

**We The People**  
Program 41  
User Pays Twice



In Rotary there is a code of conduct and a 4 way test which has very sensible and very wise rules by which Rotarians must abide. In the test of ethics two questions are asked that I want to focus on and they are, "is it fair" and "Is it the truth". Now therein lies a test for living a good life really, fairness and truth and this provides a base for my narrative today on the government mantra of 'User Pays'.

It's a term we often hear from government and 'User Pays' on the surface seems reasonable doesn't it. However governments tend to take up notions and twist them to suit the great bureaucracy and to feed the great unwashed masses who sponge off the public purse. The halls of power are desperate for money at all levels of government as the bureaucracy grows ever larger and sucks the very life from society. So user pays is a very nice little pot of gold for government and let me give you some examples which clearly question 'fairness'.

User Pays denotes that a person using a service pays for that service and all is well. However what if the user has already paid through membership, taxes, tolls, levies or rates. In Coffs Harbour the Council is now contemplating a charge for people to launch their recreational craft from public boat ramps. This is on the basis that Council has to dredge near the ramp and therefore those who use it should pay. Closer to home Robina Stadium hosts football games and a number of public streets are closed off because of it. Police on duty are paid by the club and so that cost is past onto the public but hang on don't we pay for the Police already. In Tasmania the government is about to introduce this on a large scale as they see other states extracting money from the public purse and the Police have been told to save \$18 million dollars this year alone. So now the Police are diverted from Law and order and must be paid for by the public yet again.

Now there are examples where 'user pays' is reasonable but it's become a mantra where the use of the phrase tends to emit a glow of moral righteousness. Let's look at Gold Coast City Council dump fees. We take our box trailer with garden waste to the tip or the transfer station and a power hungry dysfunctional officer at the gate makes a decision whether or not we should pay a fee. Now as a rule there is no fee for garden waste and nor should there be because we pay for it in our rates. However and here is the catch, if I hire a person to clean up my yard and take the same material to the tip I have to pay at least \$20 but it's the same rubbish. Ah you say that's because the person hired is a commercial operator but it's still my rubbish. Council says it can't help because that's the policy. Then what if the person taking my rubbish were to show them my rates notice, Council says sorry it's also not policy so I pay yet again and they don't want to change the rules because they can't manage money. We seamlessly and painlessly pay twice.

Here is another example and an evil one at that. The new federal government rules for retirees and pensioners who need care is about to change and is being heralded by the PM as revolutionary and fair. Oh no its not. Let me cut to the chase here and tell you that in the end you will pay dearly especially if you live at home because you will have to pay in cash or by using a reverse mortgage on your home. Reverse mortgages are a way of realising the equity in your home but the loan must be paid out when you leave home. Reverse mortgages are very expensive with large costs and charges and any hope of leaving a little something for the family may well disappear. That severing of family assets is a broad compounding loss to society because it acts like death duty. In fact Donna Rosato of Money Magazine says reverse mortgages bear a striking similarity to risky sub-prime mortgages. This latest round of trickery by the feds is based on a 'user pays' principle even though we have by now paid our way handsomely in society through taxes and charges. Growing old is not optional but being a mean government is.

So 'user pays' schemes are often a sanitised way of making the user pay twice or even three times. Why should we pay a toll on the roads we own and why should we be made pay so dearly in retirement because of government waste. This little phrase User Pays is often just a way of extracting more in tax from us than is fair. Be very careful when you hear the phrase and by the way I won't be using the light rail tram so why am I paying for it.

**Until next time this is Kent Bayley**