

Union of Australian Women



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June 2014

Newsletter

WHAT'S ON

Monday 2 June
12 noon

UAW Darebin Group
Northcote Town Hall meeting room

Wednesday 4 June
100 – 12 noon

Hearing Women's Voices
Celebrating the centenary of women's right to
nominate in Victorian Local Government
elections
www.grlc.vic.gov.au/events or **5272 6010**

Thursday 12 June
10.30 – 12.30

UAW Book Group
2nd floor meeting room Ross House

Thursday 12 June
10.30

Rally to Beat the Budget
Victorian Trades Hall
Cnr Victoria and Lygon Sts Carlton

Monday 16 June
10.00 – 12.00

UAW Organising Committee meeting
2nd floor meeting room Ross House

Saturday 21 June
2.00

UAW Southern Branch meeting
Speaker: Robin Dale
PAY EQUITY
Mordialloc Neighbourhood House

Sunday 22 June
1.30pm

Rally for World Refugee Day
City Square. Cnr Collins and Swanston Sts
Refugee Action Collective

Hurray to Irena Higgins celebrating 100 years!
Best wishes to members who are recovering in hospital or rehab:
Kathy Byrne, Eileen Capocchi, Ulla Svenssen and Phil Slattery.

Vale Nornie Bean and Erica McGilchrist

THE MEANEST AND UNFAIREST BUDGET IN LIVING MEMORY by Cath Morrison

I was so pleased to be part of the massive rally outside the State Library on Sunday May 18th 2014. I was also heartened to see such a mix of people, all ages and stages of life, all exceedingly angry at the unfairness of this budget. We will need to 'maintain the rage' as many of the changes will come in only if the Coalition is re-elected.

What the Senate will do is as yet unclear- some measures which require separate legislation may be blocked such the \$7 co-payment, but many are attached to the Budget Appropriation Bills which are unlikely to be blocked as that would deny supply and cause a Constitutional crisis (as in 1975). With current polling Abbott is unlikely to want a double dissolution election right now.

It is hard to know where to start with the unfairness and harshness of these cuts. The cuts to indigenous programs, cuts for foreign aid, the ABC and the public service are all regrettable and unnecessary. However; I have focussed my attention in this article mainly on welfare cuts, particularly pension changes which affect most harshly those who can least afford to lose income. Hockey's "heavy lifting" is pretty one-sided.

Peter Whiteford and Daniel Nethery from the ANU have done research which proves that people on benefits suffer far more from the budget than those on high incomes. *The worst off is an unemployed 23-year-old whose income will be 18.3% less as a result of the budget. A single parent on the parenting payment with one child aged six will be 10.2 per cent worse off. In contrast, someone earning three times the average wage will lose just 0.9 per cent of their take-home income..*

Medicare

Healthcare costs will rise as free universal health care is gone as bulk-billing becomes a thing of the past. Cost of doctor visits, blood tests and radiology with co-payments of \$7 a time –with a 10 visit safety net for concession card holders- will be imposed after July 2015. Who is to say the co-payment will remain at \$7? State hospitals will now be allowed to charge a fee for emergency visits if they choose to do so.

The outcome will be poorer health and greater misery for low income earning families who are not concession card holders and higher health cost for pensioners-the poorest and most vulnerable will feel the impact the most. This has been the experience in the UK. .. In the words of former RCGP president Dr Clare Gerada:

"User fees are a disincentive to accessing healthcare, and target the poorest disproportionately. They lead to worsening care for chronic conditions, and more people seeking care at accident and emergency services." What a great outcome to look forward to here in Australia.

Age Pension

The Government's move to reduce welfare costs by requiring that income from superannuation be counted in assessing eligibility for the Seniors Health Card is harder to criticise other than as a broken promise. There is little community support for very wealthy retirees arranging their affairs to be eligible for part age pension which was introduced under the Howard Government to win grey votes.

The other proposed changes to pensions hit those pensioners who are certainly not "rotting the system". John Collett, writing in The Age, May 21, 2014 noted that the changes announced to the age pension make people think not much is changing, but that the changes will have a **big effect** on pensioners and access to the pension in the future.

The change is in the **indexation** of the age pension and the disability pension so that it will rise more slowly after 2017 than now. Collett estimates that this will reduce the

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pension by \$100 per fortnight over a few years and this will have a real impact. ACOSS estimated the relative loss to the pension at \$160 per fortnight over the next decade. Also, the **thresholds** for the income and assets test for the age pension will be frozen for three years from July 1, 2017. The upshot will be less people eligible for the pension and the pension will be worth less.

Pensioner concessions

A little known cut is the loss of Federal funding to the State for concessions (such as vehicle registrations, utilities concessions, rates etc.) to full and part-pensioners for a saving of \$1.3 billion over four years. These concessions are estimated to be worth between \$2000 and \$3000 a year for pensioners. It is unlikely that the states could continue to offer all the concessions, although Premier Napthine has apparently said Victoria will do so. Federal funding to the States has been heavily cut generally and it is not hard to see these concessions being reduced or gone in the name of balancing State budgets.

Unemployment benefit

The government will save \$1.2 billion by forcing unemployed people under the age of 30 to wait 6 months before applying for Newstart; and putting those under 25 onto the cheaper youth allowance. Earn or learn is the new mantra. If you don't earn or learn you starve- how cruel is that when jobs are scarce and not everyone can go on to higher study?

Impact on women of waiting until 70 for the pension

Waiting until age 70 for the age pension hits women hardest because they have less super to support themselves until pension age and there are very few jobs for the over 55s so they will go on to unemployment benefits (Newstart). The number of Australians aged over 50 receiving the Newstart unemployment allowance grew more than 40 per cent between 2010 and 2013. The Newstart allowance is a pathetic amount, impossible to live on without other support. Data released by the Department of Human Services to the Greens, reveals nearly 200,000 Australians in their 50s and 60s are on Newstart, with the prospect of many more Australians signing up for it in their 50s and 60s as they wait to become eligible for the pension at age 70.

Impact on business

The miners get a \$5 billion tax cut in the form of the repeal of the mining tax. While the government re-indexes excise on fuel, the mining fuel tax credit scheme which allows them to write the tax off against their profits remains.

According to Matt Grudnoff a senior economist at The Australia Institute: *scrapping the mining tax will cost the budget \$5.3 billion and will go mainly to the biggest mining companies. To replace some of this lost revenue, the government is planning to hit 300,000 people — all of them very-high income earners — with a deficit levy. This levy doesn't even fully pay for the miner's tax cut, and it's only for three years. So to pay for the miners tax cut the government ...will cut \$1.9 billion from pensioners, half a billion from Indigenous affairs and \$1.2 billion from unemployed people under 30. These effectively rob from the poor to give to the super-rich.*

While we all talk in terms of probable winners and losers on Budget night, it is certain that **our society overall is the big loser**. Reducing the incomes of our already disadvantaged citizens will have long term social consequences in homelessness, crime, drug problems and worsening health outcomes. This budget entrenches inequity.

All of this in a country among the wealthiest in the Western world with low debt levels and a AAA credit rating!

NATIONAL COUNCIL OF WOMEN OF VICTORIA – MAY FORUM – ISSUES TO DO WITH AGEING by Carmen Green

Over 40 women- representing a number of organisations including the UAW - met in Ross House at the NCWV's forum to discuss issues to do with ageing. Under the watch of the current President of NCWV, Sheila Byard, housing is a priority for the NCWV. The main speaker at the forum was Jeanette Large, CEO Women's Property Initiatives (WPI). She discussed WPI's 2013 report *Ageing and Women's Homelessness, Fighting the Bag Lady Syndrome*.

At the conclusion of the WPI presentation there was an interesting panel of speakers dealing with issues to do a variety of issues to do with ageing:

- Housing for the Aged Action Group (HAAG)
- Consumer Federation representative Australian Standards,
- Association of Ukrainians Victoria,
- Soroptimist International NCWV representative,
- NCWV Advisor on Migration/Multicultural issues
- National Australian Chinese Women's Association(material supplied by Dr Chen Chea) and
- NCWV Convenor Status of Women and Respect Working Group.

I would like to comment briefly on the panel speakers representing aged ethnic groups. The speakers emphasised the poor language skills of many older migrants and the difficulty of finding suitable aged care for these women. Older Chinese coming to Australia also have to wait 10 years to get the aged pension so are totally financially dependent on their children. Many have chronic diseases but poor access to health literature because of the language problems. The stigma surrounding nursing homes for aged parents and other cultural issues were also discussed.

In this article space doesn't allow me to summarise the papers given by the 7 panel representatives as well as do justice to the Women's Property Initiatives presentation. I've therefore focused on the WPI and the housing crisis facing many older women.

What is Women's Property Initiative?

- It is a not for profit women specific registered housing provider and licensed estate agency
- They achieve this by working with the private, public and non-government sectors to develop high quality, safe and affordable housing where rent is charged at no more than 75% on market rent.
- They encourage socially responsible donors to invest in specific affordable housing projects. The housing they provide is scattered around the Melbourne metropolitan area where it blends in with other housing.
- They have 65 properties scattered throughout Melbourne's suburbs e.g. Roxburgh Park, Cainlea, Bundoora, Footscray, Brunswick and Epping.
- They have 200 women on their waiting list.

Aims of Women's Property Initiative?

Their aim is to build a secure future for disadvantaged women and their children as 85% of families needing homelessness support services are women with children. They also focus on domestic violence victims and older women. They have helped to provide housing for older lesbians.

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NATIONAL COUNCIL OF WOMEN OF VICTORIA – MAY FORUM –ISSUES TO DO WITH AGEING

by Carmen Green

Continued from p.4.

Why older women and housing is an issue and causes?

- Older women have usually been primary carers and have therefore had time out of the workforce and have often worked part-time.
- Even when working full-time they have usually earned less than men.
- Many are without partners due to death, divorce or domestic violence.

Jeanette Large referred to the *Mercy Foundation Report's* findings: *"the largest proportion of older women in housing crisis in Australia have led conventional lives. They have rented while working and raising a family. Few have had involvement with welfare or support systems. With "rapid" rehousing it is put forward that a large proportion of these older women will continue to live independent lives"*. She also quoted the *Brotherhood of Saint Lawrence* as determining through their research: *"that if you are old, single, poor, female and living in private rental you are one of the most disadvantaged in our society."*

There is, as we are all aware, nowhere near enough public or community housing to provide for the already enormous demand with almost 40,000 people on the Victorian Public Housing Waiting list.

So what are the other "alternatives" for women facing homelessness?

- Women repartner in destructive relationships just to keep a roof over their head.
- Women take on housekeeping roles that they are too old to undertake properly.
- Women are exploited by other family members as child carers, cooks and cleaners in return for a room
- Women in sub-standard housing
- Women living in cars.

The "alternatives" above are all examples of hidden homelessness.

Jeanette Large stressed that safe, secure and affordable housing is critical to everyone's health and well-being, but particularly for older women as they become more vulnerable with age. She believes that as a society there is enough evidence to demonstrate that we need to consider and develop a variety of models. Examples she gave included: community housing, shared housing options, co-housing and shared equity options. She also believes that State and Federal Governments need to recognise the issue and provide support for financially trialling some of the options.

At the conclusion of Jeanette Large's talk a question was asked about what the NCWV and other women's organisations should do to help ensure that this issue is given the priority it deserves? Jeanette said that the more organisations and individuals lobby politicians at all levels urging them to take action on this issue the more likely we will succeed. The economic and social costs of inaction on this issue will be enormous. We must all do what we can.

The paper by the WPI *"Ageing and Women's Homelessness: Fighting the bag lady syndrome"* has highlighted a crucial issue for an increasing number of older women and has stressed the urgent need to address this issue now. Jeanette Large also stressed the importance of the *Mercy Foundation's* research and report on this issue and the work done by *Housing for the Aged Action Group (HAAG)*. She hoped that her organisation could be one of the catalysts to get things moving.

A month or so ago, I watched an inspiring story by **Sally Sara on the ABC's Foreign Correspondent** (See:<http://www.abc.net.au/foreign/content/2014/s3988002.htm>) Sara's moving report was about grandmothers in a small town called Wakefield in Canada.

These women - just 10 of them - started a movement in 2004 which has spread across Canada and has changed the lives of thousands of South African women.

It was started by an ordinary - yet extraordinary woman -called Norma Geggie who was born in Australia but is married to a Canadian and has lived in Canada for over 60 years. Norma Geggie decided to do something after hearing the heart breaking stories of grandmothers in South Africa who had lost their adult children to AIDS and were left to raise their HIV positive grandchildren. She got together with 9 of her friends all grandmothers and they decided to raise money and to write letters to 10 South African grandmothers who were battling to raise their grandchildren. The Canadian women offered crucial financial support but equally importantly they offered friendship to their South African counterparts.

One of Canada's most famous diplomats, Stephen Lewis, heard about the Wakefield Grandmothers and threw his name and resources behind the campaign. In 2006 the Stephen Lewis Foundation hosted a conference of hundreds of African and Canadian women in Toronto. By all accounts it was a great success and created considerable publicity for the plight of the people in South Africa affected by aids. By 2013 there were 250 grandmother groups across Canada with 8 to 10,000 members. Not bad for a group that started in 2004 with 10 women meeting in Norma Geggie's living room!
<http://www.grandmotherscampaign.org/>

In 2008 Norma Geggie and some of the other Wakefield grannies travelled to South Africa and met up with their South African friends. According to Sara's report the South African grandmothers were living in rat infested housing, many of them were shunned by their neighbours because of the fear and stigma surrounding HIV. What made it worse was the South African government's refusal at that time to provide lifesaving AIDS medication. It's estimated that up to 330,000 South Africans, including many children, died needlessly because their government failed to act. The letters and friendship offered by the Canadian women became a lifeline and a source of great strength. It made the South African women feel both special and supported.

The Canadian Grandmothers have raised millions of dollars and established thousands of connections with grandmothers in South Africa. They have also created much needed awareness of the plight of the South African women and their grandchildren. It has been a rewarding experience for all those who have been involved - both Canadian and South African women. It has also raised awareness amongst Canadians of just how much older women are capable of contributing to their communities.

These amazing grandmothers have also shown the world the importance and power of global citizenship. As Anne Sgro' said in a letter to the **AGE Green Guide** *"The Foreign Correspondent Story on these women was an extraordinary story about courage, determination and the power of ordinary people -in this case older women- to make a difference."*

**REPORT ON UAW SENIORS MEETING - 15/5/2014 by
Mary Owen**

The main focus of this meeting was planned to be a celebration of Irena Higgins' 100th birthday, which is actually on May 31. We are trusting Irena to make it. While planning the party for Irena, we heard that our dear longtime (probably founding) member of Older Women's Network Victoria, Nornie Bean, had died. She went as she wanted to – had a heart attack and died the next day without recovering consciousness. So we had a double celebration – the lives of two great women.

About twenty of us were there in Ross House for all or some part of the celebrations. We all spoke with Irena and several of us spoke about Nornie. I first met her on the way to Mexico for the first International Women's Conference in 1975. She had trained as a nurse and was a great help to me when I was smitten with a poisoned tooth and she helped me find a dentist who knew what to do and could speak English.

Nornie has been a great help and comfort to many people. Tributes in "The Age" (8.5.14) from various members of her family spoke of her "wonderful, generous, intelligent personality", "her unconditional and generous support" and "her insightful words and observations during life's inevitable challenges". Daughter Kate noted that "chocolate cake, tea and tuna dip will never be the same". What a shame Nornie missed the luscious chocolate cake and lovely scented flowers we shared with Irena as we talked about these two wonderful women.

We did include a small amount of Seniors' business in this celebratory meeting – to do with the Federal Government's budget of course. We have been concerned for some time about deteriorating government support for adequate education, health and disability (including age) care needs. Although I am luckier than many others of my age, I am now facing what could be a dangerous two weeks.

Since previous governments have balanced their budgets by selling essential services to private industry, the cost of these services has escalated far more than the small cost of the proposed carbon tax; and there seems to be no government control of the "service" provided.

A couple of weeks ago I received an email message from my telephone provider, ONEseniors, saying that there was "currently an issue affecting some phone services with ONEseniors making long distance calls". I was not having such trouble but a couple of days later I was unable to make calls to mobile 'phones although I could ring home 'phones without trouble. Then, another couple of days later I was unable to ring out at all. I kept getting a recording which said: "This service is not connected at this time. To reconnect this service, contact your service provider. . . . For telstra home service ring Telstra 13 22 00".

I tried to ring my provider but I kept getting a message that "this number is either busy or has not answered the call. Please try again later." Could get no further. Telstra supplied a recorded message: "So I can direct you to the right place, please tell me in a few words the reason for your call." I made several efforts but got nowhere. Recorded messages obviously can't think.

My big problem is that I am unable to report to MEPACS every morning in order to ensure that the alarm signaller, which I wear around my neck day and night, is in working order. When I press the button I am supposed to press each morning, I get the message that "This service is not connected." I have had to use my mobile 'phone, which I have for emergencies when travelling. However I was then besieged by calls from people with foreign accents which made it almost impossible for me to hear and understand what they were talking about. Eventually I discovered they were from E-Primus, of which I had never heard before. My daughter said they wanted me to sign them up to manage my mobile phone. She had managed to contact someone who said the home 'phone problem would be fixed next week but apparently doesn't include mobiles.

REPORT ON UAW SENIORS MEETING

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On Tuesday, 29 April, I received my usual fortnightly message from ONEseniors, saying they had received my payment (by direct debit) of \$40.

My niece has now arranged an alternative service for me but it won't be connected until Monday, June 2; and I've received notification that my mobile 'phone will be disconnected on May 22. As ONEseniors also provided my email contact @tadaust.org.au, this will go too and I will have no means of contacting anyone if I have a fall or some other mishap in my own home.

The point of this story is to emphasize the effects of government selling off essential services to private industry and cutting funding to those services they still provide. I have undertaken to send a letter to various politicians and other folk who may be helpful, on behalf of UAW Seniors, suggesting procedures which could be more helpful and fairer ways of funding them than those proposed by the Federal Government. I will supply a copy of this letter as soon as I've done it.

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