

Ms. Margaret A. Jones

July 16, 2007

The Secretary
Senate Community Affairs Committee
P O Box 6100
Parliament House
CANBERRA ACT 2600



Please accept the following as a submission I wish to make to the Inquiry Into The Cost Of Living Pressures On Old Australians.

The Committee's stated preference that submissions be made electronically indicates unawareness that the income of old Australians (65 years+), both pensioners and self-funded retirees, disallows the facility of computer ownership and associated operating costs. Australian Bureau of Statistics (2006 Census) records some 132,000 Australian females, 75 - 84 years of age, have a gross weekly income of between Nil and \$400.00.

I have detailed below what are considered the most important issues affecting these old Australians.

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1. Recent movements in the price of essentials: food, household utilities, dental care

1.1 Any increment in Government pension or allowance is quite inadequate to cover these price rises as the consistently growing gap increases.

1.2 The impact of obtaining less for the affordable amount diminishes quality of life by poor nutrition, limited food intake and, for example, inability to masticate and digest food without appropriate dental care and provision of dentures to the detriment of general wellbeing. The ongoing pressures associate with depression, self-esteem loss and deteriorating health leading to medication and hospitalisation at Government cost.

- 1.3** The care of grandchildren through immediate family breakdown commonly falls on old Australians. The economic and emotional burden creates social isolation by inability to interact with friends and peer groups due to time loss with these familial responsibilities. The additional cost of maintaining the children precludes activities outside the home of social events, entertainment and limits spending on the needs of the carers themselves resulting in failing emotional and physical resources and breakdown in health. Care of the children may then become another Government responsibility at greater ongoing cost to the community.
- 1. 4** The adequacy of Government tax breaks and superannuation concessions are inapplicable to recipients of Age Pensions. The concession arrangements for this group **do not** meet the increased cost of daily living. Provision of concession public transport fares, telephone and utilities and prescription medicines are not transferable to rents, seasonal price rises, optical and specialist medical care, clothing and basic subsistence.