



COTA CAMPAIGNS



A GUIDE TO ACTION



AGE PENSIONS



Our Goal:

A decent standard of living for all older people



COTA four-point plan for the Federal Government:



1. Establish a Cost of Living in Retirement (COLR) benchmark as a decent standard of living and keep it aligned with the actual cost of living a healthy life as an active member of the community.



2. Guarantee, **as a minimum** for each person, that their combination of income from private sources (savings, superannuation, etc.) and government sources (pension, supplements, etc.) meets the COLR benchmark for a decent standard of living.



3. Until the new Cost of Living in Retirement (COLR) benchmark is established, set the age pension at 35% of Male Total Average Weekly Earnings. The rate for singles would be \$375.30 per week, and for couples \$562.95 per week, thereby maintaining the two-thirds parity between singles and couples.



4. Immediately provide a bonus of \$750 for singles and \$1000 for couples.

What is COTA doing?

Working nationally with COTA Over 50s (our national organisation) to:

- **Lobby Members of Parliament**
- **Influence the Tax Review (see Page 3)**
- **Run a media campaign**
- **Prepare submissions to the Review and for the Federal Budget**

Working in the Fair Go For Pensioners Coalition (**non-party political**) to:

- **Encourage pensioners to show politicians that we need better pensions now**
- **Lobby leaders of all political parties and independent Senators**

Asking other groups to support the Campaign

- **Other seniors' organisations.**
- **Australian Council of Trade Unions**
- **Australian Council Of Social Services**
- **Community and Church organisations**

Most retired Australians are on a low income— for 75% a pension is their principal source of income.

Key Points

The full pension is \$273 per week single and \$457 couple (June 2008).

Community standards say a modest lifestyle needs close to \$372 single and \$520 couple. (Westpac ASFA Index)

There are significant income inequalities amongst seniors.

Most retired Australians are on a low income - for 75% a pension is their principal source of income; 48% of retired people are among the poorest 30% of Australians.

On the other hand people over 65 head up households owning almost half the deposits in the nation's financial institutions.

Recent changes in superannuation and income tax have increased benefits to older people on middle and higher incomes.

Meanwhile those whose sole or primary source of income is the pension continue to struggle.

Many manage in ways that adversely affect their health and well-being and limit their social connectedness and community activities.

Australia's retirement income arrangements are based on the three pillars of government pension, superannuation and private savings.

Today's older people and those close to retirement have not had the benefits of the Superannuation Guarantee

Women are especially disadvantaged because of the effects of interrupted work patterns on their retirement savings.

We are looking for a "fair go" across all age groups in the community including people on Disability Support Pensions.

What can you do?

- Show politicians that the pension is not enough.
- Visit your local Member of Parliament— take your budget or bills for essentials.
- Write to your Member of Parliament, the Prime Minister and Minister Jenny Macklin.
- Encourage other pensioners to get active in this campaign.
- Organise a Petition.
There are rules about how to word and set-out petitions.
(See next page)
- Calculate the value of the hours of work (paid and unpaid) that you do for community groups, sporting clubs, charities, services for others. (Minimum wage casual is \$16.50 per hour).
- Include this in your letters
- Write to your local paper and/or get involved in talk back radio.
- Ask your family/friends to remind Members of Parliament that “Seniors work in families” and must be treated fairly in all family policies.

Join COTA to add your strength to our work

Let us know what action you take and the replies that you get.

Register to be part of our organised activities

Send us your ideas for action.

Become a COTA member.

For details on local COTAs:

www.cotaover50s.org.au

Together we can make a

What is the Federal Government doing?

In the May 2008 Budget the Federal Government

- Announced a Review of Pensions (part of Review of Tax)
- Patricia Reeve, COTA policy officer, is a member of the Reference Group for the Review
- Responded to our call for an interim payment of \$1000 per year as a “stop gap” pending the review by giving an additional \$890 (\$500 bonus and \$390 increase in the utilities allowance) for seniors

In July, the Government announced additional benefits to seniors and carers to compensate for increases as part of the Carbon Pollution Reduction strategy.

There's still a long way to go.

Take a stand today.



COTA CAMPAIGNS

Handy Hints

Politicians Addresses

The Hon Kevin Rudd, Prime Minister of Australia, Parliament House Canberra

**Hon Jenny Macklin, Minister for Families, Housing, Community Services and indigenous Affairs
Parliament House Canberra**

Finding the name & address of your Federal Member of Parliament

White Pages Business and Government Directory 2008/09 Page 683

<http://apps.aec.gov.au/eseach/> **(Electoral Office)**

<http://www.aph.gov.au/house/members/index.htm> **(Australian Parliament)**

Organising a Petition

- There are rules about how to word and set-out petitions. (See sample below)
- There is no rule about how many people sign one. Sometimes it is more effective to have many smaller petitions rather than one large one.
- You must list a “principal petitioner”
- You can ask you MP to present your petition or you can post it to the House of Representatives
- Names and signatures cannot be collected on blank pieces of paper or on the back of a petition. If you need more than one page, every page must have a heading with the exact words from the first page “We therefore ask the House to”

**TO THE HONOURABLE THE SPEAKER AND
MEMBERS OF THE HOUSE OF REPRESENTATIVES**

This petition of **certain citizens of Australia**

Draws the attention of the House to **the inadequacy of the Age Pension to provide a decent standard of living for older Australians. Older Australians need sufficient income to enable them to live healthy lives as active members of their communities.**

We therefore ask the House **to increase the Age Pension to guarantee a decent standard of living for those whose total income is inadequate to meet today’s costs of living.**

PRINCIPAL PETITIONER

Name: _____ Signature: _____

Address

Email (if available) _____ Telephone: _____

NAME AND SIGNATURE

1

2

Etc....