



Pensioner Kit

with compliments from

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History of pensions and benefits

Ever wondered who introduced the pension and the other social security concessions? Listed below are the Labor governments which have led the way in implementing policies that protect the standard of living for older Australians and the disadvantaged.

<p>1909 – Fisher Labor Government</p> <ul style="list-style-type: none"> ■ Old Age Pension ■ Invalid Pension ■ Maternity Allowance 	<p>Provisions of the Invalid and Old Age Pensions Act were implemented – providing for the first national old age and invalid pension payment. Maternity Allowance was introduced to reduce infant mortality.</p>
<p>1943 – Curtin Labor Government</p> <ul style="list-style-type: none"> ■ Funeral benefits ■ Widow Pension ■ Unemployment benefits ■ Pharmaceutical benefits ■ Housing assistance 	<p>A national social security system, to assist grieving families, and widow unemployment benefits and health initiatives were introduced. The first Commonwealth-State housing agreement was signed.</p>
<p>1972 – Whitlam Labor Government</p> <ul style="list-style-type: none"> ■ Benchmarking pensions to average earnings ■ National health insurance – Medibank 	<p>The Whitlam Government proposed and achieved a benchmark where the pension should not fall below 25 per cent of male average weekly earnings. The Government also introduced the first national health insurance scheme.</p>
<p>1983 – Hawke Labor Government</p> <ul style="list-style-type: none"> ■ Medicare ■ Carers Pension ■ Home and Community Care Program (HACC) ■ Pharmaceutical Allowance ■ Additional Family Allowance ■ Faster pension indexation 	<p>Medicare was introduced to provide comprehensive health coverage for pensioners and retirees. To assist older Australians who wished to stay at home, HACC, and a carer pension were introduced. To assist with medicine costs a fortnightly Pharmaceutical Allowance was introduced. Pension increases were permanently brought forward 12 weeks – the shortest period ever between the publication of the CPI and pension increases.</p>
<p>1993 – Keating Labor Government</p> <ul style="list-style-type: none"> ■ Earnings Credit Scheme 	<p>A system was introduced where pensioners could earn extra income without losing pension payments.</p>

The Howard Government's record on pensioners and retirees

In recent years there have been a number of cuts to pension payments and services, including:

- The abolition of the Commonwealth Dental Health Program;
 - The removal of free hearing aids and hearing services for health card holders;
 - Cuts to Centrelink staff who give financial advice to retirees;
 - The introduction of nursing care fees, including an annual and extra daily fee;
 - pension cuts for those with some savings by changes to the deeming rules;
 - pension cuts for those who earn extra money, by abolishing the Earnings Credit Scheme;
 - cuts resulting from **sneaky** new pension payment systems that short-change pensioners when payments are indexed;
 - means testing of superannuation for over 55s between 1997 to 2001;
 - the reduction of the number of pension advances;
 - price hikes for PBS medicines which have outstripped pharmaceutical allowance increases;
 - GST-induced price increases in many crucial areas for pensioners, more than the Government promised; and
 - savage cuts to funding provided to the peak pensioner and retiree groups.
-

Services and payments available through Centrelink

Centrelink can provide income support for people who are retired, who have a disability, who are unemployed, who have children, and who care for others

Centrelink can also provide a range of services, including social work services and financial information services.

This guide provides information about the Centrelink payments and services available for pensioners.

However, you should always check your eligibility with Centrelink.

Claiming a payment

Complete a claim form

Before you can be paid a social* security payment, you must fill in a claim form. Forms are available at your local Centrelink office or you can ring the Teleservice on **13 23 00** and ask for a claim form to be mailed to you.

You should complete the claim form and lodge it as soon as possible.

Interview

Anyone who claims a pension will be interviewed by a Centrelink officer to determine basic eligibility and to gather proof of identity, age, residence, income and assets details and any other information needed. If you have a partner, your partner may also have to attend the interview.

A Centrelink officer can visit you at home if you are having difficulty getting to a Centrelink office because of illness, physical difficulties or transport problems, or if you would prefer to see a social worker in the privacy of your own home.

Can't speak English?

To speak to Centrelink in a language other than English, call **13 12 02** from anywhere in Australia for the cost of a local call.

How are benefits paid?

From 1 July 1999 all social security payments will be paid fortnightly in arrears, calculated from the day you become qualified for the payment.

With the new rules it is now possible to receive your payment on any day you choose.

If you change your payday from a Thursday to another day of the week you will receive a one-off adjustment on the first payday after the change to reflect the shortened or lengthened time between the new payday and the old payday.

Centrelink cannot force you to change your payday, and you should contact my office if you are placed under pressure to do so

The Government's record: the new pay arrangements

New payday arrangements brought in by the Government in 1999 short-change pensioners after each regular pension increase.

It is a **sneaky** way for the Government to save millions of dollars.

During regular pension increases the new daily payment regime sees pensioners only receive the higher pension rate for each payday after the date of the increase.

Under the previous rules pensioners would be paid the full fortnightly increase on the first pension day after the increase was announced.

The sneaky rules save the Government an estimated \$25 million per year by short-changing most pensioners up to \$10 each.

What if you disagree?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

- First, you should contact the person who made the decision and ask for the decision to be reviewed. This person should explain why the decision was made, and give you an opportunity to add any new information you might have;
- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. The ARO is independent of the Centrelink office where the disputed decision was made. If the ARO thinks the decision is wrong, they can change it;
- Third, you can appeal to an independent body, the Social Security Appeals Tribunal (SSAT). The SSAT can only look at a disputed decision after it has been reviewed by an ARO. The SSAT has the power to change decisions; and
- Finally, you can appeal to the Administrative Appeals Tribunal (AAT). Any appeal to the AAT must be made within 28 days of the relevant SSAT decision on the dispute.

If you are not satisfied with any aspect of the service that Centrelink is providing, you can contact the Commonwealth Ombudsman to lodge a complaint on 1300 362 072.

Commonwealth Ombudsman

1300 362 072

Basic conditions of eligibility for pensions

The Government's record: Government terminates UK Social Security Agreement

As of 1 March 2001 the Howard Government officially terminated the UK Social Security Agreement.

The move now means there is no Social Security Agreement between our two countries. The termination ends a long-standing relationship.

It is expected the move will not affect existing pensioners in Australia but may reduce the level of assistance provided to new immigrants in Australia from the UK or Australians moving to the UK.

For more details contact Centrelink International Services on **13 16 73**.

Residence

To qualify for a pension a person must be an Australian resident and residing in Australia on the date of claiming the pension.

An 'Australian resident' is a person whose normal place of residence is in Australia and who is an Australian citizen or a permanent resident. In most cases you must also have a period of continuous residence to qualify for a pension. The qualifying period varies on the type of pension – for Age Pension it is 10 years.

What if you have come from another country?

The rules about Australian residence may be different if you come from a country that has a reciprocal social security agreement with Australia.

For example, if you come from such a country, you may qualify for the Age Pension, even if you have not been a resident for 10 years.

Australia presently has agreements with the following countries:

- | | |
|-------------------|-----------|
| ■ Spain | ■ Malta |
| ■ The Netherlands | ■ Ireland |
| ■ Portugal | ■ Austria |
| ■ Cyprus | ■ Italy |
| ■ New Zealand | ■ Canada |
| ■ Denmark | ■ Germany |
| ■ USA | ■ Chile |
| ■ Slovenia | ■ Belgium |

Waiting periods

New residents arriving in Australia after 4 March 1997 must wait two years before becoming eligible for most social security payments.

You should contact your local Centrelink office to check your eligibility because the rules are very complex and vary from country to country.

Income and assets tests

All social security and veteran pensions (except Age or Disability Support Pension for a person who is permanently blind, and pensions for veterans who are permanently blind) are subject to an income or assets test.

Centrelink applies both tests to calculate the rate of payment, and pays people under whichever test gives the lowest rate.

The income test

Under the income test, the single rate of pension is reduced by 40 cents a fortnight for each dollar of income over the income 'free area'. For

The Government's record: forcing unemployed over 55s to run down their super

In 1997 the Government decided to cut benefits by forcing unemployed over 55s who had been unemployed for nine months to use their super before receiving any more unemployment benefits.

The Government reversed this penny-pinching measure in the 2001 Budget, but almost 250,000 people had already been affected.

Many of these people are still penalised because they were advised to roll their super into certain income stream products which they cannot now reverse.

In 1997 the Government also introduced other savings measures that affect people with liquid assets.

For more information contact the Financial Information Services Officer at your local Centrelink office.

couples each person's pension is reduced by 20 cents for each dollar earned over the income 'free area'.

The 'free areas' are:

- \$128 a fortnight for a single person;
- \$228 a fortnight (combined) for a couple (including illness-separated for DVA pensioners); and
- for each child, in the care of the pensioner, add \$24.60 to these amounts.

You get no payment if your fortnightly income exceeds \$1,391.75 single or \$2,328.50 for a couple (no children).

What is counted as income?

'Income' includes earned income and deemed income from financial investments (see the section on deeming below). There are a range of other income sources that are treated differently. These are dealt with in detail shortly.

The assets test

Under the assets test, pensions are reduced by \$3 a fortnight for each \$1,000 of assets over the assets thresholds. The assets thresholds are:

- \$161,500 for a single person who owns a home;
- \$278,500 for a single person who does not own a home;
- \$229,000 for a couple who own a home; or
- \$346,000 for a couple who do not own a home.

The assets thresholds above which you will not get any payment are:

- \$330,000 for a single person who owns a home;
- \$447,000 for a single person who does not own a home;
- \$509,500 for a couple who own a home; or
- \$626,500 for a couple who do not own a home.

What are counted as assets?

The following are taken into account for the Assets Test:

- bank, building society or credit union accounts, interest bearing deposits, bonds, debentures, shares, property trusts, investments in friendly societies, equity trusts, mortgage trusts, and bonds trusts;
 - some income stream products;
 - household contents and personal effects;
 - motor vehicles, boats and caravans (not used as the primary place of residence);
 - holiday homes or other forms of real estate (not used as the primary place of residence).
-

See tables on page 34-35 for detailed rates of payment.

The Government's record on deeming

The total value of your investments is subject to deeming rules, regardless of how much they are returning.

This means that the only way to actually earn the deeming rate is to tie your money up, making it harder to access in emergencies.

Labor's deeming rules recognised that pensioners can need to access to some of their money for emergencies.

Labor's rules also acknowledged that money in accounts with easy access rarely pay the deeming rate. So the deeming rules did not include the first \$2,000 (\$4,000 for couples) if they earned less than the deeming rate.

The Government's record on gifting rules

The Government has changed the legislation to reduce the amount of financial assistance pensioners can 'gift' to family members before it affects their pension.

Under the changes, the amount that can be 'gifted' in any one year remains at \$10,000 per year, but is capped to no more than \$30,000 over five years.

The new rules have applied from 1 July 2002. The new limit will also now operate over a standard financial year, rather than a 'pension' year (the anniversary of when your pension was first granted).

Deeming

The previous Labor Government introduced the deeming rules, which provided a simpler way of assessing income from financial investments.

Under the deeming rules, the total value of all your financial investments is used to calculate your income for assessing pension eligibility.

Financial investments include:

Bank, building society and credit union accounts, cash, term deposits, friendly society bonds and other managed investments, shares, loans and debentures.

Financial investments do not include:

Your house or its contents, your car, stamp or coin collections, antiques, standard life insurance policies, farms, holiday homes or other real estate, superannuation pensions, allocated pensions or annuities or immediate annuities.

How do the Government's deeming rules work?

New deeming thresholds were recently announced. Effective 1 July 2005, the first \$37,200 for single people, or the first \$62,000 for couples, of financial investments is deemed to earn 3.0 per cent.

The amount over \$37,200 for single people, or over \$62,000 for couples, of financial investments is deemed to earn 5.0 per cent.

If you earn more than the deeming rate on your financial investments, the extra will not be counted as income and will not reduce your pension. But if you earn less than the deeming rates on your financial investments, the deeming rates will still apply.

If you would like more information on deeming, you may wish to make an appointment with a Centrelink Financial Information Service Officer to receive up to date advice (phone **13 23 00**).

Gifting rules

Although there are occasions when your family may encounter financial difficulty, gifting rules are in place to prevent people from giving away very large sums of money or assets for the sole purpose of increasing their pension entitlement.

Currently individuals (and couples) may give away up to \$10,000 per year without penalty (up to a maximum of \$30,000 over five years). Any sum in excess is deemed to still be an asset for five years for the purposes of the assets and income test (via deeming rules). The pension rate is not reduced by both tests, but rather by the test that delivers the lowest pension entitlement.

Income streams

An income stream is a regular series of payments made for life or a fixed term and purchased with a capital sum or made directly from

accumulated superannuation contributions. Income streams include allocated pensions and superannuation pensions.

From 20 September 2004 new rules apply to income stream products. Products purchased after this date may have a 50% asset test exemption applied if they are a 'complying' product. This exemption will also apply to new 'market-linked' income streams.

The new rules will not affect income stream products purchased before 20 September 2004. These will continue to be subject to the old rules which may include a 100% asset test exemption for certain complying products.

For more information contact Centrelink on 13 23 00.

Maintenance income

Some single parent pensioners may be receiving maintenance payments from a former partner. Generally these payments are collected by the Child Support Agency.

If you receive maintenance income from your ex-partner, you can receive up to \$1,215.45 each year, before it affects your Family Tax Benefit payments. Any amount over \$1,215.45 (single) or \$2,430.90 (per couple where both are receiving maintenance payments) reduces your family payment by 50 cents in the dollar, down to the minimum rate of Family Tax Benefit.

For each additional child add \$405.15 per year.

Pensions and other payments

Age Pension

The Age Pension is a fortnightly payment provided to people of retirement age. There are a number of criteria which determine whether a person is eligible for the Age Pension.

Qualifying age

To qualify for Age Pension men must be aged 65 years or over. For women, consult the table below.

Over the next 20 years, the Age Pension age for women will gradually increase to 65 years. The following table gives the age at which women will become eligible for Age Pension.

Your date of birth:	The age you qualify:
Before 1/7/1935	60
1/7/1935 and 31/12/1936	60.5
1/1/1937 and 30/6/1938	61
1/7/1938 and 31/12/1939	61.5
1/1/1940 and 30/6/1941	62
1/7/1941 and 31/12/1942	62.5
1/1/1943 and 30/6/1944	63
1/7/1944 and 31/12/1945	63.5
1/1/1946 to 30/6/1947	64
1/7/1947 to 31/12/1948	64.5
1/1/1949 and later	65

Rate

The maximum rate of Age Pension is \$499.70 per fortnight for a single or \$417.20 for each member of a couple.

Income and assets testing

The rate of Age Pension is subject to the pension income and assets tests (see page 31-35 for details).

Disability Support Pension

The Disability Support Pension is a fortnightly payment provided to people who have some form of substantial and long-term disability. There are a number of criteria which determine whether a person is eligible for the pension (including a medical assessment of their degree of impairment).

You may qualify for Disability Support Pension if you are aged 16 years or over but less than Age Pension age on the day the claim is lodged,

The Government is making it harder for people with disabilities to access the Disability Support Pension

From 1 July 2006, it will be harder for people with disabilities to access the Disability Support Pension.

People with disabilities will no longer be able to get the pension if they can work 15 hours a week – half the current work test of 30 hours a week.

People that can work between 15 and 30 hours will be pushed onto Newstart Allowance, and will have to satisfy the Government's activity test.

If you are already working, your payments will be cut by up to \$250 each fortnight.

The Government first tried to make these changes in 2002, but they were blocked by Labor.

and have a physical, intellectual or psychiatric impairment of at least 20 per cent and:

- are unable to work for at least 30 hours a week, or be trained for work, for the next two years as a result of the impairment; or
- are permanently blind.

Rate

The maximum rate of Disability Support Pension for a pensioner over 21 years of age is \$499.70 a fortnight for a single person and \$417.20 for a member of a couple.

Single disability pensioners under 21 are paid at a lower rate.

Those under 18 receive \$277.90 per fortnight if they live at home and \$429.40 per fortnight if they are independent.

Disability pensioners who are between 18 and 20 receive \$315.00 if they live at home and \$429.40 per fortnight if they are independent.

These amounts include the Youth Disability Supplement of \$94.70.

Members of a couple under 21 receive \$417.20 per fortnight.

Income and assets testing

The rate of Disability Support Pension is subject to the pension income and assets tests (see pages 31-35 for details).

Carer Payment

The Carer Payment (previously known as the Carer's Pension) is a fortnightly payment provided to people providing constant care to a person who has a disability.

There are a number of criteria which determine whether a person is eligible for the Carer Payment.

Who qualifies for the payment?

You may qualify for Carer Payment if you are personally providing constant care for:

- a person who has a physical, intellectual or psychiatric disability;
- a profoundly disabled child; or
- two or more disabled children.

The person receiving the care must need care permanently or for an extended period.

The person being cared for must also:

- receive a social security payment or service pension;
- be ineligible for such a payment only because of pension residency requirements; or
- meet particular income and assets tests.

The carer does not have to live with or next to the person being cared for, so long as constant care is being provided.

Respite

Carer Payment recipients can temporarily cease caring for up to 63 days in a calendar year without losing their payment. Carers can also spend up to 25 hours a week working, doing unpaid voluntary work, studying or training without losing their payment.

Since 1 July 1998 a carer providing care to a profoundly disabled child under 16 has been able to claim the Carer Payment. Unfortunately the Government has made the definition of 'profoundly disabled' so restrictive that very few people can qualify for the payment on that basis. Labor has continued to raise examples of the inequities of this rule, but the Government has failed to take any action on this matter.

Rate

The maximum rate of Carer Payment is \$499.70 per fortnight for a single or \$417.20 for each member of a couple.

Income and assets testing

The rate of Carer Payment is subject to the pension income and assets tests (see pages 31-35 for details). If the care receiver does not receive a social security benefit a special income and assets test applies – see Centrelink for details.

Carer Allowance

The introduction of Carer Allowance on 1 July 1999 amalgamated Child Disability Allowance and Domiciliary Nursing Care Benefit.

Carer Allowance recognises the impact of a person's disability on the carer. It may be paid to people who care for either an adult (over 16) or a child (under 16).

Who qualifies for the allowance?

First the carer must live with the person being cared for. Two "tools" are then used to work out whether or not you will be able to be paid Carer Allowance. They are the Adult Disability Assessment Tool (for people aged 16 and over) and the Child Disability Assessment Tool.

Caring for people with a disability who are under 16

There are two 'streams' of Carer Allowance for people with a disability under age 16. People who care for a child under 16 have two levels of assistance:

- One is the provision of a Health Care Card and no allowance for a person caring for a dependent child who is under 16 who requires "substantially more care and attention" in comparison to a child their age without a disability OR
- A fortnightly payment of Carer Allowance AND a Health Care Card if the child's disability appears on a list of disabilities/conditions which result in automatic qualification or must cause the child to function below the standard for his or her age level.

The Howard Government is making it harder to get Parenting Payment

From July 2006, harsh changes to Parenting Payment are being made.

Sole parents whose youngest child is over six will no longer be able to get Parenting Payment.

Sole parents with children under six will be allowed to keep getting Parenting Payment, but will lose it when their youngest child turns six years of age.

Because of the Howard Government's cruel changes, sole parents will be forced onto Newstart, which will cut their income by up to one-fifth.

Sole parents with no private income will lose \$55 each fortnight. Sole parents already doing what the Howard Government wants by working part time will have their income slashed by up to \$250 a fortnight.

Sole parents may also have their entire payment suspended if they refuse to take a job because they cannot find childcare.

Caring for a family member with a disability who is aged 16 years and over

People who care for a family member with a disability, aged 16 or over, receive a fortnightly payment if the family member's disability causes a 'substantial functional impairment'.

Rate

The basic rate of Carer Allowance is \$94.70 a fortnight.

Income and assets tests

There is no income or assets test for this allowance.

Parenting Payment

From 20 March 1998, the Sole Parent Pension and the Parenting Allowance became one payment – the Parenting Payment.

Who qualifies for the payment?

To qualify, you must have a child under 16 who you have primary care for. The payments can only be made to one member of a couple.

Rate

Sole parents receive the same maximum amount of \$499.70 a fortnight. Partnered parents receive up to \$370.50 a fortnight.

Income test

- Sole parents with one child are able to earn up to \$152.60 a fortnight before the Payment is withdrawn (add \$24.60 for each extra child) at the rate of 40 cents for each dollar earned over \$152.60.
- Partnered parents can each earn up to \$62 a fortnight before their payment is withdrawn by 50 cents for each dollar earned over \$62. If they earn over \$250 the Payment is withdrawn by 60 cents for each dollar earned over \$250. If their partner's income exceeds \$711 a fortnight, the payment is withdrawn at 60 cents for each extra dollar.

Assets test

- **Sole parents** may have assets, excluding the family home, worth up to \$161,500 for homeowners and \$278,500 for non-home owners, before their payment is affected. Over these thresholds, no Parenting Payment is payable.
- **Partnered parents** may have assets, excluding the family home, worth up to \$229,000 for homeowners and \$346,000 for non-home owners, before their payment is affected. Over these thresholds no Parenting Payment is payable.

If you receive the Parenting Payment you may be eligible for special help with finding work through the Jobs, Education, and Training Program (JET). Contact your local Centrelink and ask to speak with the JET Officer.

Partner Allowance

Partner Allowance is being phased out – no new applications for this payment will be accepted after 20 September 2003

Those who would have otherwise applied for this payment after 20 September 2003 will instead have to apply for Newstart Allowance and look for paid work or undertake voluntary work.

Who qualified for the allowance?

You may be receiving Partner Allowance now if you:

- were born on or before 1 July 1955;
- are the partner of a person aged at least 21 who is receiving a pension or allowance;
- have little or no recent workforce experience. Little or no recent workforce experience means not being employed for more than 20 hours a week for a total of 13 weeks in the previous 12 months; and
- have no dependent children under 16 years of age.

Rate

The maximum rate of the allowance is \$370.50 per fortnight.

Income and assets tests

Under the income test, fortnightly income between \$62 and \$250 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$250 per fortnight reduces the allowance by 60 cents in the dollar. The income of the person's partner may also affect the rate of the allowance.

Under the assets test, Partner Allowance is not payable if the couple's combined assets, excluding the family home, are worth more than \$229,000 for homeowners or \$346,000 for non-homeowners.

Widow Allowance

Widow Allowance is being phased out

There will be no new claims for this payment after 1 July 2005, unless the woman was born on or before 1 July 1955.

Those who would have otherwise applied for this payment after 20 September 2003 will instead have to apply for Newstart Allowance and look for paid work or undertake voluntary work.

Who qualified for the allowance?

You may be receiving Widow Allowance now if you:

- are a single woman who has turned 50 years of age, who was widowed, divorced or separated (including separated de facto) since turning 40 years of age; and
- have little or no recent workforce experience. Little or no recent workforce experience means not being employed for more than 20 hours a week for a total of 13 weeks or more during the previous 12 months.

Rate

The maximum fortnightly rate of the allowance is:

- \$410.60 for a woman who is under 60 years of age and has no dependent children;
- \$444.20 for a woman who has dependent children; or
- \$450.00 (plus Pharmaceutical Allowance of \$5.80) for a woman aged over 60 who has been in receipt of the Allowance for 9 months or longer.

Income and assets tests

The allowance is subject to income and assets testing.

Under that income test, fortnightly income between \$62 and \$250 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$250 per fortnight reduces the allowance by 60 cents in the dollar.

Under the assets test, the Widow Allowance is not payable if the woman has assets, excluding the family home, worth more than \$157,000 for homeowners and \$270,500 for non-home owners.

Mature Age Allowance is being phased out – no new applications will be accepted after 20 September 2003

Those who would have otherwise applied for this payment after 20 September 2003 will instead have to apply for Newstart Allowance and look for work or undertake voluntary work.

Mature Age Allowance

Who qualifies for the allowance?

You may be receiving Mature Age Allowance now if you:

- are unemployed and are 60 years of age or more, but less than the qualifying age for Age Pension;
- have been receiving a pension, allowance or a service pension for the previous 9 months, or meet certain other conditions; and
- have no recent workforce experience. No recent workforce experience means not being employed for more than 20 hours a week for a total of 13 weeks in the previous 12 months.

Rate

- The maximum rate of Mature Age Allowance granted before 1 July 1996 is \$499.70 per fortnight for a single person and \$417.20 for each qualifying member of a couple.
- The maximum rate of Mature Age Allowance granted after 1 July 1996 is \$410.60 per fortnight for a single person and \$370.50 for each qualifying member of a couple.

Income and assets tests

- Mature Age Allowance granted before 1 July 1996 is subject to the same income and assets tests as for the Age Pension (see page 9).
 - Mature Age Allowance granted after 1 July 1996 is subject to the same income and assets tests as for the Widow Allowance.
-

Additional payments

This section provides information on payments which some people will receive in addition to their basic income support payment (eg Age Pension)

Pharmaceutical Allowance

Pharmaceutical Allowance is automatically paid with the pension and is intended to offset the charge made for prescriptions for drugs on the Pharmaceutical Benefits Scheme or 'free list'.

Rate

- Single pensioners receive \$5.80 per fortnight in Pharmaceutical Allowance.
- Each member of a pensioner couple receives \$2.90 per fortnight each in Pharmaceutical Allowance (eg in couples where both partners are pensioners they will receive \$5.80 combined, but in couples where only one partner is a pensioner they will receive \$2.90).

Who qualifies for the allowance?

You may qualify for Pharmaceutical Allowance if you are receiving:

- a social security/Department of Veterans Affairs pension;
- Mature Age Allowance;
- Sickness Allowance;
- Newstart Allowance or Widow Allowance during a period of temporary illness; or
- Newstart Allowance, Partner Allowance, Parenting Allowance, Widow Allowance or Special Benefit (when you have turned 60 and have been receiving income support payment continuously for at least 9 months).

Safety net scheme

A single person or couple (combined) who receive the Pharmaceutical Allowance can receive free prescription items if they have spent more than \$253.80 on medicines in the current calendar year.

This arrangement requires a person or couple who receives Pharmaceutical Allowance to keep a record of their prescriptions.

Pensioners (single or couple combined) who purchase 54 prescriptions in a calendar year, receive any further prescriptions free for the rest of the year.

The safety net threshold will increase to 56 contributions in 2007, 58 contributions in 2008, and 60 contributions in 2009.

If you have purchased more than 14 prescriptions in a three-month period, you may be eligible for an advance payment of Pharmaceutical Allowance.

The safety net 20 days rule also means that for certain specified PBS medicines a resupply within 20 days of a previous supply will fall outside of safety net benefits

Ask at your local Centrelink office or phone the Teleservice on 13 23 00 for more information about your entitlements under the safety net scheme.

Pensioner Education Supplement

Who qualifies for the supplement?

Pensioners who study may be eligible for up to an additional \$62.40 a fortnight supplement.

This payment is intended to help with the costs of studying. But, since 20 March 2000, the Howard Government has cut the rate payable to students undertaking less than 50 per cent of a full time load to \$31.20 per fortnight.

As a result of the Howard Government's welfare cuts in 2005, from 1 July 2006 sole parents and people with disabilities who receive Newstart Allowance instead of the pension will not be able to get this payment.

Rent Assistance

Rent Assistance helps people who pay private rent (not public housing rent) or similar payments to landlords for accommodation. Proof of the amount of rent paid is required.

Who qualifies for the assistance?

You may qualify for Rent Assistance if you are paying more than a threshold amount of rent per week for:

- rent (but not in public housing);
- service and maintenance fees in a retirement village; and
- fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home.

Rent Assistance is paid at the rate of 75 cents for each dollar of rent paid over the threshold, up to the maximum amount.

For thresholds and rates see the following tables.

Rent Assistance – thresholds and rates

(Those without children)

Maximum payment	Amount per fortnight
Single, no children	\$100.60
Single, no children, sharer	\$67.07
Couple, no children	\$95.00
Rent threshold to qualify for payment	Amount per fortnight
Single, no children	\$89.60
Single, no children, sharer	\$89.60
Couple, no children	\$145.80
Minimum Rent to get maximum payment	Amount per fortnight
Single, no children	\$223.73
Single, no children, sharer	\$179.02
Couple, no children	\$272.47

(Those with children)

Maximum payment per fortnight	Amount per fortnight
Single, 1 or 2 children	\$118.30
Single, 3 or more children	\$133.70
Couple, 1 or 2 children	\$118.30
Couple, 3 or more children	\$133.70
Rent threshold to qualify for payment	Amount per fortnight
Single, 1 or 2 children	\$117.88
Single, 3 or more children	\$117.88
Couple, 1 or 2 children	\$174.44
Couple, 3 or more children	\$174.44
Minimum rent to get maximum payment	Amount per fortnight
Single, 1 or 2 children	\$275.61
Single, 3 or more children	\$296.15
Couple, 1 or 2 children	\$332.17
Couple, 3 or more children	\$352.71

Mobility Allowance

Mobility Allowance is a non-means tested payment to encourage self-help and financial independence by providing assistance to people with a disability who are in employment, looking for work or undergoing vocational training and who, because of their disabilities, are unable to use public transport without substantial assistance.

Who qualifies for the allowance?

People with a disability who are undertaking voluntary work for a community, charitable or welfare organisation may also qualify for Mobility Allowance.

A medical report to be completed by your treating doctor must be included with the claim. Both the claim and the medical report should be returned to a regional office with proof of identity and residence details as soon as possible.

Rate

Mobility Allowance is paid at the rate of \$71.40 a fortnight and is not taxable. A lump sum advance equal to 6 months mobility allowance can be claimed once a year.

Bereavement Payment

Who qualifies for the payment?

Bereavement Payment provides temporary financial help after the death of a pensioner. Eligibility for any Bereavement Payment is automatically assessed when you advise Centrelink of the death.

Rate

When a pensioner suffers the death of their pensioner partner, they may receive a lump sum Bereavement Payment of up to seven payments of the difference between the combined married rate the couple were paid and the single rate the survivor will be paid.

Carer Payment recipients continue to be eligible for a payment for seven paydays after the death of the person they are caring for.

When a single pensioner dies, one extra fortnightly payment will be made to the person's estate.

Bereavement Allowance

If you are recently widowed, have no dependent children and have not been getting a payment from Centrelink, Bereavement Allowance helps give you an adequate level of income while you make funeral arrangements, settle financial affairs, look for work and find out whether you are eligible for a longer term payment from Centrelink.

Who qualifies for the payment?

You may get Bereavement Allowance if:

- your partner dies
 - you were living with your partner immediately before your partner's death
 - you have not re-partnered
 - you do not have any children
 - you are not eligible for Widow B Pension, Parenting Payment, Service Pension or War Widows Pension
-

- your income and assets are below a certain amount, and
- you meet residence requirements.

Rate

You may get paid up to the maximum single rate of pension, which is \$499.70 per fortnight.

Income and assets testing

Bereavement Allowance is subject to the pension income and assets tests (see page 31-35 for details).

Telephone Allowance

Telephone allowance helps with the cost of having a telephone service.

Who qualifies for the payment?

You may qualify if you hold a Pensioner Concession Card (and from September 2001 a Commonwealth Seniors Health Card) and have a telephone connected in your own name or your partner's name.

Rate

Telephone Allowance is a non-taxable payment of \$20.40 paid every three months to qualified income support or Commonwealth Seniors' Health Card holders.

If the telephone is in joint names the amount payable is split between you.

An amount equal to the annual rental charge for one telephone service for certain World War I veterans is also payable.

Telephone Allowance is paid on the first pension payday on or after 1 January, 20 March, 1 July and 20 September each year.

Remote Area Allowance

The purpose of remote area allowance is to provide assistance to people receiving social security payments who live in remote areas.

Who qualifies for the allowance?

You may qualify if you receive a social security/DVA pension, allowance or benefit and live in a remote area.

Rate

Remote Area Allowance is paid fortnightly at the rate of \$18.20 (single) or \$15.60 each (couple) plus \$7.30 for each dependent.

Utilities Allowance

This allowance for senior Australians is intended to assist with the payment of regular household bills like electricity, gas and water.

Who qualifies for the allowance?

The Utilities Allowance is payable to all recipients of income support who are of age pension or veteran pension age.

Rate

The Utilities Allowance is a payment of \$102.80 a year for singles and \$51.40 to each member of a couple.

The allowance is paid in two instalments (\$51.40 each instalment for singles, \$25.70 each instalment for each member of a couple) on the person's first income support payday after 20 March and 20 September of each year.

Seniors Concession Allowance

The Seniors Concession Allowance is intended to help self-funded retirees pay for certain State and Territory services that are not available at a concessional rate to Commonwealth Seniors' Health Card holders, such as concessions for energy, rates, water and sewerage and motor vehicle registration.

Who qualifies for the allowance?

To be eligible for the payment of the Seniors Concession Allowance, a person must hold a Commonwealth Seniors' Health Card.

Rate

The current annual rate of Seniors Concession Allowance is \$208.80.

The payment is made in two instalments (currently \$104.40 each) in June and December each year.

Where both members of a couple hold a CSHC they may be paid \$417.60 per couple per annum (\$104.40 each, twice a year).

Other assistance

Pensioner Concession Card

The Pensioner Concession Card may entitle you to a range of concessions, including:

- Items under the Pharmaceutical Benefits Scheme for \$4.70;
- Telephone Allowance;
- Free hearing aids and discounted maintenance services at an annual fee of \$30 provided by Australian Hearing Services or an accredited provider;
- Reductions in property and water rates*;
- Reductions in energy bills and motor vehicle registration*;
- Reduced fares on public transport*;
- One or more free rail journeys within the state each year*;
- Discount fares on services operated by Great Southern Rail;
- Reduced cost for redirection of your mail from Australia Post if you change address (concession rates are only available to holders of a Centrelink Pensioner Concession Card, Department of Veteran Affairs Pensioner Concession Card or Centrelink Health Care Card).

* Since local and state government authorities fund these concessions they do vary from state to state and region to region.

Who qualifies for the card?

You can get a Pensioner Concession Card if you receive one of the following:

- a pension;
- Mature Age Allowance or Mature Age Partner Allowance;
- Or if you are aged over 60 and have been receiving an allowance continuously for more than nine months.

For more information call in to your local Centrelink office or phone the Teleservice on **13 23 00**.

Commonwealth Seniors Health Card

Who qualifies for the card?

The Commonwealth Seniors Health Card is available to some people of retirement age who don't qualify for a pension because of assets or have not lived in Australia long enough to access the pension.

What are the benefits?

The Commonwealth Seniors Health Card provides access to items from September 2001 including prescriptions under the Pharmaceutical

The Government's Record: whatever happened to free dental care?

The Government abolished the Commonwealth Dental Health Program in January 1997. As a result, dental waiting lists have blown out across Australia and school dental clinics have starting charging fees.

Free dental treatment may not be available in your State or Territory. If you need dental treatment you should check with your local public dental service to find out what is available.

The Government's Record: weakening the value of the card

The Government decided that from 1 July 1997 Commonwealth Seniors Health Card holders would no longer be eligible for free hearing aids and discounted maintenance services from Australian Hearing Services. Holders also lost access to free dental through the Commonwealth Dental Scheme.

Benefits Scheme for \$4.70 and the Telephone Allowance of \$81.60 per year.

Income test

The Seniors Card is not available to singles earning more than \$50,000 and couples with a combined income of more than \$80,000.

State Seniors Cards

All state and territory governments issue their own seniors' cards to eligible residents aged 60 and over.

Each card has a blue and gold 'S' logo.

Who qualifies for the cards?

The eligibility criteria and benefits vary from state to state and are partly restricted by the weekly number of hours of paid employment.

- In Queensland and Victoria, this is 35 hours per week. In other States and the ACT, it is 20 hours per week. In the Northern Territory, there is no restriction of hours of paid employment.
- Queensland also means tests seniors card concessions for retired residents in the 60 to 64 age group.

What are the benefits?

- The common government concession in each state is public transport concessions.
- In most states these are only available to residents of the state where the card was issued, the exception being Tasmania where cards from interstate are accepted on local buses.
- In the Northern Territory a special low priced Seniors Tour Card is available from all Darwin bus interchanges as well as the Darwin Regional Tourist Association.
- Interstate visitors to South Australia can apply for a SA Seniors card that will be accepted in the SA public transport system.
- Some states offer additional government concessions.
- Seniors cards from any state can be presented at over 20,000 businesses around Australia to obtain discounts. These businesses display a 'Seniors Card Welcome' sticker on their premises.
- Directories outlining discounts are available to resident and visiting seniors. These are available from the seniors card office of the state you plan to visit.

More information

Contact details to apply for a seniors card are outlined below and also on the website: www.seniorscard.com.au

NSW: Seniors Card Information, Locked Bag 16 Kingsgrove NSW 2208
Call: 1300 364 758

Victoria: Seniors Card Program, GPO Box 4316PP Melbourne VIC
3001 Call: (03) 9603 8861

Queensland: Seniors Card Information, 4th Floor,
111 George St, Brisbane Qld 4000, or Neville Bonner Building 75
William Street Brisbane 4001 Call: 13 13 04

Western Australia: Office of Senior Interests & Volunteering, May
Holman Centre, 4th Floor, 32 St Georges Terrace, Perth WA 6000 Call:
(08) 9220 1111

South Australia: Office for the Ageing, 3rd Floor,
CitiCentre Building, 11 Hindmarsh Square, Adelaide SA 5000 Call: (08)
8226 6852

Tasmania: Seniors Bureau, Level 4, 144 Macquarie Street Hobart
TAS 7000 Freecall: 1800 678 174

Northern Territory: Office of Senior Territorians, 3rd Floor Harbour
View Plaza Darwin NT 0800 Call: (08) 8999 3729

ACT: ACT Office for Ageing, Level 4 Canberra Nara Centre, 1
Constitution Avenue Canberra 2601 Call: (02) 6207 1309

The Government's
Record: fewer Financial
Information Service
officers

Despite promising not to cut
services to the elderly, in
1997 the Government
slashed the number of
Financial Information
Services officers by 25 per
cent.

Financial Information Service

Who qualifies for the service?

The Financial Information Service (FIS) is a free service provided to anyone to help improve their standard of living by using their own resources to best advantage.

What are the benefits?

FIS officers can explain how your income and assets will be treated under the social security income and assets tests. Information provided by FIS officers is intended to give you an idea of the financial options that may be open to you and the general principles you need to take into account when making investment or retirement decisions. FIS officers cannot recommend or give you an opinion on a particular investment or investment type; nor can they make financial decisions for you.

Call Centrelink on 13 23 00 to make an appointment to see a FIS officer.

Lump sum pension advances

Who qualifies for an advance?

Many pensioners find it difficult to meet unexpected living expenses such as refrigerator, car or house repairs or other emergency expenses.

Since July 1996 pensioners have been able to take a lump sum advance of their pension of up to \$500.

Advances are repaid by deductions from future fortnightly pension payments over 13 fortnights. People receiving Mature Age Allowance and Mature Age Partner Allowance may also be eligible for advances.

Pensions Loan Scheme

The Pensions Loan Scheme can help you if your pension is reduced or cancelled because of the income or assets tests.

How does it work?

Under this scheme people of Age Pension age who own real estate in Australia which can be used as security against the loan can apply for a loan of up to the maximum fortnightly pension rate.

The maximum loan is the difference between the amount the person now receives, or would receive under the income and assets test, and the maximum rate of pension. You can choose to borrow less if you wish.

Compound interest is charged on the loan, and the interest rate varies from time to time in line with official interest rates.

Pension Bonus Scheme

The Pension Bonus Scheme, introduced by the Government on 1 July 1998, offers an incentive to extend working life for those who would otherwise retire and receive the Age Pension.

Who qualifies?

Under the scheme, a person who is qualified for an Age Pension but defers receipt by staying in the workforce for up to 5 years may be entitled to a one-off bonus.

How much is it worth?

The bonus is equal to 9.4 per cent of the pension entitlement that person has forgone over the period during which they defer retirement, multiplied by the number of years during which they defer retirement.

The size of the bonus grows with each year that retirement is deferred.

After one year the bonus is equal to less than 10 per cent of the pension they have forgone. After five years the bonus is worth about 47 per cent of the pension they have forgone.

For example:

Bonus Years	Single	Partnered (each)
1 year	\$1,221.30	\$1,019.60
2 years	\$4,885.10	\$4,078.50
3 years	\$10,991.40	\$9,176.70
4 years	\$19,540.30	\$16,314.20
5 years	\$30,531.70	\$25,490.90

Please note that this is an approximate estimate, since the yearly rate of pension will vary (due to CPI) over the period that retirement is deferred.

How do I register?

If you intend to work past pension age and believe you will benefit from this scheme it is important you register with Centrelink early. The Government has placed strict rules on the timeframe in which you must register.

The bonus may only be accrued for a maximum of 5 years and you cannot accrue the bonus after age 75.

Those approaching pension age must register in the 13 weeks prior to, or after, the date from which you would otherwise have been eligible for the pension (a 26 week window).

Only in certain circumstances will someone be allowed to register once this timeframe has passed. If you believe you are eligible and you have passed pension age you should contact Centrelink as soon as possible about applying for a late registration.

The terms and conditions of this scheme are quite complex and you should contact Centrelink about the details (Phone **13 23 00**).

Safety and Security



PROTECTION FOR SENIOR CITIZENS

Many senior citizens, especially those who live alone, feel vulnerable at times. Here is some advice that is handy for everyone, but may be particularly helpful for older people to feel secure and confident.

Don't isolate yourself behind locked doors. One way of encouraging neighbours to keep an eye out for your welfare is to keep an eye out for theirs.

Get involved with your neighbours, the local community and a Neighbourhood Watch group. Criminals are less likely to see you as a target if you are careful, alert and living confidently in a community.

Consider home security measures such as deadlocks, security screens, door chains and viewers.

Don't hide spare keys in obvious places.

Phone Calls

If you don't know the caller, don't give personal information over the phone, even if the caller claims to be from a legitimate organisation. If you have any doubts, take the caller's name and number and call them back.

Keep police, emergency services, relatives and doctor's phone numbers listed next to the phone.

Visitors

People from legitimate companies all carry identification cards. Phone their company if you are not sure about their identification and don't let them into your home until you are satisfied.

Road Safety

Be careful crossing roads and use traffic lights and pedestrian crossings where possible.

Never cross a road from behind a parked car as oncoming vehicles often can't see you.

Legal Matters

Before you sign any legal documents, read them carefully and have them checked by a trusted family member, solicitor or legal aid officer—especially if you are in doubt.

Keep all legal documents such as your Will, insurance policies and share certificates together in a safe place at home, or with your solicitor or bank.

Refuse to sign any paper if you feel you are being pressured to sign it before you have had time to think about it.

Con Schemes

Be cautious about schemes that sound too good to be true or have to be kept a secret. Keep informed by reading the newspaper and talking to friends.

Be wary of 'good deals' on home repairs and improvement jobs, and 'get rich quick' schemes which involve giving someone money before the scheme is completed or revealed.

If you are anxious about a possible fraud, contact the Police.

Shopping

If you carry a handbag, carry it close to your body. If you use a wallet, put it inside a jacket pocket or a front pocket. Try not to carry more money than you need.

If you feel you are being followed, turn to see if someone is there, rather than being caught off guard. Go into a shop or building where there are people if you think you are being followed.

If someone tries to snatch your bag, do not resist. No amount of money is worth serious injury.

If a friend or taxi takes you home, ask them to wait until you are safely inside. Have your car or house key in your hand as you approach the door.

In Your Neighbourhood

Keep a lookout for pushbike riders and skateboard riders on the footpath, particularly when walking around corners.

Have a local contact, family or friend who can keep an eye on you and your home. You may be able to do the same for them.

If you are going away, make arrangements for someone to collect mail and keep an eye on things.

Banking

Keep your savings in a bank, building society or invest it. Don't keep large amounts of money at home, in your handbag or wallet.

Put your money into your purse or wallet before moving away from the teller or the Automatic Teller Machine.

Many banks, credit unions, building societies or investment organisations have investment plans especially for older people. Find a recommended company and seek their advice.

PROTECTING YOUR POSSESSIONS

Thieves want easy opportunities. They want to get into your home or car quickly and leave without being seen or caught.

A determined thief only needs a moment to make off with your valuables.



That's why it's a good idea to engrave identification, such as your driver's licence number, preceded by the initial of your State, on your valuable possessions.

By leaving an identifying mark, you will discourage thieves as well as make it difficult for them to sell your property.

If they do steal identified property and it is recovered, it will be easier for you to identify it.

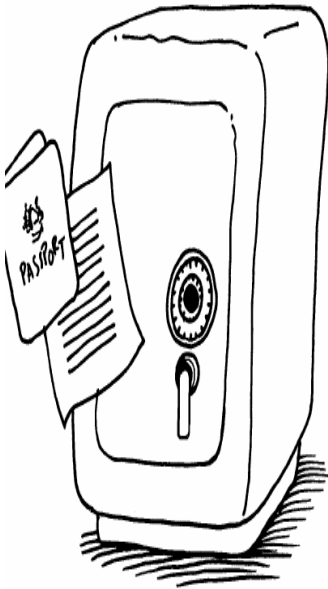
Televisions, videos, computers, cameras, power tools, lawnmowers, kitchen appliances, stereos, and furniture are just a few items that could be engraved.

It's also a good idea to photograph items of particular value to you, such as jewellery.

Photograph it beside a matchbox or ruler to provide a good idea of size.

If you don't have a photographic record, then make sure you write down a description of the valuable items, and if possible, make a drawing of them.

Never mark your keys with your address or a thief who steals your keys could get into your home.



Other Valuables Passports and Personal Records

Keep them safe at home. A floor or wall safe is the best, although a locked filing cabinet is also quite good. Only tell a trusted friend or relative where these papers are kept. Keep a separate list of your possessions on a Valuable Property record.

Cash and Credit Cards

Never make a display of your cash or credit cards.

If you are taking money out of an Automatic Teller Machine, make sure no-one can see you key in your PIN number. Be careful because someone can come up behind you while you are at the machine.

If your credit cards are stolen, inform the credit card company immediately so transactions can be stopped. Keep the phone number handy and keep a record of card numbers so you can report them easily.

Never carry your PIN number with your cash or credit cards. If you can't memorise it, some banks, credit unions or building societies can provide you with a word instead of a number.

Cash is always a favourite target for thieves. Always try to avoid carrying large amounts with you, either at home or when travelling.

Handbags and Wallets

Handbags can be an easy target for thieves and should be held securely and kept closed. It is not wise to put a handbag down on a counter or on the floor beside you. Keep it in front or beside you with your hand looped around the handle or strap. Be careful in the street, as

it is easy for someone to snatch your bag before you are really aware of what has happened.

At work, never leave wallets, bags or other valuables lying around. Lock such items in a drawer or cabinet. Your workmates could be unfairly under suspicion if something goes astray.

LOCKING UP

Ensuring your property is secure can be an expensive business. Before you make any decisions, think about your security needs and then shop around.

No-one wants to turn their home into Fort Knox, but the following guide for securing your home may help you keep it safe and secure.

It may well be a combination of some of the following tips and a better sense of home security will give you and your house better protection.

Automatic Deadlocks

A rim mounted deadlock, locks automatically when the door is closed. At the turn of a key, the lock can be prevented from being opened on the inside. Another type of deadlock is the morticed deadbolt lock which is ideal for solid core doors.

Back Door

Fit a deadlock and use it. Many burglars enter through the back door because they can do so without being seen.

Burglar Alarms

Correctly installed and maintained burglar alarms offer a high level of security for those who require it. However, alarms should not be used instead of other good security measures. If you have a security system, use it and have it serviced regularly.

Door Viewers

These help you to identify callers before opening the door.

Electrical Meter Boxes

A lock up meter box is recommended to prevent would be burglars from interfering with the power supply to your home.

External Lighting

Movement activated outside lights are a good idea. Seniors should consider installing a light outside the front entrance, with an inside switch to see night time visitors.

Garage

Keep it locked. Tools and ladders provide burglars with a ready kit of implements for forcing a window or door.

Security Doors

A security screen is a good idea. Keep it locked on the inside, especially when you are at home, out the back or in the garden.

Sheds

Keep these padlocked because thieves can steal tools to break into your home.

Side Gates

Stop would-be intruders before they venture around the back of your house. Fit a strong lock.

Sliding Doors

These need special locks, preferably at the top and bottom.

Small Windows

It is possible for a thief to wriggle through any gap larger than a human head. Cover small windows with security screens or screw them shut permanently.

Smoke Detectors

Consider installing at least one smoke detector in your home to give you warning in case of fire. Service and maintain it regularly. This is required by law in some States.

Spare Key

Never leave a spare key in a convenient hiding place such as under a door mat, in a flower pot or in an unlocked meter box. Leave it with a trustworthy neighbour or close family member.

Standard Latch Locks

Standard 'key in the knob latch sets' offer only limited protection when used on their own. If you already have one fitted to your front or back door, use it in tandem with a suitable deadlock.

Street Numbering

Your street number should be clearly visible at the front of your house to help police, ambulance or the fire brigade to quickly find you in an emergency.

Time Switches

These offer good security when your house is left unattended for a long time, such as when you are on holidays. Use them with lights, radios or televisions.

Security Companies

Many security companies offer value for money—but don't sign up until you are sure you are getting value for money.

PERSONAL SAFETY

Some simple precautions at home and in public places can help you sidestep danger and stay safe.

The best way to avoid danger is to be alert and to think carefully about the best way to handle the situation.

Some tips to help you:

At Home

If a stranger asks to use your phone, direct them to the nearest public phone or keep them outside while you make the call for them.

Close curtains as soon as indoor lights are turned on.

Make sure windows and doors are secure— even in daytime.

If you are in the back garden or at the back of the house, make sure the front door is locked.

Answering the door

Don't let strangers into the house unless you are sure of who they are. Ask for identification and if you're not satisfied, phone the organisation they say they're from.

Be cautious about door-to-door tradespeople recommending house repairs.

Seek advice from someone you know or a recommended tradesperson before you commit yourself.

Door chains and door viewers are worthwhile.

Although expensive, fitting a security door is a good idea. Keep it locked from the inside and don't leave the key outside the door.

Intruders In Your Home

If you arrive home and suspect an intruder is in the house:

Do not go in. Phone the police from somewhere outside the house.

Keep out of sight and a safe distance from the house. If you see the intruder leave, jot down or memorise a description of the person, their vehicle and numberplate.

Be prepared—plan ahead for what to do if an intruder is inside your home. This could involve:

Getting to a phone if possible and ringing the police.

Switching on lights and making plenty of noise to try and scare them off. If the intruder confronts you, stay calm— shout and scream if you think the noise may alert someone.

The Telephone

Don't give your phone number, personal or financial information to people you don't know over the phone.

Don't let strangers know you are home alone, or when you will be away.

Consider installing a phone extension in the bedroom, or a mobile phone near the bed.

Leave emergency numbers next to your phone, including the number of a neighbour or someone nearby. You could program these numbers into your speed dial.



If you receive obscene or threatening calls, don't talk to the caller, hang up or blow a whistle down the phone. If calls continue, contact the Police.

The Internet

With more and more people chatting on the Internet every day, many of the same tips apply as with the phone.

Don't give your phone number, personal or financial information to people you don't know. Don't give your address.

Don't let strangers know you are home alone, or when you will be away.

Out and About

Walk only on busy or well lit streets. Don't take shortcuts through dark alleys, across parks or through isolated areas.

If you regularly walk home after dark, consider buying a screech alarm or a mobile phone. Carry it in your hand, not in a bag where it may be difficult to reach in an emergency.

Don't hitch hike or accept lifts from anyone you're not completely sure of.

Walk facing the traffic and on the left hand side of the footpath.

If you are going to be out late, arrange for a lift, or book a taxi in advance.

When using a public phone, stand with your back to the phone so you can see around you.

When returning to your home or car, have your keys ready.

When you return to your car in a parking area, check nobody is hiding, in or around the car.

Keep your car doors locked when driving.

In shopping centres keep your handbag or wallet closed and secure. Never leave it unattended, eg in a shopping trolley.

Public Transport

Avoid isolated transport stops and sit near other passengers when using public transport.

Avoid travelling alone at night.

If you must travel alone at night, sit or stand near the guard, conductor or driver and arrange to be met at your destination.

Report any strange people who talk to you or follow you.

If you feel threatened on public transport, move closer to others or get off immediately.

Elder Abuse

Elder abuse can be defined as abuse or neglect of an elderly person. It is of concern that elder abuse is more likely to occur where an older

person is reliant on others for care and assistance. Often elder abuse is perpetrated by a family member.

Types of elder abuse can be:

- Physical (including sexual abuse).
- Financial.
- Psychological.
- Neglect.

Elderly Australians have the right to be protected from abuse or neglect and any abuse should be considered a breach of trust of those who are often not in a position to protect themselves.

It is extremely important that any form of abuse is reported and assistance provided. All states and territories have contact details for agencies or organisations that can provide information or assistance in regard to elder abuse.

ACT: Elder Abuse Prevention Information Line

02 6205 3535

NSW: Seniors Information Service

13 12 44

NT: NT Health Services

08 8999 2809 (Darwin General Enquiries)

Queensland: Elder Abuse Prevention Unit

1300 651 192 (Local Calls) or 07 3520 1955 (Interstate Calls)

South Australia: Aged Rights Advocacy Service

08 8232 5377 (Local Calls) or 1800 700 600 (Rural Calls)

Tasmania: Department of Health and Human Services

03 6233 8514

Victoria: Senior's Information Victoria

1300 135 090

Western Australia: Advocare Inc

08 9221 8599 (Perth Calls) or 1800 655 566 (Rural Calls)

Wills and Funerals

Making a Will

It is recommended that all people over the age of eighteen make a will. A will that is regularly reviewed after major changes in life such as marriage, birth of children, death etc can ensure that your decisions in relation to your financial assets are complied with.

A will must appoint an Executor who will be responsible for carrying out your instructions in your will and how your estate will be distributed. It is your decision who you appoint as your Executor and can be a family member or friend. State Governments also provide Public Trustees who can act as your Executor. Alternatively you can also appoint your Lawyer to act on your behalf.

Contact Details for State and Territory Public Trustees area:

NSW: Public Trustee of NSW
Ph 1300 364 103

Vic: State Trustees
Ph 03 9667 6444 and 1300 138 672 for outside metropolitan area

Qld: The Public Trustee of Queensland
Ph 07 3213 9288 and 1300 367 711

SA: Public Trustee
Ph 1800 673 119

WA: Public Trust Office
Ph 1800 642 777

Tas: Public Trustee
Ph 1800 068 784

NT: Wills and Public Trustee
Ph Darwin 08 8999 7271 or Alice Springs 08 8951 5493

ACT: Public Trustee for the ACT
Ph 02 6207 9800

Australian Taxation Office
Australian Taxation Office
Ph 132 861 (general inquiries)

Funerals

Like the making of a will, planning a funeral can assist family and friends to ensure that your final wishes can be complied with. As a funeral can be a significant cost both financially and emotionally, planning for a funeral ensures the time spent grieving for a loved one is without the

stress of deciding how they would have wanted their funeral to be arranged. Pre-planning ensures your wishes in regard to the type and cost of service can be complied with.

Most funeral providers offer customer a range of methods to assist in planning a funeral. It is worth visiting a number of funeral service providers and getting a number of quotes before you make your final decision. Most funeral service providers also offer a variety of financial payment methods that you can choose from.

As with all important information, keep any documentation in a safe place and ensure that either your family members or Executor of your will is aware where to find this information.

Centrelink also has a Financial Information Service that can provide information on retirement planning. They can be contacted by telephone on 13 23 00.

Tables

Maximum rates of payment

Most social security payments increase in March and September each year in line with inflation (as measured by the Consumer Price Index).

Name of payment	Maximum fortnightly payment
Age Pension, Disability Support Pension, Carer Payment, Widow B Pension, Wife Pension	
Single person (except Disability Support Pensioner under 21)	\$499.70
Couple (each)	\$417.20
Couple (only one partner a pensioner)	\$499.70
Couple (separated through illness – each)	\$417.20
Pharmaceutical Allowance	
Single person	\$5.80
Couple (combined)	\$5.80
Couple (only one partner a pensioner)	\$2.90
Other Payments	
Telephone Allowance (per quarter)	\$20.40
Mobility Allowance (per fortnight)	\$71.40
Carer Allowance (per fortnight)	\$94.70
Utilities Allowance (paid March and September)	\$51.40
Seniors Concession Allowance (paid June and December)	\$104.40
Rent Assistance	
Single person, no children	\$100.60
Single person, no children, sharing	\$67.07
Single person, 1 or 2 children	\$118.30
Single person, 3 or more children	\$133.70
Couple, no children (combined)	\$95.00
Couple, 1 or 2 children (combined)	\$118.30
Couple, 3 or more children (combined)	\$133.70
Couple, illness separated, no children (each)	\$100.60
Couple, temporarily separated, no children (each)	\$95.00

Single pensioner income test*

*Includes Pharmaceutical Allowance (of \$5.80 p/f) – thresholds may be higher if Rent Assistance is payable.

Fortnightly income	Fortnightly payment (no children)	Fortnightly payment (1 child)	Fortnightly payment (2 children)	Fortnightly payment (3 children)	Fortnightly payment (4 children)
\$128.00	\$505.50	\$505.50	\$505.50	\$505.50	\$505.50
\$150.00	\$496.70	\$505.50	\$505.50	\$505.50	\$505.50
\$200.00	\$476.70	\$486.54	\$496.38	\$505.50	\$505.50
\$250.00	\$456.70	\$466.54	\$476.38	\$486.22	\$496.06
\$300.00	\$436.70	\$446.54	\$456.38	\$466.22	\$476.06
\$350.00	\$416.70	\$426.54	\$436.38	\$446.22	\$456.06
\$400.00	\$396.70	\$406.54	\$416.38	\$426.22	\$436.06
\$450.00	\$376.70	\$386.54	\$396.38	\$406.22	\$416.06
\$500.00	\$356.70	\$366.54	\$376.38	\$386.22	\$396.06
\$550.00	\$336.70	\$346.54	\$356.38	\$366.22	\$376.06
\$600.00	\$316.70	\$326.54	\$336.38	\$346.22	\$356.06
\$650.00	\$296.70	\$306.54	\$316.38	\$326.22	\$336.06
\$700.00	\$276.70	\$286.54	\$296.38	\$306.22	\$316.06
\$750.00	\$256.70	\$266.54	\$276.38	\$286.22	\$296.06
\$800.00	\$236.70	\$246.54	\$256.38	\$266.22	\$276.06
\$850.00	\$216.70	\$226.54	\$236.38	\$246.22	\$256.06
\$900.00	\$196.70	\$206.54	\$216.38	\$226.22	\$236.06
\$950.00	\$176.70	\$186.54	\$196.38	\$206.22	\$216.06
\$1,000.00	\$156.70	\$166.54	\$176.38	\$186.22	\$196.06
\$1,050.00	\$136.70	\$146.54	\$156.38	\$166.22	\$176.06
\$1,100.00	\$116.70	\$126.54	\$136.38	\$146.22	\$156.06
\$1,150.00	\$96.70	\$106.54	\$116.38	\$126.22	\$136.06
\$1,200.00	\$76.70	\$86.54	\$96.38	\$106.22	\$116.06
\$1,250.00	\$56.70	\$66.54	\$76.38	\$86.22	\$96.06
\$1,300.00	\$36.70	\$46.54	\$56.38	\$66.22	\$76.06
\$1,391.75	\$0.00	\$9.84	\$19.68	\$29.52	\$39.36
\$1,416.35		\$0.00	\$9.84	\$19.68	\$29.52
\$1,440.95			\$0.00	\$9.84	\$19.68
\$1,465.55				\$0.00	\$9.84
\$1,490.15					\$0.00

Couple pensioner* (both partners eligible)

*Includes Pharmaceutical Allowance (of \$5.80 p/f) – thresholds may be higher if Rent Assistance is payable.

Fortnightly income	Fortnightly payment (no children)	Fortnightly payment (1 child)	Fortnightly payment (2 children)	Fortnightly payment (3 children)	Fortnightly payment (4 children)
\$228.00	\$840.20	\$840.20	\$840.20	\$840.20	\$840.20
\$250.00	\$831.40	\$840.20	\$840.20	\$840.20	\$840.20
\$350.00	\$791.40	\$801.24	\$811.08	\$820.92	\$830.76
\$450.00	\$751.40	\$761.24	\$771.08	\$780.92	\$790.76
\$500.00	\$731.40	\$741.24	\$751.08	\$760.92	\$770.76
\$550.00	\$711.40	\$721.24	\$731.08	\$740.92	\$750.76
\$600.00	\$691.40	\$701.24	\$711.08	\$720.92	\$730.76
\$650.00	\$671.40	\$681.24	\$691.08	\$700.92	\$710.76
\$700.00	\$651.40	\$661.24	\$671.08	\$680.92	\$690.76
\$750.00	\$631.40	\$641.24	\$651.08	\$660.92	\$670.76
\$800.00	\$611.40	\$621.24	\$631.08	\$640.92	\$650.76
\$850.00	\$591.40	\$601.24	\$611.08	\$620.92	\$630.76
\$900.00	\$571.40	\$581.24	\$591.08	\$600.92	\$610.76
\$950.00	\$551.40	\$561.24	\$571.08	\$580.92	\$590.76
\$1,000.00	\$531.40	\$541.24	\$551.08	\$560.92	\$570.76
\$1,050.00	\$511.40	\$521.24	\$531.08	\$540.92	\$550.76
\$1,100.00	\$491.40	\$501.24	\$511.08	\$520.92	\$530.76
\$1,150.00	\$471.40	\$481.24	\$491.08	\$500.92	\$510.76
\$1,200.00	\$451.40	\$461.24	\$471.08	\$480.92	\$490.76
\$1,250.00	\$431.40	\$441.24	\$451.08	\$460.92	\$470.76
\$1,300.00	\$411.40	\$421.24	\$431.08	\$440.92	\$450.76
\$1,350.00	\$391.40	\$401.24	\$411.08	\$420.92	\$430.76
\$1,400.00	\$371.40	\$381.24	\$391.08	\$400.92	\$410.76
\$1,450.00	\$351.40	\$361.24	\$371.08	\$380.92	\$390.76
\$1,500.00	\$331.40	\$341.24	\$351.08	\$360.92	\$370.76
\$1,550.00	\$311.40	\$321.24	\$331.08	\$340.92	\$350.76
\$1,600.00	\$291.40	\$301.24	\$311.08	\$320.92	\$330.76
\$1,650.00	\$271.40	\$281.24	\$291.08	\$300.92	\$310.76
\$1,700.00	\$251.40	\$261.24	\$271.08	\$280.92	\$290.76
\$1,750.00	\$231.40	\$241.24	\$251.08	\$260.92	\$270.76
\$1,800.00	\$211.40	\$221.24	\$231.08	\$240.92	\$250.76
\$1,850.00	\$191.40	\$201.24	\$211.08	\$220.92	\$230.76
\$1,900.00	\$171.40	\$181.24	\$191.08	\$200.92	\$210.76
\$1,950.00	\$151.40	\$161.24	\$171.08	\$180.92	\$190.76
\$2,000.00	\$131.40	\$141.24	\$151.08	\$160.92	\$170.76
\$2,050.00	\$111.40	\$121.24	\$131.08	\$140.92	\$150.76
\$2,100.00	\$91.40	\$101.24	\$111.08	\$120.92	\$130.76
\$2,150.00	\$71.40	\$81.24	\$91.08	\$100.92	\$110.76
\$2,328.50	\$0.00	\$9.84	\$19.68	\$29.52	\$39.36
\$2,353.10		\$0.00	\$9.84	\$19.68	\$29.52
\$2,377.70			\$0.00	\$9.84	\$19.68
\$2,402.30				\$0.00	\$9.84
\$2,426.90					\$0.00

Couple pensioner* (one partner eligible)

*Includes Pharmaceutical Allowance (of \$5.80 p/f) – thresholds may be higher if Rent Assistance is payable.

Fortnightly income	Fortnightly payment (no children)	Fortnightly payment (1 child)	Fortnightly payment (2 children)	Fortnightly payment (3 children)	Fortnightly payment (4 children)
\$228.00	\$420.10	\$420.10	\$420.10	\$420.10	\$420.10
\$300.00	\$405.70	\$410.62	\$415.54	\$420.10	\$420.10
\$400.00	\$385.70	\$390.62	\$395.54	\$400.46	\$405.38
\$500.00	\$365.70	\$370.62	\$375.54	\$380.46	\$385.38
\$550.00	\$355.70	\$360.62	\$365.54	\$370.46	\$375.38
\$600.00	\$345.70	\$350.62	\$355.54	\$360.46	\$365.38
\$650.00	\$335.70	\$340.62	\$345.54	\$350.46	\$355.38
\$700.00	\$325.70	\$330.62	\$335.54	\$340.46	\$345.38
\$750.00	\$315.70	\$320.62	\$325.54	\$330.46	\$335.38
\$800.00	\$305.70	\$310.62	\$315.54	\$320.46	\$325.38
\$850.00	\$295.70	\$300.62	\$305.54	\$310.46	\$315.38
\$900.00	\$285.70	\$290.62	\$295.54	\$300.46	\$305.38
\$950.00	\$275.70	\$280.62	\$285.54	\$290.46	\$295.38
\$1,000.00	\$265.70	\$270.62	\$275.54	\$280.46	\$285.38
\$1,050.00	\$255.70	\$260.62	\$265.54	\$270.46	\$275.38
\$1,100.00	\$245.70	\$250.62	\$255.54	\$260.46	\$265.38
\$1,150.00	\$235.70	\$240.62	\$245.54	\$250.46	\$255.38
\$1,200.00	\$225.70	\$230.62	\$235.54	\$240.46	\$245.38
\$1,250.00	\$215.70	\$220.62	\$225.54	\$230.46	\$235.38
\$1,300.00	\$205.70	\$210.62	\$215.54	\$220.46	\$225.38
\$1,350.00	\$195.70	\$200.62	\$205.54	\$210.46	\$215.38
\$1,400.00	\$185.70	\$190.62	\$195.54	\$200.46	\$205.38
\$1,450.00	\$175.70	\$180.62	\$185.54	\$190.46	\$195.38
\$1,500.00	\$165.70	\$170.62	\$175.54	\$180.46	\$185.38
\$1,550.00	\$155.70	\$160.62	\$165.54	\$170.46	\$175.38
\$1,600.00	\$145.70	\$150.62	\$155.54	\$160.46	\$165.38
\$1,650.00	\$135.70	\$140.62	\$145.54	\$150.46	\$155.38
\$1,700.00	\$125.70	\$130.62	\$135.54	\$140.46	\$145.38
\$1,750.00	\$115.70	\$120.62	\$125.54	\$130.46	\$135.38
\$1,800.00	\$105.70	\$110.62	\$115.54	\$120.46	\$125.38
\$1,850.00	\$95.70	\$100.62	\$105.54	\$110.46	\$115.38
\$1,900.00	\$85.70	\$90.62	\$95.54	\$100.46	\$105.38
\$1,950.00	\$75.70	\$80.62	\$85.54	\$90.46	\$95.38
\$2,000.00	\$65.70	\$70.62	\$75.54	\$80.46	\$85.38
\$2,050.00	\$55.70	\$60.62	\$65.54	\$70.46	\$75.38
\$2,100.00	\$45.70	\$50.62	\$55.54	\$60.46	\$65.38
\$2,150.00	\$35.70	\$40.62	\$45.54	\$50.46	\$55.38
\$2,328.50	\$0.00	\$4.92	\$9.84	\$14.76	\$19.68
\$2,353.10		\$0.00	\$4.92	\$9.84	\$14.76
\$2,377.70			\$0.00	\$4.92	\$9.84
\$2,402.30				\$0.00	\$4.92
\$2,426.90					\$0.00

Home owner pensions assets test*

*Includes Pharmaceutical Allowance (of \$5.80 p/f)—Thresholds may be higher if Rent Assistance is payable.

Single pensioner		Couple (both pensioners)		Couple (only one pensioner)	
Assets (not including home)	Fortnightly payment	Assets (not including home)	Fortnightly payment	Assets (not including home)	Fortnightly payment
\$161,500	\$505.50	\$229,000	\$840.20	\$229,000	\$420.10
\$170,000	\$480.00	\$230,000	\$837.20	\$230,000	\$418.60
\$180,000	\$450.00	\$250,000	\$777.20	\$250,000	\$388.60
\$190,000	\$420.00	\$270,000	\$717.20	\$270,000	\$358.60
\$200,000	\$390.00	\$290,000	\$657.20	\$290,000	\$328.60
\$210,000	\$360.00	\$310,000	\$597.20	\$310,000	\$298.60
\$220,000	\$330.00	\$330,000	\$537.20	\$330,000	\$268.60
\$230,000	\$300.00	\$350,000	\$477.20	\$350,000	\$238.60
\$240,000	\$270.00	\$370,000	\$417.20	\$370,000	\$208.60
\$250,000	\$240.00	\$390,000	\$357.20	\$390,000	\$178.60
\$260,000	\$210.00	\$410,000	\$297.20	\$410,000	\$148.60
\$270,000	\$180.00	\$430,000	\$237.20	\$430,000	\$118.60
\$280,000	\$150.00	\$450,000	\$177.20	\$450,000	\$88.60
\$290,000	\$120.00	\$470,000	\$117.20	\$470,000	\$58.60
\$300,000	\$90.00	\$490,000	\$57.20	\$490,000	\$28.60
\$330,000	\$0.00	\$509,500	\$0.00	\$509,500	\$0.00

Non-homeowner pensions assets test*

*Includes Pharmaceutical Allowance (of \$5.80 p/f)—Thresholds may be higher if Rent Assistance is payable.

Single pensioner		Couple (both pensioners)		Couple (only one pensioner)	
Assets	Fortnightly payment	Assets	Fortnightly payment	Assets	Fortnightly payment
\$278,500	\$505.50	\$346,000	\$840.20	\$346,000	\$420.10
\$288,500	\$475.50	\$350,000	\$828.20	\$350,000	\$414.10
\$298,500	\$445.50	\$360,000	\$798.20	\$360,000	\$399.10
\$308,500	\$415.50	\$370,000	\$768.20	\$370,000	\$384.10
\$318,500	\$385.50	\$380,000	\$738.20	\$380,000	\$369.10
\$328,500	\$355.50	\$390,000	\$708.20	\$390,000	\$354.10
\$338,500	\$325.50	\$400,000	\$678.20	\$400,000	\$339.10
\$348,500	\$295.50	\$410,000	\$648.20	\$410,000	\$324.10
\$358,500	\$265.50	\$420,000	\$618.20	\$420,000	\$309.10
\$368,500	\$235.50	\$430,000	\$588.20	\$430,000	\$294.10
\$378,500	\$205.50	\$440,000	\$558.20	\$440,000	\$279.10
\$388,500	\$175.50	\$450,000	\$528.20	\$450,000	\$264.10
\$398,500	\$145.50	\$460,000	\$498.20	\$460,000	\$249.10
\$408,500	\$115.50	\$470,000	\$468.20	\$470,000	\$234.10
\$418,500	\$85.50	\$480,000	\$438.20	\$480,000	\$219.10
\$428,500	\$55.50	\$490,000	\$408.20	\$490,000	\$204.10
\$447,000	\$0.00	\$500,000	\$378.20	\$500,000	\$189.10
		\$510,000	\$348.20	\$510,000	\$174.10
		\$520,000	\$318.20	\$520,000	\$159.10
		\$530,000	\$288.20	\$530,000	\$144.10
		\$540,000	\$258.20	\$540,000	\$129.10
		\$550,000	\$228.20	\$550,000	\$114.10
		\$560,000	\$198.20	\$560,000	\$99.10
		\$570,000	\$168.20	\$570,000	\$84.10
		\$580,000	\$138.20	\$580,000	\$69.10
		\$626,500	\$0.00	\$626,500	\$0.00

Obtaining more information

If, after reading this guide, you need more information about entitlements for seniors, social security payments or services, call in to your local Centrelink office or phone one of the call centre numbers listed below.

Your local Centrelink offices are located at

[**Campsie Centrelink**](#)

[19-21 Anglo Road](#)

[Campsie](#)

[**Hurstville Centrelink**](#)

[430 Forest Road](#)

[Hurstville](#)

For internet payments: www.centrelink.gov.au

For information about pensions phone

13 23 00

For information about disability, sickness & carers phone

13 27 17

To make an appointment at your local office phone

13 10 21

For information about Newstart allowance and other allowances

13 28 50

For information about payments for families phone

13 61 50

For information in a language other than English phone

13 12 02

If you need assistance with any Centrelink matters, please contact my office on: insert electorate office phone number here
