

**PAM – Policy, Advocacy and Media – December 2018**

Hello, I'm Ian Henschke your Chief Advocate at National Seniors.

Welcome to another edition of Pam. PAM is our Policy, Advocacy and Media video newsletter... and this will be the last one for 2018.

So, let's have a quick look back at some of our wins over the past 12 months and let's look ahead to 2019.

It's been an extraordinary year. Back in March, Opposition Leader Bill Shorten announced there would be a blanket removal of franking credits from retirees with no taxable income.

Well, the federal Opposition reversed its plans to stop pensioners from receiving refunds of excess franking credits after National Seniors and others raised concerns about this in the media. We are still fighting this change on behalf of self-funded retirees.

By the way that, pensioner 'guarantee' is worth on average \$1300 a year to aged pensioners.

Good news on energy costs. In August, the federal government proposed scrapping the Energy Supplement for new Age Pension recipients. It would have cost a single pensioner \$365 and a couple \$551 annually. National Seniors opposed this change. The government subsequently pledged not to pursue this policy. National Seniors is advocating more support for pensioners by indexing the Energy Supplement to energy cost increases.

At the same time, National Seniors has been advocating for a regulated price for electricity. Our submission to the recent ACCC Electricity Pricing Inquiry maintained this push and we were pleased to see our policy mirrored in the ACCC recommendation for a default offer with regulated price and basic consumer protections. Both Labor and the Coalition have agreed to this, and a default offer with regulated price is expected on 1 July 2019.

The May budget included improvements to the Pension Work Bonus scheme:

National Seniors called for an increase in the amount of money you can earn without affecting the pension as part of its 2018-19 budget submission. Subsequently, the federal government announced an increase to the Work Bonus. It also announced an extension of eligibility to self-employed people. A pensioner will be able to earn up to \$7,800 a year from 1 July 2019 without impacting pension entitlements.

**Extra home care places:**

As part of the 2018 budget, it was announced that 14,000 new high-level home care places would be released over two years. National Seniors has been calling for more high-level packages to meet the high demand for these services.

## **Expansion of the Pension Loans Scheme:**

The Pensions Loan Scheme will be extended to everyone of pension age from 1 July 2019. This includes an increase in the allowable income to 150 per cent of the Age Pension. National Seniors supports allowing older Australians to use the equity in their home to remain at home and live a better quality of life.

## **Aged Care Royal Commission:**

In September 2018, the federal government announced the Royal Commission into Aged Care Quality and Safety. National Seniors has long raised issues about the quality of care in both residential and home care and we welcomed the announcement as a powerful way to improve this important service area for seniors and their families. The Royal Commission will allow a forensic investigation of aged care and an opportunity to outline much needed reforms for improving quality of care.

The Royal Commission held its first consultation in Adelaide in late November 2018. National Seniors was at that inaugural event. Our research will be part of the material used by the commission to form its findings and we are going to play a critical role in this once in a generation process of reform.

The commission will run through until April 2020 with the preliminary findings being handed down in October next year. Our website will be your point of contact and source of news on the commission.

In addition to the Royal Commission into Aged Care, another hot button issue for around a million older Australians is the looming loss of their franking credits. This seems likely as Labor at this stage is predicted to win the next election by nearly all political pundits.

Meanwhile a parliamentary inquiry is being held into this matter National Seniors put a lengthy submission informed by members stories to the first hearings in late November. We will keep fighting this matter. The average loss for a self-funded retiree will be \$5000 a year. We are, however, very pleased to have fought for and won the Pensioner Guarantee, which is worth more than \$1000pa to them, but we will not rest until we have a fair and sustainable retirement system.

This is why we're proud to be part of the Alliance for a Fairer Retirement System and we helped organise a major event in Sydney in October which has kept this issue alive politically. We will continue to fight for the self-funded retirees in the run up to polling day.

This brings me to the 2019 federal election. We are in the process preparing our list of priorities which as always is informed by what you, our members, tell us.

At the top of that list is our fight to fix pension poverty. We will continue the campaign with the Benevolent Society to take the politics out of the pension by calling on the creation of an independent tribunal to set the rate of the aged pension.

Given the focus created by the Royal Commission, we will call for a doubling of the number of high-care home care packages, so we can ensure those who want to stay in their home and not go into residential care can do so. We will also push for better quality care and demand all aged care staff have dementia training.

Better housing options are also a key to better ageing. We will also call on the new government to adopt a downsizing policy that enables pensioners to downsize and not lose financially.

Other key issues we will target in the run-up to the election are health costs and the need to tackle elder abuse.

2018 has been a huge year of change, much of it positive. We will build on that change in 2019. The election and the Royal Commission will ensure our issues are kept front and centre. National Seniors at every level is working tirelessly to make sure Australia is a better place for all older people.

As we often like to remind those in power every second voter is now over 50. We simply ask for a fair go. Whatever party is in power we will continue to be your independent voice.

I thank you once again for being members. You are National Seniors. You are who we are, and why we do what we do. Thank you, also, on behalf of all the Board and the staff.