

To Whom it may concern

February 12, 2024

I wish to make this submission to the Aged Care review.

Chapter 4 P 130 Fees, payments and Subsidies

A task force was created in 2023 to make recommendations I understand a preliminary report was provided in October and a Final in December 2023, but not available for public viewing. As a result It is impossible to compare or to comment or give considered views, however I would like to add the following.

I trust it will not take the simplistic way by saying those already on income tested fee's pay more. My wife and I ,in our 90's,saved to have a better life in old age while so many have used " I have paid my taxes the government can look after me". In our generation few did not have the chance for full employment. Those who chose trips to Bali, or had good financial advice, now are rewarded by receiving a pension of somewhere between \$75 single rate and \$62 a day(couple). The government then deducts approx. the \$60 a day (present daily cost) in residential care and hands them the balance when in residential Care.

What a difference to us. We are both in residential care, the two rooms we have, cost more than we received in selling our home. Rooms cost \$600,000, and in some places much more, all income lost. RAD's counted as an asset for Aged Care but not for the Age Pension. We have been married over 70 years, I looked after my wife, who has severe dementia for several years before entering residential care. The place I chose also charges an extra \$49 a day each, so after paying the standard charges plus the income tested fee our income is nowhere near enough, so just using capital, unfair taxation.

What about looking into the biased and ridiculous superannuation that allows a couple at present to have \$4,000,000 in pension mode, pay no tax, and presumably no medicare, could retire at 60 and live for up to 40 years not contributing to tax or medicare or take it all out and splash.

I say biased because those like us , both born in West Australia , worked all our life in Australia, never received a dollar of pension are unfairly treated and denied all of the tax advantages of the current superannuation. If we had the same rules from 2006, I probably would not be sending this submission.

My father was an Anzac , came home maimed for life as a member of the Wingey's and Stumpies, and then he and my mother went through the great depression, so I come from a family with incredible love but financially very poor. To help supplement the income, at age 14(before School) and untill full employment I rose at 4.00am to deliver morning newspapers, by foot with a hessian bag over my shoulder. One of the first things I did when obtaining a position with the State Government was taking out voluntary superannuation so as never have to live like my parents had to do, and as a result refused entry into the current scheme, while others used the Government can look after me line.

About 2 years after I retired , because of the protests, the State Government gave the option of a lump sum or the agreed pension(but not retrospective), it was based on the level of service and salary, so those factors influenced any decision. In my case the lump sum would have been a no brainer, as income from bank or shares would have been higher, plus the opportunity to join the current scheme. As it is, in taxation there is a rebate for the pension side, nothing for other income or for any of my wife's income. We have to pay tax in the same way as if we were 30 years old and working, and have to use the franking credits received to go towards paying the tax. Politicians of both persuasions have said it is unfair, but nothing done, probably just waiting for us to depart this world. Problem solved. Since 2006 when the tax free pension scheme was announced I consider we would have saved over \$200,000 if we had been able to be treated the same and more if No Capital Gains tax applied, or had been able to save at a 15% tax rate. This could have been used towards our care.

The second point I wish to make is to give more help in home care. If I had been able to receive care for my wife between midnight to 6.00am to allow me some sleep, I believe we would still be at home. As it is we are both very unhappy, particularly my wife as she keeps asking "when can we go home".

Third and last

I believe there is only one Residential care home that advertise some large rooms especially for couples, very few will allow 2 beds in one room(some show shared accommodation, of course the room would have to be empty to apply in cases like ours). There are 3 couples in our home and they have arranged for two beds in one room, however you still are required to purchase two rooms as there is not room for any chairs or furniture. In my case we started with a room for my wife and I stayed at home until a second was available. The second room then becomes our daily living with chairs and TV. The people here have been very supportive. New and existing care facilities should be requested to try and provide for this scenario and allow couples to have a queen bed if requested(paid for by themselves) which we have always had, but none allow.

I suggested to local members as far back as Darryl Williams(Attorney General)and followed up, that 2% of taxation should be assigned to Aged care so that all were covered when needed. NDIS has now been done this way. During that time I was President of the local community group and was aware of the problems people faced, I still believe this should be the solution.

Kind regards

Trevor Bath

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