4. Facts the inquiry needs to consider

4.1. Many people are without family and next of kin support.

4.1.1. The reasons for this are many women did not marry or were widowed after two World Wars.

4.1.2. Limited employment and education opportunities.

4.1.3. Automation and loss of jobs.

4.1.4. Lower wages and the absence of superannuation schemes deprived the opportunity to provide for old age.