

## Facts and Figures at a Glance

### Why do we have Concessions?

A single person eligible for the FULL [Age Pension](#) can expect an annual Age Pension income of around \$22,365 and a couple can expect combined annual Age Pension entitlements (including Pension Supplement and Clean Energy Supplement) of around \$33,717.

This compares with The **ASFA Retirement Standard** which benchmarks the annual budget needed by Australians to fund either a comfortable or modest standard of living in the post-work years.

The most recent national figures released for the ASFA Retirement Standard (December 2014) show that, in general, a couple looking to achieve a comfortable retirement needs to spend \$58,364 a year, while those seeking a 'modest' retirement lifestyle need to spend \$33,766 a year; a single person needs \$42,604 for a comfortable retirement and \$23,469 for a modest lifestyle.

*The Age Pension is inadequate to meet the needs of older Australians*

### The WA Seniors Card

- Various concession cards (Pensioner Concession Card, Commonwealth Seniors Health Care Card, Seniors Card, and DVA cards) provide eligibility to discounted essential and community services to help sustain the quality of life of seniors.
- Approximately 345,000 Western Australians currently have a Seniors Card (March 2015)
- Seniors Card holders receive a range of [government concessions](#)
- There is no income or asset limit to be eligible for a Seniors Card, however, you must be:
  - aged 60 years or more
  - a permanent resident of Western Australia (include holders of the sub class 410 or 405 Visa who have lived in WA for a minimum of 5 years and reside in WA for a minimum of 6 months each year)
  - not in full time employment (i.e. work 25 hours or less per week, averaged over a 12 month period).

### Why do we have a Seniors Card?

- To enable older people to participate fully in community life
- To provide additional income support to seniors.
- To recognise the contribution of seniors to our community.

## Key principles to guide Seniors Concessions

### 1. Sustainability

The Final Report of the Economic Audit Committee (EAC October 2009) noted: Spending on social concessions from 2001-02 to 2007-08 has increased by 30.7%, an annual average growth of 4.6 % over the period.

**And:**

...an ageing population is likely to increase the community's call on existing concessions, as approximately 55% of payments and concessions to individuals are targeted to pensioners, seniors, and veterans.

### 2. Inefficiency

A diverse range of concessions is available from numerous Government agencies with varying eligibility criteria. While consumer access has been improved through a web based WA Concessions Portal (<http://www.concessions.wa.gov.au/Pages/default.aspx>), there is still duplication of administration that is costly and inefficient. EAC October 2009 suggested:

- i) consolidating processing and administration to a single point in government;
- ii) exploring the aggregation of subsidies and concessions to individuals into a single transfer payment from government...

### 3. Poor targeting, poor accountability

We don't know if WA gets value for money from concession as there is no accountability process to report on the social or economic benefits that seniors and the community receive from the State's investment.

### 4. Inequity

Not all seniors Card holders have the same needs. There are different levels of underlying social advantage/disadvantage amongst seniors.

### 5. Adequacy

A robust and sustainable concessions system is essential to supplement the inadequate retirement incomes of many seniors in Western Australia. It is important to maintain the range and value of concessions to those seniors who depend on them.

## What concessions are available to seniors?

- Full details of seniors concessions are here:  
<http://www.concessions.wa.gov.au/Pages/default.aspx>
- Minister for Seniors, Hon. Tony Simpson, said in mid 2014: "... the State Government gives \$405million in discounts for council rates, water, electricity, public transport and other expenses".
- However, there are many and various other concessions, including the Country Age Pension Fuel Card Scheme funded by the State Government's Royalties for Regions program and administered by the Department of Transport.
- The total value of seniors' concessions is difficult to identify within the State Government Social Concessions Expenditure Statement (Appendix 6 pp269) of 2014-15 Budget paper No. 3.

***The way forward? COTA WA calls for a comprehensive and holistic approach to seniors concessions based on consultation with seniors and discussion across the whole community***