



Seniors Forum

2024 in Review

As the fearless defender, protector, and promoter of seniors' interests, we continued to use our influence to ensure their voices are heard and represented at every opportunity.



The Representation Journey

*We engage with our community through member feedback from various communications. This informs our **in-house research**.*

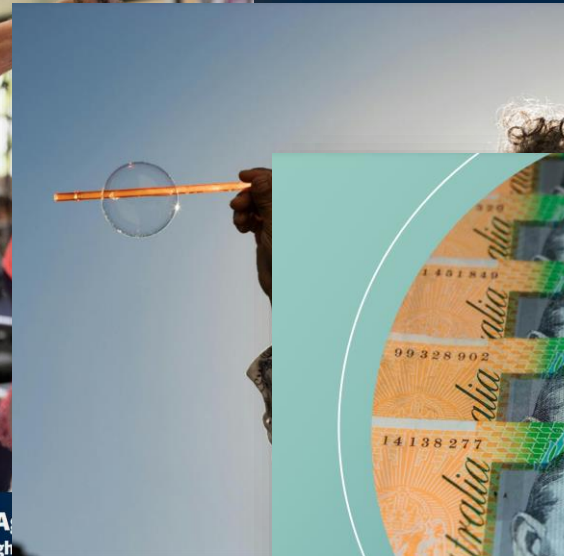
*Reports are produced which convey our research findings. This then provides the **evidence** to support our **advocacy position**.*

*This leads to meetings with stakeholders, forums, consultations, presentations, campaigns, media interviews, and a range of other activities ensuring the issue is prioritised in **public policy**.*

We created **8 research reports** across various topics including **ageism, dementia** and **cost of living**.



Elements of Ageism
Missing out on activities through



“People who are still working are being paid less than they should be.”
10 insights from older workers



Older People’s Responses to the Rising Cost of Living

JANUARY 2024

We also produced
**21 state and
federal government
submissions.**



Pre-Budget Submission 2024
Cost-of-living solutions for seniors
January 2024

National Seniors
AUSTRALIA

National Seniors
AUSTRALIA

9 February 2024

National Seniors
AUSTRALIA

Home Care Pricing Authority (IHACPA) –
Consultation Paper (Service list 2025-26)

Opportunity to provide feedback to the Independent
Home Care Pricing Authority (IHACPA) –
Consultation Paper (Service list 2025-26)
for Australians. Through our research and advocacy
for older Australians.

The Home Care Pricing Authority (IHACPA) plays a crucial role in advising the
Government on the pricing of home care services. As outlined in the consultation paper,
the Government is seeking input on the maximum price for approved services within the Support
and Care Agreement. A maximum price or price cap providers can charge
to promote efficient pricing and financial

stability. Price caps may not
have unintended consequences. Price caps may not
be suitable for all services or in markets where
providers have more complex needs or in markets where
services are not competitive. Price caps
which need to be carefully considered. Price caps
for home care, because home care does not operate as a
market, if the cap is set too low, this may undermine
the exit of providers in a sector with limited

Price caps because it responds to the need for
affordable care, not, nor should it ever, be viewed as a competitive

Price caps are set transparently, founded on high-quality
evidence and research, and consider its pricing

Objective Bill 2023 Inquiry

Opportunity to comment on the Superannuation (Objective) Bill 2023

Opportunity to comment on the Superannuation (Objective) Bill 2023
for people, with a community of 230,000 members and
dedicated to ensuring superannuation operates effectively

For superannuation, we believe the proposed objective
is about the purpose and use of superannuation. We believe
it reflects the views of the general public.

Price caps encompass accumulation as a fundamental part
of superannuation.

Price caps are the end use of superannuation. While this focus is likely a
result of the COVID-19 pandemic, we believe this focus

Price caps are a reason. The superannuation objective should be flexible
to allow people need to access their superannuation before they

Price caps are a 'retirement' in the proposed objective. This emphasizes
that a person's adult life can be split into two distinct phases - work and

Price caps are a preservation age of 60 (whether eligible for the Age Pension or
receiving informal care to others).

Price caps are a portion of their superannuation via a transition to retirement
phase.

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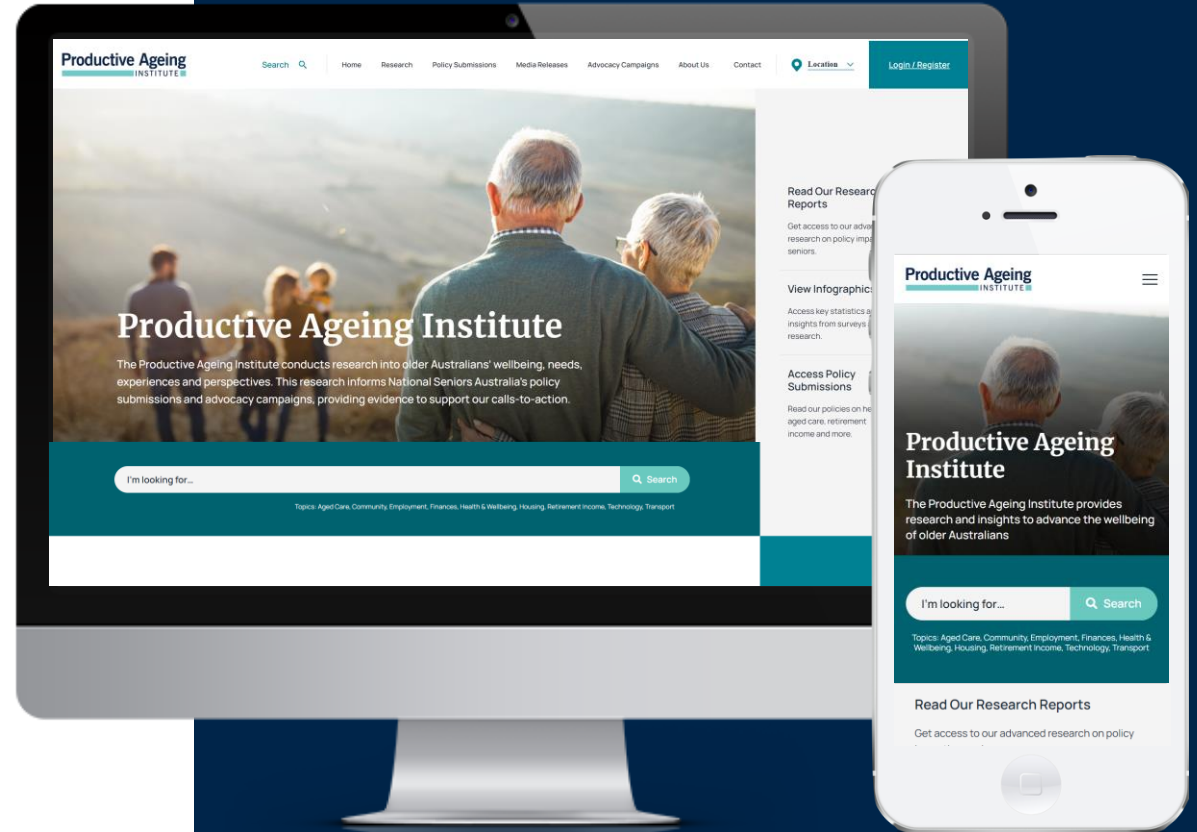
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**In 2024, we strengthened our connections
with the parliament**

Productive Ageing INSTITUTE

To ensure **age-related matters remain forefront** in public policy and discourse, we created the Productive Ageing Institute.





In partnership with Rebekha Sharkie, Richard Colbeck, Dr Mike Freeland, and Bob Katter, we launched the **Parliamentary Friends of Seniors.**

Parliamentary
FRIENDS OF SENIORS



At the launch, we released NSA's **Federal Budget Submission** focused on **cost-of-living solutions for older Australians.**



Key meetings with parliamentarians included:

- Minister for Aged Care
- Minister for National Disability Insurance Scheme
- Assistant Minister for Ageing
- Office of the Minister for Health and Aged Care
- Office of the Minister for Social Services
- Shadow Assistant Minister for Regional Health
- Independent Member for Mayo
- Independent Member for Kennedy
- Independent Member for Clark

- QLD Minister for Energy & Clean Economy Jobs
- QLD Minister for Transport & Main Roads
- QLD Shadow Treasurer
- QLD Shadow Minister for Transport & Main Roads
- QLD Shadow Minister for Seniors, Communities & Disability Services

Budget delivers trifecta

Older Australians have been granted a trio of cost-of-living measures in the recent Federal Budget, all of which were championed by National Seniors. The Policy team looks at what other benefits are available to you.



Winter 2024 / Advocacy / Read Time: 5 mins

The 2024/25 Federal Budget has addressed the needs of older Australians with three cost-of-living measures.

The Budget includes a trio of significant changes that benefit seniors—an interest rate rebate, an increase in Commonwealth Rent Assistance, and an extension of the freeze on deeming rates.

We welcomed these changes, which were part of our pre-budget recommendations.

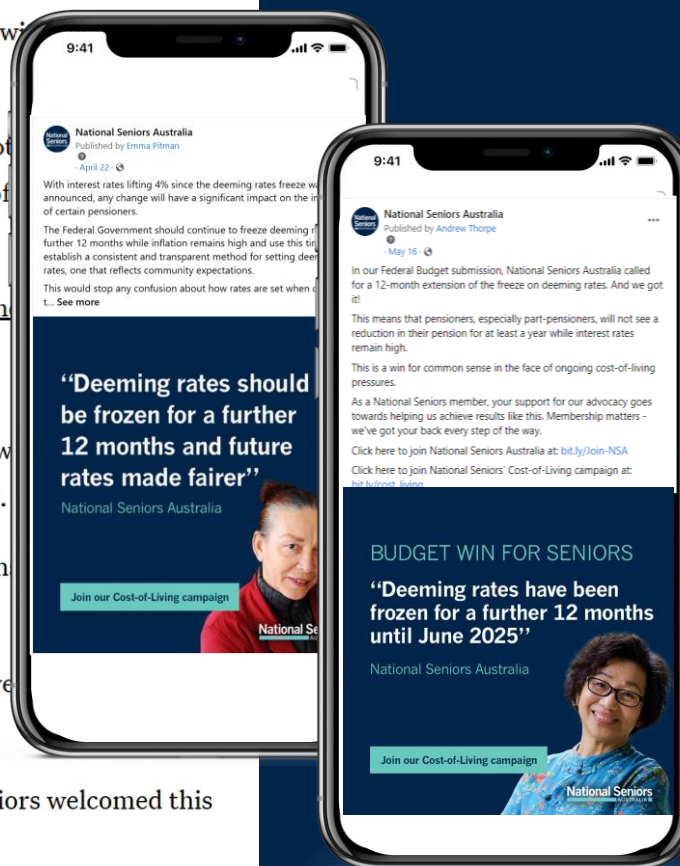
Continued freeze on deeming rates

With the RBA having raised interest rates, pensioners subject to deeming rates were pleased in the announcement of an ongoing freeze on social security deeming rates.

The Budget extends the freeze on deeming rates for an additional 12 months, keeping them at their current levels until 30 June 2025.

This follows the initial two-year freeze set to end on 30 June 2024. The lower rate is 0.25%, and 2.25% for the upper rate.

Given various predictions about future interest rate changes, National Seniors welcomed this degree of certainty for pensioners with deemed assets.



The **12 month freeze on deeming rates** until 30 June 2025 ensured pension payments did not reduce as inflation rises.

This extended the initial two-year freeze that was ending on 30 June 2024.



NSA welcomes electricity rebate

Queensland seniors will receive up to \$1,372 to help with power bills.

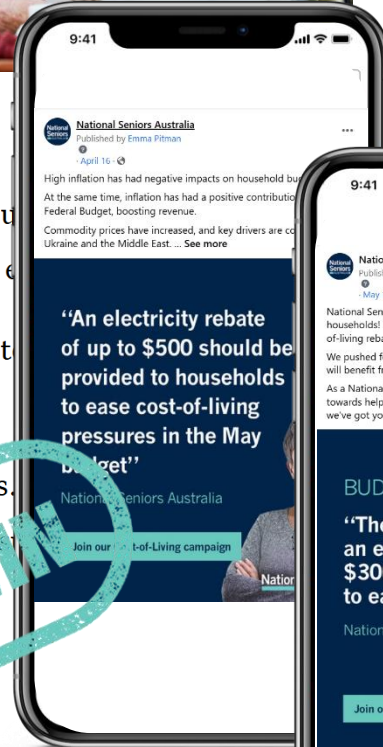
9 May 2024 / Latest News / Read Time: 3 mins

Relief via energy bill

The government will provide a \$300 cost-of-living rebate to all households. In the previous budget, this will be directly applied to a \$500 rebate in the previous budget, this will be directly applied to all households.

However, unlike last year, this rebate will not be subject to means testing and will be available to all households.

This rebate will be in addition to any similar state-based programs. The government has recently announced a \$1,000 energy rebate for households, a measure that has been advocated for in our Queensland budget submission.



ADVOCACY WIN

The rebate provided **cost-of-living relief** through household energy bills.

This was a practical way to help older people meet daily living costs.

Media Release: Budget delivers trifecta for older Australians

[Download media release](#)



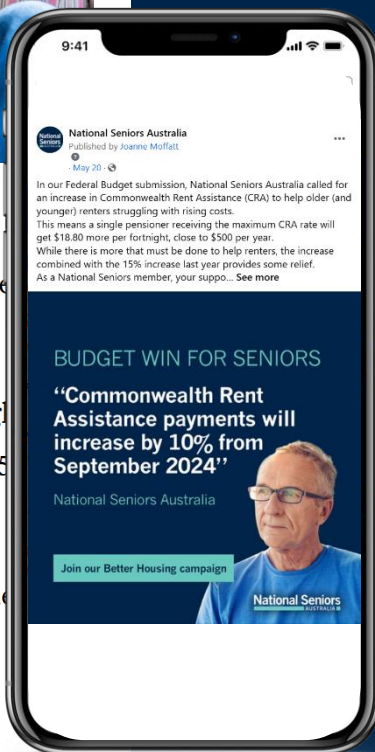
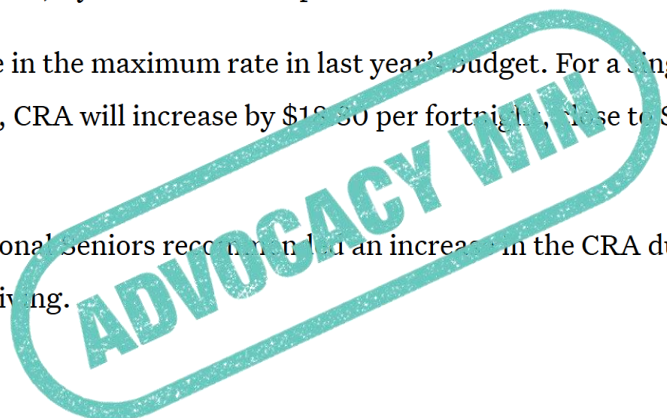
14 May 2024 / Media Release / Read Time: 2 mins

Commonwealth Rent Assistance

In a move welcomed by National Seniors, the government will increase the maximum rate of Commonwealth Rent Assistance (CRA) by 10% from 20 September 2024.

This follows on from a 15% increase in the maximum rate in last year's budget. For a single renter receiving the maximum rate, CRA will increase by \$18.80 per fortnight, or \$500 over a year.

In our pre-budget submission, National Seniors recommended an increase in the CRA due to rising rents and the overall cost of living.



The increase in the **Commonwealth Rent Assistance** helped 534,000 people aged 50+ receiving Commonwealth Rent Assistance.

A single renter receiving the maximum payment received an **extra \$18.82 per fortnight**, almost \$500 in a year.

Our consistent, frequent and balanced **media approach**, ensured our **advocacy message** remained loud and clear.





National Seniors Australia was mentioned in the media **2,640** times, with our stories being viewed **66.5 million** times.





“Some issues are so critical, that we have to mobilise our community.

In response to members’ concerns, we launched a movement to **KEEP CASH** accessible and accepted.”



The initiative has also highlighted the negative impacts of the **removal of ATMs** and **bank branch closures** and the challenges in transitioning to a digital economy.



We've **mobilised** both consumers and retailers, to become involved to support seniors.



...and the media, and parliament interest is growing on this critical issue for seniors.





NSA branches have taken to their neighbourhoods to involve their local communities and help spread the word.



To highlight the value and contribution of older Australians, and that ***Experience Matters***, we launched the inaugural Everald Compton Community Champion Medal



A distinguished accolade established to acknowledge the **unsung heroes** among older Australians.

The medal recognises **everyday champions** who are **'turning grey into gold'** with grassroots experiences and selfless contributions that make a significant difference in their communities.





Effective advocacy requires a **strong & engaged community**.

In 2024, our community grew to over **250,000**.



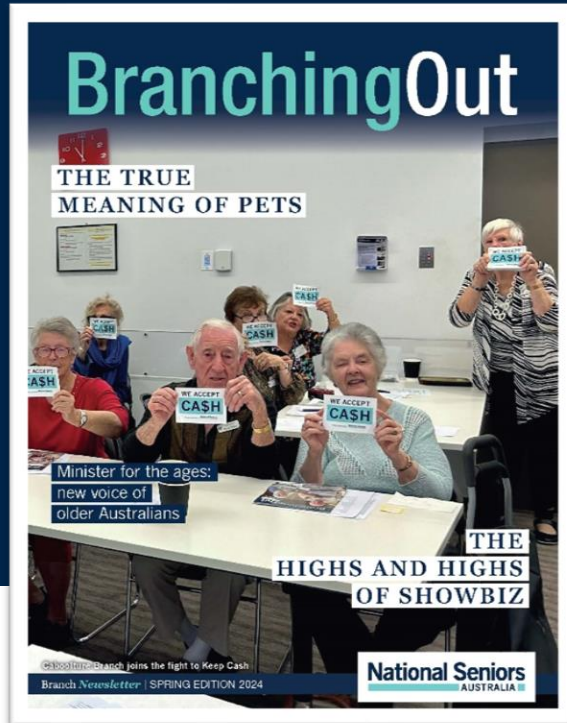
Our important branch community continues to play an important role in supporting **social inclusion** for seniors.



The National Seniors team
attended more than
40 branch meetings
across the country.



We recognised and celebrated our **long-serving branch members** who make an outstanding difference in their communities.



We continue to support our Branch community with resources, including **Branching Out print magazine.**

Rejoin to keep your member benefits



National Seniors
AUSTRALIA

Renewal Reminder
REJOIN TODAY

Your support creates real change for Australians aged 50+

Rejoin National Seniors Australia and support our important advocacy and research work that creates real change in the lives of Australians aged 50+.

As a not-for-profit organisation, membership fees allow us to advocate for better outcomes on issues such as age discrimination, accessible housing, pension poverty, health costs, aged care and retirement income.

Members receive great value benefits including:

- ✓ Discounts on everyday items.
- ✓ A yearly subscription to *Our Generation* digital magazine.
- ✓ Branches and social groups (please indicate overleaf if you would like to be contacted by your nearest branch).
- ✓ Member-only competitions.
- ✓ Access to our Financial Information Consultant.
- ✓ Tools and resources for retirement planning and cost of living.
- ✓ Special pricing on curated holiday packages with National Seniors Travel.

To rejoin, call our membership team on **1300 76 50 50** or visit nationalseniors.com.au/renew.

ONE YEAR MEMBERSHIP

\$49.50	\$80
single	joint

TWO YEAR MEMBERSHIP

From \$40/year*

\$88	\$143
single	joint

THREE YEAR MEMBERSHIP

From \$40/year* **BEST VALUE**

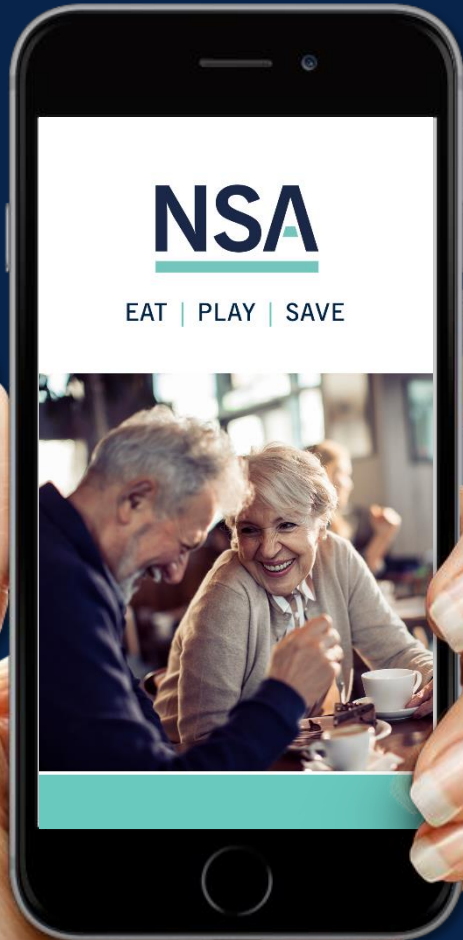
\$120	\$180
single	joint

*Price per year based on single membership.

For more information call or visit

1300 76 50 50
nationalseniors.com.au

Despite significant increases in day-to-day living expenses for members, NSA has **frozen our membership fees** which have remained the same since November 2022.



To **improve member value** and address cost-of-living pressures, we introduced a **Member Discounts App** at no extra cost to members.

3,307 members
have already
downloaded the app
and now have access to
thousands of discounts
Australia-wide.



THE YEAR AHEAD



Advocacy and representation is what this organisation is about.

In order to fulfil our purpose as the *fearless defender, protector, and promoter of seniors' interests* and ensure your voices are heard, these are our key priorities.

**MEMBER
VALUE**

**COMMUNITY
GROWTH**

**INDEPENDENCE
THROUGH
FINANCIAL
SUSTAINABILITY**

Why be a member of this organisation?

- A strong advocacy voice supporting you in areas such as Aged Care & Retirement Income
- Research that provides the evidence that makes a difference for better public policy outcomes
- A source of valuable information and quality content
- Calculators and discounts to help you with your cost of living
- Access to a nation-wide branch community
- Trusted products & services that protect and save you money
- A dedicated, talented, and passionate team who work tirelessly to make a difference to this, and the next generation.

COMMUNITY CHAMPION MEDAL
Acknowledging the unsung
heroes among older Australians



Questions

National Seniors
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COMMUNITY CHAMPION MEDAL
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Thank You

National Seniors
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