

5-7-07

Mr Elton Humphery
Committee Secretary
Community Affairs Committee
Department of the Senate
PO Box 6100
Parliament House
Canberra ACT 2600.



Dear Sir,

I read with interest an article about a call for a Senate inquiry into the cost of living pressures facing older Australians. I would like to draw your attention to the fact that not only are older Australians in the situation but younger disabled citizens are affected also.

My husband, who is 57 years old suffers from Frontal-temporal dementia and is now residing in a Residential Care Facility. He has been ill-health superannuated from the Department of Education and Training so fits into the self-funded retiree category for care facility fees structures. This requires us to pay all of the basic fee, accommodation fee and income tested fee.

Like many older Australians we too fit into the group who have some assets but are cash poor. While having to pay quite substantial fees for residential care it is important to be aware that many of the everyday living costs for myself remain the same eg. rates, telephone, house insurance, car registration and insurance, private health cover, petrol, electricity etc.

Adding to the emotional turmoil experienced over having to place my husband into a care facility I am now faced with crippling fees. I have supplied details with regard to the costs to illustrate what is most likely not a unique situation.

Country people, in particular, are feeling the "petrol pinch". I travel into town each day to visit my husband. The care facility can't provide a suitable activity program for my husband who is physically fit but mentally impaired. He resides with a group of people, mainly women, who are at least 15 years his senior. While he is still capable of playing cricket, kicking a football, catching a ball etc. the activity program caters for the majority of the nursing home residents and so I feel the necessity to go in to entertain him.

It is quite distressing to investigate my financial situation to find that I am "in the red" each month before I even consider my own food, costs and clothing, dental, medical & optical expenses for both of us.

We both worked hard, payed taxes and didn't squander the money we earned and are now being disadvantaged.

I urge you to have this situation investigated via a Senate Inquiry not just for older Australians but for younger ones experiencing similar difficulties.

Superannuation Pension

GROSS \$1885.82 per fortnight

45,259.68 per year.

NET \$1752.82 " "

42,067.68 " "

Residential Care Fees \$28,081 per year

\$28,158 " leap year.

Available finances 42,067.68 - 28,081

= \$13,986.68 per year

or \$1,165.55 per month

Expenses per MONTH

TRU Energy \$96.00

TELSTRA phone \$90
internet \$30

CARS INS ① \$27.75

" ② \$25.00

REGO ① \$40.00

" ② \$32.00

WATER \$30.00

PETROL \$250.00 (MINIMUM!)

HOUSE INS. \$37.50

RATES \$100.00

LIFE INS ① \$97.00

② \$48.00

HEALTH INS \$91.00

AMBULANCE \$10

PHARMACY \$196.00

(Based on average of last 2 months)

CONTINENCE AIDS \$100-

(Not all aids required provided by care facilities!)

EXPENSES

TOTAL \$1300.25

per month.

\$134.70 IN RED

EACH MONTH

before

Food costs for me

DENTIST

DOCTOR

CAR SERVICES

REPAIRS - CAR
- HOUSE

CLOTHING

OPTOMETRY

and probably
things I haven't
thought of.