

FINAL
- Written Submissions Report -

Prepared by

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Pension Review
Report of Written Submissions

Prepared for

FaHCSIA

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Acronyms used in this report:

CaLD	Culturally and Linguistically Diverse
CBSR	Colmar Brunton Social Research
CPI	Consumer Price Index
DSP	Disability Support Pension
DVA	Department of Veterans' Affairs
FaHCSIA	Department of Families, Housing, Community Services and Indigenous Affairs
MTAWE	Male Total Average Weekly Earnings
PWD	Persons With Disabilities

EXECUTIVE SUMMARY

Number of Submissions Received

A total of 1682 submissions from individuals (92% of submissions) and 141 submissions from organisations (8% of submissions) were analysed and are discussed in this report.

The greatest number of individual submissions received was from seniors receiving the Age Pension (49.9% of individual submissions).

The greatest number of submissions submitted by organisations was received from organisations representing seniors (29.1%), both those receiving the Age Pension, and those not receiving this type of income support.

The tables below show the number of submissions received from each income support type group, and whether the submission was from an individual, or from an organisation representing one of these income support types.

Submissions received from Individuals

Income Support Type		
	Number of submissions	% of respondents
Total	1,682	100%
Age Pension	840	49.9%
Disability Support Pension	238	14.1%
Carer Payment/Allowance ¹	67	4%
Other pension type /pension type not specified	550	32.7%

Base: all individual respondents (n=1,682)

Submissions received from Organisations

Organisation Types		
	Number of submissions	% of respondents
Total	141	100%
Seniors	41	29.1%
Persons With Disabilities	23	16.3%
Carers	7	5%
Other non-government organisations	36	25.5%
Finance/Business/Academics	17	12.1%
Governments	17	12.1%

Base: all organisational respondents (n=141)

¹ The total number of submissions does not equal the sum of the rows as 13 respondents who said they received a Carer Payment/Allowance also said they (or their partner in the case of joint submissions by a couple) received another pension type (of these 5 also received the Age Pension and 8 also received the DSP). These respondents were counted in more than one sub-category, however, were only counted once in the overall total.

Format and Content of Submissions

The format and content of the submissions received from individual respondents ranged from handwritten to typed, and from a single sentence e-mail to those of more than twenty pages including attachments.

The format and content of the submissions received from organisations ranged from one or two pages, to those of more than eighty pages, including references to research in the field.

Key Issues

Three key issues – those mentioned most frequently – emerged during the analysis of the submissions. These included:

- appropriate levels of income support and allowances;
- the structure and payment of concessions and other entitlements; and
- income support levels and their impact on standard of living of income support recipients.

The predominant issue identified in both individual and organisational submissions was the need for increased income support: 47.4% of individual respondents and 58.9% of submissions received from organisations suggested that income support payment levels needed to be increased. Both types of submissions enumerated specific levels of increases. Refer to full data tables in Appendix A: Data tables – Individuals, and Appendix B: Data tables - Organisations.

The next key issue identified in the submissions related to concessions and other entitlements, mentioned by 34.5% of all individual respondents and 64.5% of submissions received from organisations. Three common themes were identified in both individual and organisational submissions: the need for help to meet health care costs, the need to increase concessions or other entitlements, and the need to increase rent assistance. Refer to full data tables in Appendix A and B.

A third key issue identified in the submissions was level of income support and its impact upon the standard of living of those who rely on it. 40.4% of submissions received from individual respondents and 38.3% of submissions received from organisations mentioned that income support payments were insufficient to meet the basic standard of living. Allied to this the issue of the cost of living and its impact upon the standard of living of income support recipients; 28.1% of submissions received from individual respondents and 46.1% of submissions received from organisations stated that the cost of living was increasing far more rapidly than the pension, which affected the standard of living of income support recipients.

BACKGROUND

As part of its *Pension Review*, the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) commissioned Colmar Brunton Social Research (CBSR) to analyse written submissions received from all those receiving income support, organisations representing those receiving income support, key stakeholders, and members of the public, and report the results of this analysis.

Terms of Reference

The three terms of reference of the review were:

- The appropriate levels of income support and allowances, including the base rate of the pension, with reference to the stated purpose of the payment;
- The frequency of payments, including the efficacy of lump sum versus ongoing support; and
- The structure and payment of concessions or other entitlements that would improve the financial circumstances and security of carers and older Australians.

EVALUATION METHODOLOGY

This report presents the results of the analysis of written submissions received from individuals and organisations.

Invitations to make written submissions were advertised in the national press and on the FaHCSIA website from 9 August 2008. The closing date for the receipt of written submissions was Friday 26 September 2008. Submissions lodged after the closing date were accepted, however, only those submissions received by 3 October 2008 have been included in the analysis in this report.

Response

A total of **1,682 submissions from individuals** and **141 submissions from organisations** were analysed and the results are reported in separate sections of this report.

Number of Submissions Analysed

Number of submissions analysed		
	Individuals	Organisations
Number of submissions	1,682	141
Average number of comments coded per submission	4.3	9.4

Submission Types

Submission Type		
	Sample Size	% of Respondents
Individual submissions	1,682	92%
Submissions from organisations	141	8%

Evaluation

Following receipt of submissions, CBSR implemented an evaluation and interpretation process to analyse them.

In this process:

- Submissions were read;
- Key themes and issues as they related to the terms of reference were identified;
- A classification scheme (code frame) for analysing the submissions was developed; and
- The code frame was refined in consultation with members of the Pension Review Taskforce.

Submissions received from organisations were generally far more detailed than those received from individuals. The key issues presented by organisations mirrored those presented by individuals, although the former set generally supported their cases with quantifiable data and research, and detailed feedback.

A single code frame was developed for individual submissions and those received from organisations to allow for consistent and comparable quantitative and qualitative analyses of views from both groups.

Individual submissions were analysed according to the income support type if this could be determined, and classified as Age Pension recipient, DSP recipient, or Carer Payment/Carer Allowance recipient.

Individual submissions were then analysed according to a number of key variables respondents used to identify themselves.

These included:

- Gender;
- Age, grouped into those aged under 60 and those aged 61+;
- Marital status, including those who were part of a couple or those who were widowed;
- State or Territory of residence.

Submissions received from individuals were analysed according to pension / payment type, and are discussed in **Section A: Submissions Received from Individuals.**

Submissions received from organisations were analysed according to the sector the organisation represented, and are discussed in **Section B: Submissions Received from Organisations.**

Section A:

Submissions Received from Individuals

SUBMISSIONS RECEIVED FROM INDIVIDUALS

Demographics

The 1,682 submissions received from individuals were heterogeneous in content, length, and format. The majority referred to one or more of the terms of reference of the review, and many included personal details to illustrate their circumstances.

Nearly half of all submissions received (49.9%) were from individuals receiving the Age Pension while 14.1% were from recipients of the Disability Support Pension. In about one third of the individual submissions (32.7%), the respondent did not identify whether or not they were a recipient of income support.

About two thirds of all submissions received (64.1%) were from individuals who were older than 61 years, with few (5%) submitted by people identifying themselves as being aged 60 or younger. A greater proportion of those who revealed their gender identified themselves as women (44.6%) compared to men (37.8%). While an almost equal number of submissions were received from couples (27.7%) and singles (29.7%), 42.6% did not specify their marital status.

Submissions were received from all states; the greatest numbers were received from New South Wales (24.1%), Queensland (19.6%) and Victoria (16.4%).

The following tables show the number and proportion of submissions received from individuals according to income support type received, age, gender, marital status, and location.

Income Support Type Received		
	Number of Respondents	% of Respondents
Age Pension	840	49.9%
Disability Support Pension	238	14.1%
Carer Payment/Allowance ²	67	4%
Other pension type/pension type not specified	550	32.7%

Base: all individuals (n=1,682)

Age		
	Number of Respondents	% of Respondents
0-60 years	84	5%
Age 61+	1078	64.1%
Age not specified	520	30.9%

Base: all individuals (n=1,682)

² The total number of submissions does not equal the sum of the rows as 13 respondents who said they received a Carer Payment/Allowance also said they (or their partner in the case of joint submissions by a couple) received another pension type (of these 5 also received the Age Pension and 8 also received the DSP). These respondents were counted in more than one sub-category, however, were only counted once in the overall total.

Gender		
	Number of Respondents	% of Respondents
Male	636	37.8%
Female	751	44.6%
Gender not specified	295	17.5%

Base: all individuals (n=1,682)

Marital Status		
	Number of Respondents	% of Respondents
Partnered	466	27.7%
Single/Widowed	500	29.7%
Marital status not specified	716	42.6%

Base: all individuals (n=1,682)

Location		
	Number of Respondents	% of Respondents
New South Wales	406	24.1%
Australian Capital Territory	30	1.8%
Victoria	276	16.4%
Queensland	330	19.6%
South Australia	136	8.1%
Western Australia	148	8.8%
Tasmania	42	2.5%
Northern Territory	2	0.1%
Overseas	3	0.2%
Location not specified	309	18.4%

Base: all individuals (n=1,682)

Detailed Results

This section of the report includes analysis of the feedback from the 1,682 individuals that made submissions.

Individuals making submissions most frequently made comments about appropriate levels of income support and allowances (47.4% wrote that pension payments should increase), income support levels and their impact on standard of living (40.4% commented on the inadequacy of pension payments), and the structure and payment of concessions or other entitlements (34.5%).

Other issues mentioned included eligibility for pension payments and assets test (17.4%), the income test and workforce participation (15.4%) and frequency of payments (12.3%). Various other issues not specifically related to the terms of reference were mentioned. Each of these is discussed in more detail below beginning with the most frequently mentioned 'Appropriate Levels of Income Support and Allowances'.

Appropriate Levels of Income Support and Allowances

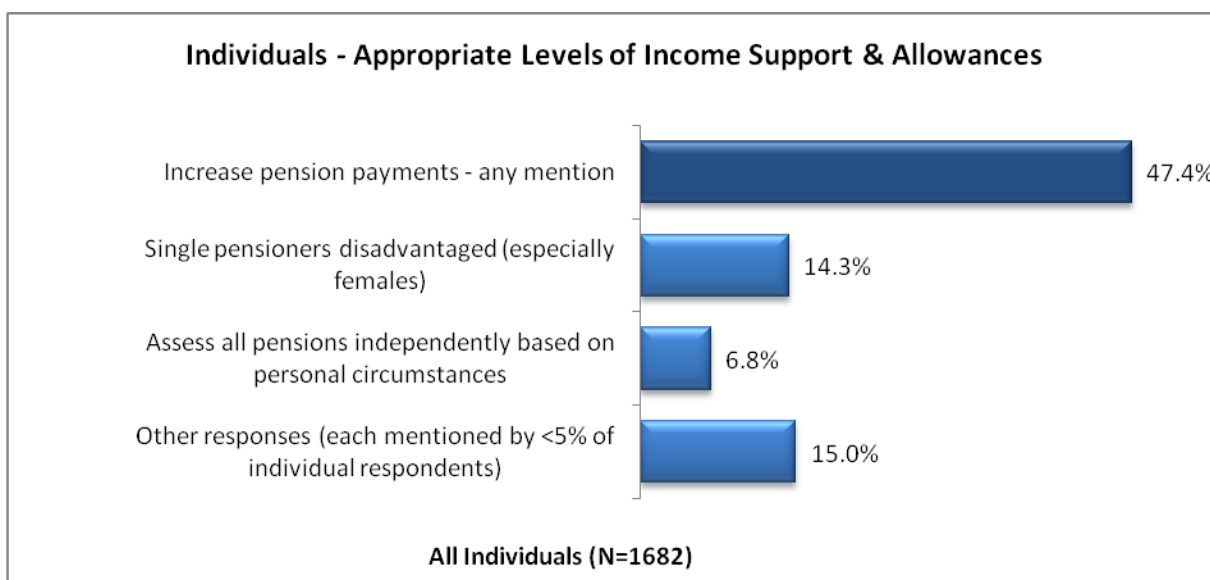
The issue of appropriate level of income support and allowances was the most frequently mentioned by individuals who responded to the call for submissions. As presented in the following chart, almost half (47.4%) of all submissions received from individual respondents suggested that income support payments should be increased. Of these, 25.3% stated that these payments needed to increase to meet living costs, 15.5% stated that pensions should be increased, 13.7% that pensions should be increased now, and a smaller number that pensions should be increased by specific amounts ranging from *\$100pw* (3.5%) to suggesting that the *pension should be 50% of MTAW* (0.8%). Refer to Appendix A for full data tables.

Females (53.4%) compared to males (41%), those aged 60 years or younger (64.3%) compared to those aged 61 years or older (51.6%) and singles/those who have been widowed (59.6%) compared to those with a partner (46.1%) were more likely to mention that income support payments should be increased.

Overall, 14.3% of individual submissions mentioned that single income support recipients, especially females, were disadvantaged by the current level of income support payments. This was more likely to be mentioned by females (20.2%) compared to males (9.7%), those aged 61 years and older (18.4%) compared to those aged 60 years or younger (6%) and singles/those who have been widowed (28.4%) compared to those with a partner (8.2%).

Males and females were equally likely to write that income support payments should be assessed independently based on personal circumstances (both 6.8%). However, those aged 60 years and younger were less likely than those aged 61 years and older to mention this (15.5% compared to 5%) as were those with a partner compared to those who were single or widowed (9.9% compared to 5.4%).

Comments about appropriate levels of income support and allowances, mentioned by at least 5% of individual respondents are shown in the chart overleaf. Refer to Appendix A for full data tables.



The table below shows these responses by different pension or payment types.

Individuals – Appropriate Levels of Income Support and Allowances

	Pension Type			
	Total ³	Age Pension	Disability Support	Carer Payment/ Allowance
	(n=1682)	(n=840)	(n=238)	(n=67)
Increase pension payments - any mention	47.4%	54.2%	61.3%	67.2%
Single pensioners disadvantaged (especially females)	14.3%	19.5%	6.3%	9.0%
Assess all pensions independently based on personal circumstances	6.8%	4.2%	15.5%	25.4%
Other responses (each mentioned by <5% of individual respondents)	15.0%	17.0%	13.9%	17.9%

AGE PENSION RECIPIENTS

Just over half (54.2%) of Age Pension recipients mentioned that the Age Pension needed to be increased. About half of those asking for an increase (or 28.9% of all Age Pension recipients) stated that these payments needed to increase to help recipients meet the cost of a basic acceptable standard of living.

"As an ageing person, with an ageing car and house, everything is costing more, and with the rise in petrol, utilities, rates, and food, it is scary." (Female, Vic, Age Pension recipient)

Nearly one in five (19.5%) Age Pension recipients mentioned that singles, especially single women, are disadvantaged by the current level of Age Pension payments. Age Pension recipients (4.2%) were less

³ Total captures responses from all individual submissions, including 'other pension types/pension type not specified' which are not included in the columns to the right of this table but can be found in the tables in Appendix A

likely compared to DSP recipients (15.5%) and Carer Payment/Allowance recipients (25.4%) to request that all pensioners be assessed independently, based on personal circumstances.

DISABILITY SUPPORT PENSION RECIPIENTS

Overall, 61.3% of DSP recipients mentioned that the DSP needed to increase, two thirds of these (or 37% of all DSP recipients) asked for this increase to help meet living costs.

"If the government can't see its way clear to increase pensions then I ask that a new bill be put in place to allow pensioners to be voluntarily euthanized." (Female, Vic, DSP recipient)

Overall, 15.5% of DSP recipients mentioned that income support recipients be assessed independently based upon their personal circumstances while 6.3% mentioned that single pensioners (especially females) were disadvantaged.

CARER PAYMENT/CARER ALLOWANCE RECIPIENTS

Overall, 67.2% of Carer Payment/Allowance recipients mentioned that their income support payments needed to be increased. Over half of those Carer Payment/Allowance recipients asking for an increase (or 37.3% of all Carer Payment/Allowance recipients) asked for an increase to help meet living costs while about half (or 28.4% of all Carer Payment/Allowance recipients) asked for an increase specifically for carers.

Carer Payment/ Allowance recipients (9%) along with DSP recipients (6.3%) were less likely to mention concern that single pensioners, especially single women, were disadvantaged compared to Age Pension recipients (19.5%). However, Carer Payment/Allowance recipients were the most likely (25.4% compared to 6.8% of individual respondents overall) to request that payment recipients be assessed independently based upon their personal circumstances.

"... I am confined to the house with no freedom to leave except to take her (my mother) for medical appointments...If I was to be paid for what I provide I would be well paid. I could place her in an aged care facility and have a life, which would cost the government a lot more than it is at (this) time. However, if things do not improve it may come to this as there is only so much food and needs you can go without ... Very Tired Carer." (Female, Qld, Carer Payment recipient)

Income Support Level and Impact on Standard of Living

The most common comments were about the **inadequacy of the pension to support a basic acceptable standard of living** as per the prevailing community standard (mentioned in 40.4% of submissions) and concerns about **cost of living increases** (mentioned in 28.3% of submissions).

Those who mentioned the inadequacy of the pension were more likely to discuss their inability to cover what they termed as basics (such as food, rent and utilities) while relatively few described their need as being related entirely to social or community engagement (35.2% compared to 2.7%).

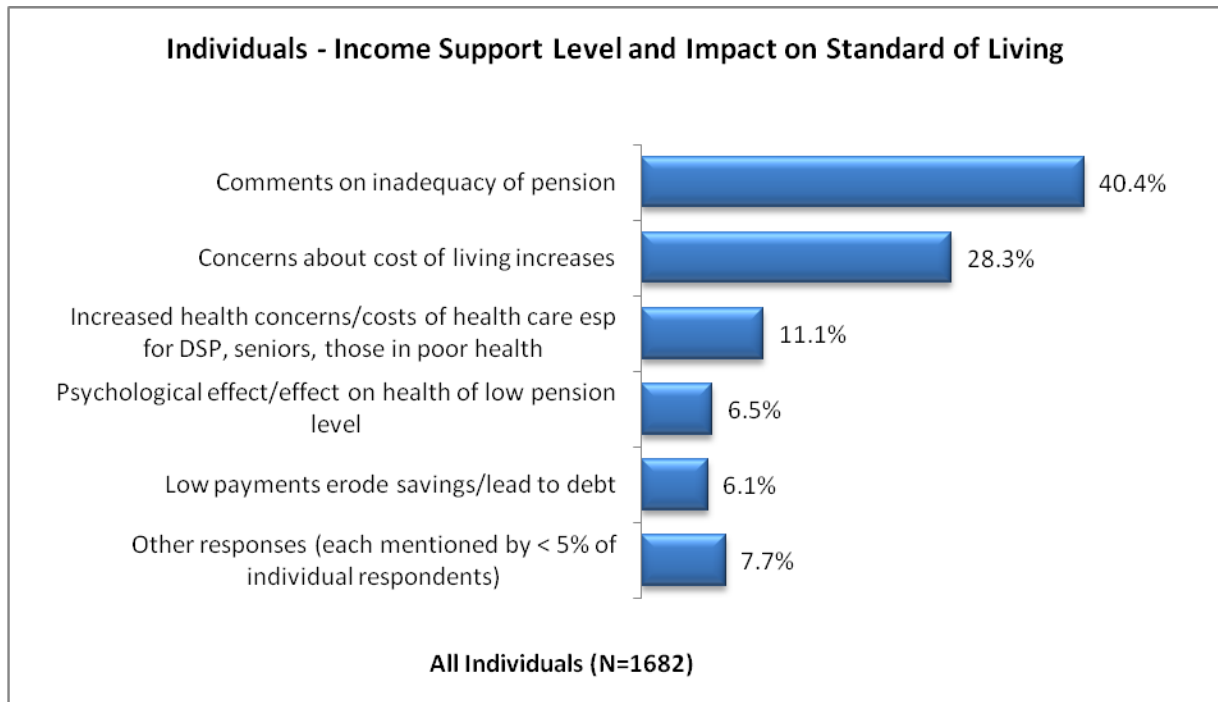
Females (45.7%) and single or widowed pension recipients (49.6%) were more likely than males (35.1%) or couples (40.6%) to comment on the inadequacy of the pension. Furthermore, DSP recipients (56.7%) were more likely than Age (43.1%) or Carer Payment/Allowance recipients (46.3%) to comment on the inadequacy of the pension.

Concerns about cost of living increases were also more likely to be expressed by females (32.5%) and single or widowed pension recipients (37%) compared to males (23.7%) or couples (28.5%).

DSP recipients (29.4%) and Carer Payment/Allowance recipients (26.9%) were the most likely to mention increased health concerns and associated costs of health care compared to Age Pension recipients (7.5%). Health concerns were mentioned by 11.1% of individual respondents overall.

Other areas of concern mentioned by individual respondents included the psychological impact, or the effect on one's health of the current low levels of income support (mentioned by 22.4% of Carer Payment/Allowance recipients, compared to 6.5% of individual respondents overall) and comments about low payment levels resulting in one's savings being exhausted, and/or debts being acquired (6.1% of individual respondents).

Comments, mentioned by at least 5% of individual respondents are shown in the chart below. Refer to Appendix A for full data tables.



The table overleaf shows these responses by different pension or payment types.

Individuals – Income Support Level and Impact on Standard of Living

	Pension Type			
	Total ⁴	Age Pension	Disability Support	Carer Payment/ Allowance
	(n=1682)	(n=840)	(n=238)	(n=67)
Comments on inadequacy of pension	40.4%	43.1%	56.7%	46.3%
Concerns about cost of living increases	28.3%	33.1%	36.6%	22.4%
Increased health concerns/costs of health care esp for DSP, seniors, those in poor health	11.1%	7.5%	29.4%	26.9%
Psychological effect/effect on health of low pension level	6.5%	4.4%	14.7%	22.4%
Low payments erode savings/lead to debt	6.1%	7.6%	10.5%	7.5%
Other responses (each mentioned by < 5% of individual respondents)	7.7%	7.4%	17.2%	6.0%

AGE PENSION RECIPIENTS

840 submissions were received from Age Pension recipients.

The inadequacy of their Age Pension payments and the impact upon their standard of living was remarked upon by 43.1% of Age Pension recipients; some, as the following quotation shows, despairing of making ends meet on current payment levels:

"I look forward to my death as my way out..." (Female, Vic, Age Pension)

33.1% expressed concern about payment levels and the cost of living, observing that the cost of living is increasing more rapidly than payment levels.

DISABILITY SUPPORT PENSION (DSP) RECIPIENTS

238 submissions were received from DSP recipients.

The inadequacy of the DSP was commented on by 56.7% of respondents receiving a DSP, while 36.6% mentioned concerns about cost of living increases. 29.4% mentioned health care concerns, and 14.7% commented upon the negative impact of low pension levels on their psychological and physical health. One tenth (10.5%) mentioned that because the current levels of payment were insufficient to meet the increasing costs of living, they were either forced to use their savings or acquire debts to support themselves.

CARER PAYMENT/CARER ALLOWANCE RECIPIENTS

67 submissions were received from Carer Payment/Carer Allowance recipients.

Of these, nearly half (46.3%) commented that their payment was insufficient to support a basic standard of living according to prevailing community standards.

⁴ Total captures responses from all individual submissions, including 'other pension types/pension type not specified' which are not included in the columns to the right of this table but can be found in the tables in Appendix A

Increases in the cost of living was mentioned by 22.4% of Carer Payment/Allowance recipients while 26.9% commented on health care costs.

The negative impact on health of current income support levels was mentioned by 22.4% of Carer Payment/Allowance recipients.

"Many a time I've gone hungry so my wife gets all the help she needs ..."

(Male, WA, Carer Payment recipient)

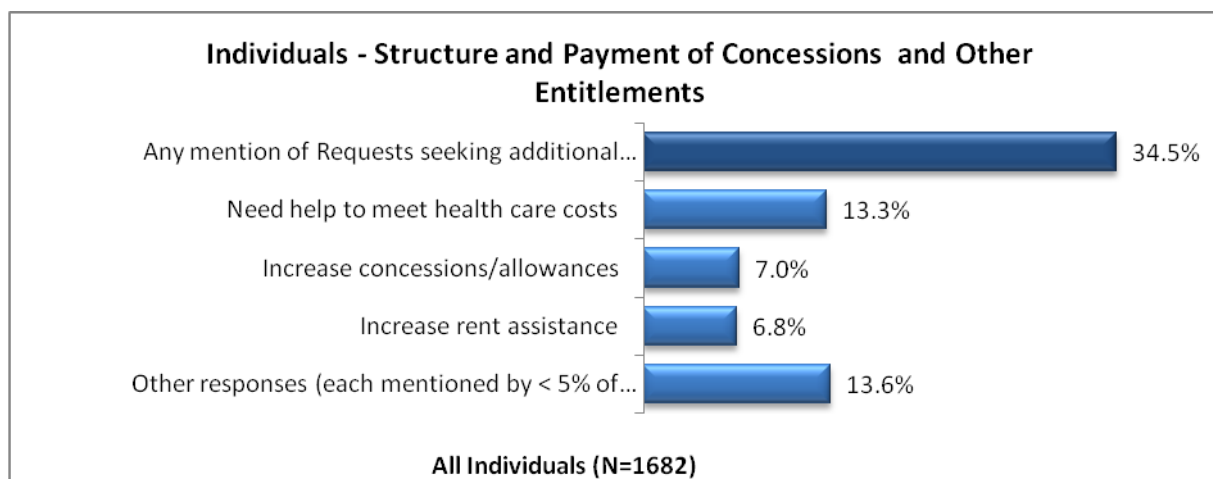
Structure and Payment of Concessions and Other Entitlements

The need for further concessions and entitlements was mentioned by 34.5% of individual respondents and this figure varied little according to age, gender or marital/relationship status. Those requesting additional concessions included 13.3% who mentioned that they needed help to meet their health care costs, and 6.8% who mentioned that rent assistance needed to be increased.

Carer Payment/Carer Allowance recipients were slightly more likely (but not significantly so) to mention the need for additional concessions (41.8%) compared to Age Pension (34.6%) and DSP recipients (34.9%). DSP recipients were more likely to mention that they needed help to meet their health care costs (20.6%) compared to individual respondents overall (13.3%). Some DSP recipients mentioned special needs which often required the use of expensive specialised medical aids and other similar equipment.

Carer Payment/Carer Allowance recipients were also more likely (but not significantly so) to mention the need for rent assistance (11.9%) compared to Age Pension (7%) or DSP (6.3%) recipients. Some suggested this is because they have cared long term for a relative who lives with them, and, having exhausted all financial resources during years of caring, have needed to liquidate the family home to continue in this caring role thus obliging them to compete in the private rental market against those with greater financial resources.

Comments about the structure and payment of concessions and other entitlements, mentioned by at least 5% of individual respondents are shown in the chart below. Refer to Appendix A for full data tables.



The table overleaf shows these responses by different pension or payment types.

Individuals – Structure and Payment of Concessions and Other Entitlements

	Pension Type			
	Total ⁵	Age Pension	Disability Support	Carer Payment/ Allowance
	(n=1682)	(n=840)	(n=238)	(n=67)
Requests seeking additional concessions/assistance - any mention	34.5%	34.6%	34.9%	41.8%
Need help to meet health care costs	13.3%	13.6%	20.6%	14.9%
Increase concessions/allowances	7.0%	7.4%	6.7%	7.5%
Increase rent assistance	6.8%	7.0%	6.3%	11.9%
Other responses (each mentioned by < 5% of individual respondents)	13.6%	14.4%	9.7%	22.4%

AGE PENSION RECIPIENTS

One third of submissions received from Age Pension recipients (34.6%) requested additional concessions. This included 13.6% who mentioned that they needed help to meet their health care costs, and 7% who requested an increase in rent assistance.

DISABILITY SUPPORT PENSION RECIPIENTS

One third of submissions received from DSP recipients (34.9%) requested additional concessions. This included 20.6% who mentioned that they need help to meet their health care costs, and 6.3% who asked for an increase in rent assistance.

CARER PAYMENT/CARER ALLOWANCE RECIPIENTS

41.8% of Carer Payment/Allowance recipients asked for additional concessions, this included 14.9% who mentioned that they needed help to meet health care costs, and 11.9%, who requested an increase in rent assistance.

Eligibility for Pension Payments and Assets Test

Comments about eligibility were made by 17.4% of individual respondents. These primarily included comments about the impact of the assets test on eligibility for payments (8.4%) and difficulty some people have in understanding the system due to its complexity (6.9%). Eligibility was more likely to be mentioned by males (21.2%) and partnered respondents (21%) compared to females (14.1%) and singles/widowed respondents (13.2%).

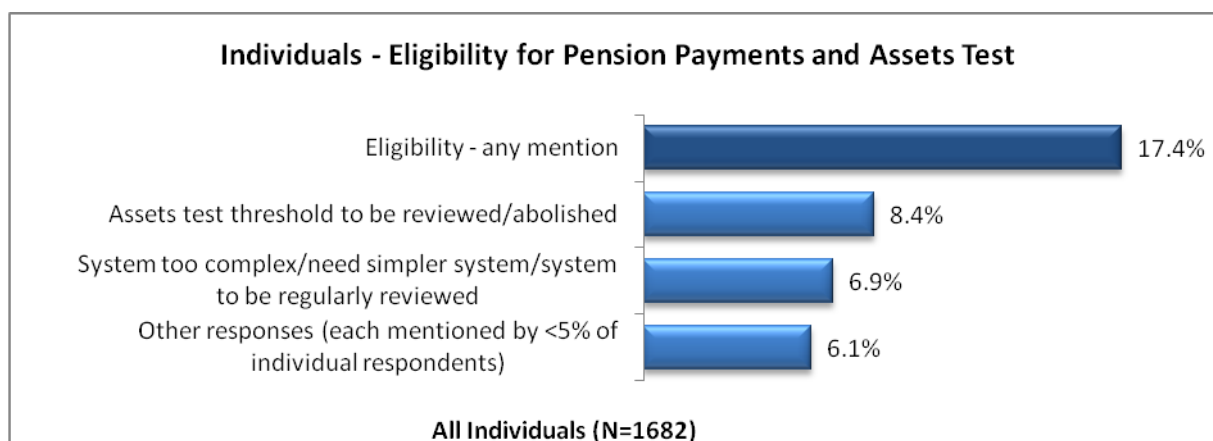
Carer Payment/Allowance recipients were also more likely to mention eligibility (32.8%) compared to 15.1% of Age Pension recipients and 16% of DSP recipients. The greater frequency of mentions by Carer Payment/Allowance recipients was due to both a greater frequency of requesting that the Asset test threshold be reviewed/abolished (14.9% compared to 7.9% of Age Pension recipients and 3.8% of

⁵ Total captures responses from all individual submissions, including 'other pension types/pension type not specified' which are not included in the columns to the right of this table but can be found in the tables in Appendix A

DSP recipients) and requests for a review of the Carer Payment/Allowance (22.4% compared to 1.7% overall).

The complexity of the system was mentioned by all three groups of respondents with similar frequency; 6.9% of individual respondents overall commented on the complexity of the current system.

Comments about eligibility for pension payments and the assets test, mentioned by at least 5% of individual respondents are shown in the chart below. Refer to Appendix A for full data tables.



The table below shows these responses by different pension or payment types.

Individuals – Eligibility for Pension Payments and Assets Test

	Pension Type			
	Total ⁶	Age Pension	Disability Support	Carer Payment/ Allowance
	(n=1682)	(n=840)	(n=238)	(n=67)
Eligibility - any mention	17.4%	15.1%	16.0%	32.8%
Assets test threshold to be reviewed/abolished	8.4%	7.9%	3.8%	14.9%
System too complex/need simpler system/system to be regularly reviewed	6.9%	6.1%	9.2%	6.0%
Other responses (each mentioned by <5% of individual respondents)	6.1%	4.3%	7.1%	25.4%

AGE PENSION RECIPIENTS

Overall, eligibility was mentioned by 15.1% of Age Pension recipients, this included the 7.9% who mentioned that the assets test threshold needs to be either abolished or reviewed and 6.1% who mentioned the complexity of the current system.

"If one works and saves a little money in the bank, against future needs, it becomes an asset, deemed to earn interest, and that interest earned (or deemed) becomes assessable"

⁶ Total captures responses from all individual submissions, including 'other pension types/pension type not specified' which are not included in the columns to the right of this table but can be found in the tables in Appendix A

income. This is a lose-lose scenario for pensioners, and again discourages job seeking for a degree of financial independence.” (Female, WA, Age Pension)

DISABILITY SUPPORT PENSION (DSP) RECIPIENTS

Sixteen percent of DSP recipients mentioned eligibility with 9.2% mentioning the complexity of the current system. DSP recipients were less likely than recipients of other payments to request that the asset test be reviewed or abolished (3.8% compared to 8.4% overall).

CARER PAYMENT/CARER ALLOWANCE RECIPIENTS

Carer Payment/Allowance recipients were significantly more likely than recipients of other pension/payment types to mention eligibility (32.8% compared to 15.1% of Age Pension recipients and 16% of DSP recipients). This is due to the increased frequency with which these respondents requested that the asset test thresholds be reviewed/abolished (14.9% compared to 7.9% of Age Pension recipients and 3.8% of DSP recipients) and the 22.4% who specifically requested a review of the Carer Payment/Allowance.

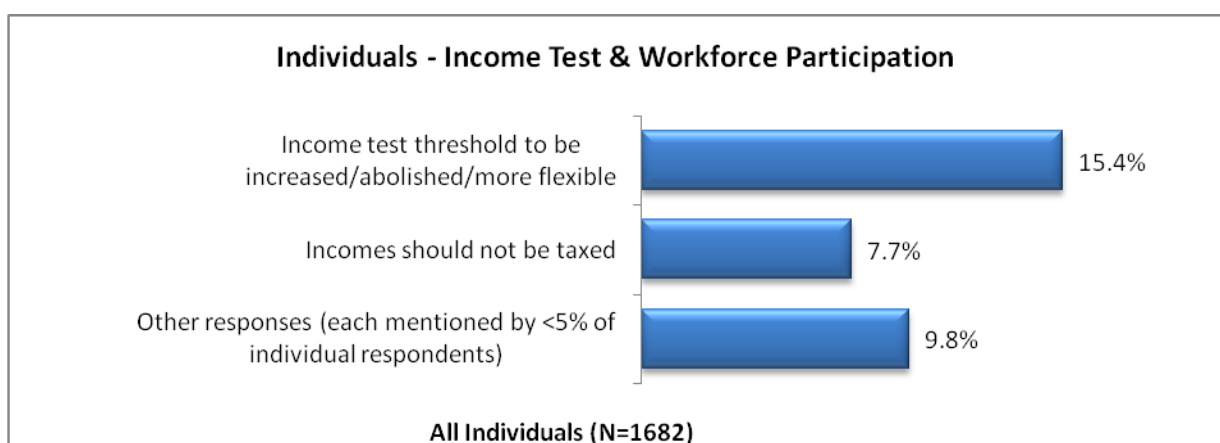
Income Test and Workforce Participation

Overall, 15.4% of individual respondents mentioned that the income test threshold needed to be abolished, increased, or made more flexible in its application. DSP recipients were least likely to mention abolishing the income test/threshold (10.1%) compared to 17.9% of both Age Pension and Carer Payment/Allowance recipients.

Feedback that the income of pension recipients should not be taxed was provided by 7.7% of respondents overall including 13.4% of Carer Payment/Allowance recipients, 7.7% of Age Pension recipients and 5.5% of DSP recipients.

There were no differences of note according to age, gender or marital status.

Comments about the income test and workforce participation, mentioned by at least 5% of individual respondents are shown in the chart below. Refer to Appendix A for full data tables.



My main concern is the way the pension is distributed as it makes people feel like beggars...It doesn't encourage people to seek part-time work..."

(Male, Age Pension recipient)

The table below shows these responses by different pension or payment types.

Individuals – Income Test and Workforce Participation

	Pension Type			
	Total ⁷	Age Pension	Disability Support	Carer Payment/ Allowance
	(n=1682)	(n=840)	(n=238)	(n=67)
Income test threshold to be increased/abolished/more flexible	15.4%	17.9%	10.1%	17.9%
Incomes should not be taxed	7.7%	7.7%	5.5%	13.4%
Other responses (each mentioned by <5% of individual respondents)	9.8%	7.6%	16.4%	9.0%

AGE PENSION RECIPIENTS

Increasing, abolishing or changing income test thresholds was mentioned by 17.9% of Age Pension recipients while 7.7% wrote that the incomes of pensioners should not be taxed.

"...I can only earn \$125 per fortnight before Centrelink reduces amount by 40 cents in the dollar. I have worked all my life and paid taxes and thought I would be able to take it a bit easier when I got to around 60 years unfortunately this is not the case. I like my work and want to keep going but where is the incentive?"

(Female, WA, Age Pension recipient)

DISABILITY SUPPORT PENSION RECIPIENTS

One in 10 DSP recipients (10.1%) mentioned that income test thresholds needed to be either removed or changed while 5.5% mentioned that incomes should not be taxed.

Furthermore, 12.2% of DSP recipients requested a review of work incentives or the capacity test for DSP recipients compared to only 0.4% of Age Pension recipients and 7.5% of Carer Payment/Allowance recipients.

CARER PAYMENT/CARER ALLOWANCE RECIPIENTS

Compared to Age Pension recipients, an equal proportion of Carer Payment/Allowance recipients (both 17.9%) mentioned that the income test threshold needed to be either abolished or changed. Furthermore, 13.4% of Carer Payment/Allowance recipients mentioned that the incomes of Carer Payment/Carer Allowance recipients should not be taxed at all.

⁷ Total captures responses from all individual submissions, including 'other pension types/pension type not specified' which are not included in the columns to the right of this table but can be found in the tables in Appendix A

Frequency of Payments

The issue of frequency of payments was one which was mentioned least frequently by individual respondents. Only 12.3% of individual respondents mentioned frequency of payments, and 5.3% mentioned that lump sum bonuses should be guaranteed and paid to all income support recipients.

Other issues, mentioned by fewer than 5% of individual respondents, included requests that: all increases be paid as lump sums; income support payments to continue to be paid every fortnight; arrangements for lump sum bonus payments to remain as is; all such payments to be merged into the fortnightly payment; and all bonus payments to be merged into the fortnightly pension payment.

AGE PENSION RECIPIENTS

Age Pension recipients were the least likely (9.9%) of the pension types to mention frequency of payments.

DISABILITY SUPPORT PENSION RECIPIENTS

Payment frequency was most frequently mentioned by DSP recipients with (26.5%) of DSP recipients mentioning frequency of payments; primarily comprising the 21.4% who commented that lump sum bonus payments should be guaranteed and paid to all income support recipients.

"Disability pensioners missed the five hundred dollar bonus. Why?" (Female, DSP recipient)

CARER PAYMENT/CARER ALLOWANCE RECIPIENTS

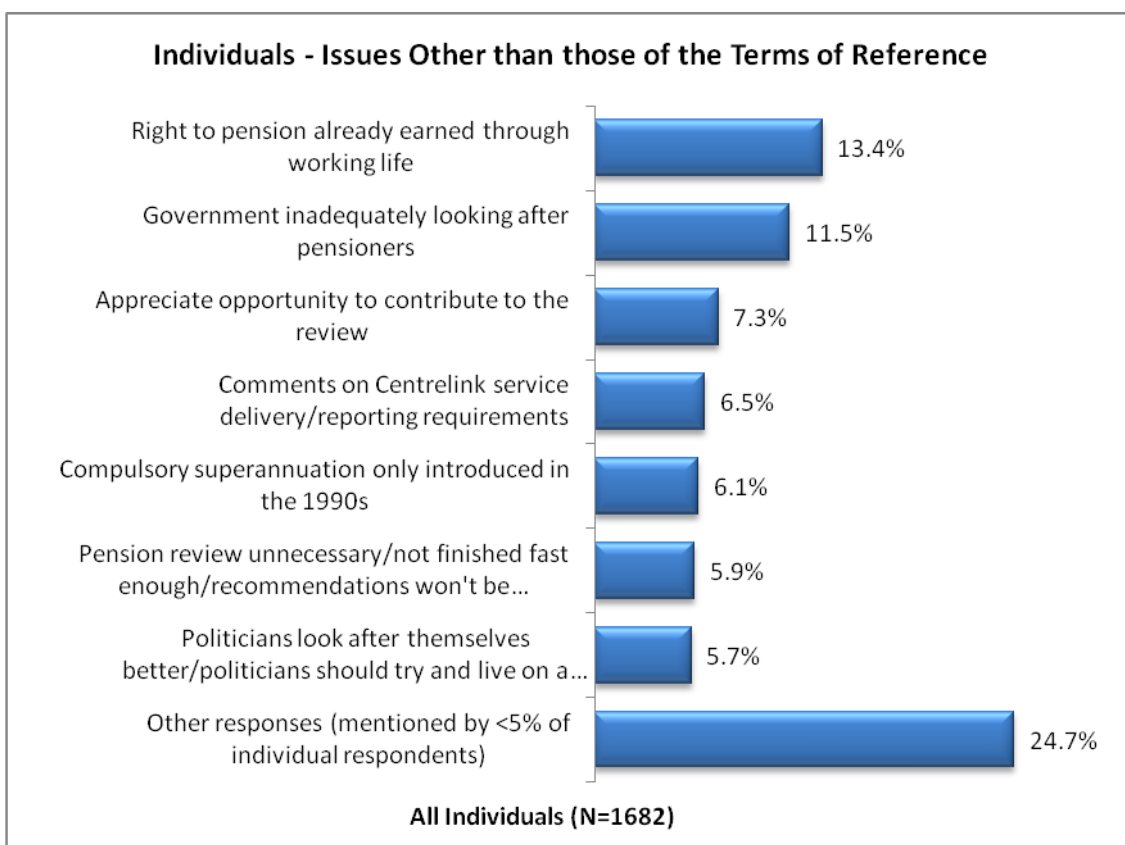
About one in five (20.9%) Carer Payment/Allowance recipients mentioned frequency of payments, with this group being the most likely to request that payments remain fortnightly or the lump sum bonus to remain as is (each mentioned by 6% of Carer Payment/Allowance recipients). Just under five per cent (4.5%) commented that lump sum bonus payments should be guaranteed and paid to all income support recipients.

Issues other than those relating to the Terms of Reference

A significant minority of individual respondents commented on a number of issues other than those relating to the terms of reference. The most frequently mentioned was the assertion (by 13.4% of respondents) that those receiving a pension had already earned their right to income support in retirement by the contributions they had made earlier in their working lives. Age Pension recipients were the most likely (18.8%) to provide this feedback compared to Carer Payment/Allowance recipients (10.4%) and DSP recipients (5.9%).

Some individual respondents (11.5%) commented that they felt that the Australian Government was not looking after pensioners as it should, while 6.5% commented (negatively) on Centrelink and its operations. Furthermore, 7.3% mentioned that they appreciated the opportunity to contribute to the review.

Comments about issues other than those relating to the terms of reference, mentioned by at least 5% of individual respondents are shown in the chart overleaf. Refer to Appendix A for full data tables.



The table below shows these responses by different pension or payment types.

Individuals – Issues Other than those of the Terms of Reference

	Pension Type			
	Total ⁸	Age Pension	Disability Support	Carer Payment/ Allowance
	(n=1682)	(n=840)	(n=238)	(n=67)
Right to pension already earned through working life	13.4%	18.8%	5.9%	10.4%
Government inadequately looking after pensioners	11.5%	13.0%	10.5%	7.5%
Appreciate opportunity to contribute to the review	7.3%	7.6%	9.7%	14.9%
Comments on Centrelink service delivery/reporting requirements	6.5%	5.8%	9.2%	16.4%
Compulsory superannuation only introduced in the 1990s	6.1%	8.9%	1.3%	0.0%
Pension review unnecessary/not finished fast enough/recommendations won't be implemented	5.9%	6.8%	3.8%	13.4%
Politicians look after themselves better/politicians should try and live on a pension	5.7%	7.3%	5.0%	4.5%
Other responses (mentioned by <5% of individual respondents)	24.7%	26.2%	26.1%	20.9%

⁸ Total captures responses from all individual submissions, including 'other pension types/pension type not specified' which are not included in the columns to the right of this table but can be found in the tables in Appendix A

AGE PENSION RECIPIENTS

About one in five (18.8%) Age Pension recipients commented that they felt they had already earned their right to income support in retirement by the contribution they had made during their working lives, while (13%) commented that they felt that the Australian Government was not looking after pensioners, especially seniors, as it should.

"...when I commenced work in 1950s it was the social philosophy that if you worked hard and paid your taxes thus sustaining the society in which you lived then society would sustain you in your retirement." (Male, SA, Age Pension recipient)

Age Pension recipients were the most likely to mention that because compulsory superannuation was only introduced in the 1990s, they were relatively disadvantaged (compared to younger people) as they were unable to avail themselves of this source of income to support themselves (8.9%).

DISABILITY SUPPORT PENSION RECIPIENTS

One in ten DSP recipients (10.5%) commented that they felt that the Australian Government wasn't doing enough to help pensioners, especially DSP recipients. A further 9.2% commented on Centrelink and its service, often unfavourably, mirroring the comments made by organisations representing PWD/DSP recipients.

CARER PAYMENT/CARER ALLOWANCE

One in ten (10.4%) Carer Payment/Allowance recipients commented that they felt they had already earned their right to income support by their contributions made earlier during their working lives. A further 16.4% commented on Centrelink and its service, often unfavourably while 13.4% of Carer Payment/Carer Allowance recipients commented that they were concerned that the review itself would not be finished quickly enough to help them.

Section B:

Submissions Received from Organisations

SUBMISSIONS RECEIVED FROM ORGANISATIONS

Organisation Types

141 submissions were received from a range of organisations, both large and small, across a number of sectors, and from all states in Australia.

These included organisations representing the interests of the following groups:

- senior citizens, age pension recipients and those who are self-funded retirees, including superannuants;
- Disability Support Pension (DSP) recipients;
- carers, both those in receipt of the Carer Payment (CP) or Carer Allowance (CA), and those who receive no income support; and
- organisations representing the finance/business/academic sector; and State, Territory and Local Governments.

A number of other non-government organisations (NGOs) also responded.

Almost one third of submissions received from organisations were from peak bodies within each sector.

The following table shows the number and proportion of submissions from each organisation type.

Organisation Types		
	Number of submissions	% of organisations
Total	141	100%
Seniors	41	29%
Persons With Disabilities	23	16.3%
Carers	7	5%
Other non-government organisations	36	25.5%
Finance/Business/Academics	17	12.1%
Governments	17	12.1%

Base: all organisations, n=141

ORGANISATIONS REPRESENTING SENIORS (SENIORS)

41 submissions were received from organisations representing seniors, Age Pension recipients, superannuants, and self-funded retirees. These included state and locally based organisations.

ORGANISATIONS REPRESENTING PEOPLE WITH DISABILITIES (PWD)

Twenty three submissions were received from organisations representing PWD; more than half of these were submissions from state-based organisations.

The PWD segment represented a heterogeneous group of people with disabilities including those whose disability is physical, intellectual, or psychiatric, the vision-impaired, children with a disability, and those who are culturally and linguistically diverse (CaLD).

ORGANISATIONS REPRESENTING CARERS (CARERS)

Seven submissions were received from organisations representing the interests of carers. Four of these submissions were from state-based organisations, and one was a joint submission from a state-based and national organisation.

It should be noted that due to the low number of carer organisations which responded to the Pension Review, the quantitative results cannot be relied upon with any level of statistical confidence. These results present the primary concerns of the organisations who participated in this review.

OTHER NON-GOVERNMENT ORGANISATIONS (OTHER NGOs)

Thirty-six submissions were received from other NGOs. These ranged from a one page submission received from a group representing residents of a public housing precinct in Sydney, to a thirty page submission received from the Australian Council of Social Service, comprising graphs, tables, references to research and recommendations for a reform of the social security system. These other NGOs represent a cross section of the population including farmers, retired manufacturing workers, single mothers, people from CaLD backgrounds, people who live in caravan parks, women, and disadvantaged members of the community.

FINANCE/BUSINESS SECTOR ORGANISATIONS (FINANCE/BUSINESS)

Seventeen submissions were received from the finance / business sector. These submissions ranged in style from two pages to thirty-two pages, including graphs, diagrams, references to research, tables and recommendations. Most of these submissions were from the eastern seaboard states; two were from large consulting firms, one from a business offering meals for income support recipients that limited its submission to one issue, while others tackled the myriad issues facing income support recipients. Half of the submissions confined their case to recipients of the Age Pension and people of retirement age.

Several submissions called for measures to encourage greater responsibility in financial planning by all Australians, not just income support recipients. Australia's ageing population, and the projected revenue needed to support the social security system were raised as issues to consider. This was believed to be critical as one fifth of Australia's population receives income support and this level was not considered sustainable into the future, as the number of taxpayers will decrease as the population ages.

"...actions ...need to be taken so that Australia can provide its citizens with an appropriate level of income in retirement on a sustainable basis and without unduly high taxes being applied to the working age population..."

STATE, TERRITORY AND LOCAL GOVERNMENTS (GOVERNMENT)

Seventeen submissions were received from all levels of government including Commonwealth, State and Local. Submissions ranged from a one paragraph motion addressing one issue only, to one of more than thirty pages, comprising case studies, recommendations and attachments.

Detailed Results

This section of the report includes analysis of the feedback from the 141 organisations that made submissions.

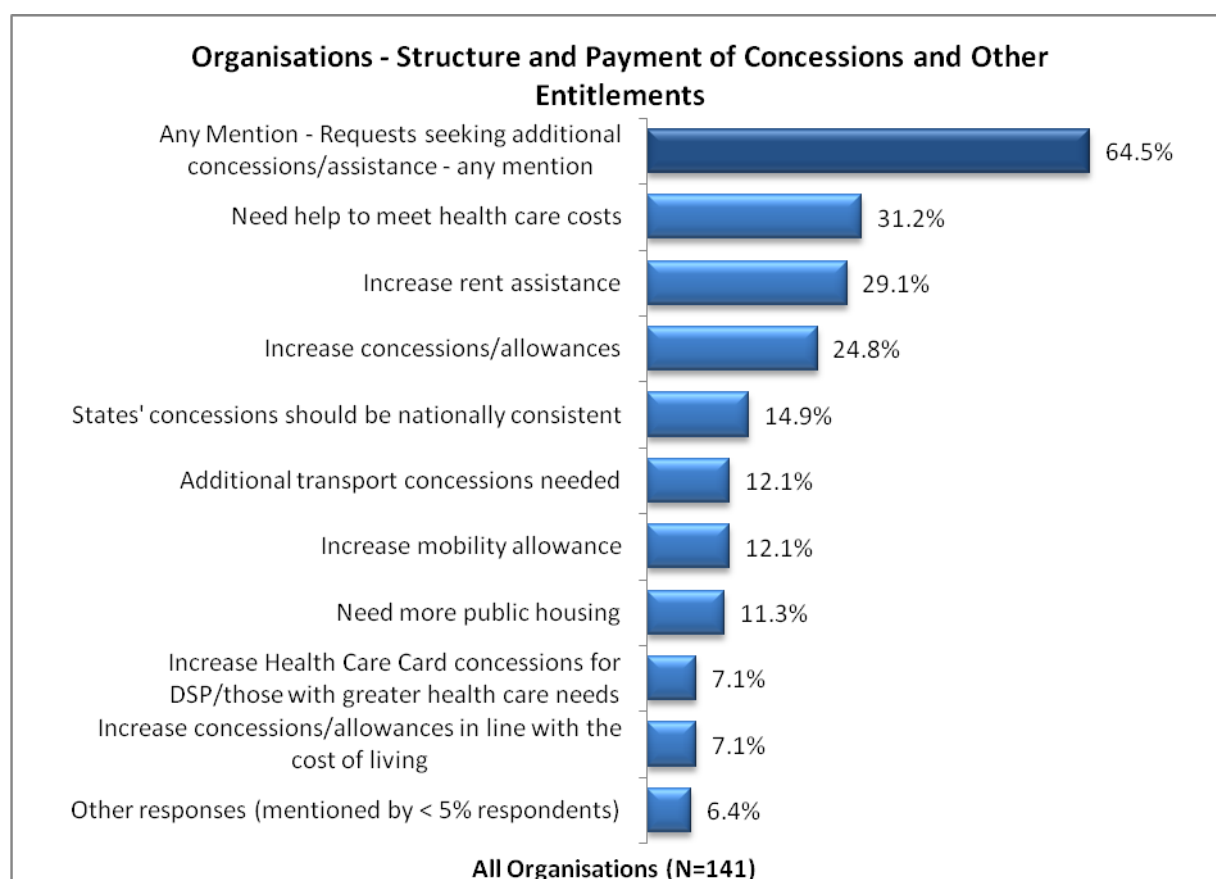
Organisations making submissions most frequently made comments about the structure and payment of concessions or other entitlements (64.5%), appropriate levels of income support and allowances (58.9% wrote that pension payments should increase) and income support levels and their impact on standard of living (46.1% commented on cost of living increase concerns given current payment levels).

Other issues mentioned included eligibility for pension payments and the assets test (33.3%), frequency of payments (27.7%) and the income test and workforce participation (19.9%). Various other issues other than those relating to the terms of reference were mentioned. Each of these is discussed in more detail below, beginning with the most frequently mentioned 'Structure and Payment of Concessions and Other Entitlements'.

Structure and Payment of Concessions and Other Entitlements

The need for further concessions was mentioned in 64.5% of all submissions received from organisations. The two main issues identified in these requests were the need for additional support to help meet the costs of health care (mentioned in 31.2% of Organisational submissions) and the need to increase rent assistance (mentioned in 29.1% of submissions).

Other issues relating to the structure and payment of concessions and other entitlements, including those mentioned by at least 5% of all submissions received from organisations, are shown in the chart overleaf.



The table below indicates the proportion of each of these responses from each type of organisation.

Organisations - Structure and Payment of Concessions and Other Entitlements

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/ Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Requests seeking additional concessions/assistance - any mention (includes all rows below)	64.5%	56.1%	91.3%	71.4%	66.7%	82.4%	23.5%
Need help to meet health care costs	31.2%	22.0%	52.2%	42.9%	25.0%	52.9%	11.8%
Increase rent assistance	29.1%	19.5%	26.1%	14.3%	44.4%	47.1%	11.8%
Increase concessions/allowances	24.8%	17.1%	34.8%	28.6%	30.6%	35.3%	5.9%
States' concessions should be nationally consistent	14.9%	14.6%	26.1%	42.9%	8.3%	17.6%	0.0%
Additional transport concessions needed	12.1%	12.2%	17.4%	0.0%	8.3%	23.5%	5.9%
Increase mobility allowance	12.1%	4.9%	43.5%	0.0%	5.6%	17.6%	0.0%
Need more public housing	11.3%	9.8%	8.7%	0.0%	16.7%	17.6%	5.9%
Increase Health Care Card concessions for DSP/those with greater health care needs	7.1%	0.0%	26.1%	28.6%	2.8%	0.0%	5.9%
Increase concessions/allowances in line with the cost of living	7.1%	7.3%	17.4%	0.0%	8.3%	0.0%	0.0%
Other responses (mentioned by < 5% respondents)	6.4%	7.3%	0.0%	0.0%	8.3%	11.8%	5.9%

SENIORS

Similar to organisations overall, 56.1% of all submissions received from organisations representing seniors mentioned the need for additional concessions. In 22% of submissions from organisations representing seniors, this was expressed as the need for greater support to meet the costs of health care while 19.5% mentioned the need to increase rent assistance, 14.6% mentioned the need for state concessions to be nationally consistent and 12.2% mentioned the need for further transport concessions.

"The (Age Pension) together with a rental assistance allowance will not cover the rents now being demanded...Pensioners are being evicted from their rented housing because they simply cannot afford to pay the rents being demanded..."

PWD

Organisations representing people with a disability were the most likely to mention the need for further concessions (mentioned by 91.3% of submissions received from organisations in this sector). This was most commonly expressed as a need for help to meet health care costs (52.2%) and Health Care Card concessions for DSP recipients and those with greater health care need. The need for increased mobility allowance (43.5%). The need to increase rent assistance (26.1%) and concessions/allowances (34.8%),

including additional health care concessions (26.1%), and to make state concessions nationally consistent (26.1%) were also mentioned by this sector.

CARERS

Five of the submissions received from organisations representing Carers mentioned the need to increase concessions. This included three that mentioned that income support recipients needed help to meet the costs of health care and three that mentioned the need for state concessions to be nationally consistent.

OTHER NGOS

The need for additional concessions was mentioned in 66.7% of submissions received from other NGOs including 44.4% that mentioned the need to increase rent assistance and 25% that mentioned that income support recipients need further support to help meet the costs of health care.

FINANCE/BUSINESS

Of the finance/business organisations that made submissions, 23.5% mentioned the need for additional concessions, these included an equal proportion that mentioned the need to increase rent assistance and assistance to meet the costs of health care (each 11.8%).

GOVERNMENT

The majority (82.4%) of submissions received from Government mentioned the need for additional concessions. This included 52.9% that mentioned the need for assistance to help meet the costs of health care, 47.1% that mentioned that rent assistance should be increased, and 23.5% that mentioned the need to introduce further transport concessions for income support recipients.

Appropriate Levels of Income Support and Allowances

This issue was one of the most frequently mentioned in the submissions received from organisations. Over half (58.9%) of all submissions received from organisations mentioned that income support payments needed to be increased. All organisation types mentioned that income support payments needed to be increased, with more than eighty per cent (82.6%) of organisations representing PWD mentioning that payments should increase. Organisations in the finance/business sector were the least likely to suggest an increase in payments (29.4%).

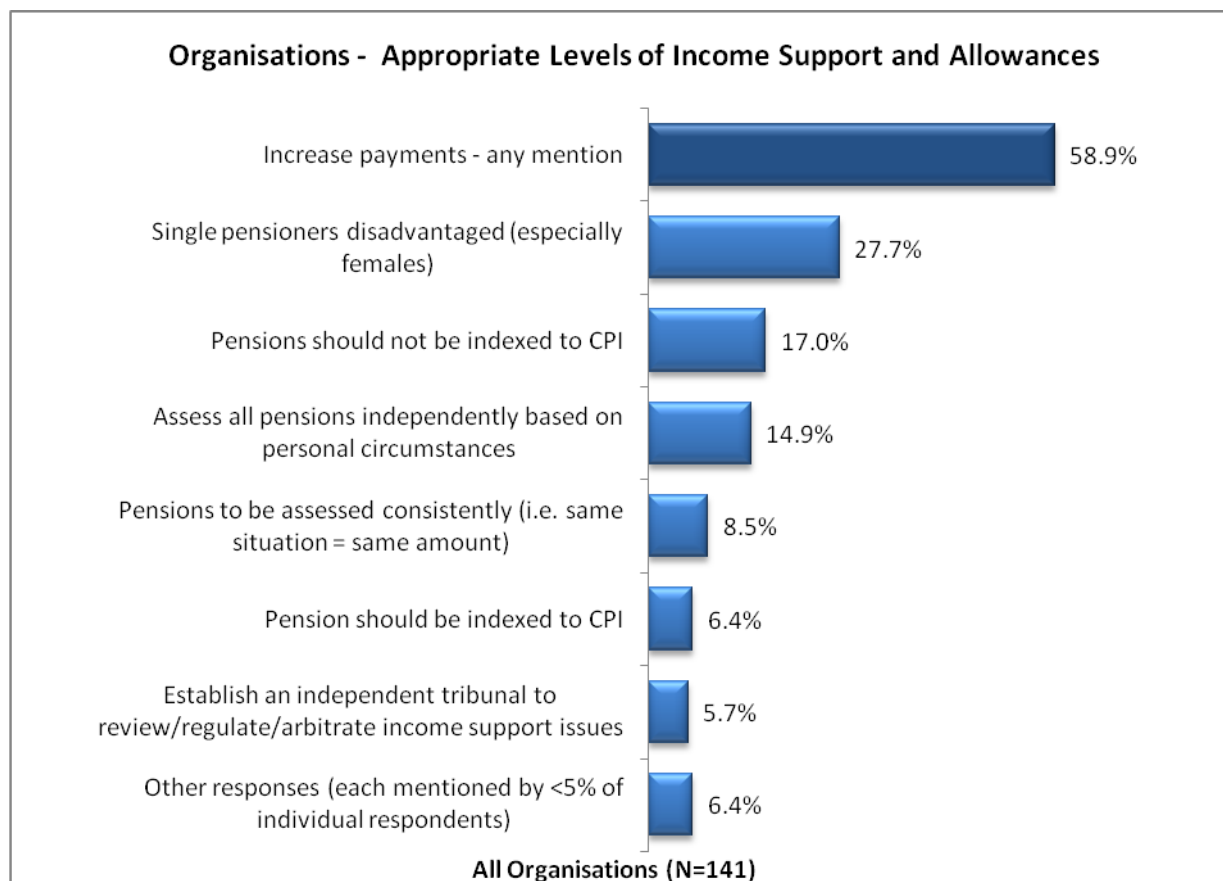
Comments about increasing payments included comments that payments needed to be increased to support an acceptable basic standard of living according to prevailing community standards (24.8%) and calls to increase income support to enable and support social/community engagement of payment recipients (14.9%). The importance of payments being sufficient to enable and support social and community engagement was mentioned much more frequently in organisational submissions compared to individual submissions whose authors focussed more on being able to afford the material necessities, with only 2.3% of individual submissions asking that the pension be sufficient to fulfil social/community engagement needs in addition to their more practical needs. Organisations representing PWD were particularly vocal in this area: 43.5% mentioned that payment levels should support a standard of living such that PWD can participate fully in the life of the community.

Overall 27.7% of organisational submissions mentioned that single pensioners, especially women, were disadvantaged by current payment levels. This was most frequently mentioned by organisations representing seniors, other NGOs and governments (29.3%, 38.9% and 41.2% respectively).

With the exception of organisations representing seniors, the other organisational types seemed to favour assessing pensions independently based upon the personal circumstances of the recipient (14.9% of organisational submissions overall made this recommendation).

While not significantly higher due to small sample sizes, Government submissions were nearly twice as likely to mention that pensions should not be indexed to CPI (35.3%) compared to other organisations (17% overall).

Issues about the appropriate levels of income support and allowances mentioned by at least 5% of organisations, are shown in the chart overleaf.



The table below indicates the proportion of each of these responses from each type of organisation.

Organisations - Appropriate Levels of Income Support and Allowances

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Increase payments - any mention	58.9%	53.7%	82.6%	71.4%	58.3%	64.7%	29.4%
Single pensioners disadvantaged (especially females)	27.7%	29.3%	8.7%	14.3%	38.9%	41.2%	17.6%
Pensions should not be indexed to CPI	17.0%	19.5%	13.0%	14.3%	16.7%	35.3%	0.0%
Assess all pensions independently based on personal	14.9%	2.4%	17.4%	42.9%	19.4%	23.5%	11.8%

circumstances							
Pensions to be assessed consistently (i.e. same situation = same amount)	8.5%	9.8%	21.7%	14.3%	0.0%	11.8%	0.0%
Pension should be indexed to CPI	6.4%	9.8%	4.3%	14.3%	0.0%	11.8%	5.9%
Establish an independent tribunal to review/regulate/arbitrate income support issues	5.7%	7.3%	0.0%	0.0%	8.3%	11.8%	0.0%
Other responses (each mentioned by <5% of individual respondents)	6.4%	7.3%	8.7%	0.0%	8.3%	5.9%	0.0%

SENIORS

The need for income support levels for those receiving the Pension to be increased was mentioned in submissions from 53.7% of organisations representing seniors. This primarily comprised of 29.3% that mentioned that single pensioners, especially women, are disadvantaged on current payment levels and 19.5% that mentioned that pensions should not be indexed to CPI. Submissions from organisations representing seniors also made recommendations as to how much payments should be increased (these are detailed in Appendix B).

PWD

The need for pension payment levels to be increased was mentioned in 82.6% of submissions from organisations representing PWD. This was made up of 21.7% that mentioned that pensions should be assessed consistently, that is, those in the same situations receive the same level of income support, 17.4% that mentioned that pensions should be assessed independently, based upon the personal circumstances of the recipient and 13% that mentioned that pensions should be not indexed to CPI.

"Individual advocates state that the majority of their work is related to people who have problems because they do not have enough income to cover their costs. This can lead to many people with disabilities having to limit essential items such as food, health care, medications, utilities (heating/cooling) and appropriate housing."

"All people should be able to fully participate in their communities. It is recognised...that if people are actively involved in their communities their well-being and the social health of their communities is also increased."

CARERS

Five of the seven submissions received from organisations representing carers mentioned that income support payments should be increased. Four of the submissions mentioned that payments should be assessed independently based upon the personal circumstances of the recipient while the same number recommended that payments needed to be increased to meet living costs.

OTHER NGOs

The need to increase payments was mentioned by 58.3% of submissions received from other NGOs. Furthermore, 38.9% mentioned that single pensioners, especially women, were disadvantaged by the current payment levels, 19.4% mentioned that payments should be assessed independently based upon the personal circumstances of the recipient, and a further 16.7% mentioned that payments should not be indexed to CPI.

"The claims that age pensioners have not fallen behind in percentage terms ignores the realities that they are increasing in number, living longer and alone, more likely to be female and many are without super or other savings."

FINANCE/BUSINESS

Fewer submissions from financial and business organisations mentioned the need to increase payments (29.4%). Other comments made included the assertion that single pensioners, especially women, were disadvantaged on the current levels of income support (17.6%) and that pensions should be assessed independently based upon the personal circumstances of the recipient (11.8%).

GOVERNMENT

The need to increase payments was commented on in 64.7% of Government submissions. Furthermore, 41.2% mentioned that single pensioners, especially women, were disadvantaged on the current levels of income support, 35.3% mentioned that payments should not be indexed to CPI, and a further 23.5% mentioned that pensions should be assessed independently based upon the personal circumstances of the recipient.

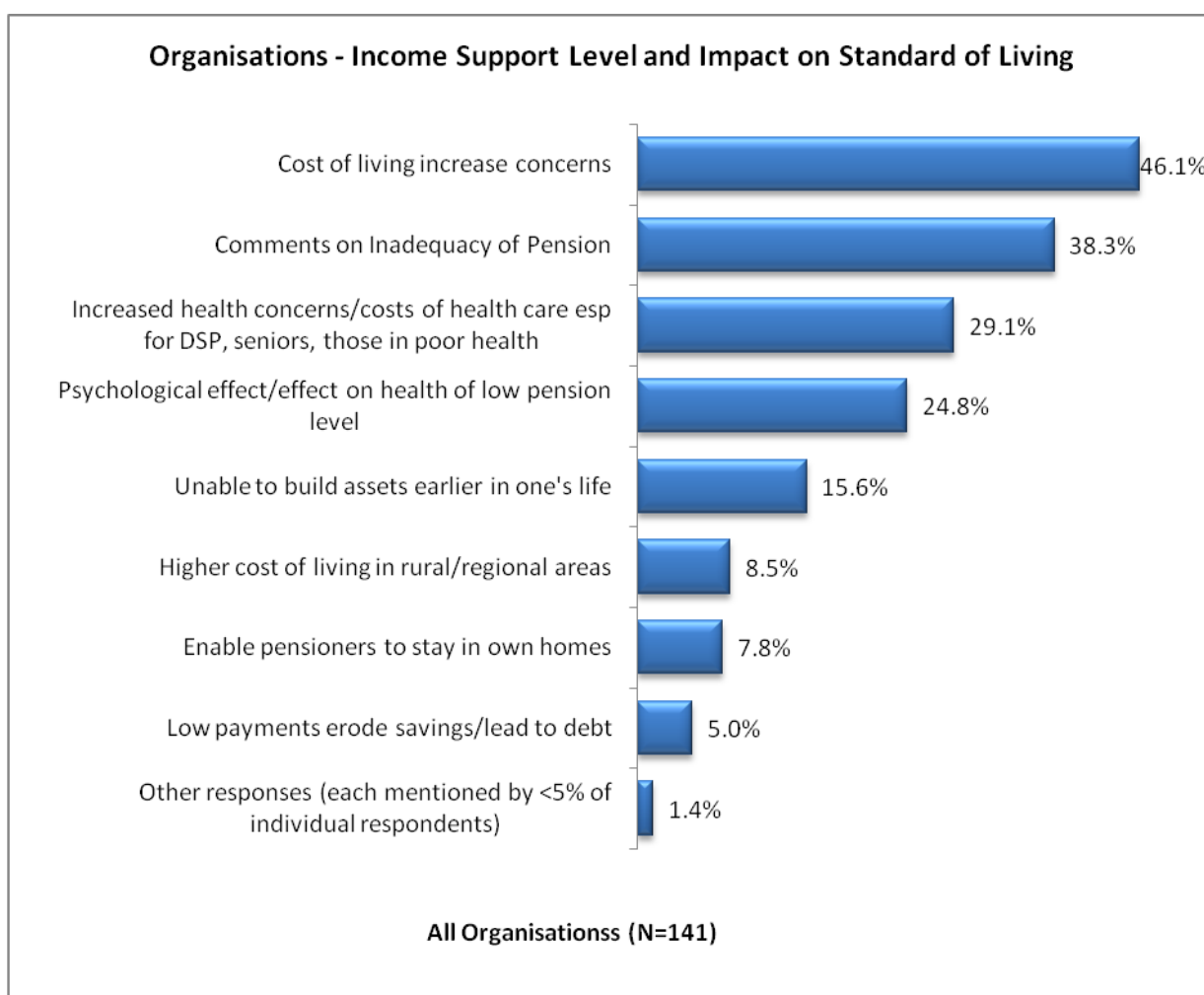
Income Support Level and Impact on Standard of Living

As shown in the chart overleaf, 46.1% of submissions received from organisations mentioned that the cost of living increased more rapidly than did income support payments. Furthermore, increased health concerns and associated costs especially for seniors, people on a DSP and those in poor health was mentioned in 29.1% of organisational submissions.

Related to this feedback about cost of living, 38.3% of organisations commented on the inadequacy of the pension to enable recipients to support themselves at a basic acceptable standard of living according to the prevailing community standard. Furthermore, the effect on health (including physical and psychological) of low pension levels was mentioned in about one in four (24.8%) organisational submissions.

The inability of pension recipients to build assets earlier in life (15.6%), higher costs of living in rural/regional areas (8.5%), feedback that the pension rate should be sufficient to enable recipients to stay in their own homes (7.8%), and comments about low payments eroding savings / leading to debt (5%) were also raised in organisational submissions.

Other issues about income support level and impact on standard of living mentioned by at least 5% of organisations are shown in the chart overleaf. Areas of concern mentioned in fewer than 5% of organisational submissions are detailed in Appendix B.



The table below indicates the proportion of each of these responses from each type of organisation.

Organisations - Income Support Level and Impact on Standard of Living

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/ Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Cost of living increase concerns	46.1%	48.8%	56.5%	42.9%	44.4%	52.9%	23.5%
Comments on inadequacy of Pension ⁹	38.3%	31.7%	73.9% ¹⁰	85.7%	30.6%	35.3%	5.9%
Increased health concerns/costs of health care esp for DSP, seniors, those in poor health	29.1%	4.9%	82.6%	57.1%	22.2%	35.3%	11.8%
Psychological effect/effect on health of low pension level	24.8%	7.3%	78.3%	57.1%	16.7%	11.8%	11.8%
Unable to build assets earlier in one's life	15.6%	4.9%	26.1%	57.1%	16.7%	17.6%	5.9%

⁹ Some organizations mentioning that the pension was insufficient to cover basics/cost of living i.e. medical expenses, home repairs, and healthy diet and to live with dignity ALSO mentioned that the pension was insufficient to enable social/community engagement but none ONLY mentioned that the pension was insufficient to enable social/community engagement.

¹⁰ Almost half (47.8%) of organizations representing people with a disability specifically referred to the DSP.

Higher cost of living in rural/regional areas	8.5%	4.9%	8.7%	28.6%	11.1%	5.9%	5.9%
Enable pensioners to stay in own homes	7.8%	7.3%	4.3%	57.1%	2.8%	11.8%	0.0%
Low payments erode savings/lead to debt	5.0%	7.3%	0.0%	14.3%	5.6%	5.9%	0.0%

SENIORS

Similar to other organisation types, cost of living increase concerns (48.8%) and inadequacy of pension to cover basic costs of living according to prevailing community standards (31.7%) were key themes of the submissions from organisations representing seniors. However, these organisations were less likely than some of the other organisation types to mention the health related concerns of pension recipients.

"Perhaps one of the greatest assets held by older Australians is the social capital that they represent. If it is sustained by a living income in retirement that provides for an adequate if modest lifestyle, such social capital has a much greater likelihood of being released into, and realised by, the community. Older Australians who are deprived by dint of circumstance of an outlet for their social capital are like a blocked wellspring unable to help their surroundings flourish."

"For a significant number of pensioners, particularly those with no, or with very little, private income, increases in the Age Pension have lost pace with the cost of living, placing them in a very precarious position."

PWD

For organisations representing Persons with Disabilities, the increased health concerns / costs (82.6%) and psychological / health effects of low pension levels (78.3%) were the most frequently mentioned. Related to this, the inadequacy of the pension to cover basic costs of living according to prevailing community standards (73.9%) was also a key issue as was the cost of living increase concern (56.5%).

"...many Australians with disability are highly disadvantaged. Employment barriers and limited income mean they struggle to be part of the 'mainstream market economy', housing options are limited, access to health and support services are restricted, transport and infrastructure accessibility is poor and discrimination is widespread."

"The state of clothing worn by the disabled child and other members of the family would suggest that there is not enough money available to purchase new items of clothing, particularly shoes. Some children come to Anglicare programs in shoes that are not really safe to be worn."

"Because I have a mobility disability as well as my vision loss, I have to pay for so many extra things. I pay for taxis to get to and from the station to get into the city so I can volunteer, and I also have to pay for the upkeep of my mobility scooter, which I use to get to the local shops and visit my family. It's broken at the moment so I've been paying more for taxi fares to get around the local area, and I'll have to find \$100 just to replace a single spring in the scooter itself. I don't know where the money will come from."

CARERS

While only a small number of organisations representing carers responded to the terms of reference, their feedback was in line with the other organisation types. Feedback from carer organisations included issues such as carers experiencing a poor quality of life due to the costs associated with being a carer of a PWD; the negative impact of caring for someone continually; the rising cost of living, which is not

reflected in the carer payment; and the inability of carers to maintain a basic standard of living throughout their lives because of their inability to accumulate assets and/or income to support them in the latter part of their lives.

"We are sick of begging for respite: it is demoralising..."

"If you put out a survey on substance use you would find a large number of carers using substances legal and illegal to dull the pain..."

"...to replace the services provided by carers with purchased services equates to \$30.5 billion(s) per annum nationwide."

OTHER NGOS

Again, issues pertaining to income support levels and standard of living raised by NGOs were similar to those raised by other types of organisations with the focus being on cost of living increases (44.4%), inadequacy of pension to cover basic costs of living according to prevailing community standards (30.6%) and the increased health concerns and costs especially for DSP, seniors and those in poor health (22.2%).

"Kildonan UnitingCare is increasingly seeing community members in their 60s and 70s who have dropped into the service in great distress as they are unable to afford food and other necessities. The emergence of increased financial stress and need for material aid in older people is a disturbing trend." (UnitingCare Australia)

FINANCE/BUSINESS

Finance/business organisations that responded to the terms of reference tended to mention income support level and standard of living issues less frequently. The most frequently mentioned concern in this area was that cost of living is increasing more rapidly than the level of pension payments (23.5%). The inadequacy of the pension to cover basic costs of living was mentioned in only 5.9% of submissions from organisations in the finance/business sector.

GOVERNMENT

Concerns raised by government organisations were similar to those raised by organisations representing Seniors, PWD and Carers and other NGOs, with 52.9% mentioning that the cost of living was increasing far more rapidly than the pension and 35.3% mentioning both that pension payments were insufficient to support a basic acceptable standard of living and the increase health concerns and costs of DSP recipients, seniors and those in poor health.

"Rental prices are leaving many pensioners in desperate situations. Situations we are aware of include: people living out of motor vehicles and in tents, people moving to remote areas to have a place to live and people living in dreadful conditions, including a termite infested granny flat."

Eligibility for Pension Payments and Assets Tests

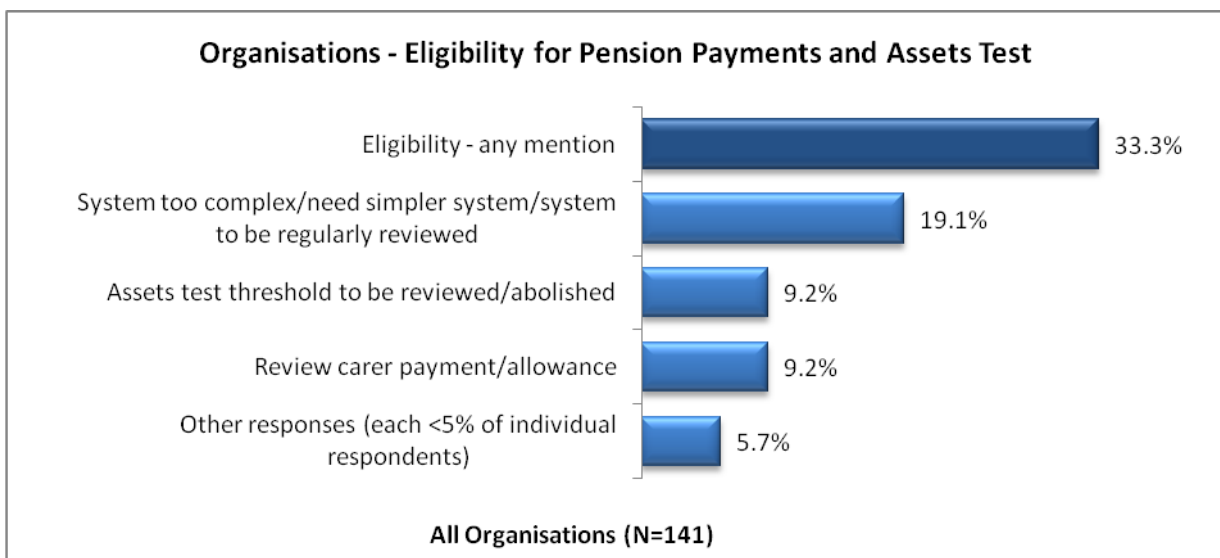
One third (33.3%) of all submissions received from organisations mentioned issues pertaining to eligibility and the assets test.

The main issue, mentioned in 19.1% of organisational submissions overall, was the complexity of the current system. Organisations representing PWD (47.8%) and organisations representing carers (42.9%) were most likely to comment on the complexity of the system, many providing examples of the difficulties faced by DSP recipients in understanding eligibility criteria. Submissions from government organisations also frequently (29.4%) mentioned the complexity of the system, while a lower proportion of organisations representing seniors (9.8%) and other NGOs (11.1%) commented that the system was too complex.

Government submissions were most likely to mention that the assets test threshold should be either abolished or reviewed (23.5% compared to 9.2% of organisations overall).

Organisations representing PWD (30.4%) and those representing carers (42.9%) most frequently mentioned that the Carer Payment/Carer Allowance needed to be reviewed, while this issue was mentioned less frequently in submissions from other organisation types (9.2% overall).

Other issues about eligibility and the assets test mentioned by at least 5% of organisations overall are shown in the chart below.



The table below indicates the proportion of each of these responses from each type of organisation.

Organisations – Eligibility for Pension Payments and Assets Test

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/ Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Eligibility - any mention	33.3%	22.0%	65.2%	42.9%	22.2%	58.8%	11.8%
System too complex/need simpler system/system to be regularly reviewed	19.1%	9.8%	47.8%	42.9%	11.1%	29.4%	0.0%
Assets test threshold to be reviewed/abolished	9.2%	2.4%	4.3%	28.6%	8.3%	23.5%	11.8%
Review carer payment/allowance	9.2%	2.4%	30.4%	42.9%	0.0%	11.8%	0.0%
Other responses (each <5% of individual respondents)	5.7%	9.8%	8.7%	0.0%	2.8%	5.9%	0.0%

SENIORS

Overall, submissions from organisations representing seniors were less likely than those representing PWD and Carers and government organisations (22% compared to 65.2%, 42.9% and 58.8% respectively) to mention issues pertaining to eligibility, or to mention specific aspects of eligibility such as the complexity of the system (9.8% compared to 47.8%, 42.9% and 29.4% respectively).

PWD

Eligibility was mentioned by 65.2% of organisations representing PWD, with 47.8% of organisations representing PWD mentioning that the system was too complex. Nearly one third (30.4%) of organisations representing PWD mentioned that the Carer Payment/ Allowance needed to be reviewed.

CARERS

Three of the carer organisations mentioned eligibility, stating that the current income support system is too complex, and that the eligibility criteria for the Carer Allowance needed to be reviewed, while two organisations representing carers wrote that the assets test should be reviewed or abolished.

OTHER NGOs

Eligibility issues were mentioned by 22.2% of the 36 other NGOs organisations that. Eligibility issues mentioned included the complexity of the system (11.1%) and call for the assets test to be reviewed or abolished (8.3%).

FINANCE/BUSINESS

The only mentions of pension eligibility issues by in the finance/business sector were about needing a review or abolition of the assets test threshold; mentioned in 11.8% of finance/business sector submissions.

GOVERNMENT

58.8% of government submissions mentioned eligibility, this comprised 29.4% that mentioned the complexity of the current system, 23.5% that mentioned that the assets test threshold needed to be abolished or reviewed and 11.8% that suggested a review of the Carer Payment/Allowance.

"We are aware that the DSP qualification criteria were deliberately set to restrict access to DSP payments by customers who are able to work, and would be better off doing so. The strictness of the criteria and the accompanying rigidity with which they are applied has, in our view, meant that vulnerable and disadvantaged members of the Australian community have been unable to access support that they need at a traumatic time in their lives."

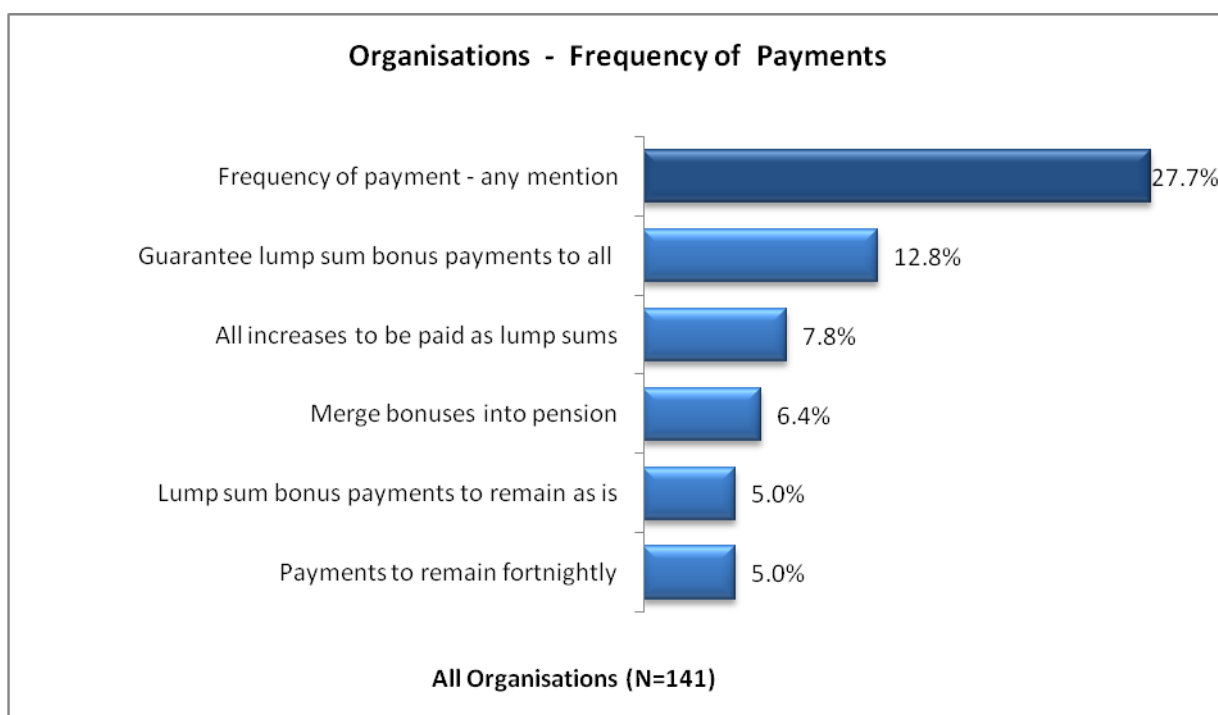
Frequency of Payments

Nearly one third (27.7%) of all submissions received from organisations mentioned frequency of payments. These comments comprised a range of requests and recommendations including a call for all lump sum bonus payments be guaranteed for all pension recipients (12.8%), the suggestion that increases be paid as lump sums (7.8%), and recommendations to merge bonuses into the regular pension payments (6.4%). Some organisational submissions asked for no changes to be made to lump sum bonuses and for payments to remain fortnightly (each 5%).

Organisations representing Carers (57.1), PWD (47.8%) other NGOs (36.1%) and government (35.3%) were more likely than organisations representing seniors (12.2%) to mention frequency of payment. Frequency of payment was not mentioned by those in the finance / business sector.

The guarantee of lump sum payments for all was of primary concern for organisations representing People with Carers (42.9%) and PWD (39.1%).

Issues about frequency of payments mentioned by at least 5% of organisations, are shown in the chart overleaf.



The table below indicates the proportion of each of these responses from each type of organisation.

Organisations – Frequency of Payments

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Frequency of payment - any mention	27.7%	12.2%	47.8%	57.1%	36.1%	35.3%	0.0%
Guarantee lump sum bonus payments to all	12.8%	0.0%	39.1%	42.9%	11.1%	11.8%	0.0%
All increases to be paid as lump sums	7.8%	4.9%	8.7%	28.6%	8.3%	11.8%	0.0%
Merge bonuses into pension	6.4%	2.4%	8.7%	0.0%	11.1%	11.8%	0.0%
Lump sum bonus payments to remain as is	5.0%	2.4%	8.7%	0.0%	5.6%	11.8%	0.0%
Payments to remain fortnightly	5.0%	7.3%	8.7%	14.3%	0.0%	5.9%	0.0%

SENIORS

Compared to most other organisation types that made submissions, frequency of payment was a relatively less important issue for organisations representing seniors with just over one in ten (12.8%) from this sector mentioning this issue.

PWD

Nearly half (47.8%) of all submissions received from organisations representing PWD mentioned frequency of payment, and a further 39.1% mentioned that lump sum bonuses should be guaranteed and paid to all income support recipients.

CARERS

Four of the submissions received from this sector mentioned frequency of payment. Two submissions mentioned that all payment increases should be paid as lump sum bonuses.

OTHER NGOS

Frequency of payment was mentioned in 36.1% of submissions received from other NGOs. Around one tenth (11.1%) mentioned that lump sum bonus payments should be guaranteed and paid to all income support recipients, and the same number (11.1%) mentioned that bonuses should be merged into pension payments.

FINANCE/BUSINESS

Frequency of payment was not mentioned in any submissions from organisations in the finance/business sector.

GOVERNMENT

Similar to the average of all organisations, frequency of payment was mentioned in 35.3% of submissions received from government organisations.

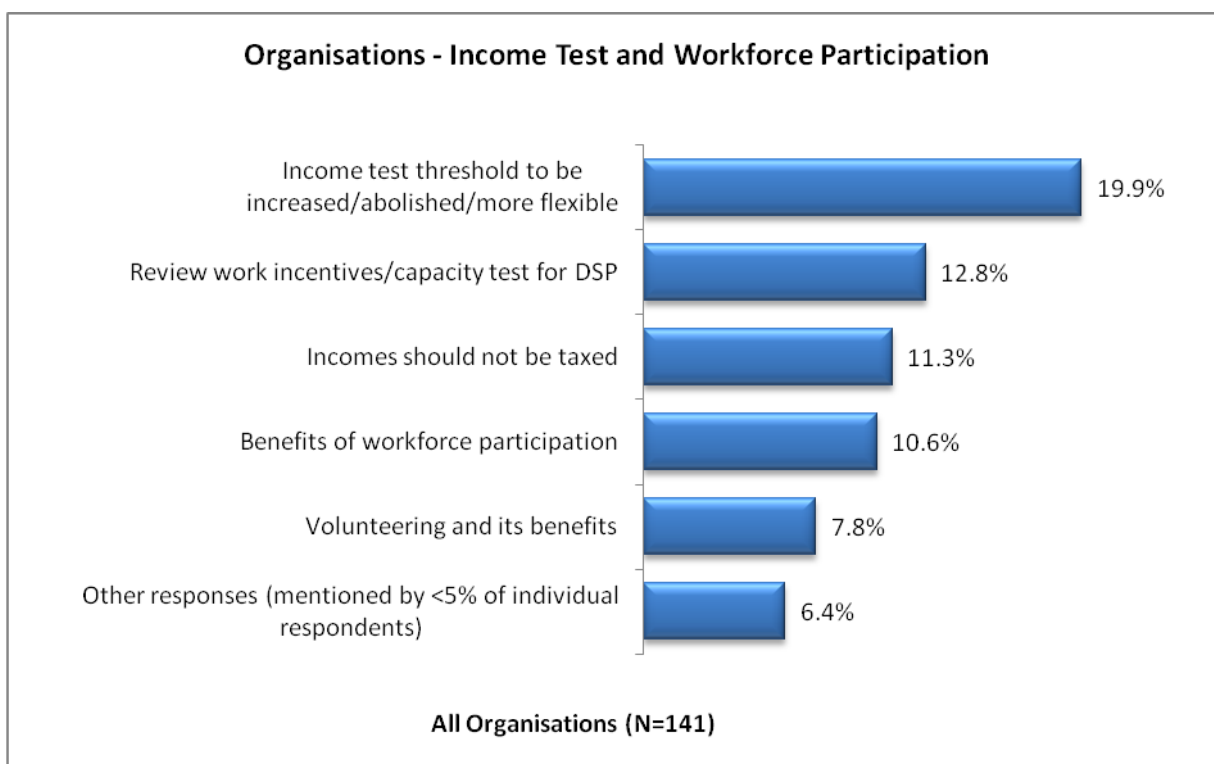
Income Test and Workforce Participation

Overall, 19.9% of all submissions from organisations mentioned that the income test thresholds should be abolished, increased, or reviewed to be made more flexible to accommodate Australia's ageing population and encourage greater workforce participation beyond the traditional retirement age. This was higher for submissions from government organisations of which 52.9% mentioned that income test thresholds needed to be abolished, increased, or reviewed. Organisations in the finance/business sector did not mention review or income test thresholds.

A review of work incentives/the capacity test for the DSP was mentioned by 12.8% of organisations overall and this was most frequently mentioned by organisations representing PWD (47.8%) and Carers (42.9%).

Other issues pertaining to Income tests and workforce participation included the suggestion that incomes of payment recipients not be taxed (mentioned by 11.3% of organisations overall), the benefits of workforce participation (10.6%) and the benefits of volunteering (7.8%).

Issues about the income test and workforce participation identified by at least 5% of organisations, are shown in the chart overleaf.



The table below indicates the proportion of each of these responses from each type of organisation.

Organisations - Income Test and Workforce Participation

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/ Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Income test threshold to be increased/abolished/more flexible	19.9%	22.0%	13.0%	14.3%	16.7%	52.9%	0.0%
Review work incentives/capacity test for DSP	12.8%	2.4%	47.8%	42.9%	2.8%	11.8%	0.0%
Incomes should not be taxed	11.3%	12.2%	21.7%	28.6%	2.8%	17.6%	0.0%
Benefits of workforce participation	10.6%	4.9%	34.8%	28.6%	0.0%	17.6%	0.0%
Volunteering and its benefits	7.8%	9.8%	4.3%	71.4%	0.0%	5.9%	0.0%
Other responses (mentioned by <5% of individual respondents)	6.4%	9.8%	0.0%	14.3%	2.8%	11.8%	5.9%

SENIORS

The suggestion that income test thresholds need to be abolished, increased or reviewed was made in 22% of the submissions by organisations representing seniors while 12.2% mentioned that incomes should not be taxed and 9.8% mentioned volunteering and its benefits.

"Pensioners who try to earn a little extra are penalised 40 cents in the dollar...low levels of participation in employment are recorded amongst age pensioners...."

PWD

Nearly half of the submissions from organisations representing PWD (47.8%) mentioned that work incentives and the capacity test for DSP income support recipients should be reviewed. Just over one third (34.8%) mentioned the benefits of workforce participation while 21.7% mentioned that incomes should not be taxed.

"People with a disability have a disincentive to work as they fear of losing their benefits...People should not lose access to income support and other entitlements if their circumstances change..."

Several proposals to encourage greater workforce participation were incorporated in a number of these submissions. One such example was a recommendation to implement the *National Mental Health and Disability Employment Strategy*:

"Recommendation: That the National Mental Health and Disability Employment Strategy comprehensively responds to the many barriers to employment experienced by people with disability...That the Federal Government immediately strengthens the capacity of employment service providers to assist people with disability find and maintain employment..."

Another organisation mentioned that increasing the flexibility of the transfer system would help PWD to make the transition from income support to work and back again:

"...two critical issues which impinge on pensions adequacy are housing affordability and the arrangements whereby people can transfer from pension to work and back again...people with serious mental illness frequently lack the platform of wealth and workplace benefits that make managing on a low fixed income more tolerable; as a result, they remain highly economically vulnerable and their standard of living is compromised."

CARERS

Five of the seven organisations representing carers reported that the volunteer work done by carers provided significant benefits to the economy. It was also mentioned that the caring role may interfere with a carer's ability to work and earn income in a role other than that of carer. These organisations' submissions discussed the physical, mental and emotional exhaustion that the caring role brings.

"...Of course no recognition at all for us that we have no superannuation, no annual leave, no sick pay or out-of-hours loadings, but if we walk off the job we could provide a harsh and instant lesson (that what we do) is unsustainable; (what) would be the cost (to) industry (if it) provided care for everyone who needs it, a new cost of billions and billions of dollars annually."

OTHER NGOS

16.7% of other NGOs reported that allowable income levels and the threshold at which the pension is reduced are too low for pensioners, whether single or partnered, and needed to be increased.

FINANCE/BUSINESS

None of the organisations in this sector mentioned this issue, except in reference to the implementation of strategies to increase the development of strategies to increase incentives for future self-provision, mentioned by 5.9%.

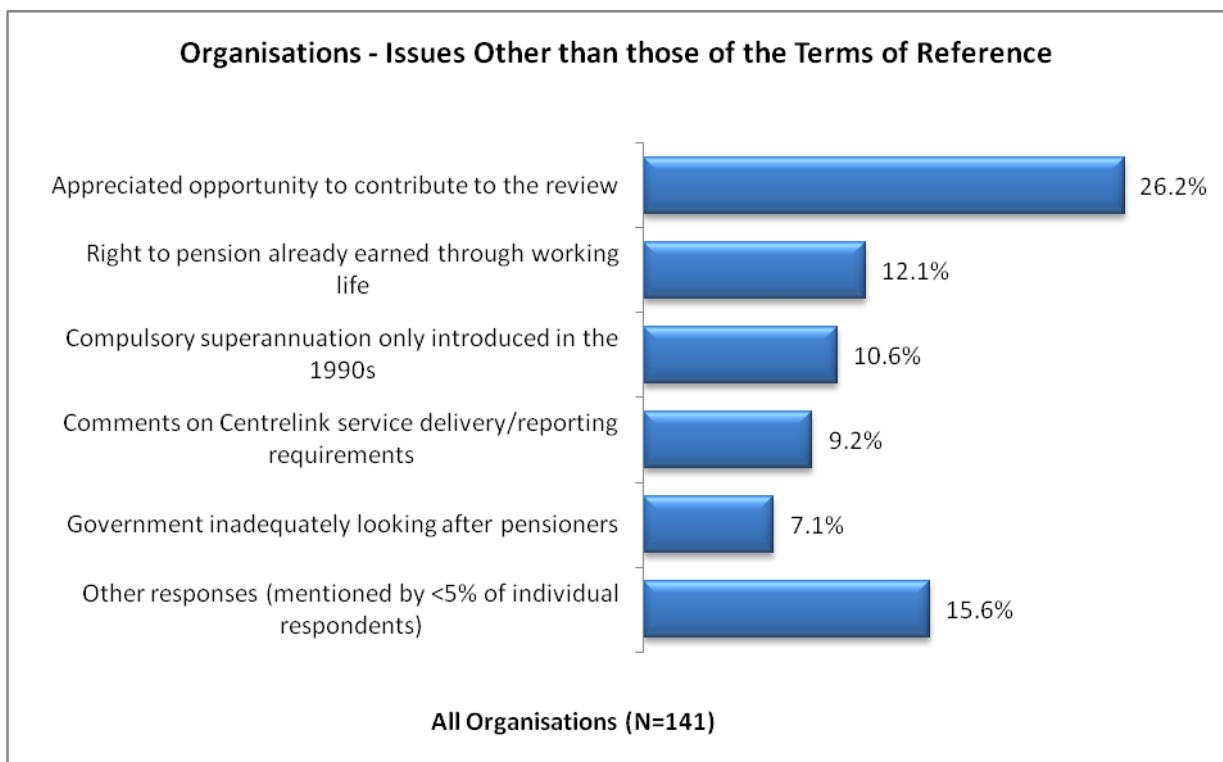
GOVERNMENT

Just over half (52.9%) of government submissions mentioned that the income test threshold needed to be abolished, increased, or made to be more flexible, while the recommendations that incomes should not be taxed and discussion of the benefits of working were both mentioned in 17.6% of government submissions.

Issues other than those relating to the Terms of Reference

Several other issues other than those relating to the terms of reference were mentioned in submissions received from organisations. These ranged from an appreciation of the opportunity to contribute to the review (26.2%) to comments on Centrelink service and reporting requirements (9.2%). An issue which was mentioned in 10.6% of these submissions was the observation that compulsory superannuation was only introduced in the 1990s and the consequent impact upon the current generation of Age Pension recipients many of whom did not have this financial resource to help support them in retirement.

Other issues not directly relating to the terms of reference, mentioned in at least 5% of organisational submissions, are shown in the chart below.



The table below indicates the proportion of each of these responses from each type of organisation.

Organisations - Issues other than those of the Terms of Reference

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/ Acadms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Appreciated opportunity to contribute to the review	26.2%	7.3%	39.1%	42.9%	27.8%	41.2%	29.4%
Right to pension already earned through working life	12.1%	22.0%	0.0%	0.0%	16.7%	11.8%	0.0%
Compulsory superannuation only introduced in the 1990s	10.6%	12.2%	0.0%	0.0%	22.2%	11.8%	0.0%
Comments on Centrelink service delivery/reporting requirements	9.2%	7.3%	26.1%	14.3%	5.6%	5.9%	0.0%
Government inadequately looking after pensioners	7.1%	12.2%	4.3%	0.0%	5.6%	11.8%	0.0%
Other responses (mentioned by <5% of individual respondents)	15.6%	24.4%	17.4%	28.6%	5.6%	17.6%	5.9%

SENIORS

The belief that pensioners had earned the right to a pension throughout their working lives by paying taxes and contributing to the country was held by 22% of submissions received from this sector.

PWD

Submissions from organisations representing PWD were most likely to make comments about the service delivery/reporting requirements of Centrelink (26.1% made comments compared to 9.2% of submissions received from organisations overall).

"Recommendation 8.9 It is strongly recommended that, without delay, a formal review be undertaken into the conduct (of) Centrelink toward CALD clients and appropriate code of conduct, promotions, training and monitoring be exercised. To effect this overhaul, EDAC suggests that mandatory Duty of Care be the focus of consideration, informed by both multicultural and substantive equality policies.

Recommendation 8.11 Improve the professionalism of Centrelink staff. Training in relating to clients with mental health conditions and disability, especially those people from CALD backgrounds, should be made compulsory for all Centrelink staff."

"Dealing with insensitive, patronising and untrained Centrelink staff..."

"...Written communications from Centrelink that are often threatening in tone and unnecessarily complex and difficult for anyone to understand let alone the many people with cognitive disabilities who receive them..."

"An employee of Centrelink told me (in front of my son and his sisters) that I was only interested in finding supported employment for him so that he wouldn't be a nuisance to me being home all the time. I took the kids outside and then went back in and had words with him and put in an

online complaint. I am still waiting for a reply some 5 years later” (Centrelink client, as reported in organisational submission)

CARERS

Apart from mentioning their appreciation for being given the opportunity to contribute to the review, the other main issue mentioned by this sector was an expression of appreciation for existing payments (28.6%).

OTHER NGOS

NGOs were the most likely organisation type to mention the issue of compulsory superannuation and its introduction in the 1990s, noting its impact on the standard of living of pension recipients, particularly Age Pension recipients who were not able to avail themselves of this means of income support (22.2% of submissions from this sector).

FINANCE/BUSINESS

While about one third (29.4%) expressed appreciation for the opportunity to present their submissions to the review, this sector did not broadly refer to matters outside the terms of reference.

GOVERNMENT

Again, government submissions expressed appreciation for the opportunity to present their submissions to the review (mentioned by 41.2%). Submissions by 35.3% of organisations in this sector recommended that all government income support types should be reviewed.

APPENDIX A: DATA TABLES – INDIVIDUALS

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Table 1.1-1.4	Individuals - Appropriate Levels of Income Support and Allowances
Table 2.1-2.4	Individuals - Income Support Level and Impact on Standard of Living
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Table 1.1 Individuals – Appropriate Levels of Income Support and Allowances (Gender and Age)

	Gender				Age		
	Total	Male	Female	Not Specified	<60 years	>60 Years	Not Specified
	(n=1682)	(n=636)	(n=751)	(n=295)	(n=84)	(n=1078)	(n=520)
Increase pension payments - any mention¹¹	47.4%	41.0%	53.4%	45.8%	64.3%	51.6%	36.0%
Increase payments to meet living costs (inc unexpected/large expenses)/have a decent/acceptable standard of living	25.3%	20.0%	31.4%	21.0%	45.2%	28.0%	16.3%
Increase pension	15.5%	12.6%	18.0%	15.6%	17.9%	16.8%	12.5%
Increase pension now	13.7%	11.6%	14.9%	15.3%	15.5%	16.0%	8.8%
Increase pension by \$100 plus pw	3.5%	3.6%	3.6%	3.1%	2.4%	4.0%	2.7%
Increase pension by \$50-\$75pw	3.4%	3.1%	4.0%	2.4%	1.2%	4.2%	2.1%
Increase pension by \$25-\$30pw	3.4%	2.8%	3.9%	3.4%	3.6%	4.7%	0.6%
Increase payments for social/community engagement	2.3%	1.7%	2.5%	3.1%	0.0%	2.9%	1.5%
Increase payment for carers	2.1%	0.8%	3.5%	1.4%	9.5%	1.3%	2.5%
Increase pension to minimum wage	1.4%	2.0%	1.1%	0.7%	2.4%	1.2%	1.5%
Pension should be 50% MTAW	0.8%	1.7%	0.1%	0.7%	1.2%	0.9%	0.6%
Single pensioners disadvantaged (especially females)	14.3%	9.7%	20.2%	9.2%	6.0%	18.4%	7.3%
Assess all pensions independently based on personal circumstances	6.8%	6.8%	6.8%	6.8%	15.5%	5.0%	9.0%
Other responses (each mentioned by <5% of individual respondents)	15.0%	17.8%	10.9%	19.7%	10.7%	16.6%	12.5%

¹¹ "Increase pension payments – any mention" is a net of all rows in this table excluding the bottom row "No pension payment increases"

Pensions should not to be indexed to CPI	3.6%	5.2%	2.1%	4.1%	2.4%	4.3%	2.5%
Partnered pensioners disadvantaged	3.4%	3.5%	2.3%	6.1%	0.0%	4.3%	2.1%
No GST on goods/services/utilities for pensioners	3.3%	3.3%	3.2%	3.7%	1.2%	3.9%	2.5%
Pensions to be assessed consistently (i.e. same situation = same amount)	2.9%	3.3%	2.1%	3.7%	2.4%	2.7%	3.3%
Pensions should be indexed to CPI	2.4%	2.4%	1.7%	4.4%	3.6%	2.4%	2.3%
Establish an independent tribunal to review/regulate/arbitrate income support issues	1.5%	1.6%	1.6%	1.0%	0.0%	1.9%	0.8%
Increase pensions biannually	0.9%	1.3%	0.1%	2.0%	0.0%	0.9%	1.0%
Index pensions to MPs' wage increases	0.9%	1.1%	0.3%	2.0%	0.0%	1.0%	0.8%
Increase pensions to match politicians' salaries	0.9%	1.1%	0.3%	2.0%	0.0%	1.0%	0.8%
Review the adequacy of pension payments	0.8%	0.9%	0.4%	1.4%	2.4%	0.8%	0.4%
Tax cuts for pensioners	0.6%	0.9%	0.3%	0.7%	0.0%	0.6%	0.6%
No pension payment increases	0.6%	1.1%	0.1%	0.7%	0.0%	0.5%	1.0%

Table 1.2 Individuals – Appropriate Levels of Income Support and Allowances (Relationship Status)

	Marital Status			
	Total	Partner	Single/ widowed	Not Specified
	(n=1682)	(n=466)	(n=500)	(n=716)
Increase pension payments - any mention¹²	47.4%	46.1%	59.6%	39.7%
Increase payments to meet living costs (inc unexpected/large expenses)/have a decent/acceptable standard of living	25.3%	22.5%	36.2%	19.4%
Increase pension	15.5%	16.3%	17.8%	13.4%
Increase pension now	13.7%	12.7%	18.8%	10.9%
Increase pension by \$100 plus pw	3.5%	2.8%	3.6%	3.9%
Increase pension by \$50-\$75pw	3.4%	2.8%	4.8%	2.8%
Increase pension by \$25-\$30pw	3.4%	3.4%	5.0%	2.2%
Increase payments for social/community engagement	2.3%	2.8%	3.4%	1.3%
Increase payment for carers	2.1%	3.4%	1.8%	1.4%
Increase pension to minimum wage	1.4%	1.1%	1.6%	1.4%

¹² "Increase pension payments – any mention" is a net of all rows in this table excluding the bottom row "No pension payment increases"

Pension should be 50% MTAWE	0.8%	1.1%	0.6%	0.8%
Single pensioners disadvantaged (especially females)	14.3%	8.2%	28.4%	8.5%
Assess all pensions independently based on personal circumstances	6.8%	9.9%	5.4%	5.7%
Other responses (each mentioned by <5% of individual respondents)	15.0%	23.4%	9.2%	13.7%
Pensions should not to be indexed to CPI	3.6%	4.5%	3.2%	3.4%
Partnered pensioners disadvantaged	3.4%	9.7%	0.6%	1.3%
No GST on goods/services/utilities for pensioners	3.3%	4.9%	2.8%	2.7%
Pensions to be assessed consistently (i.e. same situation = same amount)	2.9%	3.9%	1.4%	3.2%
Pensions should be indexed to CPI	2.4%	3.2%	1.2%	2.8%
Establish an independent tribunal to review/regulate/arbitrate income support issues	1.5%	1.1%	2.2%	1.3%
Increase pensions biannually	0.9%	1.1%	0.2%	1.3%
Index pensions to MPs' wage increases	0.9%	2.1%	0.0%	0.7%
Increase pensions to match politicians' salaries	0.9%	2.1%	0.0%	0.7%
Review the adequacy of pension payments	0.8%	1.1%	0.8%	0.6%
Tax cuts for pensioners	0.6%	0.9%	0.0%	0.8%
No pension payment increases	0.6%	0.9%	0.2%	0.7%

Table 1.3 Individuals – Appropriate Levels of Income Support and Allowances (Pension Type)

	Pension Type				
	Total	Age Pension	Disability Support	Carer Payment	Other
	(n=1682)	(n=840)	(n=238)	(n=67)	(n=550)
Increase pension payments - any mention¹³	47.4%	54.2%	61.3%	67.2%	29.5%
Increase payments to meet living costs (inc unexpected/large expenses)/have a decent/acceptable standard of living	25.3%	28.9%	37.0%	37.3%	14.0%
Increase pension	15.5%	17.9%	21.4%	17.9%	9.5%
Increase pension now	13.7%	17.4%	18.1%	17.9%	6.4%
Increase pension by \$100 plus pw	3.5%	4.4%	3.8%	0.0%	2.4%

¹³ "Increase pension payments – any mention" is a net of all rows in this table excluding the bottom row "No pension payment increases"

Increase pension by \$50-\$75pw	3.4%	4.5%	2.1%	1.5%	2.4%
Increase pension by \$25-\$30pw	3.4%	4.4%	5.0%	0.0%	1.5%
Increase payments for social/community engagement	2.3%	3.5%	2.1%	1.5%	0.7%
Increase payment for carers	2.1%	0.6%	4.2%	28.4%	1.3%
Increase pension to minimum wage	1.4%	1.2%	1.7%	1.5%	1.5%
Pension should be 50% MTAW	0.8%	1.1%	1.3%	0.0%	0.4%
Single pensioners disadvantaged (especially females)	14.3%	19.5%	6.3%	9.0%	10.5%
Assess all pensions independently based on personal circumstances	6.8%	4.2%	15.5%	25.4%	5.1%
Other responses (each mentioned by <5% of individual respondents)	15.0%	17.0%	13.9%	17.9%	12.5%
Pensions should not to be indexed to CPI	3.6%	3.6%	2.1%	3.0%	4.4%
Partnered pensioners disadvantaged	3.4%	4.8%	2.5%	4.5%	1.6%
No GST on goods/services/utilities for pensioners	3.3%	4.2%	3.4%	3.0%	2.2%
Pensions to be assessed consistently (i.e. same situation = same amount)	2.9%	3.0%	2.9%	1.5%	2.7%
Pensions should be indexed to CPI	2.4%	2.4%	2.9%	9.0%	1.8%
Establish an independent tribunal to review/regulate/arbitrate income support issues	1.5%	1.9%	3.4%	0.0%	0.2%
Increase pensions biannually	0.9%	0.7%	1.3%	3.0%	0.9%
Index pensions to MPs' wage increases	0.9%	1.1%	0.4%	4.5%	0.5%
Increase pensions to match politicians' salaries	0.9%	1.1%	0.4%	4.5%	0.5%
Review the adequacy of pension payments	0.8%	0.7%	1.3%	1.5%	0.7%
Tax cuts for pensioners	0.6%	0.6%	0.0%	0.0%	0.9%
No pension payment increases	0.6%	0.6%	0.8%	0.0%	0.5%

Table 1.4 Individuals – Appropriate Levels of Income Support and Allowances (Location)

	Location								
	Total*	NSW	ACT	VIC	TAS	QLD	SA	WA	Not Specify
	(n=1682)	(n=406)	(n=30)	(n=276)	(n=42)	(n=330)	(n=136)	(n=148)	(n=309)
* Note, total column includes n=2 from NT and n=3 from overseas which have NOT been listed separately in columns to the right									
Increase pension payments - any mention¹⁴	47.4%	49.5%	33.3%	49.3%	66.7%	45.5%	58.8%	48.6%	38.5%
Increase payments to meet living costs (inc unexpected/large expenses)/have a decent/acceptable standard of living	25.3%	28.1%	16.7%	23.2%	35.7%	22.7%	37.5%	27.0%	19.7%
Increase pension	15.5%	17.2%	13.3%	15.9%	21.4%	15.2%	16.9%	16.9%	11.7%
Increase pension now	13.7%	14.0%	10.0%	12.7%	11.9%	12.1%	22.8%	11.5%	13.9%
Increase pension by \$100 plus pw	3.5%	3.9%	3.3%	2.9%	2.4%	3.6%	5.9%	4.7%	1.9%
Increase pension by \$50-\$75pw	3.4%	3.7%	3.3%	2.2%	4.8%	3.6%	3.7%	6.8%	1.9%
Increase pension by \$25-\$30pw	3.4%	3.4%	0.0%	2.9%	9.5%	3.3%	7.4%	2.0%	1.9%
Increase payments for social/community engagement	2.3%	3.0%	0.0%	3.6%	2.4%	1.5%	2.2%	0.0%	2.3%
Increase payment for carers	2.1%	1.5%	6.7%	4.7%	4.8%	2.4%	0.7%	0.7%	0.6%
Increase pension to minimum wage	1.4%	1.7%	0.0%	1.1%	2.4%	2.4%	0.7%	0.7%	0.6%
Pension should be 50% MTAWE	0.8%	0.7%	3.3%	1.4%	0.0%	0.9%	0.7%	0.7%	0.3%
Single pensioners disadvantaged (especially females)	14.3%	15.3%	0.0%	17.0%	16.7%	13.3%	16.9%	14.2%	12.0%
Assess all pensions independently based on personal circumstances	6.8%	6.9%	20.0%	5.8%	11.9%	4.8%	8.8%	8.1%	6.1%
Other responses (each mentioned by <5% of individual respondents)	15.0%	17.2%	20.0%	13.8%	21.4%	13.9%	16.2%	16.9%	11.7%
Pensions should not to be indexed to CPI	3.6%	4.7%	10.0%	4.3%	2.4%	3.3%	3.7%	3.4%	1.6%
Partnered pensioners disadvantaged	3.4%	4.4%	6.7%	2.2%	2.4%	3.3%	3.7%	2.7%	2.9%
No GST on goods/services/utilities for pensioners	3.3%	3.9%	3.3%	4.3%	4.8%	2.1%	2.2%	5.4%	2.3%
Pensions to be assessed consistently (i.e. same situation = same amount)	2.9%	3.7%	0.0%	1.1%	7.1%	3.6%	5.9%	0.7%	1.9%
Pensions should be indexed to CPI	2.4%	2.2%	3.3%	1.1%	11.9%	2.4%	2.2%	2.7%	2.6%
Establish an independent tribunal to review/regulate/arbitrate income support issues	1.5%	2.5%	0.0%	2.2%	2.4%	1.2%	0.7%	1.4%	0.3%
Increase pensions biannually	0.9%	0.2%	3.3%	0.4%	0.0%	1.2%	0.7%	1.4%	1.6%
Index pensions to MPs' wage increases	0.9%	1.2%	0.0%	0.0%	0.0%	1.2%	0.7%	2.0%	0.6%

¹⁴ "Increase pension payments – any mention" is a net of all rows in this table excluding the bottom row "No pension payment increases"

Increase pensions to match politicians' salaries	0.9%	1.2%	0.0%	0.0%	0.0%	1.2%	0.7%	2.0%	0.6%
Review the adequacy of pension payments	0.8%	1.2%	0.0%	1.4%	0.0%	0.6%	1.5%	0.0%	0.0%
Tax cuts for pensioners	0.6%	0.7%	3.3%	0.7%	0.0%	0.3%	0.7%	0.0%	0.6%
No pension payment increases	0.6%	0.2%	0.0%	0.4%	0.0%	0.9%	0.0%	1.4%	1.0%

2.1 Individuals - Income Support and Impact on Standard of Living (Gender and Age)

	Total	Gender			Age		
		Male	Female	Not Specified	<60 years	>60 Years	Not Specified
		(n=1682)	(n=636)	(n=751)	(n=295)	(n=84)	(n=1078)
Comments on inadequacy of pension	40.4%	35.1%	45.7%	38.6%	47.6%	42.6%	34.8%
Net: Pension is not enough for basics & to enable social engagement	37.7%	33.3%	42.6%	34.6%	45.2%	39.1%	33.5%
<i>Pension insufficient for basics/cost of living i.e. medical expenses, home repairs, healthy diet/to live with dignity</i>	35.2%	30.5%	39.9%	33.2%	38.1%	38.1%	28.7%
<i>Pension is insufficient to enable social/community engagement</i>	2.7%	1.7%	3.1%	4.1%	2.4%	3.5%	1.2%
Pension is insufficient for discretionary spending	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.2%
Concerns about cost of living increases	28.3%	23.7%	32.5%	27.5%	35.7%	30.9%	21.7%
Cost of living is increasing faster than the pension	28.1%	23.3%	32.4%	27.5%	35.7%	30.6%	21.5%
No increase in real terms for a decade	0.8%	1.1%	0.4%	1.0%	1.2%	0.8%	0.6%
Increased health concerns/costs of health care esp for DSP, seniors, those in poor health	11.1%	7.9%	14.9%	8.5%	28.6%	8.5%	13.7%
DSPs have greater health care costs/needs	6.1%	4.2%	8.1%	4.7%	25.0%	2.3%	10.8%
Those in poor health require more paid services	4.4%	3.9%	5.3%	3.1%	6.0%	5.2%	2.5%
Seniors in poor health rely more on home services	1.8%	0.8%	3.2%	0.7%	1.2%	2.2%	1.2%
Psychological effect/effect on health of low pension level	6.5%	4.4%	9.5%	3.4%	15.5%	5.5%	7.1%
Increased health issues/costs because of low payments	4.9%	3.8%	6.8%	2.7%	10.7%	4.7%	4.4%
Negative health effect of caring on carers	1.0%	0.3%	1.9%	0.3%	3.6%	0.5%	1.7%
Withdrawal of DSP has catastrophic consequences	0.6%	0.6%	0.8%	0.0%	2.4%	0.3%	1.0%
Increase in suicide rate of pensioners	0.5%	0.3%	0.7%	0.3%	1.2%	0.3%	0.8%
Low payments erode savings/lead to debt	6.1%	3.9%	8.5%	4.7%	9.5%	7.3%	3.1%
Low payments erode savings, force borrowing	5.2%	3.1%	7.5%	4.1%	7.1%	6.4%	2.5%

Resort to using credit cards for living expenses	1.0%	0.8%	1.2%	0.7%	2.4%	1.0%	0.6%
Other responses (each mentioned by < 5% of individual respondents)	7.7%	5.2%	10.0%	7.5%	20.2%	8.0%	5.2%
Higher cost of living in rural/regional areas	2.9%	1.4%	3.1%	5.4%	3.6%	3.5%	1.3%
Unable to build assets earlier in one's life	2.0%	1.4%	3.1%	0.7%	13.1%	1.1%	2.1%
Enable pensioners to stay in own homes (assists their families, the economy)	1.5%	1.6%	1.7%	0.7%	2.4%	1.8%	0.8%
Proud/don't want to be a burden	0.9%	0.5%	1.5%	0.3%	2.4%	1.0%	0.4%
Considered/want euthanasia to escape from poverty	0.8%	0.8%	0.9%	0.3%	0.0%	0.8%	0.8%

2.2 Individuals - Income Support and Impact on Standard of Living (Relationship Status)

	Marital Status			
	Total	Partner	Single/ widowed	Not Specified
	(n=1682)	(n=466)	(n=500)	(n=716)
Comments on inadequacy of pension	40.4%	40.6%	49.6%	33.9%
Net: Pension is not enough for basics & to enable social engagement	37.7%	36.1%	46.4%	32.7%
<i>Pension insufficient for basics/cost of living i.e. medical expenses, home repairs, healthy diet/to live with dignity</i>	35.2%	34.8%	44.0%	29.3%
<i>Pension is insufficient to enable social/community engagement</i>	2.7%	4.5%	3.2%	1.3%
Pension is insufficient for discretionary spending	0.1%	0.0%	0.2%	0.0%
Concerns about cost of living increases	28.3%	28.5%	37.0%	22.1%
Cost of living is increasing faster than the pension	28.1%	28.5%	36.8%	21.6%
No increase in real terms for a decade	0.8%	0.4%	0.8%	1.0%
Increased health concerns/costs of health care esp for DSP, seniors, those in poor health	11.1%	9.7%	12.8%	10.9%
DSPs have greater health care costs/needs	6.1%	3.9%	6.2%	7.4%
Those in poor health require more paid services	4.4%	6.2%	4.8%	2.9%
Seniors in poor health rely more on home services	1.8%	1.1%	3.0%	1.5%
Psychological effect/effect on health of low pension level	6.5%	5.8%	8.2%	5.7%
Increased health issues/costs because of low payments	4.9%	4.1%	6.2%	4.6%
Negative health effect of caring on carers	1.0%	1.3%	1.4%	0.6%

Withdrawal of DSP has catastrophic consequences	0.6%	0.4%	0.6%	0.7%
Increase in suicide rate of pensioners	0.5%	0.0%	1.0%	0.4%
Low payments erode savings/lead to debt	6.1%	5.6%	11.8%	2.5%
Low payments erode savings, force borrowing	5.2%	4.7%	10.0%	2.2%
Resort to using credit cards for living expenses	1.0%	0.9%	2.0%	0.3%
Other responses (each mentioned by < 5% of individual respondents)	7.7%	8.8%	11.4%	4.5%
Higher cost of living in rural/regional areas	2.9%	5.4%	2.8%	1.3%
Unable to build assets earlier in one's life	2.0%	0.9%	4.0%	1.4%
Enable pensioners to stay in own homes (assists their families, the economy)	1.5%	2.1%	2.0%	0.7%
Proud/don't want to be a burden	0.9%	0.2%	1.6%	0.8%
Considered/want euthanasia to escape from poverty	0.8%	0.2%	1.8%	0.4%

2.3 Individuals - Income Support and Impact on Standard of Living (Pension Type)

	Pension Type				
	Total	Age Pension	Disability Support	Carer Payment	Other
	(n=1682)	(n=840)	(n=238)	(n=67)	(n=550)
Comments on inadequacy of pension	40.4%	43.1%	56.7%	46.3%	29.1%
Net: Pension is not enough for basics & to enable social engagement	37.7%	39.0%	54.6%	46.3%	27.8%
<i>Pension insufficient for basics/cost of living i.e. medical expenses, home repairs, healthy diet/to live with dignity</i>	35.2%	38.8%	40.3%	41.8%	27.1%
<i>Pension is insufficient to enable social/community engagement</i>	2.7%	4.2%	2.1%	0.0%	1.1%
Pension is insufficient for discretionary spending	0.1%	0.0%	0.0%	0.0%	0.2%
Concerns about cost of living increases	28.3%	33.1%	36.6%	22.4%	18.0%
Cost of living is increasing faster than the pension	28.1%	32.7%	36.6%	22.4%	17.8%
No increase in real terms for a decade	0.8%	1.0%	0.4%	0.0%	0.7%
Increased health concerns/costs of health care esp for DSP, seniors, those in poor health	11.1%	7.5%	29.4%	26.9%	7.8%
DSPs have greater health care costs/needs	6.1%	1.3%	27.3%	17.9%	3.3%
Those in poor health require more paid services	4.4%	4.8%	4.2%	7.5%	3.8%
Seniors in poor health rely more on home services	1.8%	2.1%	2.1%	4.5%	1.1%

Psychological effect/ effect on health of low pension level	6.5%	4.4%	14.7%	22.4%	4.4%
Increased health issues/costs because of low payments	4.9%	4.0%	10.5%	10.4%	3.3%
Negative health effect of caring on carers	1.0%	0.1%	2.5%	11.9%	0.5%
Withdrawal of DSP has catastrophic consequences	0.6%	0.1%	2.5%	1.5%	0.4%
Increase in suicide rate of pensioners	0.5%	0.4%	1.3%	0.0%	0.4%
Low payments erode savings/lead to debt	6.1%	7.6%	10.5%	7.5%	2.0%
Low payments erode savings, force borrowing	5.2%	6.5%	8.4%	7.5%	1.8%
Resort to using credit cards for living expenses	1.0%	1.2%	2.1%	1.5%	0.2%
Other responses (each mentioned by < 5% of individual respondents)	7.7%	7.4%	17.2%	6.0%	4.2%
Higher cost of living in rural/regional areas	2.9%	3.7%	3.8%	1.5%	1.3%
Unable to build assets earlier in one's life	2.0%	1.0%	8.8%	0.0%	0.9%
Enable pensioners to stay in own homes (assists their families, the economy)	1.5%	1.0%	2.5%	3.0%	1.6%
Proud/don't want to be a burden	0.9%	1.1%	0.8%	1.5%	0.5%
Considered/want euthanasia to escape from poverty	0.8%	0.8%	2.1%	0.0%	0.2%

2.4 Individuals - Income Support and Impact on Standard of Living (Location)

	Location								
	Total*	NSW	ACT	VIC	TAS	QLD	SA	WA	Not Specify
	(n=1682)	(n=406)	(n=30)	(n=276)	(n=42)	(n=330)	(n=136)	(n=148)	(n=309)
* Note, total column includes n=2 from NT and n=3 from overseas which have NOT been listed separately in columns to the right									
Comments on inadequacy of pension	40.4%	44.1%	36.7%	38.8%	52.4%	37.3%	47.8%	37.2%	37.5%
Net: Pension is not enough for basics & to enable social engagement	37.7%	41.6%	33.3%	34.4%	52.4%	35.2%	44.1%	35.1%	35.0%
<i>Pension insufficient for basics/cost of living i.e. medical expenses, home repairs, healthy diet/to live with dignity</i>	35.2%	38.9%	33.3%	32.6%	50.0%	33.3%	42.6%	30.4%	31.7%
<i>Pension is insufficient to enable social/community engagement</i>	2.7%	2.5%	3.3%	4.7%	0.0%	2.1%	2.9%	2.0%	2.6%
Pension is insufficient for discretionary spending	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%
Concerns about cost of living increases	28.3%	29.6%	23.3%	31.5%	35.7%	27.9%	33.1%	27.7%	22.3%
Cost of living is increasing faster than the pension	28.1%	29.3%	23.3%	31.2%	35.7%	27.6%	33.1%	27.7%	22.0%
No increase in real terms for a decade	0.8%	0.7%	0.0%	1.4%	0.0%	0.9%	0.7%	0.0%	0.6%
Increased health concerns/costs of health care	11.1%	11.1%	20.0%	9.4%	7.1%	10.3%	15.4%	12.8%	10.7%

esp for DSP, seniors, those in poor health									
DSPs have greater health care costs/needs	6.1%	5.4%	10.0%	3.6%	4.8%	5.8%	8.8%	8.1%	7.1%
Those in poor health require more paid services	4.4%	5.4%	6.7%	5.1%	0.0%	3.9%	5.9%	4.1%	2.9%
Seniors in poor health rely more on home services	1.8%	2.7%	3.3%	1.4%	4.8%	1.5%	1.5%	2.7%	0.6%
Psychological effect/ effect on health of low pension level	6.5%	6.2%	13.3%	6.5%	9.5%	4.5%	13.2%	6.8%	4.9%
Increased health issues/costs because of low payments	4.9%	5.2%	6.7%	4.0%	7.1%	3.3%	10.3%	5.4%	4.2%
Negative health effect of caring on carers	1.0%	0.5%	0.0%	2.2%	2.4%	0.9%	2.2%	0.7%	0.3%
Withdrawal of DSP has catastrophic consequences	0.6%	0.7%	3.3%	0.7%	0.0%	0.0%	0.7%	0.7%	0.6%
Increase in suicide rate of pensioners	0.5%	0.5%	3.3%	0.4%	0.0%	0.6%	0.7%	0.7%	0.0%
Low payments erode savings/lead to debt	6.1%	5.7%	13.3%	8.3%	9.5%	6.4%	6.6%	6.1%	3.2%
Low payments erode savings, force borrowing	5.2%	4.4%	6.7%	7.2%	7.1%	6.1%	5.9%	4.7%	3.2%
Resort to using credit cards for living expenses	1.0%	1.5%	6.7%	1.1%	2.4%	0.3%	0.7%	1.4%	0.0%
Other responses (each mentioned by < 5% of individual respondents)	7.7%	5.7%	13.3%	11.6%	11.9%	7.0%	9.6%	8.8%	5.5%
Higher cost of living in rural/regional areas	2.9%	1.7%	0.0%	4.7%	2.4%	3.6%	2.2%	2.0%	2.9%
Unable to build assets earlier in one's life	2.0%	2.2%	6.7%	2.5%	7.1%	0.9%	2.2%	2.7%	1.0%
Enable pensioners to stay in own homes (assists their families, the economy)	1.5%	0.7%	0.0%	1.4%	2.4%	1.5%	2.9%	3.4%	1.0%
Proud/don't want to be a burden	0.9%	0.5%	6.7%	1.4%	2.4%	0.9%	1.5%	0.7%	0.0%
Considered/want euthanasia to escape from poverty	0.8%	0.5%	0.0%	1.8%	0.0%	0.3%	1.5%	0.7%	0.6%

3.1 Individuals – Structure and Payment of Concessions and Other Entitlements (Gender and Age)

	Gender				Age		
	Total	Male	Female	Not Specified	<60 years	>60 Years	Not Specified
	(n=1682)	(n=636)	(n=751)	(n=295)	(n=84)	(n=1078)	(n=520)
Requests seeking additional concessions/assistance - any mention (includes all rows below)	34.5%	34.9%	34.2%	34.6%	32.1%	36.3%	31.3%
Need help to meet health care costs	13.3%	13.5%	14.2%	10.2%	14.3%	14.0%	11.5%
Increase concessions/allowances	7.0%	6.6%	7.3%	6.8%	8.3%	7.1%	6.3%
Increase rent assistance	6.8%	7.9%	6.9%	4.1%	6.0%	6.9%	6.7%
Other responses (each mentioned by < 5% of individual respondents)	13.6%	13.1%	13.3%	15.3%	14.3%	13.7%	13.1%

Health Care Card for all	3.6%	3.6%	3.2%	4.4%	1.2%	4.2%	2.7%
Increase Health Care Card concessions for DSP/those with greater health care needs	1.4%	1.4%	1.5%	1.4%	2.4%	1.2%	1.7%
Increase mobility allowance	0.5%	0.8%	0.3%	0.7%	0.0%	0.3%	1.2%
Additional transport concessions needed	4.3%	4.1%	4.3%	5.1%	2.4%	4.8%	3.7%
Provide additional services for carers	0.8%	0.3%	1.3%	0.3%	1.2%	0.6%	1.2%
Increase concessions/allowances in line with the cost of living	0.7%	0.8%	0.7%	0.3%	1.2%	0.6%	0.6%
Concession for installation of energy efficient devices such as solar panels/water harvesting measures such as tanks	0.6%	0.8%	0.7%	0.0%	0.0%	0.6%	0.6%
Volunteer allowance for pensioners	1.4%	1.6%	0.9%	2.0%	0.0%	1.7%	1.0%
Low interest government loans for pensioners	1.0%	0.9%	1.2%	0.3%	1.2%	0.6%	1.7%
Health Care Card not to be issued to self-funded retirees/those on a high income	0.7%	0.5%	0.7%	1.0%	0.0%	0.6%	0.8%
Need more public housing	2.7%	2.5%	3.1%	2.0%	4.8%	2.1%	3.5%
Need additional retail discounts	2.6%	2.4%	2.7%	3.1%	3.6%	2.4%	2.9%
Housing allowance for pensioners who own homes (to help manage mortgage)	2.3%	1.7%	2.7%	2.7%	3.6%	2.5%	1.7%
States' concessions should be nationally consistent	2.9%	2.7%	2.5%	4.1%	1.2%	3.4%	1.9%

3.2 Individuals – Structure and Payment of Concessions and Other Entitlements (Relationship Status)

	Marital Status			
	Total	Partner	Single/ widowed	Not Specified
	(n=1682)	(n=466)	(n=500)	(n=716)
Requests seeking additional concessions/assistance - any mention (includes all rows below)	34.5%	35.6%	33.6%	34.5%
Need help to meet health care costs	13.3%	15.7%	12.8%	12.0%
Increase concessions/allowances	7.0%	6.0%	6.6%	7.8%
Increase rent assistance	6.8%	4.3%	8.4%	7.3%
Other responses (each mentioned by < 5% of individual respondents)	13.6%	13.5%	14.2%	13.1%
Health Care Card for all	3.6%	5.6%	2.4%	3.1%
Increase Health Care Card concessions for DSP/those with greater health care needs	1.4%	1.7%	1.2%	1.4%

Increase mobility allowance	0.5%	0.0%	0.6%	0.8%
Additional transport concessions needed	4.3%	5.4%	3.6%	4.2%
Provide additional services for carers	0.8%	1.1%	0.8%	0.6%
Increase concessions/allowances in line with the cost of living	0.7%	0.4%	0.6%	0.8%
Concession for installation of energy efficient devices such as solar panels/water harvesting measures such as tanks	0.6%	0.9%	0.4%	0.6%
Volunteer allowance for pensioners	1.4%	0.9%	1.4%	1.7%
Low interest government loans for pensioners	1.0%	1.1%	0.8%	1.0%
Health Care Card not to be issued to self-funded retirees/those on a high income	0.7%	0.9%	0.4%	0.7%
Need more public housing	2.7%	0.6%	4.4%	2.8%
Need additional retail discounts	2.6%	2.8%	2.4%	2.7%
Housing allowance for pensioners who own homes (to help manage mortgage)	2.3%	3.0%	2.2%	2.0%
States' concessions should be nationally consistent	2.9%	4.7%	2.6%	1.8%

3.3 Individuals – Structure and Payment of Concessions and Other Entitlements (Pension Type)

	Pension Type				
	Total	Age Pension	Disability Support	Carer Payment	Other
	(n=1682)	(n=840)	(n=238)	(n=67)	(n=550)
Requests seeking additional concessions/assistance - any mention (includes all rows below)	34.5%	34.6%	34.9%	41.8%	33.6%
Need help to meet health care costs	13.3%	13.6%	20.6%	14.9%	9.8%
Increase concessions/allowances	7.0%	7.4%	6.7%	7.5%	6.4%
Increase rent assistance	6.8%	7.0%	6.3%	11.9%	6.2%
Other responses (each mentioned by < 5% of individual respondents)	13.6%	14.4%	9.7%	22.4%	12.7%
Health Care Card for all	3.6%	2.1%	0.8%	1.5%	7.1%
Increase Health Care Card concessions for DSP/those with greater health care needs	1.4%	0.7%	2.9%	1.5%	2.0%
Increase mobility allowance	0.5%	0.1%	1.7%	0.0%	0.7%
Additional transport concessions needed	4.3%	4.9%	3.4%	6.0%	3.8%
Provide additional services for carers	0.8%	0.5%	0.0%	6.0%	0.9%

Increase concessions/allowances in line with the cost of living	0.7%	0.6%	1.3%	0.0%	0.5%
Concession for installation of energy efficient devices such as solar panels/water harvesting measures such as tanks	0.6%	0.8%	0.0%	1.5%	0.4%
Volunteer allowance for pensioners	1.4%	1.4%	0.4%	0.0%	1.8%
Low interest government loans for pensioners	1.0%	0.5%	0.4%	0.0%	2.0%
Health Care Card not to be issued to self-funded retirees/those on a high income	0.7%	0.8%	0.0%	0.0%	0.7%
Need more public housing	2.7%	2.0%	3.8%	7.5%	2.5%
Need additional retail discounts	2.6%	2.4%	1.7%	9.0%	2.5%
Housing allowance for pensioners who own homes (to help manage mortgage)	2.3%	2.9%	2.9%	6.0%	0.9%
States' concessions should be nationally consistent	2.9%	3.7%	0.8%	1.5%	2.5%

3.4 Individuals – Structure and Payment of Concessions and Other Entitlements (Location)

	Location								
	Total*	NSW	ACT	VIC	TAS	QLD	SA	WA	Not Specify
* Note, total column includes n=2 from NT and n=3 from overseas which have NOT been listed separately in columns to the right	(n=1682)	(n=406)	(n=30)	(n=276)	(n=42)	(n=330)	(n=136)	(n=148)	(n=309)
Requests seeking additional concessions/assistance - any mention (includes all rows below)	34.5%	37.2%	40.0%	37.0%	35.7%	37.0%	39.7%	27.7%	27.2%
Need help to meet health care costs	13.3%	14.8%	23.3%	13.4%	14.3%	13.3%	18.4%	9.5%	9.7%
Increase concessions/allowances	7.0%	6.9%	10.0%	9.4%	9.5%	5.8%	11.0%	5.4%	4.5%
Increase rent assistance	6.8%	6.9%	10.0%	6.5%	14.3%	8.8%	5.9%	6.8%	3.9%
Other responses (each mentioned by < 5% of individual respondents)	13.6%	11.3%	16.7%	15.2%	14.3%	16.1%	17.6%	11.5%	11.3%
Health Care Card for all	3.6%	4.7%	0.0%	5.8%	2.4%	4.2%	0.7%	0.7%	2.6%
Increase Health Care Card concessions for DSP/those with greater health care needs	1.4%	1.5%	0.0%	2.9%	2.4%	0.6%	1.5%	1.4%	1.0%
Increase mobility allowance	0.5%	0.5%	0.0%	0.7%	0.0%	0.0%	0.0%	2.0%	0.6%
Additional transport concessions needed	4.3%	3.4%	3.3%	6.2%	11.9%	4.5%	7.4%	4.1%	1.6%
Provide additional services for carers	0.8%	0.7%	6.7%	1.4%	2.4%	0.3%	0.0%	0.7%	0.3%
Increase concessions/allowances in line with the cost of living	0.7%	1.2%	0.0%	0.7%	0.0%	0.9%	0.7%	0.0%	0.0%
Concession for installation of energy efficient devices such as solar panels/water harvesting measures such as tanks	0.6%	0.5%	3.3%	0.4%	2.4%	0.6%	0.7%	0.0%	0.6%

Volunteer allowance for pensioners	1.4%	2.2%	0.0%	1.1%	0.0%	0.9%	1.5%	0.7%	1.6%
Low interest government loans for pensioners	1.0%	0.5%	6.7%	1.4%	0.0%	0.9%	1.5%	0.0%	1.0%
Health Care Card not to be issued to self-funded retirees/those on a high income	0.7%	0.5%	0.0%	2.2%	0.0%	0.3%	0.0%	0.0%	0.6%
Need more public housing	2.7%	0.7%	3.3%	1.8%	4.8%	6.7%	2.2%	1.4%	2.3%
Need additional retail discounts	2.6%	1.7%	6.7%	3.3%	2.4%	1.2%	5.1%	5.4%	1.9%
Housing allowance for pensioners who own homes (to help manage mortgage)	2.3%	1.7%	3.3%	2.5%	2.4%	3.3%	2.9%	1.4%	1.9%
States' concessions should be nationally consistent	2.9%	2.5%	0.0%	4.0%	4.8%	3.3%	4.4%	4.1%	0.6%

4.1 Individuals – Eligibility for Pension Payments and Assets Test (Gender and Age)

	Gender				Age		
	Total	Male	Female	Not Specified	<60 years	>60 Years	Not Specified
	(n=1682)	(n=636)	(n=751)	(n=295)	(n=84)	(n=1078)	(n=520)
Eligibility - any mention (includes all rows below)	17.4%	21.2%	14.1%	17.6%	17.9%	16.4%	19.4%
Assets test threshold to be reviewed/abolished	8.4%	11.2%	5.3%	10.5%	2.4%	8.3%	9.6%
System too complex/need simpler system/system to be regularly reviewed	6.9%	10.1%	4.8%	5.4%	6.0%	5.9%	9.0%
Other responses (each mentioned by <5% of individual respondents)	6.1%	5.3%	6.3%	7.5%	11.9%	5.8%	6.0%
Pension to be available to all 60+	1.9%	2.2%	1.6%	2.0%	1.2%	2.0%	1.7%
Review carer payment/allowance	1.7%	0.5%	2.7%	2.0%	6.0%	1.0%	2.5%
Rorting of pension system by those who do not need income support	1.6%	1.1%	1.7%	2.4%	2.4%	2.0%	0.6%
Those with >\$500,000 in assets should not be entitled to a pension	0.7%	0.8%	0.4%	1.4%	1.2%	0.6%	0.8%

4.2 Individuals – Eligibility for Pension Payments and Assets Test (Relationship Status)

	Marital Status			
	Total	Partner	Single/widowed	Not Specified
	(n=1682)	(n=466)	(n=500)	(n=716)
Eligibility - any mention (includes all rows below)	17.4%	21.0%	13.2%	18.0%
Assets test threshold to be reviewed/abolished	8.4%	11.4%	5.6%	8.5%
System too complex/need simpler system/system to be regularly reviewed	6.9%	7.5%	3.4%	8.9%

Other responses (each mentioned by <5% of individual respondents)	6.1%	8.2%	5.6%	5.2%
Pension to be available to all 60+	1.9%	2.1%	1.6%	2.0%
Review carer payment/allowance	1.7%	3.4%	1.0%	1.1%
Rorting of pension system by those who do not need income support	1.6%	1.7%	2.8%	0.7%
Those with >\$500,000 in assets should not be entitled to a pension	0.7%	0.6%	0.2%	1.1%

4.3 Individuals – Eligibility for Pension Payments and Assets Test (Pension Type)

	Pension Type				
	Total	Age Pension	Disability Support	Carer Payment	Other
	(n=1682)	(n=840)	(n=238)	(n=67)	(n=550)
Eligibility - any mention (includes all rows below)	17.4%	15.1%	16.0%	32.8%	20.4%
Assets test threshold to be reviewed/abolished	8.4%	7.9%	3.8%	14.9%	10.7%
System too complex/need simpler system/system to be regularly reviewed	6.9%	6.1%	9.2%	6.0%	7.1%
Other responses (each mentioned by <5% of individual respondents)	6.1%	4.3%	7.1%	25.4%	6.9%
Pension to be available to all 60+	1.9%	1.9%	1.3%	1.5%	2.4%
Review carer payment/allowance	1.7%	0.4%	2.5%	22.4%	1.5%
Rorting of pension system by those who do not need income support	1.6%	1.5%	2.9%	1.5%	1.3%
Those with >\$500,000 in assets should not be entitled to a pension	0.7%	0.5%	0.4%	0.0%	1.3%

4.4 Individuals – Eligibility for Pension Payments and Assets Test (Location)

	Location								
	Total*	NSW	ACT	VIC	TAS	QLD	SA	WA	Not Specify
	(n=1682)	(n=406)	(n=30)	(n=276)	(n=42)	(n=330)	(n=136)	(n=148)	(n=309)
Eligibility - any mention (includes all rows below)	17.4%	18.7%	23.3%	20.3%	28.6%	14.5%	16.9%	20.3%	12.9%
Assets test threshold to be reviewed/abolished	8.4%	9.1%	6.7%	8.3%	14.3%	8.8%	8.8%	10.8%	5.5%
System too complex/need simpler system/system to be regularly reviewed	6.9%	8.9%	10.0%	8.7%	7.1%	4.5%	5.1%	8.1%	5.2%
Other responses (each mentioned by <5% of individual respondents)	6.1%	6.2%	6.7%	5.8%	14.3%	5.2%	8.1%	5.4%	5.5%

* Note, total column includes n=2 from NT and n=3 from overseas which have NOT been listed separately in columns to the right

Pension to be available to all 60+	1.9%	1.5%	0.0%	1.8%	2.4%	1.5%	4.4%	3.4%	1.3%
Review carer payment/allowance	1.7%	2.5%	6.7%	1.8%	7.1%	1.5%	1.5%	0.0%	0.6%
Rorting of pension system by those who do not need income support	1.6%	1.2%	0.0%	1.8%	2.4%	1.5%	2.2%	0.7%	2.3%
Those with >\$500,000 in assets should not be entitled to a pension	0.7%	0.0%	0.0%	0.7%	2.4%	1.2%	0.0%	0.7%	1.3%

5.1 Individuals - Income Test and Workforce Participation (Gender and Age)

	Gender				Age		
	Total	Male	Female	Not Specified	<60 years	>60 Years	Not Specified
	(n=1682)	(n=636)	(n=751)	(n=294)	(n=84)	(n=1078)	(n=502)
Income test threshold to be increased/abolished/more flexible	15.4%	20.6%	12.3%	12.2%	14.3%	16.8%	12.7%
Incomes should not be taxed	7.7%	9.1%	6.8%	7.1%	7.1%	7.9%	7.5%
Other responses (each mentioned by <5% of individual respondents)	9.8%	10.5%	9.6%	8.5%	15.5%	9.2%	10.0%
Benefits of workforce participation	2.9%	3.6%	2.4%	2.4%	3.6%	2.6%	3.3%
Review work incentives/capacity test for DSP	2.4%	2.8%	2.5%	1.0%	8.3%	1.0%	4.2%
Volunteering and its benefits	2.3%	1.7%	2.9%	1.7%	3.6%	2.8%	1.0%
Increase incentives for future self-provision	1.4%	2.2%	0.7%	1.7%	1.2%	1.7%	1.0%
Increase incentives to work after 60	1.0%	1.1%	0.7%	1.4%	0.0%	1.1%	0.8%
Allow superannuation contributions to continue	0.8%	1.1%	0.5%	1.0%	2.4%	0.6%	1.0%
Pension bonus scheme should be available to all seniors who work	0.5%	0.3%	0.7%	0.3%	0.0%	0.6%	0.2%

5.2 Individuals - Income Test and Workforce Participation (Relationship Status)

	Marital Status			
	Total	Partner	Single/widowed	Not Specified
	(n=1682)	(n=466)	(n=500)	(n=716)
Income test threshold to be increased/abolished/more flexible	15.4%	20.6%	11.8%	14.5%
Incomes should not be taxed	7.7%	9.2%	6.0%	8.0%
Other responses (each mentioned by <5% of individual respondents)	9.8%	8.6%	8.8%	11.2%

Benefits of workforce participation	2.9%	3.2%	2.2%	3.1%
Review work incentives/capacity test for DSP	2.4%	1.5%	2.0%	3.2%
Volunteering and its benefits	2.3%	2.6%	2.6%	1.8%
Increase incentives for future self-provision	1.4%	1.3%	1.2%	1.7%
Increase incentives to work after 60	1.0%	0.6%	0.6%	1.4%
Allow superannuation contributions to continue	0.8%	0.9%	0.0%	1.4%
Pension bonus scheme should be available to all seniors who work	0.5%	0.0%	0.8%	0.6%

5.3 Individuals - Income Test and Workforce Participation (Pension Type)

	Pension Type				
	Total	Age Pension	Disability Support	Carer Payment	Other
	(n=1682)	(n=840)	(n=238)	(n=67)	(n=550)
Income test threshold to be increased/abolished/more flexible	15.4%	17.9%	10.1%	17.9%	13.6%
Incomes should not be taxed	7.7%	7.7%	5.5%	13.4%	8.0%
Other responses (each mentioned by <5% of individual respondents)	9.8%	7.6%	16.4%	9.0%	10.2%
Benefits of workforce participation	2.9%	2.3%	4.6%	3.0%	3.1%
Review work incentives/capacity test for DSP	2.4%	0.4%	12.2%	7.5%	0.7%
Volunteering and its benefits	2.3%	3.0%	1.3%	0.0%	1.8%
Increase incentives for future self-provision	1.4%	1.3%	0.4%	0.0%	2.2%
Increase incentives to work after 60	1.0%	1.0%	0.0%	0.0%	1.5%
Allow superannuation contributions to continue	0.8%	0.1%	0.8%	1.5%	1.8%
Pension bonus scheme should be available to all seniors who work	0.5%	0.6%	0.0%	0.0%	0.5%

5.4 Individuals - Income Test and Workforce Participation (Location)

	Location								
	Total*	NSW	ACT	VIC	TAS	QLD	SA	WA	Not Specify
	(n=1682)	(n=406)	(n=30)	(n=276)	(n=42)	(n=330)	(n=136)	(n=148)	(n=309)
* Note, total column includes n=2 from NT and n=3 from overseas which have NOT been listed separately in columns to the right									
Income test threshold to be increased/abolished/more flexible	15.4%	14.0%	20.0%	15.9%	16.7%	17.0%	16.2%	20.9%	11.7%
Incomes should not be taxed	7.7%	6.2%	3.3%	7.6%	7.1%	10.0%	8.1%	16.2%	3.9%
Other responses (each mentioned by <5% of individual respondents)	9.8%	9.4%	16.7%	5.4%	7.1%	12.1%	8.8%	17.6%	8.1%
Benefits of workforce participation	2.9%	2.2%	6.7%	1.4%	2.4%	3.9%	3.7%	6.1%	1.6%
Review work incentives/capacity test for DSP	2.4%	3.2%	0.0%	1.1%	2.4%	1.8%	2.2%	4.7%	2.3%
Volunteering and its benefits	2.3%	3.0%	10.0%	1.1%	2.4%	3.0%	0.7%	2.7%	1.3%
Increase incentives for future self-provision	1.4%	1.2%	0.0%	0.7%	0.0%	2.1%	0.0%	3.4%	1.6%
Increase incentives to work after 60	1.0%	0.5%	0.0%	0.4%	0.0%	1.5%	0.0%	3.4%	1.0%
Allow superannuation contributions to continue	0.8%	0.5%	6.7%	0.7%	0.0%	1.5%	0.0%	1.4%	0.3%
Pension bonus scheme should be available to all seniors who work	0.5%	0.2%	0.0%	0.0%	0.0%	0.3%	1.5%	1.4%	0.6%

6.1 Individuals - Frequency of Payments (Gender and Age)

	Gender				Age		
	Total	Male	Female	Not Specified	<60 years	>60 Years	Not Specified
	(n=1682)	(n=636)	(n=751)	(n=295)	(n=84)	(n=1078)	(n=520)
Frequency of payment - any mention (includes all rows below)	12.3%	11.9%	13.2%	10.8%	19.0%	10.6%	14.8%
Guarantee lump sum bonus payments to all	5.3%	4.9%	6.3%	3.7%	15.5%	4.0%	6.3%
All increases to be paid as lump sums	3.2%	3.0%	3.3%	3.4%	4.8%	2.8%	3.8%
Payments to remain fortnightly	1.7%	1.9%	1.6%	1.7%	3.6%	1.8%	1.3%
Lump sum bonus payments to remain as is	1.2%	0.8%	1.9%	0.7%	1.2%	1.2%	1.3%
All payments to be merged into fortnightly payment	1.2%	1.6%	0.7%	1.7%	0.0%	1.1%	1.5%
Merge bonuses into pension	1.2%	1.6%	1.2%	0.3%	0.0%	1.3%	1.2%

6.2 Individuals - Frequency of Payments (Relationship Status)

	Marital Status			
	Total	Partner	Single/ widowed	Not Specified
	(n=1682)	(n=466)	(n=500)	(n=716)
Frequency of payment - any mention (includes all rows below)	12.3%	11.8%	11.6%	13.1%
Guarantee lump sum bonus payments to all	5.3%	4.1%	5.4%	6.0%
All increases to be paid as lump sums	3.2%	2.4%	3.6%	3.5%
Payments to remain fortnightly	1.7%	1.5%	1.6%	2.0%
Lump sum bonus payments to remain as is	1.2%	1.7%	1.6%	0.7%
All payments to be merged into fortnightly payment	1.2%	1.9%	0.6%	1.1%
Merge bonuses into pension	1.2%	1.3%	1.2%	1.1%

6.3 Individuals - Frequency of Payments (Pension Type)

	Pension Type				
	Total	Age Pension	Disability Support	Carer Payment	Other
	(n=1682)	(n=840)	(n=238)	(n=67)	(n=550)
Frequency of payment - any mention (includes all rows below)	12.3%	9.9%	26.5%	20.9%	8.7%
Guarantee lump sum bonus payments to all	5.3%	2.3%	21.4%	4.5%	2.9%
All increases to be paid as lump sums	3.2%	3.5%	4.2%	1.5%	2.5%
Payments to remain fortnightly	1.7%	1.8%	2.1%	6.0%	1.1%
Lump sum bonus payments to remain as is	1.2%	1.2%	0.0%	6.0%	1.3%
All payments to be merged into fortnightly payment	1.2%	1.2%	0.8%	1.5%	1.3%
Merge bonuses into pension	1.2%	1.7%	0.4%	1.5%	0.7%

6.4 Individuals - Frequency of Payments (Location)

	Location								
	Total*	NSW	ACT	VIC	TAS	QLD	SA	WA	Not Specify
	(n=1682)	(n=406)	(n=30)	(n=276)	(n=42)	(n=330)	(n=136)	(n=148)	(n=309)
* Note, total column includes n=2 from NT and n=3 from overseas which have NOT been listed separately in columns to the right									
Frequency of payment - any mention (includes all rows below)	12.3%	14.8%	6.7%	10.9%	16.7%	11.5%	13.2%	14.9%	9.4%
Guarantee lump sum bonus payments to all	5.3%	6.2%	0.0%	5.4%	2.4%	4.2%	8.1%	6.1%	4.5%
All increases to be paid as lump sums	3.2%	4.4%	0.0%	1.4%	4.8%	3.9%	2.2%	2.7%	2.9%
Payments to remain fortnightly	1.7%	1.7%	3.3%	0.7%	2.4%	2.7%	1.5%	2.0%	1.3%
Lump sum bonus payments to remain as is	1.2%	1.2%	0.0%	1.1%	7.1%	1.2%	0.7%	2.0%	0.6%
All payments to be merged into fortnightly payment	1.2%	1.5%	3.3%	2.2%	4.8%	0.6%	0.7%	0.7%	0.3%
Merge bonuses into pension	1.2%	1.0%	0.0%	1.4%	0.0%	1.5%	0.7%	2.7%	0.6%

7.1 Individuals - Issues other than Those relating to the Terms of Reference (Gender and Age)

	Gender				Age		
	Total	Male	Female	Not Specified	<60 years	>60 Years	Not Specified
	(n=1682)	(n=636)	(n=751)	(n=295)	(n=84)	(n=1078)	(n=520)
Right to pension already earned through working life	13.4%	11.3%	14.9%	14.2%	7.1%	17.1%	6.9%
Government inadequately looking after pensioners	11.5%	11.5%	11.7%	10.8%	9.5%	12.3%	10.0%
Appreciate opportunity to contribute to the review	7.3%	7.7%	7.7%	5.1%	9.5%	7.7%	6.0%
Comments on Centrelink service delivery/reporting requirements	6.5%	8.6%	5.9%	3.4%	8.3%	5.8%	7.5%
Compulsory superannuation only introduced in the 1990s	6.1%	3.3%	8.3%	6.8%	2.4%	7.7%	3.5%
Pension review unnecessary/not finished fast enough/recommendations won't be implemented	5.9%	6.4%	5.3%	6.1%	8.3%	6.1%	5.0%
Politicians look after themselves better/politicians should try and live on a pension	5.7%	4.4%	6.1%	7.5%	0.0%	7.0%	4.0%
Other responses (mentioned by <5% of individual respondents)	24.7%	23.3%	25.8%	24.7%	17.9%	27.4%	20.2%
Government wasting money on other matters	5.0%	4.2%	5.9%	4.4%	1.2%	5.7%	4.2%

Appreciate existing pension payments	3.9%	2.0%	6.3%	2.0%	1.2%	4.5%	3.3%
Pension is less than the tax paid during one's working life	2.9%	3.1%	2.5%	3.1%	3.6%	3.8%	0.8%

7.2 Individuals - Issues other than Those relating to the Terms of Reference (Relationship Status)

	Marital Status			
	Total	Partner	Single/ widowed	Not Specified
	(n=1682)	(n=466)	(n=500)	(n=716)
Right to pension already earned through working life	13.4%	15.2%	14.0%	11.9%
Government inadequately looking after pensioners	11.5%	10.9%	11.2%	12.0%
Appreciate opportunity to contribute to the review	7.3%	7.7%	8.2%	6.3%
Comments on Centrelink service delivery/reporting requirements	6.5%	9.0%	3.0%	7.3%
Compulsory superannuation only introduced in the 1990s	6.1%	7.1%	6.4%	5.3%
Pension review unnecessary/not finished fast enough/recommendations won't be implemented	5.9%	6.9%	6.4%	4.9%
Politicians look after themselves better/politicians should try and live on a pension	5.7%	7.5%	4.6%	5.3%
Other responses (mentioned by <5% of individual respondents)	24.7%	28.3%	24.6%	22.3%
Government wasting money on other matters	5.0%	4.7%	4.8%	5.3%
Appreciate existing pension payments	3.9%	3.6%	6.4%	2.4%
Pension is less than the tax paid during one's working life	2.9%	3.6%	3.2%	2.1%

7.3 Individuals - Issues other than Those relating to the Terms of Reference (Pension Type)

	Pension Type				
	Total	Age Pension	Disability Support	Carer Payment	Other
	(n=1682)	(n=840)	(n=238)	(n=67)	(n=550)
Right to pension already earned through working life	13.4%	18.8%	5.9%	10.4%	8.5%
Government inadequately looking after pensioners	11.5%	13.0%	10.5%	7.5%	10.0%

Appreciate opportunity to contribute to the review	7.3%	7.6%	9.7%	14.9%	4.7%
Comments on Centrelink service delivery/reporting requirements	6.5%	5.8%	9.2%	16.4%	5.1%
Compulsory superannuation only introduced in the 1990s	6.1%	8.9%	1.3%	0.0%	4.5%
Pension review unnecessary/not finished fast enough/recommendations won't be implemented	5.9%	6.8%	3.8%	13.4%	4.7%
Politicians look after themselves better/politicians should try and live on a pension	5.7%	7.3%	5.0%	4.5%	3.8%
Other responses (mentioned by <5% of individual respondents)	24.7%	26.2%	26.1%	20.9%	22.0%
Government wasting money on other matters	5.0%	6.1%	4.2%	4.5%	3.6%
Appreciate existing pension payments	3.9%	4.3%	6.3%	4.5%	2.2%
Pension is less than the tax paid during one's working life	2.9%	3.8%	2.1%	1.5%	1.8%

7.4 Individuals - Issues other than Those relating to the Terms of Reference (Location)

	Location								
	Total*	NSW	ACT	VIC	TAS	QLD	SA	WA	Not Specify
	(n=1682)	(n=406)	(n=30)	(n=276)	(n=42)	(n=330)	(n=136)	(n=148)	(n=309)
* Note, total column includes n=2 from NT and n=3 from overseas which have NOT been listed separately in columns to the right									
Right to pension already earned through working life	13.4%	12.8%	3.3%	14.5%	7.1%	17.0%	13.2%	12.8%	11.7%
Government inadequately looking after pensioners	11.5%	10.6%	3.3%	12.7%	14.3%	11.2%	11.8%	10.8%	12.6%
Appreciate opportunity to contribute to the review	7.3%	8.4%	16.7%	8.7%	2.4%	6.7%	5.9%	6.8%	5.8%
Comments on Centrelink service delivery/reporting requirements	6.5%	6.9%	10.0%	7.2%	4.8%	5.2%	5.1%	7.4%	6.8%
Compulsory superannuation only introduced in the 1990s	6.1%	5.9%	3.3%	9.1%	9.5%	6.1%	3.7%	6.8%	4.5%
Pension review unnecessary/not finished fast enough/recommendations won't be implemented	5.9%	7.1%	6.7%	5.4%	2.4%	6.7%	8.1%	4.7%	3.9%
Politicians look after themselves better/politicians should try and live on a pension	5.7%	6.2%	6.7%	5.8%	0.0%	5.2%	5.9%	4.7%	6.8%
Other responses (mentioned by <5% of individual respondents)	24.7%	28.6%	20.0%	22.8%	16.7%	26.4%	25.7%	23.0%	21.7%
Government wasting money on other matters	5.0%	5.2%	6.7%	4.3%	7.1%	4.8%	5.1%	4.7%	5.2%
Appreciate existing pension payments	3.9%	3.2%	0.0%	4.3%	7.1%	5.2%	4.4%	4.1%	2.9%
Pension is less than the tax paid during one's working life	2.9%	3.9%	0.0%	1.4%	2.4%	3.6%	3.7%	4.1%	1.3%

APPENDIX B: DATA TABLES - ORGANISATIONS

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Table 1 Organisations – Structure and Payment of Concessions and Other Entitlements

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Requests seeking additional concessions/assistance - any mention (includes all rows below)	64.5%	56.1%	91.3%	71.4%	66.7%	82.4%	23.5%
Need help to meet health care costs	31.2%	22.0%	52.2%	42.9%	25.0%	52.9%	11.8%
Increase rent assistance	29.1%	19.5%	26.1%	14.3%	44.4%	47.1%	11.8%
Increase concessions/allowances	24.8%	17.1%	34.8%	28.6%	30.6%	35.3%	5.9%
States' concessions should be nationally consistent	14.9%	14.6%	26.1%	42.9%	8.3%	17.6%	0.0%
Additional transport concessions needed	12.1%	12.2%	17.4%	0.0%	8.3%	23.5%	5.9%
Increase mobility allowance	12.1%	4.9%	43.5%	0.0%	5.6%	17.6%	0.0%
Need more public housing	11.3%	9.8%	8.7%	0.0%	16.7%	17.6%	5.9%
Increase Health Care Card concessions for DSP/those with greater health care needs	7.1%	0.0%	26.1%	28.6%	2.8%	0.0%	5.9%
Increase concessions/allowances in line with the cost of living	7.1%	7.3%	17.4%	0.0%	8.3%	0.0%	0.0%
Other responses (mentioned by < 5% respondents)	6.4%	7.3%	0.0%	0.0%	8.3%	11.8%	5.9%
Health Care Card for all	5.0%	7.3%	13.0%	0.0%	2.8%	0.0%	0.0%
Provide additional services for carers	5.0%	0.0%	13.0%	42.9%	2.8%	0.0%	0.0%
Additional retail discounts needed	2.1%	0.0%	0.0%	0.0%	2.8%	5.9%	5.9%
Housing allowance for pensioners who own homes (to help manage mortgage)	1.4%	0.0%	0.0%	0.0%	2.8%	5.9%	0.0%

Table 2 Organisations – Appropriate Levels of Income Support and Allowances

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Increase payments - any mention¹⁵	58.9%	53.7%	82.6%	71.4%	58.3%	64.7%	29.4%
Increase payments to meet living costs (inc unexpected/large expenses)/have a decent/acceptable standard of living	24.8%	14.6%	21.7%	42.9%	27.8%	41.2%	23.5%
Increase pension	23.4%	29.3%	47.8%	14.3%	8.3%	29.4%	5.9%
Increase payments for social/community engagement	14.9%	4.9%	43.5%	28.6%	16.7%	5.9%	0.0%
Increase payment for carers	12.8%	9.8%	26.1%	42.9%	8.3%	11.8%	0.0%
Increase pension by \$100 plus pw	10.6%	9.8%	8.7%	14.3%	11.1%	17.6%	5.9%
Increase pension to >30% MTAWE	9.9%	9.8%	4.3%	14.3%	11.1%	17.6%	5.9%
Increase pension now	9.2%	7.3%	8.7%	14.3%	11.1%	11.8%	5.9%
Increase pension by \$50-75pw	7.1%	12.2%	0.0%	0.0%	5.6%	11.8%	5.9%
Single pensioners disadvantaged (especially females)	27.7%	29.3%	8.7%	14.3%	38.9%	41.2%	17.6%
Pensions should not be indexed to CPI	17.0%	19.5%	13.0%	14.3%	16.7%	35.3%	0.0%
Assess all pensions independently based on personal circumstances	14.9%	2.4%	17.4%	42.9%	19.4%	23.5%	11.8%
Pensions to be assessed consistently (i.e. same situation = same amount)	8.5%	9.8%	21.7%	14.3%	0.0%	11.8%	0.0%
Pension should be indexed to CPI	6.4%	9.8%	4.3%	14.3%	0.0%	11.8%	5.9%
Establish an independent tribunal to review/regulate/arbitrate income support issues	5.7%	7.3%	0.0%	0.0%	8.3%	11.8%	0.0%
Other responses (each mentioned by <5% of individual respondents)	6.4%	7.3%	8.7%	0.0%	8.3%	5.9%	0.0%
Review the adequacy of pension payments	5.0%	4.9%	13.0%	0.0%	2.8%	5.9%	0.0%
No GST on goods/services/utilities for pensioners	5.0%	9.8%	0.0%	0.0%	5.6%	5.9%	0.0%
Partnered pensioners disadvantaged	2.8%	4.9%	4.3%	0.0%	0.0%	5.9%	0.0%
No pension payments increases	2.8%	2.4%	0.0%	0.0%	8.3%	0.0%	0.0%

¹⁵ "Increase pension payments – any mention" is a net of all rows in this table excluding the bottom row "No pension payment increases"

Table 3 Organisations - Income Support Level and Impact on Standard of Living

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Concerns about cost of living increases	46.1%	48.8%	56.5%	42.9%	44.4%	52.9%	23.5%
Cost of living is increasing faster than pension	46.1%	48.8%	56.5%	42.9%	44.4%	52.9%	23.5%
No increase in real terms for a decade	2.8%	7.3%	0.0%	0.0%	0.0%	5.9%	0.0%
Comments on inadequacy of pension	38.3%	31.7%	73.9%	85.7%	30.6%	35.3%	5.9%
Pension insufficient for basics/cost of living i.e. medical expenses, home repairs, healthy diet/to live with dignity ¹⁶	38.3%	31.7%	73.9% ¹⁷	85.7%	30.6%	35.3%	5.9%
Increased health concerns/costs of health care esp for DSP, seniors, those in poor health	29.1%	4.9%	82.6%	57.1%	22.2%	35.3%	11.8%
DSPs have greater health care costs/needs	23.4%	2.4%	78.3%	57.1%	19.4%	17.6%	0.0%
Those in poor health require more paid services	17.7%	2.4%	56.5%	28.6%	11.1%	23.5%	5.9%
Seniors in poor health rely more on home services	8.5%	2.4%	39.1%	0.0%	0.0%	5.9%	5.9%
Psychological effect/ effect on health of low pension level	24.8%	7.3%	78.3%	57.1%	16.7%	11.8%	11.8%
Increased health issues/costs because of low payments	19.9%	7.3%	60.9%	28.6%	16.7%	5.9%	11.8%
Negative health effect of caring on carers	8.5%	0.0%	30.4%	57.1%	0.0%	5.9%	0.0%
Withdrawal of DSP has catastrophic consequences	2.1%	0.0%	8.7%	0.0%	0.0%	5.9%	0.0%
Unable to build assets earlier in one's life	15.6%	4.9%	26.1%	57.1%	16.7%	17.6%	5.9%
Higher cost of living in rural/regional areas	8.5%	4.9%	8.7%	28.6%	11.1%	5.9%	5.9%
Enable pensioners to stay in own homes	7.8%	7.3%	4.3%	57.1%	2.8%	11.8%	0.0%
Pensioners help economy with unpaid child/parent care	5.0%	2.4%	4.3%	57.1%	0.0%	5.9%	0.0%
Increases would enable pensioners to stay in their own homes	2.8%	4.9%	0.0%	0.0%	2.8%	5.9%	0.0%
Pensioners able to help their own families	1.4%	4.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Low payments erode savings/lead to debt	5.0%	7.3%	0.0%	14.3%	5.6%	5.9%	0.0%

¹⁶ Some organizations mentioning that the pension was insufficient to cover basics/cost of living i.e. medical expenses, home repairs, and healthy diet and to live with dignity ALSO mentioned that the pension was insufficient to enable social/community engagement but none ONLY mentioned that the pension was insufficient to enable social/community engagement.

¹⁷ Almost half (47.8%) of organizations representing people with a disability specifically referred to the DSP.

Low payments erode savings, force borrowing	5.0%	7.3%	0.0%	14.3%	5.6%	5.9%	0.0%
Resort to using credit cards for living expenses	0.7%	0.0%	0.0%	0.0%	2.8%	0.0%	0.0%
Other responses (each mentioned by <5% of individual respondents)	1.4%	0.0%	4.3%	14.3%	0.0%	0.0%	0.0%
Proud/don't want to be a burden	1.4%	0.0%	4.3%	14.3%	0.0%	0.0%	0.0%

Table 4 Organisations – Eligibility for Pension Payments and Asset Tests

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Eligibility - any mention (includes all rows below)	33.3%	22.0%	65.2%	42.9%	22.2%	58.8%	11.8%
System too complex/need simpler system/system to be regularly reviewed	19.1%	9.8%	47.8%	42.9%	11.1%	29.4%	0.0%
Assets test threshold to be reviewed/abolished	9.2%	2.4%	4.3%	28.6%	8.3%	23.5%	11.8%
Review carer payment/allowance	9.2%	2.4%	30.4%	42.9%	0.0%	11.8%	0.0%
Other responses (each <5% of individual respondents)	5.7%	9.8%	8.7%	0.0%	2.8%	5.9%	0.0%
Pension to be available to all 60+	2%	5%	0%	0%	0%	6%	0%
Immigrants	4%	5%	9%	0%	3%	0%	0%

Table 5 Organisations - Frequency of Payments

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Frequency of payment - any mention (includes all rows below)	27.7%	12.2%	47.8%	57.1%	36.1%	35.3%	0.0%
Guarantee lump sum bonus payments to all	12.8%	0.0%	39.1%	42.9%	11.1%	11.8%	0.0%
All increases to be paid as lump sums	7.8%	4.9%	8.7%	28.6%	8.3%	11.8%	0.0%
Merge bonuses into pension	6.4%	2.4%	8.7%	0.0%	11.1%	11.8%	0.0%
Lump sum bonus payments to remain as is	5.0%	2.4%	8.7%	0.0%	5.6%	11.8%	0.0%
Payments to remain fortnightly	5.0%	7.3%	8.7%	14.3%	0.0%	5.9%	0.0%

Table 6 Organisations - Income Test and Workforce Participation

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Income test threshold to be increased/abolished/more flexible	19.9%	22.0%	13.0%	14.3%	16.7%	52.9%	0.0%
Review work incentives/capacity test for DSP	12.8%	2.4%	47.8%	42.9%	2.8%	11.8%	0.0%
Incomes should not be taxed	11.3%	12.2%	21.7%	28.6%	2.8%	17.6%	0.0%
Benefits of workforce participation	10.6%	4.9%	34.8%	28.6%	0.0%	17.6%	0.0%
Volunteering and its benefits	7.8%	9.8%	4.3%	71.4%	0.0%	5.9%	0.0%
Other responses (mentioned by <5% of individual respondents)	6.4%	9.8%	0.0%	14.3%	2.8%	11.8%	5.9%
Increase incentives for future self-provision	2.1%	2.4%	0.0%	0.0%	2.8%	0.0%	5.9%
Increase incentives to work after 60	2.1%	0.0%	0.0%	14.3%	0.0%	11.8%	0.0%
Pension bonus scheme should be available to all seniors who work	1.4%	4.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Allow superannuation contributions to continue	0.7%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%

Table 7 Organisations - Issues other than those relating to the Terms of Reference

	Organisation type						
	Total	Seniors	PWD	Carers Reps	Other NGO's	Government	Fin/Bus/Acdms
	(n=141)	(n=41)	(n=23)	(n=7)	(n=36)	(n=17)	(n=17)
Appreciated opportunity to contribute to the review	26.2%	7.3%	39.1%	42.9%	27.8%	41.2%	29.4%
Right to pension already earned through working life	12.1%	22.0%	0.0%	0.0%	16.7%	11.8%	0.0%
Compulsory superannuation only introduced in the 1990s	10.6%	12.2%	0.0%	0.0%	22.2%	11.8%	0.0%
Comments on Centrelink service delivery/reporting requirements	9.2%	7.3%	26.1%	14.3%	5.6%	5.9%	0.0%
Government inadequately looking after pensioners	7.1%	12.2%	4.3%	0.0%	5.6%	11.8%	0.0%
Other responses (mentioned by <5% of individual respondents)	15.6%	24.4%	17.4%	28.6%	5.6%	17.6%	5.9%
All government income support types should be reviewed	12.1%	2.4%	8.7%	14.3%	13.9%	35.3%	11.8%

Appreciate existing pension payments	7.1%	0.0%	17.4%	28.6%	8.3%	5.9%	0.0%
OECD countries treat their pensioners better/have a better pension systems	6.4%	4.9%	13.0%	14.3%	5.6%	5.9%	0.0%
Review notification process inadequate	3.5%	4.9%	13.0%	0.0%	0.0%	0.0%	0.0%
Would like to provide additional information	3.5%	2.4%	8.7%	0.0%	2.8%	0.0%	5.9%
Provide pension for grandparents who are carers	3.5%	2.4%	0.0%	28.6%	2.8%	5.9%	0.0%
Politicians look after themselves better/would like to see them try to live on a pension	2.8%	9.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Self-funded retirees deserve health care card/not all self-funded retirees are well off	1.4%	2.4%	0.0%	0.0%	0.0%	5.9%	0.0%