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05th. October, 2003.

EMP Inquiry
Submission No. 95

The Chairman,
Employment and Workplace Relations Committee,
re: 'An Inquiry- Employment Issues in rural/regional
and urban/outer suburban areas';
Parliament House,
Canberra.

TITLE A Submission to the Inquiry

Dear Chairman and Members of the Committee,

I present a submission in response to an invitation advertised in the 'About the House' magazine, published by the media unit of the House of Representatives. I subscribe to this magazine.

My submission describes my family's experience over the last 15 years. Some personal details are included for demographic study purposes.

A. Husband

Age : late 40s
Born : Germany; migrated to Australia in 1961 with parents.
In Australia : Melbourne - 1961 to 1964
Geelong - 1964 to 1981
Melbourne - 1981 to present
Education : private and public schools, to year 10
Employment : Trans-Australia Airlines -(engineer) - 1972 to 1976
Municipal council, other -(truck and
machinary operator) - 1976 to 1981
TAA/Austr.Airlines/Qantas-(engineer) - 1981 to present
Married : 1988

B. Spouse

Age : late 40s
Born : South America; migrated to Australia mid 1980s
In Australia : Melbourne - mid 80s to present
Education : eligible to enter university in S.Amer.
Employment : general factory process work - 1985 to 1986
(Australia) a major bank: clerical duties - 1986 to mid 1989,
retrenched.

- C. Children : two daughters
Schooling : public kinder and two
private schools - 1996 to present
3rd private school - 2004 to ?
- D. Income : husband - over \$60,000; had been sole income earner
until December, 2002.
- E. Family : husband's parents, aged mid 70s to mid 80s, live in
a retirement village in Geelong. Mother receives a
carer's allowance for father.
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1. From about the mid 1990s onwards, my wife started to think about doing paid work of some kind, though she was unsure in what field. There were three problems: 1/. a lack of formal skills of any kind; 2/. inability to speak and write at a proficient standard; 3/. not having a driver's licence and her own car.

She had attended various English language lessons in the mid-to-late 1980s. This included courses at a newly opened institute in our locality, Victoria University of TAFE.

Later, in mid 1990, she commenced a course in textile graphic design, run by another, city-based institution. This course included practical experience modules conducted in a different suburb again. I spent lots of out-of-work time driving her to all her courses, but in the process, came face to face with a cultural mix of people I would otherwise not have met. My wife and I enjoyed that time.

My wife passed her course at the end of 1990.

I recall that at about this time, the then federal government was slowly transforming Australia's tariff policies. Eventually I would come to believe that the course my wife and many others did was a waste of tax-payers' money. Later, in the early 1990s, as we brought up our children, we noticed the transformation, especially as Australian-made cloth nappies were becoming harder and harder to buy. They were now coming from China.

2. In 1997, my wife started attending English classes conducted at a local community centre. Funding was provided by the federal government, but this funding was gradually being reduced as the year progressed. As a result, classes from around the north-west suburbs had to be consolidated, and my wife initially had to obtain lifts with other students, and travel to Altona, about 25 minutes' drive away, to complete the course. The need for lifts off others ended in October, when she obtained her driver's licence, and could now drive the small car I had bought in January, 1996.

My wife completed the course at the end of 1997. I had met the teacher on various occasions and found her very empathetic towards her students, who were all adult migrants.

Interestingly, the community centre mentioned previously has, from time to time, been faced with the prospect of severely curtailing its services, due in part to local municipal council budgetary policies. 11th hour reprieves have kept these services going; the community centre is a much-needed facility in our area.

3. From the mid 1990s to late 2001, family life revolved around our children, and seeing my parents settle into their new life in the retirement village after over 27 years in their own house. Everybody was reasonably healthy and happy.
4. Dec.,2001 : My wife applies at the Victoria University of TAFE to study a course called Certificate III in Aged Care, to be conducted at the Footscray campus, in the inner north-west of Melbourne.

Application is declined on account of deficiencies in language skills related to this field.

- Jan.,2002 : My wife is invited to participate in a new 'Bridging' course into the field of aged care. The course is designed to assist people who have language difficulties but who show promise of completing this course because they have other skills and experiences which could be used to advantage in the aged care field.

She completes the course satisfactorily in June, 2002. There were about fifteen students in the class.

- * I commend to the Committee a copy of some local newspaper articles regarding this 'Bridging' course, and of the teacher who helped implement and run it. *

Refer ITEM 1.

- July,2002 : Having successfully completed the bridging course (only a 'participation' was issued), my wife is now accepted into the full Cert.III course, conducted at the Victoria University's Footscray campus. The majority of her fellow students also achieve entry into this course.

Only a nominal fee of about \$60 is required to be paid for the course, which normally costs about \$400 plus.

- Dec.,2002 : My wife successfully completes the Cert.III course in Aged Care. Towards the course' end, I met two of the lecturers. It was obvious, both from my wife's comments and from my observations, that they were very motivated and interested in their students' progress.

- Mid Dec., : My wife applies for a position at the Aged care facility
2002 in Altona where she did her 120 hours of practical training. Two weeks later, just before Christmas, she commences work, part-time.

- Apr.,2003 : Victoria University invites my wife to do a Palliative Care course. My wife enrolls and completes the ten-week course. Cost was \$400.

(Apr, 2003)
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At around this time, my wife joined a major union at my insistence. Of concern was the manner in which the Aged Care facility had inducted my wife when she started. It had been mutually agreed, between the manager and my wife, regarding the day and time she would start work. However, she went to work, on invitation, for at least two days prior to the agreed starting day. No paperwork or protocols of any kind were carried out, except for a sign-on sheet. In the days to follow, some forms, which were at home waiting to be filled out, had to have the starting date (and consequently, my wife's signature as a new starter) back-dated.

Further, no-one explained to my wife, or to three other new starters who had also completed the Cert.III course with my wife and who were now working here, about their entitlements such as recreation and sick leave, or their rates of pay.

To date, this situation has not changed.

June, 2003 : CentreLink is advised of changed circumstances regarding combined family income.

Sept. 2003 : My wife's tax return has \$1200 removed in one go, just as our accountant had predicted.

* Comment to the Committee: As a family, the 'loss' of \$1200 was not a handicap as such. We knew that we had under-estimated our revised income, and so were anticipating some reduction in my wife's tax return. However, a change in the way in which such large amounts are taken back in one go, would be welcome! *

5. To date, my wife's hours of work per week range from 20 to 33 hours. This regime of hours worked, and her employer's willingness to let her alternate her shifts each week to work opposite my shifts at Qantas (aircraft heavy maintenance, Mon.to Fri.), means minimal disruption in our family life.
6. Over the last four months, my wife has found a niche section at her work. She enjoys (and is recognised for it), working in the high dementia areas. Here, she does minimal lifting and other strenuous manual work.

What effect has my wife's return (or entry) into paid work had on our lives?

- a) My wife had wanted to do something extra, as we saw our children grow and mature. The desire to try aged care came to her in the late 1990s as she met, and then took an interest in, some Spanish-speaking elderly people she had befriended. When the time felt right, and an opportunity presented itself (late 2001), I gave her my full support. She definitely felt that she had the temperament for it.

- b) The extra income she now brings into the household has come at a fortuitous time. Next year, the private school our children will be attending, will cost us at least \$10,000 a year in fees, etc. The numerous reasons of why our children will continue to attend private schools, can be the subject for a submission to another inquiry. Suffice to say, both our own experience and anecdotal evidence suggests our motives and reasons are sound.
- c) My family does not have private health insurance. We had taken out the most basic private cover in June, 2000, ahead of the introduction of the new system, just to give us time to think a little longer. We opted out in June, 2001. We are philosophically (apolitically!) against the present system. Over the last two years, our medical costs have averaged out at about \$1500 per year, about 80% of this amount being for dental work. I note opinions by various media commentators regarding the negative effects that reduced funding for public dental health care has had on the community. (Ask my parents what they think).

* Comment to the Committee: Over the last six months, the doctor my wife uses for herself and our daughters, has started to charge \$35 per visit, and has discontinued bulk-billing. *

I am aware of the on-going debate regarding funding for health care. At this stage, I still feel private health cover and all its complexities are not for us.

- d) My wife's extra income might conceivably allow us to make extra (voluntary) contributions to our superannuation policies. However, the current economic climate and the present regime of taxes on superannuation, act as a disincentive to doing anything else other than maintaining the required minimum payments to our policies.

Of growing concern is the impact that on-going management fees will have on future benefits at retirement.

* Comment to the Committee: I have read reports of some changes planned for superannuation, benefiting especially low-income earners. The proposed changes interest me; I will monitor their progress over the next year.

Refer ITEM 2 - newspaper clipping ex 'The Age', 08/9/03.

- e) I work as a maintenance engineer in aircraft heavy maintenance, at Qantas' maintenance base in Melbourne. Here, I work on the B737, the smallest aircraft of Qantas' core fleet. I have worked in this department for over 23 years and enjoy both my work and working with the other people in my area.

A reality which needs to be considered: the problem in my field is that by the time we engineers get to around 55 years of age, our bodies are starting to complain about all that walking/climbing/crouching/bending/kneeling/squeezing/bumping/banging to which we have subjected them. Look around in my section: not too many men here beyond their mid 50s. Just at the time that all our experience and skills are reaching a pinnacle, our bodies are starting to let us down.

All our aches and pains are compounded because of poor and thoughtless design philosophies by both the aircraft and ground equipment manufacturers.

For a brief period during the recent redundancy offers, (and not every one who put his hand up was chosen), I had to consider many things: state of my family's health, future income needed, my wife's likely working timespan, schooling costs, my interests in another field.....

A thought to ponder over:

Was it time to take a package, and retrain in another field? The EBA which my union had negotiated some years ago had included a periodic wage rise based on length of service. In other words, recognition that this translated into productivity gains for the company because I was becoming more experienced and skilled over time.

This aspect of my employment could not easily be ignored.

Therefore, to start afresh in another career, no matter how stimulating or challenging, would most likely result in a much reduced income, especially during a training/learning period. This would place both stress and greater reliance on my wife's income. As stated before, her position is part-time, hence her income is irregular.

At all times to date, her income was meant to be a supplement to mine.

- f) A big dilemma is how we, both as a family and a couple, will cope in our later years, given the issues of superannuation, health insurance and the current federal government's ideology and policy: that workers may need to work into and beyond their 60s.

A perceived flaw in this policy is that it appears to ignore the degradation of the human condition (physical, mental). What incentives and encouragement will be offered to businesses to accommodate workers with varying degrees of aptitude, no matter how old they are?

Therefore, although I am a little nervous about our future financial security, I know that we don't have expectations of a lavish lifestyle in our retirement. I feel we will cope with the limitations we have set ourselves.

* I refer the Committee to a newspaper article which appeared recently, and which articulates well some of my feelings. *

Refer ITEM 3 - newspaper clipping ex 'The Age', 28/8/03

None of these issues has been addressed by my wife's entry into paid work. All we can be satisfied with is that our daughters are receiving the best education we can afford for them. We are impoverishing ourselves considerably on the basis that our children are the future of this country. Going by the manner in which the debate about university fees is raging, is some of the money we are managing to save, going to pay for one-way tickets out of this country, as our daughters try to find other means of furthering themselves?

Will future governments treat us kindly and fairly for making such sacrifices, for the sake of Australia?

CONCLUSION

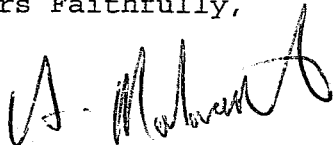
I am very proud of my wife having done the Cert.III course in Aged Care. The bridging course was the key. My understanding is that funding for these courses was available for only a limited time.

Based on my wife's recent experiences, and her on-going involvement in the aged care field, I would like the Committee to consider the following points:

1. Maintain funding to provide training and assistance for non-English speaking people to enter the workforce, especially into the field of aged care. (I can vouch most emphatically that my wife's English has improved markedly, as she mixes with her work colleagues and the residents at the aged care facility);
2. Make owners and operators of aged care facilities more aware of their obligations in providing help and work opportunities for newly-trained graduates;
3. Maintain/improve aged care facility standards by continuing to conduct independent inspections and reviews of these facilities- their paperwork, procedures, personnel qualifications.

My wife is very happy and satisfied in her work and I know that the community as a whole benefits from the effort she puts in. Her daily routine and the observations she makes, have given us a window to glimpse into the future.

Yours Faithfully,



Andreas Makarewitsch

Attachments: ITEMS 1 - Page 3, para. 4.
2 - Page 5, para. d).
3 - Page 6, para. F).
4 - Additional inclusion: Front pages of Community Centre referred to on P2, para. 2.