



**FAIR GO FOR PENSIONERS (FGFP)**  
COALITION VICTORIA INCORPORATED **A0061591N**

## **ANNUAL REPORT**

### **14<sup>TH</sup> ANNUAL GENERAL MEETING 2021-2022**



**Date:** Wednesday 23<sup>rd</sup> November 2022  
**Time:** 11 a.m.  
**Venue:** AMWU Building, 251 Queensberry Street,  
Carlton South.

**Email:** [fgfpcoalition@gmail.com](mailto:fgfpcoalition@gmail.com)

**Website:** <https://www.fairgoforpensioners.com>.

**Authorised by Fair Go for Pensioners (FGFP) Coalition Victoria Incorporated. A0061591N**

**FAIR GO FOR PENSIONERS (FGFP)  
COALITION VICTORIA INCORPORATED  
A0061591N**

**ANNUAL REPORT 2021-2022**

**CONTENTS**

- AGENDA
- MINUTES 13<sup>th</sup>. Annual General Meeting, 2<sup>nd</sup> February 2022
- PRESIDENT’S REPORT
- VICE PRESIDENT'S REPORT
- TREASURER’S REPORT
- SECRETARY’S REPORT
- STRATEGY/ACTION PLAN update
- CAMPAIGN EXPLAINERS
- ACKNOWLEDGEMENTS
- “WHO WE ARE”

**FAIR GO FOR PENSIONERS (FGFP)  
COALITION VICTORIA INCORPORATED  
A0061591N**

**14<sup>H</sup>. ANNUAL GENERAL MEETING 2021-2022**

**AGENDA**

**11.00am: Welcome and Acknowledgement of Country**

1. Apologies.
2. Minutes of Previous Meeting.
3. President's Address.
4. Progress with Action Plan by President.
5. Vice Presidents' Report
6. Treasurer's Report.
7. Secretary's Report.
8. To Receive and Adopt the Annual Report 2021-2022.
9. Resolution to adopt petition "No pensioners left behind".
10. Election of Office Bearers: (Not Required) All Office Bearers serving two-year term..
11. Refreshments.

Close:

# **FAIR GO FOR PENSIONERS (FGFP)**

## **COALITION VICTORIA INCORPORATED**

### **MINUTES**

#### **13<sup>th</sup> Annual General Meeting**

**Held on Wednesday, 2<sup>nd</sup> February 2022**

**AMWU Ground Floor Function Room, 251 Queensberry Street Carlton South.**

**Meeting declared open at 11.10am with Welcome and Acknowledgement of Country by John Speight**

**Present:** John Speight, Joe Montero, Graham Stoodley, Vera Considine, Claude Antolli, Roselyne Antolli, Colin Ormsby, Keith Coffey, Shane Bell.

**Guest Speaker: Don Sutherland**

**Apologies:** Bronwyn Halfpenny MP, Lily D'Ambrosia MP, Alan Bloom, Ann Davies, Frank & Kath Cherry, Elaine Speight, Lew Wheeler. Roger Wilson

**Confirmation of Minutes 17/3/2021 Annual General Meeting.**

Moved Vera Considine/Second Joe Montero Carried

#### **Nomination and Appointment of Office Bearers 2022-2024.**

President	Joe Montero
Vice President	Colin Ormsby
Vice President	Claude Antolli
Treasurer	Graham Stoodley
Secretary	Vera Considine

Moved: John Speight/Second Keith Coffey. Carried

#### **Presentation of Annual Report 2020-2021**

John Speight addressed the meeting and tabled the President's Report.

Joe Montero addressed the meeting and tabled the Vice President's Report. Which included the introduction of the Strategy & Action Plan.

Moved: Claude Antolli/Second Keith Coffey: Carried

#### **Treasurer's Report:**

Graham Stoodley tabled the Financial Statement and conceded that it had been a tough year.

Moved Graham Stoodley/Second Vera Considine: Carried

#### **Guest Speaker: Don Sutherland, LIFE Campaign**

Don Sutherland provided a detailed report on Age Pension rates and Index PBLCI and benchmark MTAW. Delegates determined to support LIFE in a campaign to improve the income support for pensioners to ensure their income aligns with community living standards.

Moved Joe Montero/Second Vera Considine. Carried.

The President thanked everyone for their attendance and acknowledged the generous support of AMWU in providing the venue and technology for the AGM and for meetings during the past year. The meeting was delayed to February due to COVID restrictions in November 2021.

**Meeting closed at 12.30pm**

## **PRESIDENT'S REPORT 2021-22**

2022 came with significant challenges. Last year's Annual General Meeting FGFP voted on a new Strategy and Action Plan. This set out priorities and a timeline towards reaching agreed goals. Our plan assumed that the Covid lockdowns and distancing would end. It didn't. The pandemic continued and we were left with the necessity of adjusting to this reality. Taking care of the health of our members is our priority. This and the fact that our affiliates and other organisations have also been hard hit by Covid and the lockdowns means that we haven't been able to do everything we planned.

The Executive Committee kept on meeting every month to keep our organisation ticking over. Our Coordinating Committee meetings were reduced to once a quarter. There was an additional agreement to extend the Executive Committee by two new members representing unions and two new members representing the community sector, and one to represent individual members. These positions have not been filled yet and remains a priority for the new year.

Both of these decisions were approved by the Coordinating Committee. Speaking of priorities. Our Strategy and Action Plan needs to be reviewed for 2023 and a proposal is going to be put to this AGM. This is outlined in a tabled document. This year, the Executive Committee began the process of contacting affiliates and some potential affiliates. This has taken longer than at first expected (for the above reasons) and remains another task in progress.

Our Strategy and Action Plan decided on key campaigns for 2022-2024. These involve poverty, isolation, housing, health, and transport. Each is to become a point of primary focus over an allocated quarter, where effort would be put to building a foundation for ongoing work. Circumstances made it impossible to do this according to plan. Over the last quarter and a bit more the focus has been on a campaign to raise the age pension. Incorporated into the Strategy and Action Plan for 2023 is the suggestion that this be made the priority for the first quarter of the year, leading to building a good foundation to take the campaign to a new level by the May budget.

This campaign will provide an opportunity to build our affiliates and network and to get more people to be active.

An investigation by FGFP and the LIFE Campaign found that the age pension has been underpaid by a long shot and determined that this merits a major campaign to lift the payment above the poverty level.

While the pension campaign is underway, more attention must be put towards updating our plan overall. There are other campaigns to build. A lot of work has to go into building the network of affiliates and individual members. FGFP must project that it is an active organisation and has something to offer. We must look to how we can better engage people and get them active.

Our strategy must continue to move away somewhat from merely lobbying. Of course, we have to lobby from time to time. But we must build our capacity to exert pressure on those who make the decisions, and this means getting people involved on the ground. It means continuing to adapt to the circumstances we find ourselves in today.

Being part of FGFP should be more than going to meetings. We must welcome those who come to us and ensure that they have somewhere to go and something to do. Sometimes this will involve taking part in a campaign. Sometimes it will be more about breaking isolation and helping people become part of a community. We must consider organising some appropriate social events where people can enjoy themselves and connect.

More effort must be put into making our presence known more widely by building a bigger network, media contacts, and building our own media.

The work should not be left to just a handful of people. Everyone can and must help. On this note, I ask everyone here how they can contribute.

Joe Montero  
President 8/11/2022

# VICE PRESIDENT'S REPORT 2021-2022



## **Superannuation and Pensions for Retirees**

### **Superannuation**

With the advent of Universal Superannuation (Industry Funds) in the mid 1980's it was meant to be the financial panacea for all working people. This Union has a long and proud history in conjunction with Labour Governments in creating Industry Super funds. Putting control of your money in your hands.

We were all to live in some additional comfort over and above the pension or in some cases not requiring a pension at all.

Older workers were quite rightly concerned and suspicious as for generations we had grown up expecting that the Age Pension was ours by right and that is how we will live out our years. Some felt that, after all, Super was only for Government workers and for certain white-collar occupations, and mostly did not include women.

However, for many working people, particularly those in the advanced years of their working lives there would be no such pot of gold at the end of the rainbow.

For workers the message was to put extra contributions into your account and watch 'the magic of compounding interest' take care of your financial future.

Whilst this worked for some it did not work for all. There are many competing interests for your hard-earned dollars, mortgages, schooling, kindergarten, household necessities, a car, a holiday, insurances etc.

It wasn't always easy, for many, to find those few extra dollars to put into Superannuation in order to build their future financial security.

Coming forward to 2022 and we find that there are many thousands of retirees and pensioners living on or below the poverty line (see the FGFP/LIFE/RMD explainers)

Many of these retirees may well have had access to Superannuation in their later working years, however it was never going to be enough to live comfortably on. There was just not enough time to accumulate the kind of money needed.

### **The Pension**

For many of the above reasons it is abundantly clear that our pension system needs to change. It is no longer fit for purpose as the set criteria for calculating pension rates is overly complex and open to interpretation by Services Australia and unsympathetic Governments

Additionally, there is absolutely no oversight or contribution from any pension group as to how Services Australia determines what actual living costs are e.g., basket of goods, utility costs, rents (land tax) etc.

It becomes evident when speaking with pensioners that there is little, to no understanding, as to how pension rates are calculated and who does and does not have a say.

**We just accept that we get an increase twice a year and that it must be right. It is not.**

The research being carried out by FGFP, LIFE and the RMD has identified anomalies in the precise calculation of the very complicated methods and parameters used by Services Australia.

We are not even certain that they understand the complexity of their own department as correspondence from them is very poor and not to the point of our request.

The FGFP/LIFE/RMD campaign is the only one that has actually looked at the mechanics of how the system works and how it has failed and is failing pensioners for some years.

Whist the basic model is sound, the system of determining rates must change so that pensioners can live in comfort and dignity and not have to decide whether to eat, pay a bill or go without heating.

To do this we will need your help in any way that you are able, by spreading the word, talk to friends and neighbours and local MP's signing the petition, attending events either via Zoom or in person at our community actions in 2024.

**Colin Ormsby**

**Vice President FGFP/National Secretary AMWU Retired Members**



## TREASURER'S REPORT: 2020 - 2021

The independence of Fair Go for Pensioners (FGFP) Coalition Victoria Incorporated remained the gold standard for social justice. It meant again operating on a shoe-string budget and sadly with even less donations as a consequence of COVID-19 restrictions. It would be great if a FGFP benefactor could be found.

Since reporting at the Annual General Meeting for 2020-21, the digitalization of the domestic economy tightened its grip with the 'dictates of the globalizing market economy' and neo-liberal ideology of privatization of essential public services continued apace. As well, the challengers of Covid-19 for all were great, especially for those 50 years and older, for single mothers and their children and for young unemployed workers.

Increasing digitalization of our day-to-day lives has left many of us marginalized with the digital divide between the digitally literate and those less so, further increasing inequities; renting in the residential private rental housing market became unaffordable for many leaving increasing numbers of people without a roof over their heads; increasing numbers of homeless people in Victoria, especially single older women were left to live on the street, couch surf, or live in their cars, if they had one; buying a home for older renters in Victoria became extraordinarily difficult, if not impossible. There were more people without a place to call home as *Housing for the Aged Action Group* (HAAG) demonstrated (link at: <https://www.olderrentants.org.au/i-want-change/about-haag/home-at-last-model>); the real value of the Age Pension continued to decline as had other government income support payments which left increasing numbers of Age Pensioners and other beneficiaries forced into poverty (link at: [https://povertyandinequality.acoss.org.au/wp-content/uploads/2020/02/Poverty-in-Australia-2020\\_Part-1\\_Overview.pdf](https://povertyandinequality.acoss.org.au/wp-content/uploads/2020/02/Poverty-in-Australia-2020_Part-1_Overview.pdf)); the erosion of real wages meant increasing numbers of the working poor were also pushed into poverty; and the increasing price for essential goods and services meant meagre incomes could not be stretched further.

Australia is one of the wealthiest countries in the world yet shockingly more adults and children went hungry, had the 'choice' of food or pay bills or heating or school books for a child/s or went without medical or dental treatment or became homeless. Victorian *Foodbanks* (link at: <https://www.foodbank.org.au/?state=vic>) as elsewhere throughout Australia reported increasing numbers of Victorians relied on their services for essential foodstuffs to avoid hunger. Those brutal choices were made daily by those living in poverty, or in deepening or in severe financial stress and insecurity as cost of living for essential goods and services continued to escalate.

These critical policy issues remain for FGFP to address in the years ahead with our coalition affiliates and individual members working with *Living Income for All* (LIFE) to reduce poverty and inequality.

Although restricted by Covid-19, it was a privilege to be part of a coalition that has for the past 14 years continued with intelligent and experienced activism derived from working peoples' knowledge of how political economy affects them and all people. A much less compassionate society calls for these skills even more now and FGFP has them with grit and much good humour.

Thanks to many are due. The work of FGFP has been made possible by the very many hours of volunteer work carried out by a strong Executive and members of the Victorian Steering Committee as listed in the Acknowledgements Section of this report.

FGFP acknowledges the generosity of the affiliated organizations and individuals for funds donated or in-kind contributions willingly given to support our work - we thank you most warmly. In particular, special thanks to Australian Manufacturing Workers Union (AMWU) Retired Members Division, for their continued generosity in providing access to facilities for meetings, functions and for office space and logistics support when required, and to the Ethnic Communities' Council of Victoria (ECCV) and Melbourne Unitarian Peace Memorial Church (MUPMC) for their ongoing support.

I want to thank members of FGFP Steering Committee who on health grounds were unable to continue as Steering Committee members during this time. They remain outstanding members of FGFP acknowledged for their leadership skills, knowledge, and know-how in fighting for economic and social justice: a fair go for all for life. Frank Cherry, one of four founders and steering committee member from 2007-2021; Roger Wilson, a foundation member and steering committee member from 2007-2021 and former President ending a continuous 4-year term on Monday 20 November 2017; Lew Wheeler, a steering committee member from 2010-2020 and former Vice-President ending a continuous 4-year term on Monday 20 November 2017, Victoria FGFP representative on FGFP national executive from 2014 to November 2018, and founder of the Individual Section from 2013 and then coordinator to October 2020; and Ann Davies, joined as an individual member in June 2015 and elected to the steering committee as an Individual Section representative member from 2016-2019 and elected Vice President and FGFP Public Officer for 2-year terms commencing 20 November 2017.

Fair Go For Pensioners (FGFP) Coalition Victoria Incorporated Annual Report covers the period of the financial year 1 July 2021 to 30<sup>th</sup> June 2022 as required by Consumer Affairs Victoria. The organisation operated successfully and ended the financial year with \$2,005.08 in the bank as at 30<sup>th</sup> June 2022.

## **FINANCIAL STATEMENT**

**1/7/2021 – 30/6/2022**

**Opening Balance (1/7/2021) \$2,505.08**

### **Income**

Donations                      \$100.00

**Total Income                      \$100.00**

### **Expenses**

Facilitator                      \$500.00

CAV lodgement fees        \$ 59.00

AGM Stationery                \$ 41.00

Bank Fees                      No charge

**Total Expenses                      \$600.00**

**Closing Balance (30/6/2022) \$2,005.00**

**Signed on behalf of the Officers**

**Graham Stoodley:**

Treasurer   Dated this 4<sup>th</sup> day of November 2022



## **SECRETARY'S REPORT: 2020 -2021**

A challenging year for managing the logistics of statutory meetings with COVID, lockdowns, health regulations and limited IT resources. Reconnecting with members has been a great joy.

We have made some significant changes to adapt to the times by conducting our Steering Committee meetings on a quarterly basis (March June, September, and December) and our monthly Executive meetings by Zoom. These changes have been well supported, although our September Steering Committee meeting, combining personal attendance with Zoom turned out to be more of a happy reunion as the IT system failed and the agenda was abandoned for a robust discussion for those who attended in person. Nevertheless, the Steering Committee meetings have taken on an added relevance in providing valuable networking support and we seek your approval to formally adopt the revised schedule.

Happily, we have emerged with a strong social issue campaign, "Campaign Against Pensioner Poverty" (CAPP). We have presented our campaign in Webinar format on several occasions in collaboration with Don Sutherland of LIFE Campaign to gain recognition and understanding and we seek your approval for our petition to support that campaign. Brief explainers are attached for your reference.

My thanks to Graham Stoodley our Treasurer for his continued and much appreciated attendance to our finances and our Executive Committee members for their strategic support with arranging meetings and events in challenging circumstances.

**Vera Considine**  
**Hon. Secretary.**  
**18/11/2022**

# **UPDATE**

# **STRATEGY & ACTION PLAN**

**2022 – 2024**

## **Contents**

**Introduction**  
**Our purpose**  
**Our Goals**  
**Summary**

### **Introduction**

Fair Go for Pensioners (FGFP) has committed to developing this Strategy and Action plan to guide the activities of the organisation for the next 3 years.

This document confirms the purpose of the organisation, its goals, and associated actions to achieve its purpose.

The Strategy and Action Plan is intended to be shared widely with FGFP's members and affiliates, to help ensure that all efforts made improve conditions for all Australian pensioners and are coordinated to bring about the greatest impact resulting in positive change.

### **Our Purpose**

To improve the position of pensioners and bring about change by engaging with and amplifying the voice of pensioner groups and the broader public.

The Strategy and Action Plan must:

- Be inclusive of all pensioner support and lobby groups.
- Be an active statement that drives the organisation forward to achieve change.
- Underpin all activities.
- Be easily communicated to current and potential members, the public, and all levels of Australian government.

### **How we achieve our Purpose**

Our strengths lie in our association with affiliates and their members. Having no political constraints mean FGFP offers a unique platform to connect and collaborate with affiliates to support their cause. We must engage with affiliates and potential affiliates and demonstrate that we have something to offer that will further their cause.

We must also engage with members and the public and demonstrate that we provide answers to their

concerns and convince them there are good reasons for engaging and becoming involved in FGFP. Our strengths are that we can provide belonging, companionship, purpose, and participation.

## **Our Goals**

- 1. Engage with our affiliates, individual members, and potential members to provide a strong and united platform for social justice campaigns**
  - Create mechanisms for collaboration with affiliates and amplify key issues (e.g., prepare a template for a campaign schedule including what FGFP can uniquely do for and with them.
  - Using the collaboration mechanism, in exchange, what can the affiliates do to amplify FGFP's key issues?
  - Understand the affiliates' key issues, engage with their leaders to identify how to create a unified voice and not duplicate messaging in an already crowded space.
  - Engage older Australians, leverage their life experience, work with their strengths, understand how they can best be of service to the organization and affiliates.
  - Create up to 3 consolidated campaigns per year, identify one issue from an affiliate. Or a FGFP key issue.
  - Use appropriate communication channels to amplify key message (e.g., social media and rallies) for public, politicians, member, and affiliate engagement.
  
- 2. Maintain an internal record of key issues to inform the organisation's activities**
  - FGFP will have its own key issues to promote that may differ from their affiliates.
  - Maintain a record of key issues, ensure they remain relevant and that facts are current.
  - Maintain record of which departments and/or Ministers are responsible for each key issue.
  - Use the record to inform and amplify campaign messaging.
  - Key issues fall within these broad categories:
    - a) Poverty /Age Pension Campaign
    - b) Isolation
    - c) Housing
    - d) Health
    - e) Transport
  
- 3. Grow our membership to renew our organisation**
  - Establish a mechanism to reach out to new members.
  - Reintroduce face to face meetings to combat (perceived) low levels of technology use within membership.
  - Focus on succession planning to ensure the future of the organisation, who will replace the current Executive and Steering Committees?
  - Identify and recruit for missing skills, find members with required skills to assist committees, or take on leadership roles.
  - Increase general membership to bring more resources to campaigns, build capacity, 'many hands make light work.'

## **Practice good governance to ensure the organization is sustained into the future**

- Establish a database capturing skills of all members and committee members.
- Document the skills and experience of the Executive Committee.
- Document the skills and experience of general members – be able to give members something tangible and meaningful to do, based on what they are good at.
- Confirm the duties of the Executive Committee and key leadership positions. Make these available to members as part of succession planning.
- Maintain transparency in operations and financial management.
- If governance knowledge is low, seek training.
- Find funding to sustain the organization and to finance campaigns, e.g., philanthropic foundations, non-government funding.

## **Actions for 12, 24, 36 months**

Our goals and action that put them into effect must be Actions must be:

- ✓ Specific
  - ✓ Measurable
    - ✓ Achievable
      - ✓ Relevant
        - ✓ Timely.

The following list of actions need work from the Executive Committee to ensure they are SMART! It is important to manage expectations within the organisation about the speed that change will happen. With a small membership, who are largely inactive, be ambitious in your planning, but be realistic about what is possible and by when. Agree and commit to achieving no more than three goals per calendar year.

## **Summary**

This document provides the framework for guiding the actions of FGFP into the future.

Importantly, we have identified that there should be two streams of activity to ensure the sustainability of the organisation:

1. Operational – e.g., Sustainability, succession planning, governance, fundraising.
2. Achieving our purpose – identifying key issues, planning campaigns, engaging with, and amplifying our affiliates messaging about their key issues.

The work done to create this document is just the beginning. The ideas and actions in this document need to be expanded upon by FGFP. Space has been created here to plan future actions.

It is prudent to allocate one 4-month period per year to planning, to working on the organisation to ensure its ongoing relevance and ability to sustain itself.

## Actions – 12 months, from January 2022

At our Annual General Meeting held in January 2022, the Strategy and Action Plan worked out in the last months of the previous year was voted on and accepted. The Plan provided a clear purpose, goals, and clearly identified benchmarks. There is also agreement on operational needs, how to magnify our message, the need to offer something to those who we want as allies.

Below is the action chart for 2022 as was agreed.

<b>Action – Specific</b>	<b>What is the measurement of success?</b>	<b>How is this achievable?</b>	<b>How is this relevant?</b>	<b>When must this action be complete?</b>
<b>1. Engage with affiliates and share the Action Plan. What can we do to help you?</b>	When all affiliates have been engaged and an MOU (memorandum of understanding) has been signed by both parties.	The Executive Committee members will meet/speak with affiliate leaders and gain a commitment to campaign approach	This action comes from the goals build links with affiliates to improve joint work and grow our membership to renew our organization.	March 31, 2022
<b>2. Create a mechanism (process) for engaging with affiliates to amplify their key messages. Present a campaign template and calendar.</b>	A calendar of campaigns has been established for the next 12 months with three affiliates committed to collaborating and will commit resources to promoting agreed key issue.	The Executive Committee members have presented the campaign template and received agreement from the first three affiliates on the key issues per campaign.	This action comes from the goals practice good governance to ensure the organisation is sustained into the future and grow our membership to renew our organization.	June 30, 2022
<b>3. Identify the first 3, 4- month campaign issues. and set objectives together. Populate the first 12 months calendar of campaigns with events, e.g., rallies, information sessions, social media messages</b>	That each 4-month campaign has its champions and that the campaign objectives are clear, and all actions work to achieve those objectives.	By leveraging affiliate networks capacity and skills. By sourcing nongovt funding to run campaigns, or affiliate sponsorship?	This action comes from the goal Build the capacity to improve campaigning around key issues	January-October 2022

**Actions – 12 months, from January 2023**

Although we failed to properly apply the plan because the Covid lockdown continued and the effects on our community persist, we did make a good start. Our plan had to be modified by the circumstances we found ourselves in. This meant it would take significantly longer to communicate with affiliates and develop the organisation accordingly. Deadlines had to be extended. They will carry through into the new year.

Note that the main campaign for the start of 2023 will be to win a better age pension.

<b>Action – Specific</b>	<b>What is the measurement of success?</b>	<b>How is this achievable?</b>	<b>How is this relevant?</b>	<b>When must this action be complete?</b>
<b>1. Engage with affiliates and share the Action Plan. What can we do to help you?</b>	Having engaged with affiliates and built both the Steering Committee and Executive Committee	Executive Committee members will meet/speak with affiliate leaders and gain a commitment	This action comes from the goals build links with affiliates to improve joint work and grow our membership to renew our organization.	31 July 2023
<b>2. Create a calendar of events for the next 12 months and engage affiliates in key campaigns around identified priorities.</b>	An events calendar has been created and affiliates are actively engaged in campaigns	Executive Committee present draft of calendar for approval of Steering Committee and achieve agreement from affiliates to participate in campaigns	This action comes from the goals practice good governance to ensure the organisation is sustained into the future and grow our membership to renew our organization.	31 October 2023



# FAIR GO FOR PENSIONERS (FGFP) COALITION VICTORIA INCORPORATED

## PENSION REVIEW NEEDED

For several years the pension increases have been subtly suppressed. Now, many of today's pensioners are living a harsh life below the poverty line, - inevitably leading to: Isolation: Homelessness: Elder Abuse: Malnutrition: Debt: Health Issues and Anxiety. The latest increase does not even cover current cost of living increases.  
**DO YOU KNOW HOW THE PENSION IS CALCULATED?**

According to the Department of Social Services:

***“Under social security law, base pension rates are indexed every March and September to ensure they keep pace with increases in the cost of living. These rates are calculated according to provisions in legislation and are not a decision of Government. The cost of living is measured by the Consumer Price Index (CPI) and the Pensioner and Beneficiary Living Cost Index (PBLCI) Base pension rates are also benchmarked to Male Total Average Weekly Earnings (MTAWE) to align them with community living standards. The couple base pension rate is benchmarked to 41.76 % of MTAWE with the single base pension rate benchmark equivalent to 27.7 % of MTAWE”.***

Quite simply, this elaborate formula does not honour the above principle “To align with community living standards” because many of the measures, indexes and ratio mentioned above are obsolete and not fit for purpose and here is why .....

### **WHY THE PENSION IS NO LONGER A LIVABLE INCOME**

- PBLCI Pensioner & Beneficiary Living Cost Index: The cost components fall well short of reality.
- MTAWE Male Total Average Weekly Earnings—Choice of three, but the measurement of choice (All Male Weekly Earnings) includes inappropriate sampling , (students & casual workers) and is not fit for purpose, and does not honour the principle “to align with community living standards”
- Ratio between Single/Couple pensioners 27.7%/41.76% of MTAWE is no longer an accurate reflection of cost ratios. This has not been monitored or adjusted since 2009.

### **WHAT NEEDS TO BE DONE TO FIX IT.**

- Selection of the appropriate MTAWE benchmark – **Male ADULT Ordinary Time** Average Weekly Earnings.
- Adjust the ratio between Single and Couples from 66% to 77% to reflect current cost of living ratios. This would be 41.7% of MTAWE for couples and 35% of MTAWE for singles.
- Adjust pension rates every three months, not every six months.
- Publish a transparent explanation to accompany pension rate increases, not a publicity stunt

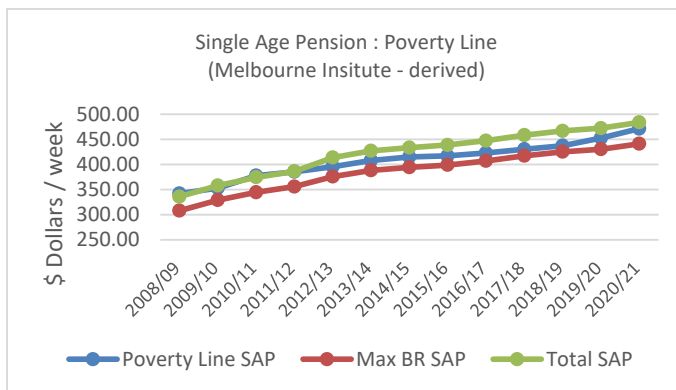


## Age Pensions (AP) and wage suppression: what's going on?

### Introduction

Coming up, September 20, age pensioners will receive an increase in their AP equal to the CPI, that is 6.1%. About 2.6 million people receive the AP, 62% of 65's and over. About 39% of 65s and over receive the full AP and 24% are on the part AP. Government pretends that this is their decision and more than any before, but it still means that many pensioners are living in extreme financial hardship, and here is why ...

This is the first in a series that explains how the age pension increases are calculated, why many live in financial hardship, and why more, especially single pensioners, are at the poverty line.



*Here is one snapshot of what is happening to the pension relative to the poverty line. The Maximum basic rate (orange line) is the most relevant measure.*

### How the new pension rate is worked out each 6 months

The AP is adjusted on March 20 and September 20 each year. The 2

relevant measures are:

- The CPI (the well-known cost of living index,) and
- The PBLCI (Pension Beneficiary Cost of Living Index), benchmarked against Male Total Average Weekly Earnings (MTAWE).

Services Australia (SA), a Commonwealth Government department manages the process as required by law.

- First, the ABS provide the data: the CPI, the PBLCI, and the MTAWE.
- Second, whichever is the highest – the CPI or the PBLCI – will be used in the first instance to set any increase.

However, if the wage increase is higher than the cost-of-living indexes, the pension must be brought up as follows:

- For combined couples – 41.76% of MTAWE, and
- For Singles – 27.7% of MTAWE.

The new pension rate is then announced.

In September 2020, at the height of the pandemic, falls in the CPI and the PBLCI of about 1.9% meant there was no increase in the pension for September 2020. As required, the rate was not reduced, but remained the same. MTAWE increased by 2.6%, but this increase was not provided to pensioners.

Instead, pensioners were given two one off \$750 Economic Support Payments during 2020 as part of the Government's COVID 19 response packages - less than \$3 per week.

### The Age Pension – Wages Connection

As the pension benchmark, MTWAE shows wages for all workers, including part time and casualized workers (willing and forced), and junior rates. The more workers who are on lower and more fragile rates, the more the downward trend will be, and that means the pension benchmark will be lower. Since 2009 (the start of the current system) MTAWE has been falling relative to Male Fair Go For Pensioners Coalition Victoria Incorporated A0061591N: Annual Report 2020-2021.

Full Time Adult **Ordinary Time Earnings**. For pensioners the unions' struggles to lift wages and create secure jobs is entirely relevant to their living standards.

## The current Age Pension Rates – from September 20<sup>th</sup>., 2022

Per fortnight	Single	Couple each	Couple combined
Maximum basic rate	\$936.80	\$706.20	\$1412.40
Maximum <a href="#">Pension Supplement</a>	\$75.60	\$57.00	\$114.00
<a href="#">Energy Supplement</a>	\$14.10	\$10.60	\$21.20
<b>Total</b>	<b>\$1026.50</b>	<b>\$773.80</b>	<b>\$1547.60</b>

### Conclusion

In March 2021

- The single pension (plus Pension and Energy Supplements) is about \$10pw below the poverty line.
- For couples it is about \$2 below.
- Pensioners who rent are more likely to be in poverty.

MTAWE benchmark is to ensure “pensioners maintain a certain standard of living, relative to the rest of the population.”<sup>1</sup>

We suggest the system is not working or, that a general fall in the standard of living for waged workers is now impacting on age pensioners.

### Our next steps

- An on-line seminar with pensioners and their organisations who wish to discuss these issues.
- To clarify our demands for a better deal for pensioners in time for the May 2023 federal budget.
- To meet with senior ACTU and/or key union officials to discuss the impact of wages suppression and insecure work on the age pension.
- To build support for our general aim: restore and maintain the value of the age pension comfortably above the poverty line.

**NO PENSIONER LEFT BEHIND!**

PLEASE SHARE THIS WITH OTHER AGE PENSIONERS THAT YOU KNOW.

### Contact:

Living Incomes for Everyone – email [livingincomes@gmail.com](mailto:livingincomes@gmail.com) / Facebook

<https://www.facebook.com/LifeAustralia>

Fair Go for Pensioners: email [fgfpcollection@gmail.com](mailto:fgfpcollection@gmail.com)

---

<sup>1</sup> See <https://www.haveagonews.com.au/finance/september-brought-changes-to-pensions-heres-what-you-need-to-know/>

## **Executive Committee 1 July 2021- 30 June 2022**

### ***President & Chair***

Joe Montero – The Pen

### ***Vice-Presidents***

Colin Ormsby – Retired Unionist Network (RUN)

Claude Antolli – Melbourne Unitarian Peace Church

### ***Treasurer***

Graham Stoodley – member Individual Section

### ***Secretary***

Vera Considine – member Individual Section

**Retired President** John Speight

## **Steering Committee members & representative organisations**

Claude Antolli – Melbourne Unitarian Peace Memorial Church

Shane Bell – Australian Manufacturing Workers Union (Retired Members Division)

Alan Bloome – Maritime Union of Australia (Victorian Veterans)

Romina Beitsen - CICD

George Catsourakis – Democritus Workers Club

Keith Coffey - Rail, Tram & Bus Union (Retired Members)

David Cragg – Victorian Trades Hall Council

Tonina Gucciardo-Masci – Ethnic Communities' Council of Victoria

Anne Maxwell – Australian Unemployed Workers Union

John Speight – Australian Manufacturing Workers Union (Retired Members Division)

Fiona Ross – Friends of Public Housing

Roger Wilson – Maritime Union of Australia (Victorian Veterans)

Shirley Winton – Independent and Peaceful Australia Network

## ACKNOWLEDGEMENTS

Listed below is a summary of Affiliate and Individual Members, their valued continuing support has been greatly appreciated through a difficult year of COVID restrictions.

3CR Melbourne Community Radio	IPAN
3ZZZ Melbourne Ethnic Community Radio	Sean Kenney
Claude Antolli Vice President	Mary Kotsakis
Roselyne Antolli	George Kotsakis
Australian Council of Trade Unions	Christopher Lanucki AM
Australian Manufacturing Workers Union	Carole Lander
AMWU State Secretary Tony Mavromatis	Marion Lau OAM JP
AMWU staff: Carol, Chris, Jenny, Mick, Ali	Ann Maxwell
AMWU Retired Members	Joe Montero President
Australian Unemployed Workers Union	Kenneth Mooney
Romina Beitseen	Paul McCourt
Owen Bennett	Father Bob Maguire
John Burne	Maritime Union of Australia (Veterans)
Rita Camilleri	John Mathieson
Joseph A Caputo OAM JP	Melb. Unitarian Peace Memorial Church
George Catsourakis	Colin Ormsby – Vice President
John Catterina	Leanne Petrides
Frank Cherry OAM	Polish Community Council of Victoria
Kath Cherry	Rail, Bus & Tram Union
Keith Coffey	Janine Reilly
Vera Considine- Honorary Secretary	Allan Richardson
Len Cooper	Fiona Ross FoPH
David Cragg	Donna Sensa
Council of Single Mothers & Children Vic	Kris Spark HAAG
Council on the Ageing	Elaine Speight
Darebin Progress Association	John Speight
Jenny Davidson CSM&C	Graham Stoodley- Treasurer
Ann Davies	Don Sutherland – LIFE Campaign
Chip Eling	Donna Swan
Ethnic Communities Council of Victoria	Les Twentyman OAM
Pas Forgione – ACOSS	LT Fund
Carina Garland VTHC	Victorian Trades Hall Council
Vic Garang	Mary Walsh
Tonina Gucciardo-Masci	Alan Warriner
Howard Haverley FOPH	Pat Warriner
Vicki Herbert	Lew Wheeler
Luke Hilakari	Perce White
Marion Harper	Roger Wilson



# WHO WE ARE

## FAIR GO FOR PENSIONERS (FGFP) COALITION VICTORIA INCORPORATED A0061591N

### WHO WE ARE

Fair Go for Pensioners (FGFP) Coalition Victoria Incorporated was established in Victoria in 2007. It is an independent not-for-profit coalition of community-based organisations, unions, faith groups, peace groups and individuals advocating for social justice for pensioners, single parents and their children, unemployed people, affordable housing for renters in all housing types, especially public housing tenants and other low-income groups marginalised by financial hardship, poverty and inequality. FGFP is non-party political.

### WHAT WE DO

FGFP advocates for and mobilises pensioners, single parents and their children, unemployed people and other low-income groups and their supporters to gain significant improvements in living standards, income and related services for those living in poverty or in financial hardship.

Our work includes direct action, advocacy, community organising, building the coalition, media, public education and research and is underpinned by human rights and activism. We work towards a just society where everyone counts.

### COALITION MEMBERS

Representative organisations on FGFP Victorian Steering Committee include Australian Unemployed Workers' Union, Australian Manufacturing Workers' Union (Retired Members Division), Council of Single Mothers and their Children, Ethnic Communities' Council of Victoria, Friends of Public Housing Victoria, Housing for the Aged Action Group, Living Incomes For Everyone (LIFE) Campaign, Maritime Union of Australia (Victorian Veterans), Independent Peaceful Australia Network, Melbourne Unitarian Peace Memorial Church, Polish Community Council of Victoria, Rail Tram and Bus Union Victoria, The Pen, Les Twentyman Foundation, Victorian Trades Hall Council. FGFP joins other community groups including churches, faith groups and peace groups on a single issue or a range of issues and/or endorse our annual activities. FGFP also has an individual section established in December 2013.

### For more information contact

#### VICTORIA

Joe Montero – President

Vera Considine- Secretary

Email: [fgfpcoalition@gmail.com](mailto:fgfpcoalition@gmail.com)

Website: <https://www.fairgoforpensioners.com>.

#### Postal Address:

C/o AMWU, 1<sup>st</sup> Floor Reception  
251 Queensberry St  
Carlton South Vic 3053