Almost a week into this campaign, many people would be finding their heads hurting. Others would be staying tuned out for a while yet, put off by the cacophony of conflicting claims.

Voters have been bombarded by numbers. Numbers asserted, numbers contested, numbers denied. Numbers in tens, indeed hundreds, of billions. Millions have mostly become the five cent coins of election dialogue (unless they are a subset of the billions).

And the numbers stretch into what, in political terms, might as well be infinity. Plans are for the next decade. Never mind that elections come every three years.

Many of these numbers mean little in themselves. Let's not say they're made up. They do, however, have a good deal of confection to them.

The way the carefully-controlled campaign operations work, many of the numbers are dropped out, by government and opposition, embargoed for publication around midnight. The aim is to land them "raw" into the morning news cycle, not masticated by reaction.

The think tanks are enthusiastically in the numbers game. The Grattan Institute this week said the government would need to cut $40 billion a year from spending by 2030 to meet its tax and surplus promises.

"Absolute complete rubbish," Scott Morrison harrumphed.

Please, can someone remember to check in a decade or so?

There is much to be said for sticking to the four-year timeframe of the budget's forward estimates (and remember, at budget time the experts often question the assumptions even over that period).

No ordinary people with a life can or will follow all these figures. Anyway, why would any rational voter believe claims involving mega multiple billions and 10-year spans? Peter Costello has drawn attention to the absurdity of promises into the never never.

The government and opposition have been framing their stories, and they think a long "plan" sounds better than a shorter one. And, in trying to discredit the offerings of their opponents, they believe size matters.

The most fanciful example of the latter was the government this week claiming part of Labor's cancer policy would cost some exorbitant extra amount on the basis of grossly inaccurate assumptions.

But one cohort of voters usually thought to be taking more than average notice of specific numbers is retirees. Moreover, for those nearing retirement, or worried about it, even long term numbers have more than usual meaning.

The government is banking heavily on these people reacting badly to Labor's plan to cancel cash refunds for franking credits (worth A$57 billion over a decade) and to various proposed changes to superannuation Labor has foreshadowed.

Both sides have different perceptions about how what the government characterises as a "retirement tax" - the refunds crackdown – will play out politically.

The government has produced a table showing the number of individuals (of all ages) in various seats adversely affected (with data based on 2016-17 tax statistics) and the average dollar impact.

For instance, in the Victorian marginal seat of Chisholm, which the government is fighting to hold, more than 10,400 people would be affected, with an average impact of about $2200. In the NSW ALP seat of Richmond those affected would number nearly 8200, with an average impact of more than $1900.

Overall, these figures show 910,000 people affected, with the average impact $2285.

The government would argue those who'd be hit are widely scattered and extend beyond wealthy people who have arranged their financial affairs to minimise their taxable income. So it sees the issue as politically potent.

But Labor says most of those who'd be caught are the better off - and likely Coalition supporters. Pensioners would be exempt.

Notably, some Labor sources say the "retirement tax" is not coming through its research as a big issue, especially once the discussion drills down into the detail of, and rationale behind, the policy. It is a matter of explaining it.

Bill Shorten was blunt in defending the proposed change at his Sunday rally, also translating it into the sort of tangible benefits the savings could buy.

"If you are getting a tax credit when you haven't paid any income tax, this is a gift," he told the rally. "It is a gift lifted from the taxes paid by working class and middle class people in Australia today.

"It is a gift that is eating our budget. It's now costing our nation over $6 billion this year, and pretty soon will cost $8 billion.

"And if all of this talk of billions is too much, perhaps think of it in the following way. Two minutes' worth of the gift, the money that flows out of this one loophole, two minutes out of 365 days, could pay for someone's knee replacement surgery. Ten minutes worth of the gift is enough to employ a nurse, full-time, for a year."

Scott Morrison on Tuesday had his eye firmly on the retiree vote, when he appeared at a forum in the Victorian seat of Corangamite (where Sky reported that many in the audience were

Liberal party members who'd been invited to attend).

Morrison gave an assurance of no further imposts on superannuation – a painful issue for the government at the last election. "No new taxes, no higher taxes on superannuation under my Government. Never ever," he later reiterated at a news conference.

When Bill Shorten was pressed for a commitment on super, he began by saying Labor had "no plans to increase taxes on superannuation" but was then pushed into an unqualified promise.

This overlooked the planned changes to superannuation Labor had announced. Amounting to $34 billion. Over a decade.

Michelle Grattan does not work for, consult, own shares in or receive funding from any company or organization that would benefit from this article, and has disclosed no relevant affiliations beyond their academic appointment.

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