

# Hunter Region – Newcastle Women’s Alliance

24 March 2016

## Superannuation

### Top Concerns:

- Not enough super on retirement
- Inequality around superannuation tax
- Super doesn’t kick in until you earn \$450 (gender issue as lots of women are in low paid work)
- Agreements with Super funds and government

### Top Solutions:

- Review of Super Guarantee
  - Payable on all Centrelink benefits – Parenting Payment, Carers, Disability
  - Monthly threshold based on hours worked, not income
- A Financial Ombudsman
  - ‘Independent Advocates’ that are funded by financial institutions
  - Financial/Super Education
  - Outreach work overseen by Ombudsman
  - In cases of separation court action not to proceed without meeting minimum level of equal legal and financial advice
- Superannuation Taxation
  - Tiered taxation rate for super (such as tiered personal income tax rates) to support low income earners and increase rates for high income earners
- Super Firms Ethics
  - Government agreements with Super Funds to have minimum ethical investment % for positive social outcomes

## Financial Literacy

### Top Concerns:

- The fact that financial literacy is intrinsically linked to wellbeing is not recognised
- Women’s financial literacy is a result of systemic issues – we need to change the game not the players
- This issue must be addressed across the lifespan

### Top Solutions:

- Education across the lifespan, in ways and places that women can easily access (Government)
- Business delivering education and programs to enable women – everything from school programs to low interest loans
- CHAMPIONS (civil society eg unions and also public figure championing in the media)

## Housing

### Top Concerns:

- Affordability
- Access
- Appropriateness (Locations; suitability – size, condition, standards)
- Availability (long term; crisis accommodation)

### Top Solutions:

- Radically increase public housing stock (government responsibility)
- Government standards and regulation around appropriateness of all accommodation
  - Minimum standards for ‘temporary accommodation’ (TA) during crises
  - Maintenance of public housing properties
  - Minimum standards for all tenancies/rights for all tenants
- Federal Government raise Centrelink benefits to above poverty line

## Representation at Work

### Top Concerns:

- Decent, meaningful, secure jobs
  - Casualization of workforce
  - Penalty rates
  - Work/life balance
  - Access to childcare/affordable childcare
- Discrimination
  - Age; pregnancy; DV leave; CALD; unconscious bias; disability; gender and transgender; ignorance of employer
- Skills and pathways
  - Mentoring
  - Vocational education and training

### Top Solutions:

- Education in BEST PRACTICE (in gendered work issues) – community, public, private workplaces
- LEGISLATIVE CHANGE
  - Discrimination laws
  - Employment law
    - National Employment Standards

## Some agreed local actions:

- Capturing/mapping financial literacy needs locally
- Local case studies for engagement with Business Chambers etc

- Look at existing data (Tamara can identify poss sources)
- Possible partnership with Hunter Research Foundation, or Centre of Full Employment and Equity (UoN)
- Need to adopt a common language
- Agitate for a Women's Budget Statement