

**XXXXX BRANCH**

**President: XXXXXXXXX**

**Secretary: XXXXXXXX**

**Tel**

XXXXXXX 2020

The Hon. XXXXX MP  
Member for XXXXXXX  
via email

Dear Mr / Ms XXXXXXX,

**RE: QUEENSLAND STATE ISSUES AFFECTING SELF-FUNDED RETIREES**

The Association of Independent Retirees (AIR) is the peak body representing the views of self-funded retirees to Government at federal, state and local levels, whilst remaining independent of any political party. As this is an election year, we would like to bring some issues that affect self-funded retirees to your attention. We appreciate that your time is valuable and thank you in advance for your consideration of the issues which have been developed in consultation with AIR members from across Queensland. In advancing the issues, AIR is representing all full and part self-funded retirees.

Queensland's population aged 65 years and over is steadily increasing, reaching 15.7% in 2019. As further cohorts of baby boomers (those born between the years 1946 and 1964) turn 65 over the next decade, this age group is projected to increase more rapidly to 21.5%. The majority of these would be retirees. A further 506,678 are in the 55 to 64 age cohort. Every second voter is now over 50.

We acknowledge that the State Government does provide some concessions that assist retirees. However, the majority of AIR members are doing it "tough" in the current economic climate and there appears to be little good news on the horizon. It is recognised that the Queensland Government also has fiscal responsibilities, especially in light of the Covid-19 Pandemic. In recognition of this, AIR is purposely not targeting an extensive list of areas where changes could be made to Government policies and procedures.

**POWER PRICES**—out of control—increases over the last 10 years are far in excess of inflation. Now includes a daily supply charge of \$1.78 introduced without any justification. Regional Qld only has one supplier of power north of Noosa so there are no options for consumers there. Queensland and Australian power prices among the highest in the world and the Queensland Government makes a big profit from power stations it controls and puts money into general revenue.

**STAMP DUTY**---Down-sizing for Seniors is costly—a big cost is Stamp duty. The Commonwealth Government brought in an incentive by allowing Seniors to deposit \$300,000 per person into a Superannuation fund when down-sizing. The Queensland State Government should provide a big discount on duties.

In 2020 the current State Government has legislated to increase Stamp Duty on most forms of Insurance policies in Queensland. Stamp Duty will now be 9% as against previous charge of 5% for some insurance including professional indemnity and 7.5% for most business insurance policies including public liability. There is no justification or reason for such substantial increases and these changes must be reversed as soon as a new Government is elected.

PUBLIC TRANSPORT---other States in Australia have a variety of concessions. Queensland has some, but should have more—such as free or nominal charges at off peak times for buses; or an all-day pass for \$2.50 such as Sydney has for buses, ferries and trains.

RAIL TRAVEL—Seniors cannot book on line, but non-seniors can---this needs fixing.

VOTING FOR ELECTIONS---needs to allow electronic voting like other facilities such as banking. Postal voting is slow, difficult and inefficient. Security is easily managed, and compilation of results is fast and accurate. Current methods are open to abuse and are costly. In light of Covid-19 electronic voting is vital.

LAW & ORDER---a continuing problem for Seniors. The amount of juvenile crime needs addressing. Schools need to be involved with cooperation of the police force to educate kids to have respect for others, those in authority and for other people's property, especially vehicles.

RENTAL LAWS---simplification needed and explanation of rights and duties of landlords and tenants to avoid confusion. Changes in the laws are occurring but no education for the public.

TOW BARS to be regulated---Laws are needed to limit the use of tow-bars as they are a hazard to pedestrians and other vehicles when not towing. Australian Design Rules not being followed.

We thank you for your consideration of these issues and look forward to hearing from you.

Yours sincerely,

XXXXXX  
President  
XXXX Branch  
Email address: