The CPSA Returning Officer hereby calls for nominations of candidates for election as Elected CPSA Executive Members. Official nomination forms duly completed and signed by the nominator, seconder and candidate plus the candidate's CV (which must also set out the names and contact details of two referees) must be received by the CPSA Returning Officer, no later than 5:00pm (Sydney time) on Monday 16 September 2024. Nomination forms are being distributed to Branch Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

John Hollis
CPSA Returning Officer

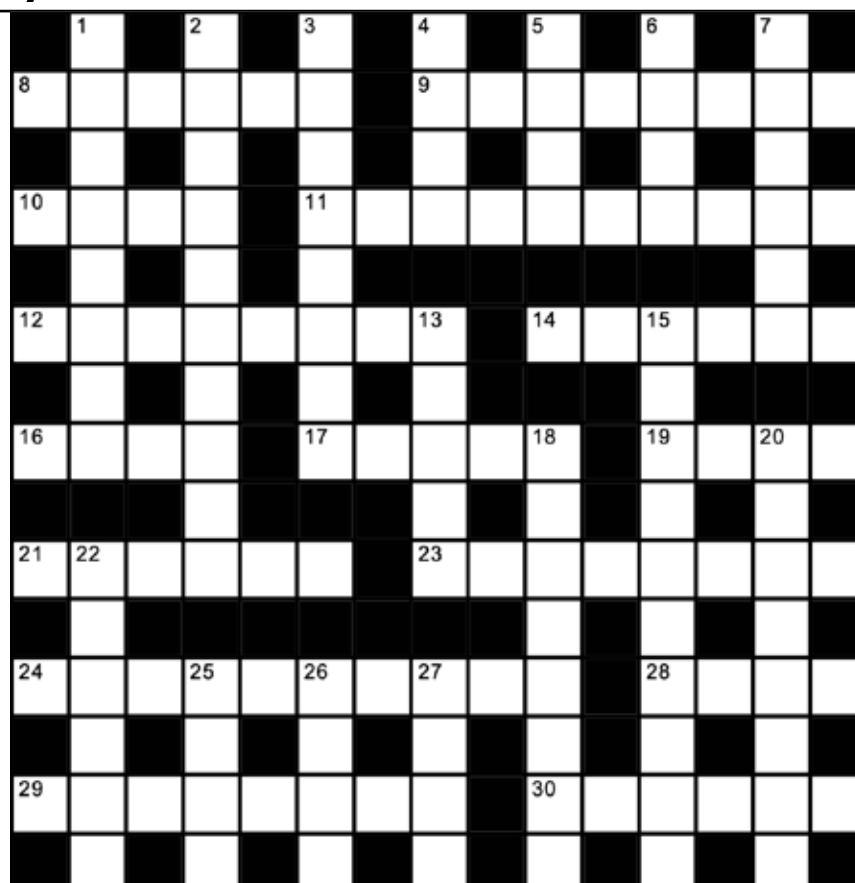
Crossword by Luke Koller

Across

- 8 Orange edible root
- 9 Start abruptly
- 10 Travel in a vehicle
- 11 Daily publications
- 12 Lacking exceptional ability
- 14 Intends to catch
- 16 Clean
- 17 Stops being open
- 19 Clubs used for hitting a ball
- 21 Floor covering
- 23 Narrow edge of road
- 24 Showing arrogant superiority
- 28 Traps to catch fish
- 29 Window covering
- 30 Appeared

Down

- 1 Roman building used for public administration
- 2 The state of being friends
- 3 Substitutes (5-3)
- 4 The sound made by a cat
- 5 Collide with force
- 6 Cease moving
- 7 A course of a meal
- 13 Adhesives
- 15 Emergency vehicles
- 18 Lowest in stature
- 20 The decade from 1920 to 1929
- 22 A calculating machine
- 25 A movable barrier in a fence
- 26 A journey
- 27 Because otherwise



Solution on
back page

CPSA News



CONFERENCE & AGM 2024



ALL CPSA MEMBERS ARE WELCOME TO ATTEND

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Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills



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

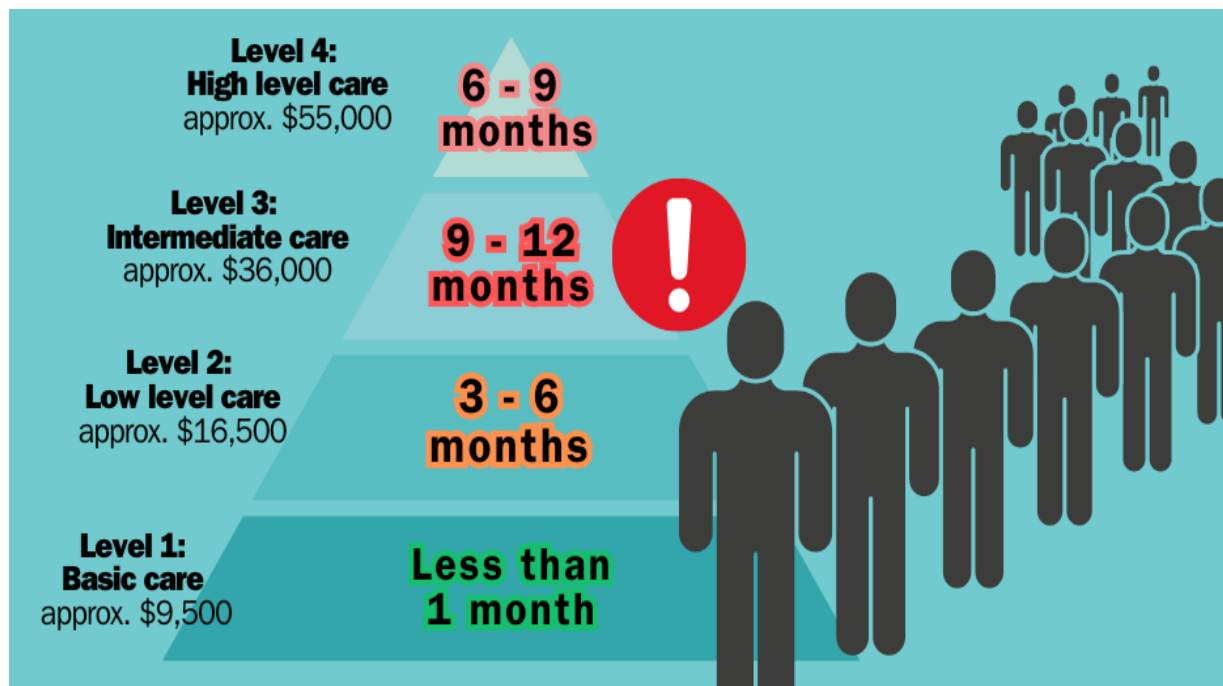
To ensure adequate notice is given to the caterers as well as NSW Transport for the booking of rail warrants, and to also ensure that attendees receive their meeting papers at least three weeks prior to the AGM, Delegates and Observers are requested to be registered by Friday 27 September.

From page 1

December, there were only 902 registered HCP providers, down from 938 in 2022.

The Australian Government cut funding from residential aged care last year, which will save \$2.2 billion dollars over a 5-year period. This was justified on the basis that more people want to stay home longer.

That's all well and good, but for this to happen, there needs to be greater investment and better planning for the future.



Budget win: Deeming rates to remain frozen for another year

PENSIONERS with some savings put aside can breathe a sigh of relief after the Treasurer's announcement that deeming rates will remain frozen until at least June 30, 2025. The lower rate will stay put at 0.25 per cent and the upper rate at 2.25 per cent.

Deeming is a set of rules used for income security purposes. If you have savings or investments that pay interest or dividends, instead of needing to figure out exactly how much that works out to be, your income is 'deemed' to be a set percentage of your overall assets. This percentage typically changes each year but has been frozen since

2022.

So, if you have between \$0 and \$60,400 (or \$100,200 for couples) in assets, your income is deemed to be 0.25 percent of the overall value of those assets. If you have more than that, anything over this threshold is deemed at the higher rate of 2.25 per cent, but the lower rate still applies to the rest.

Deeming is supposed to provide an incentive to invest your savings rather than leaving them sitting in the bank, because any return on investment that you make above the deeming rates will not affect your pension or payment as long as your overall income remains under the income free area.

The income free area is the amount of income a person receiving the Age Pension can earn each fortnight

before losing part (or all) of their pension or payment. For a single person, that is up to \$204 a fortnight, after which you lose 50 cents of your pension for each extra dollar of income. For a couple, it is up to \$360, after which you lose 25 cents in the dollar.

Income includes wages and salaries, as well as interest payments and other money made from investments. However, it's a bit easier to keep track of money from paid work because it doesn't tend to be as unpredictable as some types of income that are more closely tied to the financial market.

The 'freeze' of deeming rates was due to end on 1 July 2024, which has had many pensioners waiting anxiously to hear how their pension

Find-A-Word by Luke Koller

R A C S S H O O L T R E A D I N G P A O F T O U V O L E V E L C L R E A D E R T A O F O R M E Y E X C P Q S U R C L A S S T T F A U O Q C T C K A J E A S E E M L L P R O J E C T W G E A C B T Y D G R U R M S I D M C T M Y E Y A R Y R E A D O I H O O Q D M L A V S A I N N E R C O L L E G E N E E G B A R Y K B U R S A R H T G S G R M N S S T U D E N T Z Q J M S C	A-level assembly BA bursar class coach co-ed college course crib dean digs don exam faculty	EDUCATION form games grant hall head locker MA mocks MSc O-level PGCE poly project reader reading	refectory registrar school scout seminar student supply teacher swat term test tutor vacation
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might be affected.

As deeming rates are typically set close to the Reserve Bank of Australia's (RBA) cash rate, it was expected that there would be a steep increase, leaving those with some assets worse off. The cash rate is currently 4.35 per cent.

Treasury estimates around 876,000 income support recipients, including 450,000 Age Pensioners, will benefit from the extended rate freeze. Lower deeming rates will

also benefit about 136,000 JobSeeker Payment recipients and 96,000 Parenting Payment recipients.

So, what will happen next year? Only time will tell. The cash rate is expected to drop by mid-2025, meaning it wouldn't be such a sharp jump if the deeming rate freeze finally came to an end. It would be a surprise to see deeming rates frozen for a fourth consecutive year if interest rates continue to drop.

On the other hand, next year is an election year, so it's anyone's guess.



\$300 Federal Energy Rebate announced

AS part of the latest Federal Budget, the Treasurer has announced a \$300 energy rebate that will go to all Australian households starting from July 1, 2024.

According to the announcement, the energy rebate will be applied automatically as a credit towards each household's electricity bill. The credit will be paid in quarterly installments over the year. This means that every household will receive \$75 towards their power bills every 3 months from July. The rebate will be credited to the billpayer, so renters will get it too.

For people struggling with cost-of-living pressures and rising expenses across the board, it's a case of 'every little bit helps'.

But 'little' is the watchword. In December last year, the average quarterly electricity bill in New South Wales was \$345. After the energy rebate, these bills would still be \$270 per quarter.

Whilst the energy rebate is paid equally to every household, it won't go as far for some people.

For people with energy inefficient homes, people who live in shared accommodation, and people who cannot afford rooftop solar or energy saving devices, the rebate will cover only a small portion of their bills.

On the other hand, for those households who live in more efficient homes or can bring down their bills with solar panels and energy efficient appliances, the rebate will have a much bigger impact on their energy costs.

The problem is, many of these households are already well off, yet they'll get the same \$300 energy rebate as the households that are struggling the most.

The Treasurer defended this approach by saying that this was the simplest way to deliver bill relief to all those who need it. He argued that, because the energy rebate is delivered through electricity retailers, the Government would have to design a whole new system to provide retailers with household income information if the rebate was targeted to people below a certain income threshold. That complexity would also add cost to the program.

Fair enough. But the Government could have provided additional relief to low-income households by extending last year's Energy Bill Relief Fund. That policy gave a one-off \$500 energy rebate to concession card holders and Commonwealth Seniors Health Card holders.

The Government could have added to it, but they chose not to. And as the Executive Director of The Australia Institute keeps reminding us, budgets are all about choices.

Although \$75 per quarter will no doubt help many households, there are other ways that people might be able to reduce their electricity costs. Electricity retailers in much of Australia are limited in how much money they can charge customers by something called the 'default market offer', or DMO.

Every year, the Australian Energy Regulator sets the DMO to ensure that electricity customers don't get ripped off by their providers. The Regulator is in the process of finalising the new DMO now, which will kick in on July 1 and is expected to bring electricity prices down for many households.

Most electricity retailers will also offer lower prices than the DMO to attract customers.

However, these deals usually expire after a certain amount of time. When this happens, customers are usually moved onto a 'standing contract' where they end up paying the DMO.

But sometimes cheaper electricity plans are available, even with the same retailer. The Australian Competition and Consumer Commission (ACCC) recommends that people get in touch with their electricity retailer to ask about cheaper plans and to make sure they're getting the best deal.

Finally, NSW residents can check to make sure they've received the existing rebate. If you aren't sure, you can speak with your energy provider.

The Government's latest energy rebate is a start, but more needs to be done for people doing it tough.



Optus outage leads to changes to 000 network

A REPORT into last year's Optus outage has recommended a suite of changes to ensure that emergency services can still be reached during a network disruption.

During the 12-hour Optus network outage last November more than 10 million mobile and broadband services were impacted. To make matters worse, around 2,700 people tried and failed to get through to Triple Zero to reach emergency services during the outage.

Following the outage, the Australian Government asked the former Deputy Chair of the Australian Communications and Media Authority (ACMA) to lead a review into this event and the resilience of Australia's telecommunications network in general. The final report made 18 recommendations, all of which have been agreed to by the Australian Government.

Whilst the recommendations cover a range of issues, the report is clearly focused on ensuring that Triple Zero calls can be connected during an emergency.

The report recognises that network outages are sometimes unavoidable, so most of its recommendations aim to reduce their impact and to ensure that network carriers like Optus and Telstra are accountable if and when outages occur.

In particular, it recommends

that the Government establish a "Triple Zero Custodian" to oversee the Triple Zero system and make sure that it is always working. The report also recommends that network carriers be required to shut down their towers in the event of a network outage so that mobile phones can connect to another network to deliver Triple Zero calls.

This may seem contradictory. After all, if an aim of the report is to ensure that more Triple Zero calls can get through in an emergency, then why would it want fewer towers to be online?

This is explained by a process known as "emergency camp on". If your mobile phone is unable to connect to your regular carrier because there is a network outage or you are in an area outside of your regular carrier's network, you might notice a message on your handset saying: "no signal: emergency calls only". In the event of an emergency, your mobile phone can use a different carrier's network to connect a Triple Zero call, even if your regular carrier's network is unavailable.

However, during the Optus outage last November, many people found that this "emergency camp on" process did not occur, leaving them unable to make Triple Zero calls on their mobile phones.

This is because some of the Optus 3G towers were still operational even though the Optus network itself was down. This meant that mobile handsets kept trying to

connect to these Optus towers rather than connecting to Telstra or TPG towers instead. But without a working network to pass the calls through, the Optus towers couldn't connect these Triple Zero calls to emergency services.

The Optus outage highlights another issue that advocates have been pointing to for a while. There are still plenty of mobile phones and other devices (such as some medical alarms) that rely on the 3G network in emergencies. With the shutdown of 3G on the horizon (or in the rear view in the case of TPG's network), there are concerns that some people will be left unable to make Triple Zero calls, and that they may not realise it until they're in an emergency situation.

Whilst Telstra has announced that it will delay its shutdown until August 31, the Government hasn't ruled out stepping in to ensure that no one is left behind.

In the meantime, Telstra has set up a service for customers to check whether their mobile phone will need to be replaced. Telstra and Optus customers can check by sending the text message 3 to phone number 3498. If you're not a Telstra customer, you will have to contact your service provider directly.

If you or a family member rely on a 'fall monitoring' or life alert device that calls emergency services when triggered, please make sure to contact the manufacturer or service provider to make sure that it will still work when 3G is turned off.



Long covid study provides some answers

A STUDY of people with so-called 'long COVID' has found that immune system responses had largely returned to normal 2 years after infection.

Back in 2022, a team from the University of New South Wales (UNSW) and St Vincent's Hospital Sydney published research showing that 8 months after an initial COVID-19 infection, research participants displayed different immune system responses compared with people who had never caught the virus. The research found that even a mild initial infection could cause the same long-term symptoms (what has come to be known as long COVID) as a more severe infection.

The findings were a mixed blessing for those suffering from long COVID. On the one hand, it proved that their symptoms weren't just in their head. On the other hand, it confirmed that many of them had a long road to recovery.

In a recent follow-up study, researchers have found that after 24 months from their initial infection most participants had seen their immune system responses return to normal. This is great news for people suffering from long COVID and sheds some light on the long-term experience of what has thus

10 QUESTIONS to ask about residential aged care

10 QUESTIONS is a series of leaflets about aged care written by nurses, doctors and experts in aged care. Each leaflet focuses on a different aspect of care and highlights a range of questions you might ask about aged care.

The leaflets were written to help people who are considering options for aged care, or who are supporting someone else on this journey.

There are leaflets available for **16 different topics**, including:

- Dementia care
- Dental and oral health
- Facilities and lifestyle
- Contracts and fees
- GP services
- Rural and remote residential aged care

All leaflets are available online: www.10questions.org.au

For those who cannot view these online or print yourself, you can contact CPSA on 1800 451 488 or email us at cpsa@cpsa.org.au and we will send out copies of the leaflets that interest you.



far been a condition shrouded in uncertainty.

However, there were still some differences between what testing showed and what people experienced.

The research used both laboratory data from blood samples and self-reported information from patients. While nearly all patients saw improvements in their laboratory data (with the exception of a handful of people who had caught COVID-19 a second time), just over a third of participants who had experienced long COVID continued to have their quality of life impacted by the condition. According to Professor Gail Matthews, the lead investigator of the study, this could be due to symptoms caused by factors other than immune system responses.

Hopefully, further research can continue to add to our knowledge of long COVID.

Importantly, long COVID is not the only risk that comes with catching COVID-19. While hospitalisations and deaths have continued to decrease since a spike at the beginning of summer, the disease can still be dangerous for vulnerable members of the community. 189 people died of COVID-19 in January 2024, the vast majority of whom were over the age of 70.

According to the latest health advice, people aged 75 and over are recommended to get vaccinated every 6 months, while people aged 65-74 are recommended to get a jab at least every 12 months.



Rental affordability snapshot shows housing crisis continues to worsen

FOR a single person on the Age Pension, there are just 89 affordable rental properties across the country, making rental affordability a pipe dream.

Each year, Anglicare Australia looks at all of the rental properties listed on realestate.com.au on a weekend in March or April. Using this data, they produce an annual 'Rental Affordability Snapshot' showing how many rentals are affordable for different groups of people on low incomes.

The latest snapshot shows that on the weekend that the survey was conducted, of the 45,115 properties listed for rent across Australia, just 89 properties, or 0.2%, were affordable for a single Age Pensioner. For a single person receiving the JobSeeker Payment, there were 3 affordable properties, while for a single person receiving a Youth Allowance payment, there were none.

For a person on the minimum wage the story was also dire with only 289 affordable properties, or 0.6% of the total across the entire country.

Couples fared slightly better (though not much). For a couple both receiving the Age Pension, 1% of listings were considered affordable, while for a family of four with both parents earning the minimum wage, the percentage rose to only 13.4%.

The Rental Affordability Snapshot considers rents to be affordable if they are no more than 30% of a household budget. This is an internationally accepted standard which is also used by the Australian Bureau of Statistics. Of course, many households are forced to pay a much higher percentage of their budget on rent, but doing so often demands that they delay or forego other expenses including bills, groceries, heating or cooling, medical appointments and medication. Importantly, paying more than 30% of their budget in rent also prevents households from being able to build savings or set money aside for emergencies and unforeseen costs. This makes them



particularly vulnerable to cost-of-living pressures and rent increases.

The lack of rental affordability is a symptom of a bigger issue in Australia. For decades, Government policies have treated housing like a financial asset rather than a place to live - or rather, a home. Policies like negative gearing have made the housing market more like the stock market. People are encouraged to invest their money, build wealth and gain so-called 'passive income' from these investments.

There are three major problems with this approach though. First, much of that passive income comes from the 30% of Australians who are renters. And as the rental affordability snapshot shows, many renters are experiencing financial stress because of the cost of renting. In New South Wales, tenancy laws also favour landlords, so renters can face sudden and severe rent increases and 'no cause' evictions without any legal protections.

Second, it makes it easier for people who already own homes to buy a second, third or fourth property, while locking others out of the market altogether. In New South Wales, investors now make up 40% of all mortgage applicants, while first home buyers are just 16%. Once you include investors who buy a house outright, this divide gets even bigger.

Third, as research has shown, treating housing like a financial asset encourages investors to buy houses when prices go up because they see it as a lucrative investment. This creates more demand in the market, which drives prices up even further and makes it even harder for people to afford their first home.

Australia's housing crisis is not new, but we've only recently seen politicians offer some tangible strategies to improve the situation.

The Australian Government has focused on getting more homes built to try and alleviate the problem, but as Anglicare's Rental Affordability Snapshot notes, the rate of new homes being built already outstrips population growth. The problem is, these new homes are still largely being bought by investors rather than first home buyers, so increasing the supply of homes won't solve the crisis on its own.

Senate crossbenchers Jacqui Lambie and David Pocock have modelled some potential changes to negative gearing that they say would take away the unfair advantages given to investors, and would give renters and first home buyers a better shot at affording a home.

Renters rights organisations have long since pushed for protections from unfair evictions and steep rental increases to make rental affordability a real possibility, and some politicians have started taking notice. While the NSW Government has said they support fixing eviction laws, they've ruled out doing anything about rents.

Housing experts have also called for the Government to build more public and community housing so that more people can access the sort of stable and affordable rental housing that simply doesn't exist in the private rental market.

Finally, the Greens have proposed the creation of a publicly-owned property developer that would compete with private developers to build more houses and bring down building costs, while prioritising selling to first home buyers.

It's clear that no single solution will fix the rental affordability crisis, but the Government must do more to support and protect renters. Until something changes, renters will continue to suffer while investors make big profits.

CPSA Information Directory

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

Carer Gateway

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

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 679 336

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

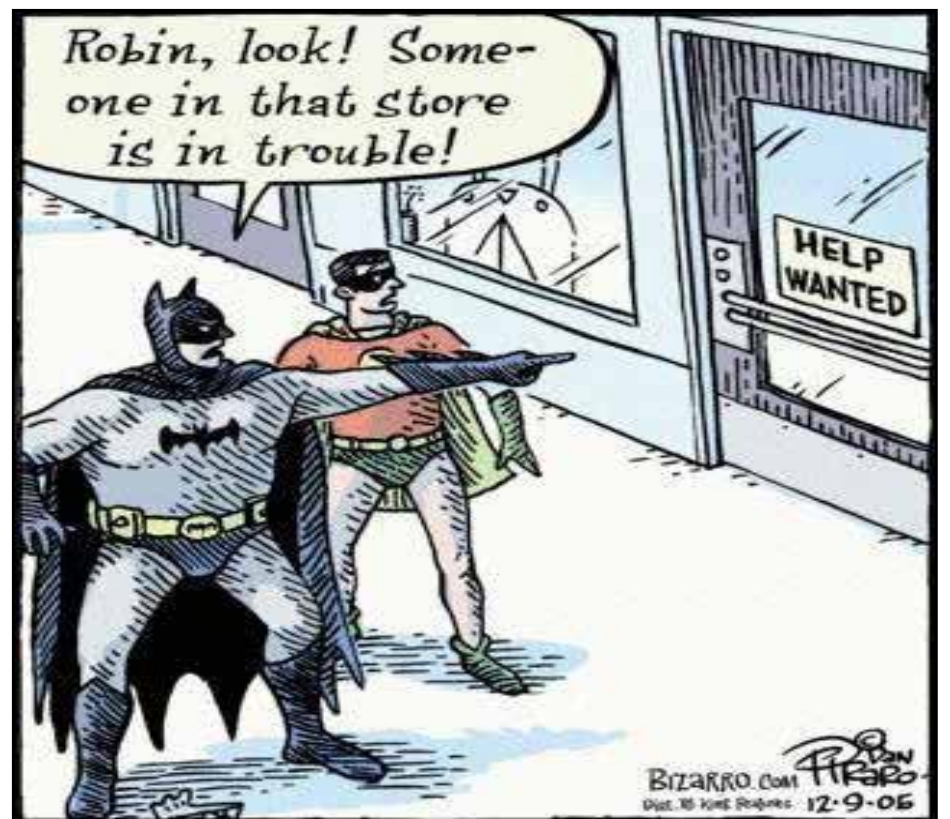
NSW Ombudsman's Office
1800 451 524

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

Giggle Page



Crossword Solution

Crossword on Page 4

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

Find-A-Word Solution

Find-A-Word on Page 6

R	E	G	I	S	T	R	A	R	M	C	R	I	B	S
A	S	S	E	M	B	L	Y	R	R	H	A	L	L	U
C	O	A	C	H	A	L	E	V	E	L	O	I	P	P
S	C	H	O	O	L	T	R	E	A	D	I	N	G	P
A	O	F	T	O	U	V	O	L	E	V	E	L	C	L
R	E	A	D	E	R	T	A	O	F	O	R	M	E	Y
E	X	C	P	Q	S	U	R	C	L	A	S	S	T	T
F	A	U	O	Q	C	T	C	K	A	J	E	A	S	E
E	M	L	L	P	R	O	J	E	C	T	W	G	E	A
C	B	T	Y	D	G	R	U	R	M	S	I	D	M	C
T	M	Y	E	Y	A	R	Y	R	E	A	D	O	I	H
O	O	Q	D	M	L	A	V	S	A	I	N	N	E	
R	C	O	L	L	E	G	E	N	E	E	G	B	A	R
Y	K	B	U	R	S	A	R	H	T	G	S	G	R	M
N	S	S	T	U	D	E	N	T	Z	Q	J	M	S	C