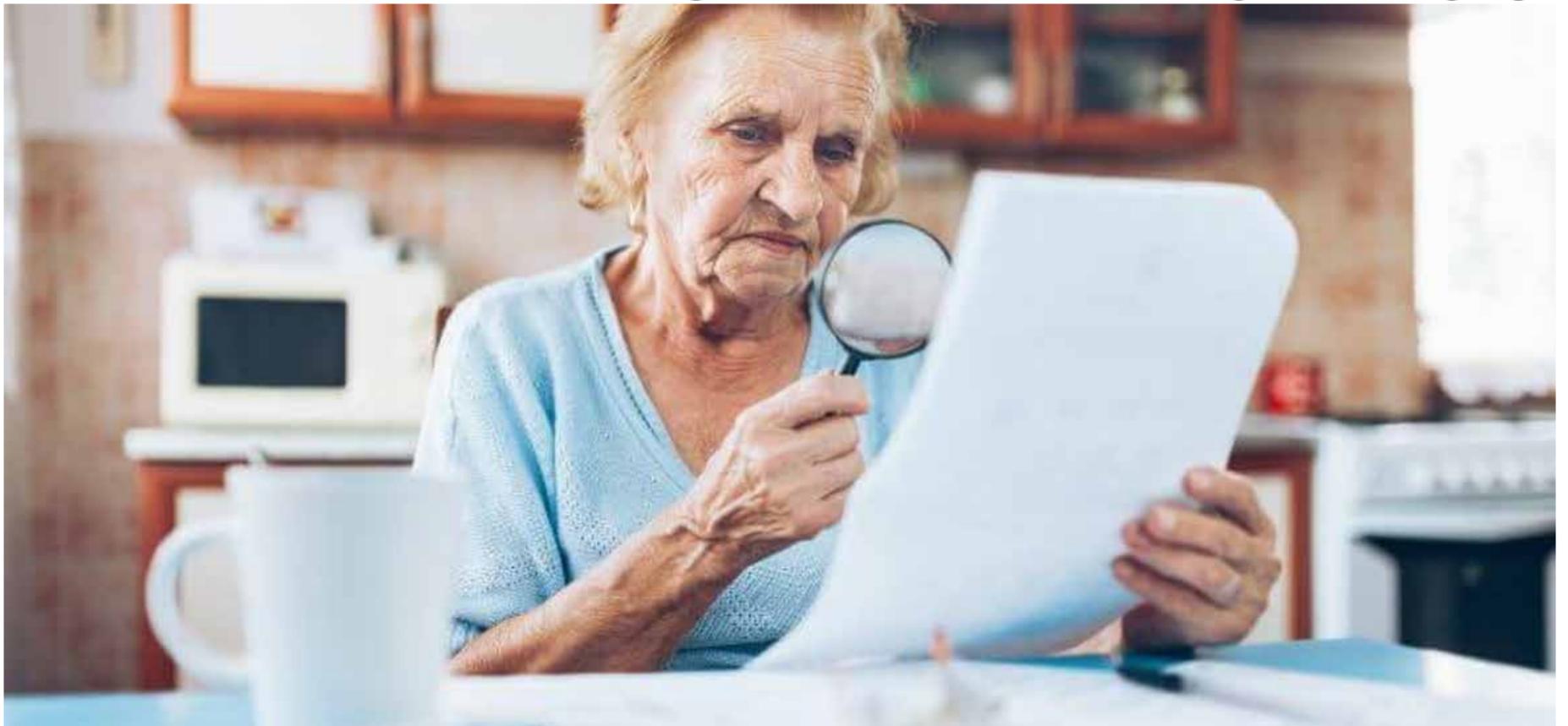


## UPDATE ON AGED CARE CHANGES: WHAT THEY MIGHT MEAN FOR YOU



IN November, Parliament passed sweeping reforms to Australia's aged care system. These "once-in-a-generation" changes, set to begin next year on July 1, aim to improve how care is provided to older Australians at home, in their communities and in nursing homes.

The new Aged Care Act focuses on improving quality and safety, protecting the rights of older people and ensuring the financial sustainability of aged care providers.

A key change is the introduction of a new payment system, requiring wealthier people to contribute more for non-clinical services.

If you – or a loved one – are planning for aged care, here's what

the changes could mean for you.

Over the past decade, there's been a noticeable shift towards "ageing at home". The number of Australians using home care has more than quadrupled, surpassing those in nursing homes.

To meet growing demand, the government is adding 107,000 home care places over the next two years, with a goal to reduce wait times to just three months.

Starting July 1 2025, Support at Home will replace the Home Care Packages (HCP) program. Table 1 (on page 3) shows some of the key differences between these two programs.

Home Care Packages are currently

delivered under four annual government subsidy levels, covering care and provider management costs. Under Support at Home, the number of home care budget levels will double to eight, with the highest level increasing to A\$78,000.

This aims to provide more tailored support and accommodate those needing higher levels of care.

Under the new system, recipients will receive quarterly budgets aligned to their funding level and work with their chosen provider to allocate funds across three broad service categories: clinical care, such as nursing or physiotherapy;

**Continued page 3**

*Wishing all our readers season's greetings and a happy new year!*



# CPSA Letters



## CPSA Executive

**Brian Buckett**  
CPSA President

**Barbara O'Brien OAM**  
CPSA Secretary

**Grace Brinckley OAM**  
CPSA Treasurer

**Alan Dickinson**  
CPSA Senior Vice President

**Margaret Cuddihy**  
CPSA Vice President &  
CPSA Assistant Secretary

**Anne-Marie Kestle**  
CPSA Assistant Treasurer

**Victor Borg**

**Lynda Forbes**

**Fred Krausert**

**Carmel McKeough**

**Marolga (Mara) Tudorin**

**Megan Lee**  
General Manager

## THE VOICE

OF PENSIONERS AND SUPERANNUANTS

**Phone:** 1800 451 488

**Email:** voice@cpsa.org.au

**Editorial Team:** Ash Fowler  
and Billy Pringle

**Design:** Antoine Mangion

**Printer:** Spotpress

24/26 Lilian Fowler Place,  
Marrickville NSW 2204

All content is prepared by the  
CPSA VOICE editorial and  
production team.

THE VOICE

CPSA

Level 3

17-21 Macquarie Street  
Parramatta NSW 2150

## Disclaimer

Editorial content is written  
by CPSA staff and by  
contributors where  
indicated.

No responsibility is  
accepted for the accuracy  
of information contained  
in advertisements or  
text supplied by other  
organisations or individuals  
and/or typographical  
errors.

CPSA does not support or  
promote the products or  
views in paid advertising.

## Aged Care or AUKUS?

I HAVE just finished reading yet another excellent VOICE compiled by CPSA and contributions from Members. As always, the quality of information regarding issues CPSA is advocating on behalf of the aged is unquestionable.

Unfortunately, the range of issues the elderly are facing seems to increase every year.

The new Aged Care Act which has been introduced to parliament is worrisome, and will cause concern for most of us who are of an age where we may need either to enter an aged care facility or require help in our home, especially as it appears that the act is favouring money savings for the government rather than making life better for those who need assistance.

It is quite unbelievable that over 70% of aged care facilities are operating at a loss as the current charges do not seem small. So, is this due to the amount of "profit margin" the owners take rather than them providing adequate staffing, nurture and care to their residents?

The Federal Government made yet another announcement that our Defence Industries Supply Minister made a deal whilst in the USA for Australia to purchase \$7 billion worth of missiles for the Australian Navy. This is another huge spend by the Defence Ministry since the

announcement of AUKUS \$378 billion.

One cannot help but wonder if the savings our government is hoping to make under the Aged Care Act and NDIS are due to the government seeing the purchase of armaments, submarines, drones the expansion of ports and airfields much more important than the citizens of this land, particularly the aged.

*Lynda Forbes*



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 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.
- 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.
- Yes, I agree to CPSA using my email address to send me information and other Member communication.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Payment details (for credit card):

Name on card: \_\_\_\_\_ Card Number: \_\_\_\_\_

Expiry: \_\_\_\_\_ Amount: \_\_\_\_\_ Signature: \_\_\_\_\_

Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150



## Call for letters to the editor: we need you!

If you have comments about an article or any other topic, please consider sending a Letter to the Editor. We have heard from readers that they enjoy comments from other Members and subscribers, but we aren't Dorothy Dix...we can't write them ourselves!

It would be helpful if you could let us know whether you would like us to include your letter or comments in a future edition of *THE VOICE*, and whether we have permission to include your name. Contributions are welcome and appreciated, so please do drop us a line if you feel so inclined.

You can get in touch with us via email at [voice@cpsa.org.au](mailto:voice@cpsa.org.au) or by sending a letter to:

CPSA  
LEVEL 3  
17-21 MACQUARIE STREET  
PARRAMATTA NSW 2150



### From page 1

independence support, including personal care, transport and social support; everyday living assistance, such as cleaning, gardening and meal delivery.

Clinical care services will be fully government-funded, as these are crucial to supporting health and keeping people out of hospitals.

But recipients will contribute to the costs of independence and everyday living services under a new payment model, reflecting the government's stance that these are services people have traditionally funded themselves over their lifetimes.

This will replace the basic daily fee and income-tested care fee that some people currently pay. Contributions will vary by income and assets (based on the age pension means test) and by service type (see Table 2 below).

Support at Home also includes additional funding for specific needs:

- older people with less than three months to live will receive priority access to \$25,000 in funding over 12 weeks
- up to \$15,000 will be available for assistive technologies and home modifications, eliminating the need to reserve home care budgets for these.

If you were receiving a package, on the waiting list, or assessed as eligible for one on September 12 2024, the government's "no worse off" principle guarantees you won't pay more under the new system.

Current recipients will have their Support at Home budget aligned with their existing package, and any unspent funds will roll over.

### 'Home Care Packages' versus 'Support at Home'

	Home Care Packages (Current)	Support at Home (from 1 July 2025)
Government subsidy levels ('budgets')	Four funding levels: Level 1 (\$10,589) to Level 4 (\$61,440 annually)	Eight funding levels: Level 1 (\$10,589) to Level 8 (\$78,000 annually)
Service categories	Listed by specific type: - bathing and hygiene, nursing, podiatry and other therapies, meals and food preparation, help with impairments and continence, cleaning, laundry and other chores, home or garden maintenance, changes to home, aids to stay independent, transport, social	All specific services grouped into three broad categories in service list: - clinical care - independence support everyday living assistance
Out-of-pocket charges	Basic daily fee: \$11.72-\$13.08/day (\$4,278-\$4,774 annually) depending on level  Income-tested care fee: charged to those earning over \$33,735 annually: \$18.77-\$37.55/day (capped at \$6,835-\$13,670 annually depending on income level)	Clinical care services: fully funded by the government  Everyday living and independence support services: Users to contribute to costs. Specific % contributions to depend on income and asset level (based on Age Pension means test) and service category (see second table below).
Budget Allocations	Annual budgets; must manage entire year	Quarterly budgets; allowed to roll over unspent funds of \$1,000 or 10% (whichever is greater)
End-of-Life Care Funding	No dedicated funding	Priority funding of \$25,000 over 12 weeks for eligible recipients within 3 months of end of life
Assistive Technologies and Home Modifications	Must be covered from package budget	Separate funding up to \$15,000 for eligible recipients

Left: Table 1; Below: Table 2  
Department of Health, 2024

### Means-tested percentage contributions to home care by service category

	Clinical care	Independence support	Everyday living
Full Pensioner	0%	5%	17.5%
Part Pensioner / Commonwealth Seniors Health Card Eligible	0%	Between 5% and 50% depending on assessed income and asset level	Between 17.5% and 80% depending on assessed income and asset level
Self-funded Retiree	0%	50%	80%



# CPSA News



## How will nursing home fees change?

AUSTRALIA'S nursing home sector is struggling financially, with 67% of providers operating at a loss. To ensure sustainability and support upgrades to facilities, the government is introducing major funding changes.

The Basic Daily Fee, that everyone in nursing homes pays, set at 85% of the basic age pension (currently \$63.57 a day or \$23,200 annually), will not change.

The government currently pays a Hotelling Supplement of \$12.55 per day per resident to cover everyday living services like cleaning, catering and laundry (\$4,581 annually).

From July 1 2025, this supplement will become means-tested. Residents with annual incomes above \$95,400 or assets exceeding \$238,000 (or some combination of these) will contribute partially or fully to this cost.

Currently, residents with sufficient means also pay a means-tested care fee between \$0-\$403.24 per day. This will be replaced by a "non-clinical care contribution", capped at \$101.16 daily and payable for the first four years of care. Only those with assets above \$502,981 or incomes above \$131,279 (or some combination of these) will pay this

contribution.

Importantly, no one will pay more than \$130,000 in combined contributions for Support at Home and non-clinical care in nursing homes over their lifetime.

The way nursing home accommodation costs are paid is also changing from July 1 2025:

- residents who pay their room price via a refundable lump sum will have 2% of their payment retained annually by the provider, up to a maximum of 10% over five years. For example, a \$400,000 lump sum payment would result in \$360,000 being refunded if a person stays five years or more, with the provider keeping \$40,000
- daily accommodation payments (a rent-style interest charge) will no longer remain fixed for the duration of a person's nursing home stay. Instead, these payments will be indexed twice annually to the Consumer Price Index
- providers will be able to set room prices up to \$750,000 without government approval, an increase from the current \$550,000 limit.

People with lower means (those who are fully subsidised by the government for their

accommodation costs) will not be affected by these changes.

The treatment of the family home in means testing for nursing home costs will remain unchanged. Its value is only assessed if no "protected person" (such as a spouse) lives in it, and even then, it's capped at \$206,039 (as at September 20 2024).

The new rules for contributions and accommodation will apply only to those entering nursing homes from July 1 2025. Existing residents will maintain their current arrangements and be no worse off.

Feeling overwhelmed? You aren't alone. For more tailored advice and support, consider seeking financial advice, advocacy or information to help you navigate the changes and make informed decisions.

*Article by Anam Bilgrami. You can call MyAgedCare on 1800 200 1555. You can also call Seniors Rights Service on 1800 424 079.*



## Crossword by Luke Koller

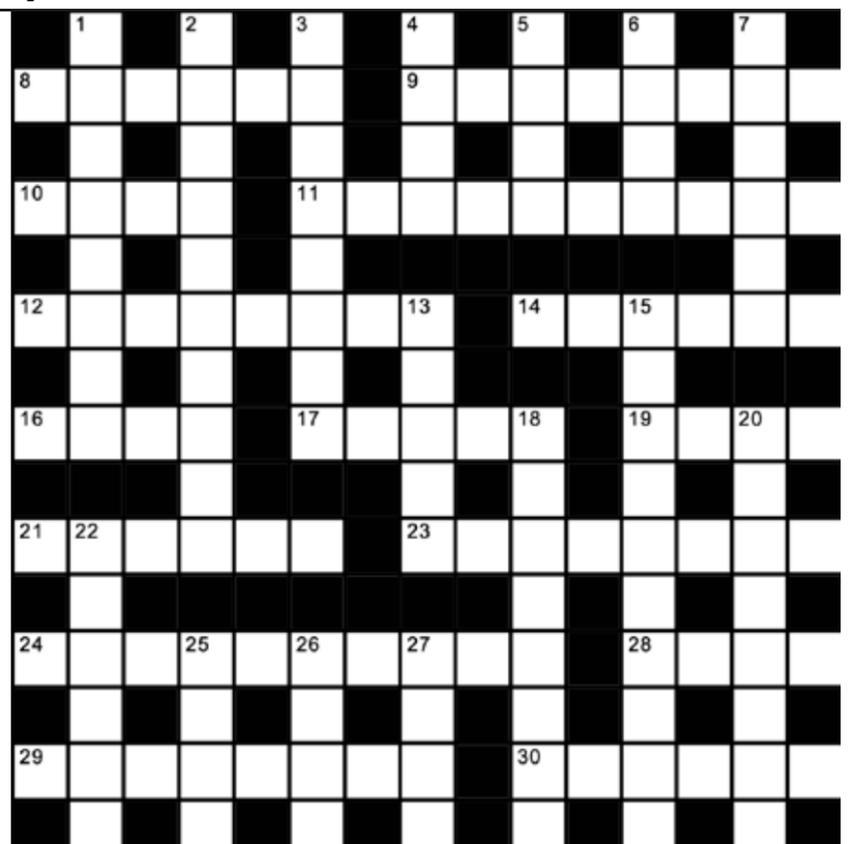
### Across

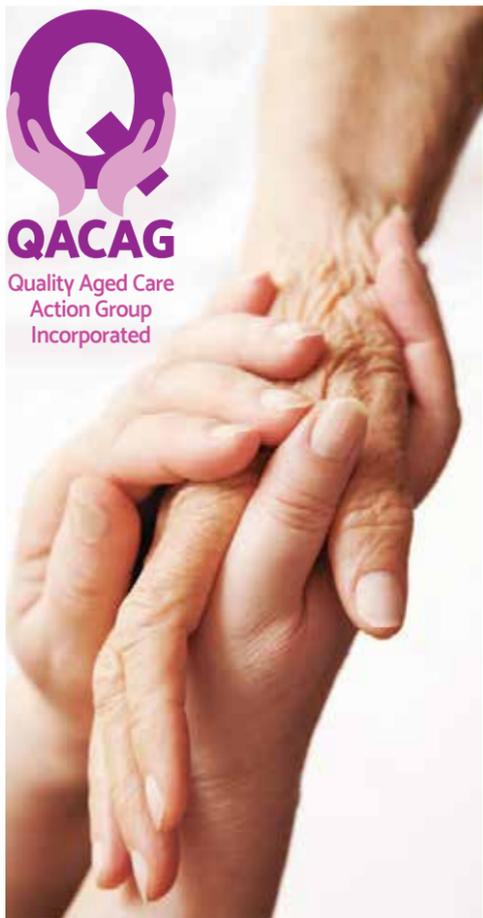
- Bakery staples
- Used in chemistry
- Beach particles
- Characteristic of Australia
- Quality of being human
- Tipped liquid out
- Come together
- Circular jewellery
- Snack accompaniments
- Be present at
- Bushy-tailed nut gatherer
- Brought to mind
- Consumes food
- Gifts
- Aromatic spice

### Down

- Valuable cache
- Beach sculpture
- Fruit tree training method
- Performs on stage
- Large forest mammal
- Legal document
- Royal residence
- Pulls with a sudden movement
- Below something
- Making noise
- More attractive
- Belonging to them
- Other option
- Skeletal component
- Thorny flower

**Solution on back page**





## QACAG NEEDS YOU!

The Quality Aged Care Action Group (QACAG) was established to advocate for quality aged care. We are a small group of like-minded individuals who meet every two months to campaign for quality aged care, including safe staffing. We lobby Government, make submissions and collaborate with other consumer advocacy organisations.

Meetings are usually held every two months in Sydney and concurrently via Zoom to allow those in regional areas to be involved. However, you do not have to attend the meetings to be an active member. Most members are aged care nurses, people who have experiences of aged care, or who live in aged care themselves.

**Membership costs \$20 a year for individuals and \$50 a year for organisations.**

If you would like to join us please contact us in any of the following ways:

-  50 O'Dea Avenue, Waterloo NSW 2017
-  0417 567 374
-  dmurphy@nswnma.asn.au

## Supermarkets Inquiry continues with public hearings

THE Australian Competition and Consumer Commission (ACCC) has been investigating the conduct of the major supermarket chains (Coles, Woolworths, Aldi and Metcash, the company that supplies IGA) since the beginning of this year. While the supermarkets inquiry is not expected to finish until the end of February 2025, it entered a new phase in November with a round of public hearings.

Executives from the major supermarket chains were questioned in these hearings, but some other organisations were also invited to give evidence on behalf of grocery suppliers and consumers. As an organisation representing the interests and concerns of older people, CPSA was asked to attend one of the hearings.

CPSA attended a hearing alongside representatives from CHOICE and the Indigenous Consumer Assistance Network (ICAN). CPSA's representative began by pointing out that many older people are on fixed incomes, making them both highly aware of, and highly susceptible to, increases in the cost of their regular grocery purchases.

This reflects evidence provided by our members. In a postal survey of our members conducted earlier this year, respondents ranked food and grocery prices as the most important cost of living issue affecting them. Likewise, in an online survey conducted at the end of 2023 we found that nearly 90% of respondents had found it harder to pay for groceries in the previous six months.

CPSA's representative also argued that many of the cost saving options available to younger people in metropolitan areas may not be practical for older people, people with limited mobility and people in regional or rural areas. While some people may be able to visit multiple different shops in a single trip to seek out specials and lower prices, this

## Who's to blame for petrol prices?

ACCORDING to the Australian Competition and Consumer Commission (ACCC) average retail petrol prices were higher in the June 2024 quarter but have since dropped, providing some relief to consumers.

Fuel prices are influenced by a range of factors. These include the international market prices of petrol, diesel and crude oil as well as the value of the Australian dollar.

There are also influences that are somewhat closer to home. The end cost is impacted by inflation, as retailers pass on increased overheads to ensure that they maintain a comfortable profit margin. Prices are also affected by competition (or lack thereof) between retailers.

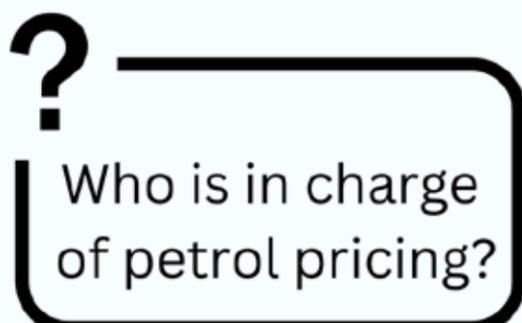
There is also a well-documented phenomenon known as the 'petrol price cycle'. This refers to a regular cycle of price fluctuations that occurs in Australia's largest cities. These cycles are driven by pricing policies of retailers, not changes in wholesale prices. These cycles typically last 6 weeks and do not affect the price of diesel fuel.

The ACCC has released quarterly petrol price monitoring reports since 2015. The ACCC does not regulate fuel prices but does track and report on them and provide guidance and

information to consumers. Petrol prices are not set or regulated by any government or non-government organisation in Australia.

Instead of regulating price increases to ensure that consumers are protected from unreasonable, inflationary cost increases, we have the ACCC and the NSW Government offering advice on how to shop for a good deal.

It certainly makes one wonder if this is really an appropriate response, particularly when many consumers do not have access to competitive prices due to living in regional or remote communities or being unable to access comparison information that is only available online.





# CPSA News



likely won't be possible for people who have only one grocery store nearby. It would also be difficult for people who have chronic pain or disability.

Online shopping and online price comparison tools like 'Frugl', a mobile phone app, may also be harder for many people to use if they live in an area with poor internet access or if they are less familiar or comfortable using online technology. CPSA's representative argued that it was not enough to expect everyone to use these methods to afford their groceries.

While grocery price increases have had a big impact on many communities, some remote communities were paying even more for their groceries than the rest of the country. Representatives from ICAN and CHOICE gave evidence showing that some rural communities are charged more than twice as much for certain products, with these price markups being attributed to freight costs by the shop owners. However, the representatives suggested that these so-called freight costs may have just been a smokescreen for shop owners to increase their profit margins on certain goods.

Evidence from ICAN's representative showed an interesting solution to the cost-of-living

crisis though. In some remote communities in the Northern Territory, local governments and the Territory Government have worked with community members to set up community operated grocery shops. Because these shops are run for the benefit of the local community, they aren't driven by profit in the same way that a privately owned shop or one of the major chains may be. Food and groceries are essential to our daily lives, so other state and local governments could adopt this model to ensure that everyone has access to these essentials regardless of where they live or how much they can afford to pay.

The Supermarkets Inquiry also heard from executives of

the major supermarket chains. Unsurprisingly, the executives from Coles and Woolworths insisted that Australia's supermarket sector was already very competitive and that they were not responsible for the price increases that many of us have seen over recent years. However, the ACCC seemed sceptical about this argument, showing evidence from previous Woolworths shareholder reports that suggested that the supermarket giants could be doing more to compete with each other on price.

Transcripts of these hearings should be uploaded to the ACCC's website in the coming weeks and CPSA will continue to monitor the Supermarkets Inquiry as it unfolds.



## Find-A-Word by Luke Koller

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

- | COUNTRIES |        |         |
|-----------|--------|---------|
| Abbey     | Eliot  | Martin  |
| Abse      | Engle  | Marveil |
| Ae        | Fahey  | Muir    |
| Agard     | Fry    | Nortje  |
| Amis      | Gray   | Owen    |
| Angira    | Green  | Paine   |
| Ash       | Grey   | Plath   |
| Baca      | Hongo  | Pye     |
| Bain      | Hughes | Rieu    |
| Beer      | Kant   | Rohmer  |
| Behan     | Keene  | Rolls   |
| Bell      | Kees   | Rosa    |
| Berg      | Laing  | Shaw    |
| Boehme    | Lamb   | Soutar  |
| Brasch    | Lee    | Tate    |
| Brew      | Levine | Thorpe  |
| Burke     | Logan  | Todd    |
| Davey     | Mahon  | Virgil  |
| Dove      | Mann   |         |

Solution on back page



## Greater housing density could curb loneliness

CPSA recently made a submission to the NSW Legislative Council’s inquiry into the prevalence, causes and impacts of loneliness in NSW. In our submission, CPSA highlighted research from 2022 that linked greater housing density with lower rates of loneliness among older Australians. The research, which was conducted by University of Queensland academics Jack Lam and Siqin Wang, found that “older adults living in compact neighbourhoods with higher population and housing density, smaller land parcels, and more access to green space reported lower levels of loneliness”.

Much of the public discussion about loneliness focuses on the importance of social activities and interpersonal connections as things that can stave off loneliness. Methods such as volunteering, joining a club and getting to know your neighbours are frequently suggested to avoid feeling lonely. While these are no doubt valuable, considering the design of our neighbourhoods could give local and state governments another way to prevent loneliness.

Research from Europe has found that long travel distances, environmental barriers (such as unsafe road conditions) and poor public transport can worsen feelings of loneliness for many older people. Unfortunately, these features are often found in rural and regional communities in Australia, as well as in some outer metropolitan

communities. This means that many people could be having more severe experiences of loneliness because of the features of the places they live.

The NSW Government inquiry held its first hearing in November. During the hearing, Dr. Michelle Lim, CEO of Ending Loneliness Together, explained the difference between loneliness and social isolation. She told the inquiry that social isolation is defined by having few or no social connections in one’s life.

On the other hand that someone might feel a prolonged sense of loneliness even while having many social connections or even while being in a marriage or other family dynamic. This is because loneliness is defined not by being alone, but by not having the sorts of social and emotional connections that a person wants.

As Dr. Lim told the inquiry, both loneliness and social isolation can affect someone’s quality of life, mental health and physical health. Having the combined impact of both can further increase these negative effects. This is why it is so important for governments to do everything they can to make it easier for people to form fulfilling social connections and to maintain these connections.

In our submission to the inquiry, CPSA highlighted several areas where we believe that governments should do more to combat loneliness, especially amongst older people.

CPSA noted that, as a car-dependent state, New South Wales often has insufficient affordable

and accessible transport options for people who cannot or choose not to drive. We argued that governments at all levels – local, state and national – must do more to strengthen the public transport network, especially for people living in rural and regional areas. In particular, the community transport network needs to be given far greater support so that people in every community are able to meet their transport needs.

CPSA also argued that more must be done to provide cost of living support for people on low incomes. Many of CPSA’s constituents have told us that they have had to cut down on social expenditures and entertainment in order to pay for bills, groceries, medical costs and transportation. It is essential that people are able to afford to live while also being able to participate and engage in their communities. In particular, local and state governments should ensure that publicly owned and managed venues like galleries, museums and community centres, should provide affordable concession tickets for events and exhibitions to allow everyone to enjoy them, not just those who can afford to pay more.

Research from the University of Queensland shows that if people are able to maintain a strong sense of independence throughout their lives, they are less susceptible to social isolation and feelings of loneliness. So that people can stay independent for longer, CPSA highlighted in its submission that access to all essential services must be available for people who don’t use a computer or a smartphone.

Finally, CPSA pointed out the importance of well-designed neighbourhoods that allow people to access essential services and social activities without relying on private car travel, and that provide free and accessible public spaces that can facilitate social interactions and connections.

Loneliness is a complicated issue that can affect people at any stage of their life. It is essential that governments do more than just tinker at the edges to solve it.





# CPSA Annual Conference 2024



ON the 29th and 30th of October, CPSA held our Annual Conference and AGM at the Rydges Hotel in Sydney. CPSA Executive and staff were joined by members from across New South Wales, both in person and online. The conference gave members a chance to discuss issues that had emerged throughout the year and to vote on CPSA policy for the year ahead. It was also a chance for attendees to hear updates from CPSA's branches and affiliates and to enjoy several informative and interesting presentations from a range of speakers.

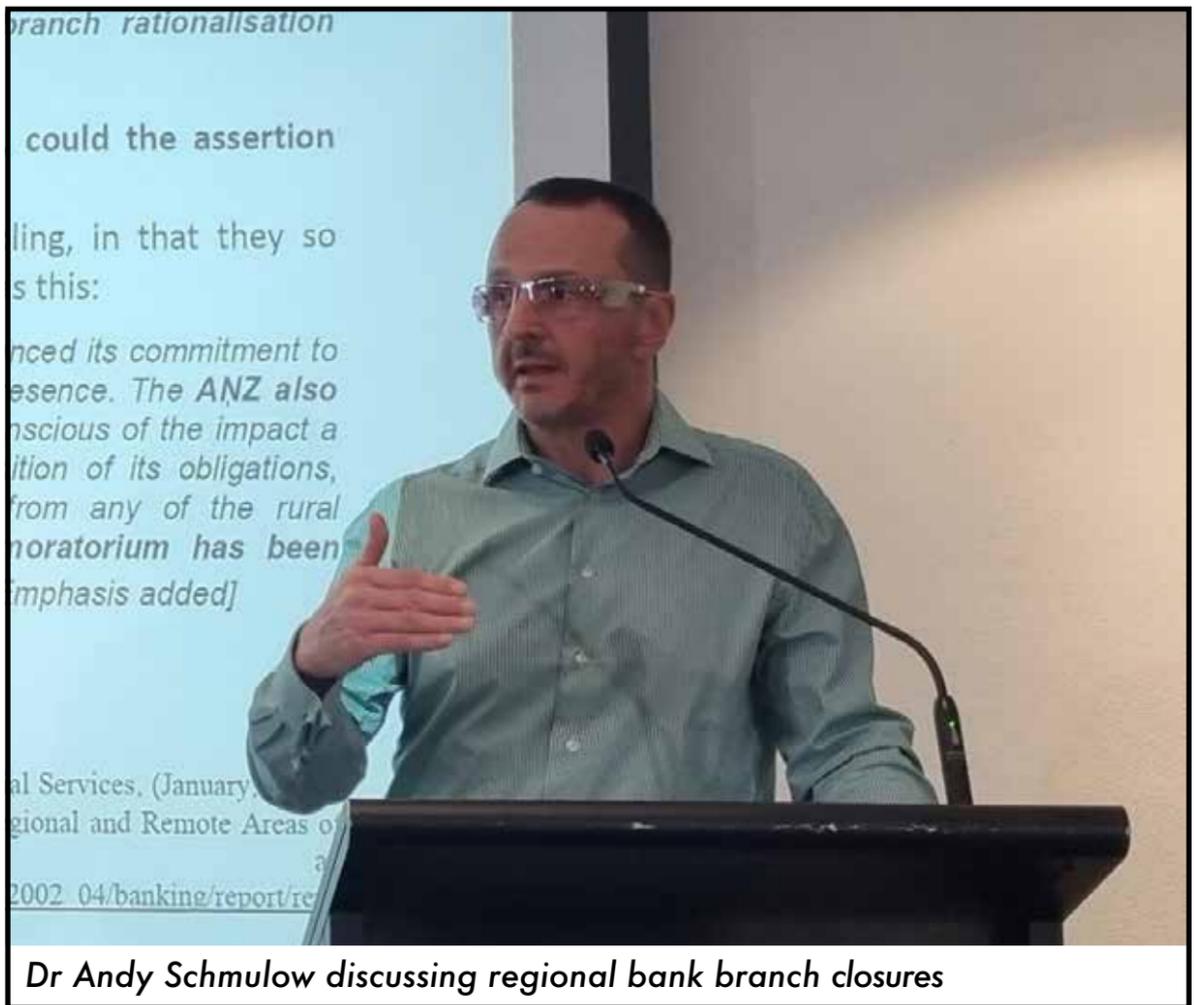
Unfortunately, The Minister for Seniors, the Hon. Jodie Harrison MP, was unable to attend the conference this year. However, she prepared an opening address via recorded video to thank CPSA and its members for their advocacy efforts.

Following the Minister's recorded address, Association Life Memberships were announced for Victor Borg, Yvonne Bottels, Brian Cowan and Yvonne Wyman.

**Victor Borg** was appointed as the Gladesville-Hunters Hill-Ryde CPSA Branch's CPSA Council Delegate in 2010 and has been a member of CPSA's executive since May 2014.

**Yvonne Bottels** has been the Waminda CPSA Branch Treasurer since 2011 and has also been the Events Organiser for more than a decade.

**Brian Cowan** was the Bathurst CPSA Branch Secretary from July



*Dr Andy Schmulow discussing regional bank branch closures*

2012 to Dec 2014 and then Secretary again from August 2015 to present.

**Yvonne Wyman** has been the Miller CPSA Branch Treasurer since 2014.

CPSA would like to thank our Association Life Members for all your efforts, both in support of your local Branch and of CPSA as a whole. The greater our membership, the stronger our voice!

Melanie Lennon and Phil Atkins from the Seniors Rights Service were the first guest speakers of the conference. Melanie and Phil discussed the work that Seniors Rights Service does in advocating

for older people and providing support and legal advice for seniors across NSW. In addition, they discussed the support that SRS can provide for people accessing aged care or who are thinking about doing so.

If you have questions or concerns about aged care services in NSW, you can contact Seniors Rights Service for assistance. Their contact information can be found on Page 11. SRS also welcomes the opportunity to provide guest speakers for community events throughout NSW.

Following the presentation from Seniors Rights Service, attendees heard from Dr. Andy Schmulow about bank closures in Australia and the responsibilities of the banks. Andy gave an impassioned presentation about the issue of bank closures, arguing that banks had repeatedly shirked their duties to provide services for Australians throughout the country. He also highlighted the considerable financial benefits that banks received as a result of being protected against collapse by the Australian Government, arguing that these benefits should come with conditions on their conduct. Finally, he encouraged all CPSA members to write to their local MPs



*CPSA Assistant Treasurer Anne-Marie Kestle thanks Nathan Aulsebrook for his speech on oral health*



# CPSA Annual Conference 2024



both state and federal demanding an end to bank branch closures and an investigation into the benefits of a publicly owned bank.

The final presentation of the day came from Nathan Aulsebrook, Research and Education Director with the Dental and Oral Health Therapists Association. Nathan discussed the impact of oral health on the wellbeing of people of all ages, but especially older adults. He highlighted the shift in public consciousness away from the belief that tooth decay and loss is a normal part of ageing, towards the awareness of the importance of oral health throughout our lives. Nathan also called for the NSW public dental system to be improved and for dental care to be included in Medicare.

On the second day of the conference, attendees heard from guest speaker Colleen Williams, Director of Education and Training at the Centre for Volunteering. Colleen discussed the NSW Volunteer of the Year awards and the process of how to nominate a person or group for an award. She encouraged CPSA members to consider nominating their fellow members or branches for the 2025 awards.

Day 2 continued with Bush Telegraph in which attendees heard updates from Branches and



## PATHWAYS TO EMPLOYMENT For Women Over 50

Free one on one support to help older women get back to employment. Wherever you may be in the employment journey, we're here for you.



AN INITIATIVE BY OLDER WOMEN FOR OLDER WOMEN.  
EMAIL NOW: [PATHWAYS@OWNNSW.ORG.AU](mailto:PATHWAYS@OWNNSW.ORG.AU)  
OR CALL SHARON ON 9519 8044  
[www.ownsw.org.au](http://www.ownsw.org.au)

Affiliates about highlights and matters of importance from the year and about upcoming events. Bush Telegraph included reports from Bathurst, Grenfell, Penrith and Dapto CPSA branches and from the Public Service Association Retired Associates, an Affiliate of CPSA.

Minutes of the AGM and the Conference will be available from early 2025.

### Australia Post wants to charge more for stamps next year. Here's why it has to keep letters alive

REMEMBER back at the turn of the millennium, when sending a small letter only cost 45 cents? If you haven't used the postal service recently, you might be in for a rude shock.

Late last week, it was announced Australia Post had notified the Australian Competition and Consumer Commission (ACCC) of a proposal to increase the price of stamps.

If ultimately approved by Communications Minister Michelle Rowland, the current basic postage rate for a small letter, \$1.50, would rise to \$1.70 by mid-2025. Stamps for regular large and priority small letters would go from \$2.20 up to \$2.70.

There would still be a discounted option for seasonal greetings cards, which would remain at 65 cents.

If you're feeling a sense of déjà vu, that's because the last basic postage rate increase to \$1.50 only just came into effect earlier this year.

Like physical cash, letters have arguably been in terminal



CPSA Secretary Barbara O'Brien OAM pictured with Colleen Williams, Director of Education and Training at the Centre for Volunteering



# CPSA News



decline. According to Australia Post, fewer than 3% of letters are now sent by individuals. The rest are overwhelmingly business and government communications.

But for some key groups, the “snail mail” remains a vital service. So why do we need to keep letters alive, and will increasing the price of stamps be enough to do so?

As a publicly owned organisation, Australia Post has a range of formal community service obligations (CSOs). These are enshrined in legislation – the Australian Postal Corporation Act 1989.

These CSOs were set up to ensure essential postal services are accessible and affordable to all Australians, including those in regional, rural and remote areas.

They include providing a universal access to a standard letter service at a uniform price across the country, as well as specific obligations on the frequency, range and speed of mail delivery.

Since 2015, Australia Post has been lobbying to reform its community service obligations to better align with changed consumer behaviour and needs.

That has led to some changes in what’s expected, including a range of reforms implemented by the Australian government over the past year.

These have included reducing delivery frequency for letters and reallocating resources to parcel delivery, while still maintaining essential services in regional and remote areas and for special interest groups.

We are clearly in a broader transition to new CSOs – and a new role for Australia Post. Much of that comes down to the difficulty of delivering letters.

In the last financial year, Australia Post’s letter volumes fell by almost 13%, which the company said led to a loss of \$361.8 million.

But this is nothing new. From a peak in 2008, letter delivery volumes have been plummeting for more than a decade.

Australia Post says they’re now at levels not seen since the 1950s. Remember, in 1955, the Australian population was only 9.2 million

people.

Parallels with declining cash usage highlight our aversion to doing things with paper.

Cash use in Australia has also fallen to historic lows, forcing the government to step in with a plan to keep it alive for essentials.

A key conundrum is that we can’t keep letters half-alive. For all Australians to be able post letters on a scheduled basis with fast delivery requires Australia Post to maintain a complete letter network across the entire nation.

The overall costs of operating this – while not specifically itemised publicly – include maintaining delivery routes and retail outlets, paying employee wages and investing in infrastructure.

Naturally, increasing the cost of sending letters will discourage businesses from doing so, shrinking the market ever more.

But because the size of the mail delivery network does not shrink proportionately, this can cause outside problems for Australia Post.

Australia is not unique. Postal services around the world have felt similar pressures, many of which have diversified into parcel logistics and offering other digital services.

There are three core demographics in Australian society that still need to send and receive physical mail. These are:

- older Australians, particularly those who are less familiar with or have limited access to digital platforms
- residents of regional and remote areas with limited internet connectivity
- concessional users for whom discounted mail is the most affordable form of important communications.

At the very least, these groups all need to have a guaranteed ability to send and receive official information. That includes bank statements, legal notices, utility bills and government correspondence, such as electoral information.

Less critical, but still socially important and likely not to be terminated, is delivery of cards and letters for personal milestones, holidays or other events.

That puts Australia Post in a tricky position. It likely cannot maintain such large mail delivery infrastructure unless it does so at increasing losses.

That also reduces its ability to provide other, more relevant services and can blunt its competitiveness in the parcel delivery market.

For Australia Post, one solution may lie in leveraging its thriving parcels delivery network.

Given the essential user base for mail delivery is now so small, it makes sense for letters to be “special” delivery services, much as courier document services are now. Parcel home delivery resources could take this mail the last mile.

This would be much more expensive per item for Australia Post. But if the market continued to decrease in volume, it would minimise total costs.

It would also allow the government to provide a targeted subsidy if required.

*Article written by Paul Alexander, Curtin University. Please note that concession stamps have remained at the same price for the past 10 years, over several price increases. A booklet of 5 stamps costs \$3 dollars, meaning that they cost 60 cents each.*

## 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 2023/24 Annual Report to be posted to you. Alternatively, copies can be obtained online at

[www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/](http://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.

## CPSA

### Facebook and X (Twitter)

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



# 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](http://tenants.org.au)

Find the help you need with

**myagedcare**



**myagedcare**

**1800 200 422**

[www.myagedcare.gov.au](http://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](http://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



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](http://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**  
Free legal advice  
**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**

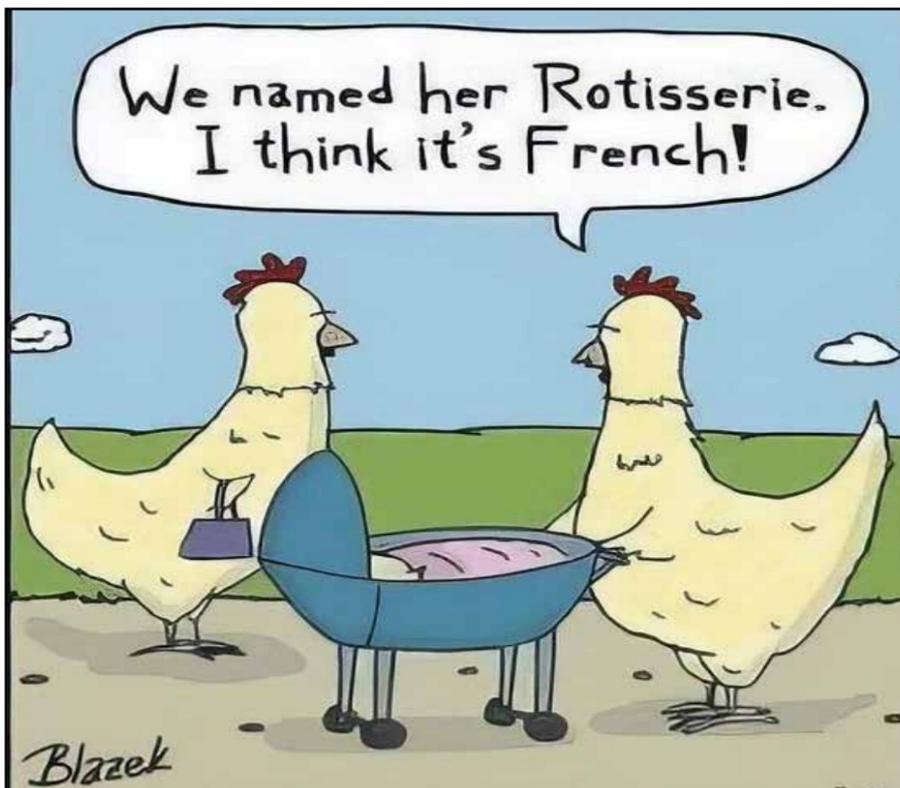
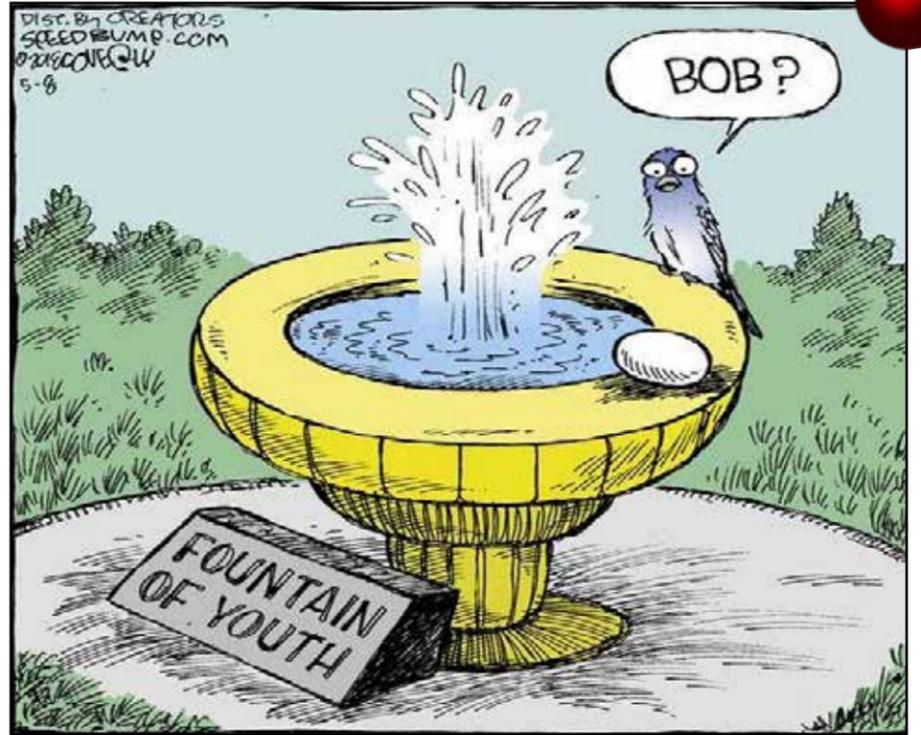
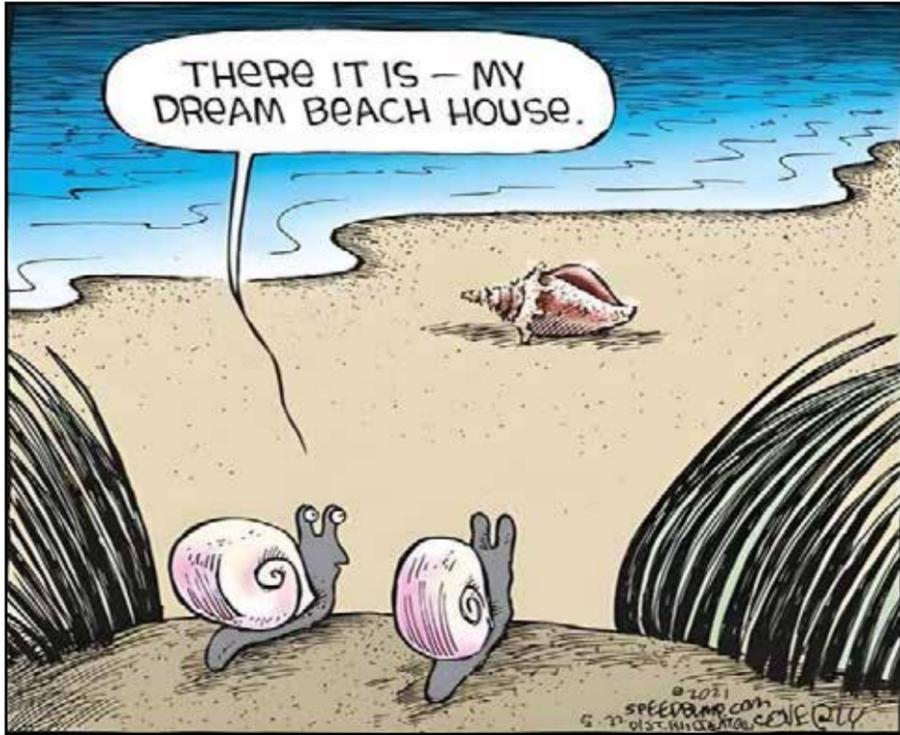
**NSW Ombudsman's Office**  
**1800 451 524**

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

## Find-A-Word Solution

Find-A-Word on Page 6

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