

LIONS CLUB OF CAMBRIDGE PARK INC.

President Carol Alder

P O Box C20

Werrington County NSW 2747

District 201 N5

28th April 1999.

RE: The social, economic and industrial issues specific to workers over 45 years of age seeking employment, or establishing a business, following unemployment.

Individual Lions Clubs are established within their local community and are comprised of individuals from a range of different social and economic backgrounds. As a result of that diversity, we believe that they are in a unique position to make relevant comments to your committee.

Three members of our Lions Club have collaborated in putting together information based upon their personal experiences in respect to the above terms of reference. One of these members has obtained employment and the other two are seeking employment in different fields. All are fathers and two have dependent children.

Our Club believes that the opinions as expressed by our members are, and would be reflected within the wider community, and as such are endorsed by our Club.

Please find attached the members submissions and statistical information supplied by a community based organisation called Western Sydney Information and Research (WESTIR) based at Blacktown.. We acknowledge the valued service and assistance provided by WESTIR at very short notice.

Should the Committee wish to interview any of our members they can be contacted through our postal address.

**ALAN MORAN,**

Vice President

Lions Club of Cambridge Park Inc.

**RE INQUIRY INTO ISSUES SPECIFIC TO WORKERS OVER 45 YEARS OF AGE SEEKING EMPLOYMENT, OR ESTABLISHING A BUSINESS, FOLLOWING UNEMPLOYMENT.**

I welcome the opportunity of making constructive comment to the Committee on a topic in which I have had an ongoing and strong interest in for some years. I would be available to give further information to the Committee if requested to do so. A copy of the Inquiry information was forwarded to me by The Hon. Jackie Kelly, our local member.

The phenomenon of high numbers of persons over 45 seeking employment has been around for decades, and I would suspect, has increased dramatically with the downsizing, rationalising or whatever term that employers have used to reduce the workforce over the past decade. Morgan & Banks claim that there have been 300,000 persons made redundant for each of the last ten years. That burden has fallen, I believe disproportionately upon the 45 plus sector of the community.

Statistics will tell the numbers, they do not and cannot possibly begin to describe the human cost and suffering associated with any period when someone is unable to find employment, or the negative impact that long periods of unemployment has on the individual or their families.

## **MY PERSONAL EXPERIENCES\***

The issues specific to workers over 45 years of age seeking employment first came to my attention when I was working as a Community Development Officer and finally Project Officer with the Outer Western Regional Council for Social Development (O.W.R.C. for S.D.) in 1975. I was then 41 years of age. This was an organisation operating from its base initially in Blacktown and later in St Marys and serving the local government areas of Blacktown, Blue Mountains and Penrith. The funding for three years was received under the Australian Assistance Plan through the Federal Government Department of Social Security. One of my areas of responsibility was employment issues.

During those years, whilst investigating the issues confronting young unemployed persons getting into the workforce, our Organisation was surprised at the statistics showing almost similar numbers of persons over 45 that had been actively seeking employment for some time. Whilst it was acknowledged then, as now that more than 90% of the workforce population were in employment, it did not alter the fact that there were unacceptably high levels of 25% plus persons registered as seeking employment in certain regions of NSW.

The O.W.R.C. for S.D. obtained the statistics from the C.E.S. offices located within the 3 local government areas of the outer Western Suburbs of Sydney during the period of our funding.

One of our major findings from those statistics were:

***The highest numbers of persons registered as seeking employment in New South Wales, were in the Regional areas of Outer Western Sydney, Newcastle and -the Illawarra, across all age groupings, but in particular in the 16 to 25 and 45 plus groupings.***

Some of the findings from interviews with individuals from this -grouping of 45 plus group during 1975-77, where the major issues of concern to them were:

1. *Difficulty with coping with being unemployed.*
2. *Low self esteem.*
3. *The friction in their marriage caused by the wife having to return to the workforce (usually part-time) to pay the mortgage, make ends meet etc.*
4. *That they were being discriminated against-due to their age.*
5. *Their dedication, loyalty, committment, experience and reliability, counted for nothing.*
6. *They have let their family down by becoming unemployed.*
7. *They are a failure.*

*The major reasons advanced by them being unable to obtain employment.*

1. *Over qualified.*
2. *Unreliable. (Employers believed that the distance to be travelled by either private or public transport would make them unreliable).*
3. *Same as 4 above.*
4. *Perceived as being "over the hill" and placed on the scrap heap".*
5. *It was more acceptable to say that they resided in one area of Western Sydney to another. (Mainly due to adverse publicity).*

In April 1978 I became a widower, of our 9 children, I had 6 living at home ranging in age from 17 to 8, at that time. My employment with the Regional Council finished in June of that year. However, I was able to pick up part-time employment with the TAFE's at Blacktown and Penrith and other part-time work with a crisis intake service operated by the State Dept of Family & Community Services. During part of that period I was on Supporting Parents Benefit.

I was not able to obtain full-time employment until April of 1979. In 1981 I remarried. I remained with that employer until the end of October 1998 when I resigned my position as Manager due to a conflict that had arisen with a member of the Board of Directors when my personal integrity was questioned. I had honestly believed, quite naively as it turned out, that with my experience that I would have no difficulty in obtaining other employment. I now deeply regret making that decision.

I registered with Centrelink at Penrith in November 1998. I am not on any benefit and am categorised as being Flex 1. (This category description has been given by one of the employment service providers, -and was a surprise to me). I am registered seeking employment with the following service providers Employment National, Mission Employment, I.P.C., Job Futures/Jobs Quest, Salvation Army Employment Plus, ADECCO, Morgan & Banks and Drake Personnel.

I do not know what is the major function of these agencies? I pose this question based on my experiences with these service providers. It seems to me that the applicant is the person initiated and maintaining the contact. The applicant obtains the information on job vacancies. Makes an application for that position to the service provider. The provider forwards the application & resume to the employer. There is no interview to assess suitability or information supplied by the provider on the position or feedback given which has not been initiated by the applicant.

While there may now be more providers, their "service" to the applicant is no better than that claimed to be provided by the CES by the Government prior to the establishment of the Job Network. I shall canvass the matters contained within the first three paragraphs, on this page again in the section "Obligations".

One of my real concerns with these providers is that I believe that I am of no "value" to any of them in that they will not receive a "fee" for placing me into employment. This impression is based on their lack of enthusiasm, willingness and offhanded manner in dealing with any inquiry I may have, or when I seek information on a position after obtaining a "print-out" from Centrelink of a job listed through a specific service provider. Perhaps I have worked in welfare delivering customer based services for too long, however that is my 'reading' of the circumstances of my requests for information.

Only Job Futures/Jobs Quest had a person designated as a mature aged Worker to assist persons in this category. The funding for this position came from the State Education Dept. That funding precluded the person from assisting applicants in obtaining employment apart from being able to compile a resume, and the use of fax and phone for interviews.

At the same time, as making the above overtures I have made in excess of 30 written applications for employment advertised in the local press, which have resulted in three interviews. Most disheartening. I have had a letter to the editor published in the Penrith Press in another attempt to obtain employment. (copy attached) Unfortunately, no response.

Based on the above experiences, I genuinely believe that I am being discriminated against because of my age and some circumstances because of my sex when I have applied for community welfare positions. I have not as yet lodged a claim with the Anti-Discrimination Board.

I am 65 years of age, I am both mentally and physically fit and have a wide variety of work skills and life's experiences. What is more pertinent however, is that I **want** and **need to work**. I know that I have the desire and the need to contribute financially to my own well being and that of my wife/spouse/partner. I have been gainfully employed for almost 50 years, and am more than capable of working either full or part-time for some years yet to come.

It was the accepted practice up until about 15 or so years ago for the male to retire at 65 and the female. at 60 and then go on to the pension. Now that these cutoff ages have been removed within Anti Discrimination legislation. and more we are hearing Government stating that people need to be planning for more independence *in* their retirement and not rely wholly on the aged pension safety net. All of which is commendable.

Financial planners are similarly suggesting that a couple will need 112 a million for their retirement. The reality is that persons are having second thoughts about their survival *in* retirement. Whilst inflation is low, the cost of living ~ have become accustomed to means that retirement is still some time off for a large sector of the community.

Compulsory superannuation, as a component of the wages system for persons not public servants, has only been around since the early 1990's and on that basis, persons that were 55 or older when this super. started will not have been in the position to have amassed a retirement savings'nest egg'.

With the exception of 3 weeks full time work during the State election in March and April I have been unable to obtain paid employment since November 1998 although I have done voluntary work with the Museum of Fire, Penrith; Mamre Project, St Marys and Lions Clubs.

I have sought the attainment of some additional skills from training providers, however fees are required to be paid for this training. As I am not on benefit or the pension I have to pay for any training to attain more skills to achieve employment.

Whilst it may be argued that the fees are reasonable (usually between \$200 and \$400 per course) in the affordability stakes the fees may as well be \$2000 per course. After careful consideration my wife and I, have purchased a computer and printer for \$2,000 to assist in the task of job finding.

## **OBLIGATIONS**

In this segment I do not propose to canvass the issues from page 3 again.

Much has been made of the obligation on persons on benefit to actively seek employment and show proof of their attempts to obtain employment with "Job Seeker Diary". The job seeker is required to sign an agreement/contract that sets out their obligations with Centrelink. There is no argument with that requirement.

One of the Network providers (Job Futures/Job Quest) informed me that they had removed 1,000 persons from their data base and that I would have to reregister. That may be a normal process, but how would a customer know that they had been removed from the providers register of applicants without being informed?

Based on my experiences with a variety of Job Network providers there does seem to be similar obligations towards the customer. The job seeker. On that basis the contract appears to be one sided.

It therefore seems to me that there is a need to have set out the obligations of the Job Network -provider to the job seeker in a similar contract to that between the job seeker and the Job Network.

When a person makes an application for benefit, the Centrelink Customer Service Officer makes a judgement on the most appropriate type to benefit for them to receive. With mature aged applicants there is the need to discuss the range and types of benefit applicable to that particular customer, to enable a more informed decision to be made. The customer will also have more information available to them and feel that the decision has been made in their best interests.

There is also need for more information and services to mature aged persons. This is especially true for persons that may need some form of retraining or ancillary services to help the individual to cope with and manage the consequences of being unemployed for long periods of time.

### **STATISTICAL INFORMATION**

This material has been provided by Western Sydney Information and Research (WESTIR), a community based organisation located at Blacktown and have a well deserved reputation in the quality of the information that they provide.

There are 15 local Government Councils and Shires which comprise the Greater West of Sydney. These same Councils/Shires belong to the Western Sydney Regional Organisation of Councils (WESROC) and are also based at Blacktown.

These Council/Shires are:

Albion Council	Fairfield Council
Bankstown Council	Hawkesbury Council
Baulkham Hills Shire	Holyroyd Council
Blacktown Council	Liverpool Council
Blue Mountains Council	Parramatta Council
Camden Council	Penrith Council
Campbelltown Council	Wollindilly Shire

The total population of the Greater West is 1.6million or 45.64% of the population of the Sydney Metropolitan area. There are 313,097 persons in the 45 to 64 age group within the Greater West or 47 M% of the population of the Sydney Metropolitan area. The total population of NSW was 6.03million. All figures are from the 1996 Census.

WESTIR have produced the statistics on persons in receipt of different types of benefit from statistical material they have purchased from Centerlink and the information is current as of the end of March 1999. (copy attached).

The information has been produced with the numbers being broken down into the regions of the Greater West, Eastern Sydney and the rest of NSW.

I will not attempt to analyse the statistics apart from making the observation that the figures for persons on any type of benefit in the 45 to 64 age group that have been on benefit for greater than 78 weeks appears to be disproportionately higher in the Greater West when compared to the rest of NSW.

There are a whole range of reasons why the numbers are disproportionately higher in the Greater West. Persons more qualified than myself will be in a much better position to give informative answers to those questions.

## **RECOMMENDATIONS**

1. An investigation needs to be conducted into the establishment of a service contract setting out the responsibilities and obligations between Job Network provider and the customer.
2. An investigation needs to be conducted into the feasibility of providing sufficient information to the customer to enable an informed decision to be made of the types of benefit applicable to that customer.
3. An investigation needs to be conducted to ascertain the types of assistance, support and training that can be provided to mature aged customers that has been out of the workforce for longer than 13 weeks.
4. An investigation needs to be conducted to ascertain the circumstances leading to disproportionate numbers of mature aged customers in receipt of long term benefit and located in regional areas of Australia.
5. An investigation needs to be conducted to identify methods which can provide greater work opportunities in these regional areas of Australia.
6. To establish a task force charged with the responsibility of implementing any recommendations from this Committee.

Submitted for your consideration,  
attachments:

**[Press Clipping - Alan Moran Werrington Downs - not reproduced]**

**[Table 1,2 & 3 not reproduced]**

**[NewStart Allowances - Regional Comparisons table not reproduced]]**

Mr. K.B. Mason  
c/o Lions Club of Cambridge Park  
PO Box C20  
Werrington County 2747  
29 April, 1999

**RE: The social, economic and industrial issues specific to workers over 45 years of age seeking employment, or establishing a business following unemployment.**

I am a 45 year old male, married with 2 children aged 10 and 8 years. We have been functioning as a single income family for 11 years and in the process of buying our own home.

I have been unemployed since 9 December 1998. Prior to this I was employed by the NSW Roads and Traffic Authority for 24-1/2 years from 1970 to 1995. I was employed as a Clerical Officer. Following the closure of the Supply Services Branch 1 decided to take voluntary redundancy because I was not offered any redeployment. My only offer was to report to the Authorities Roseberry Office and bide my time hoping something suitable may become available. I also became very disillusioned about my future prospects within the Authority due to lack of training opportunities. The Supply Manager would select from the same small group of people to attend such courses.

After leaving the RTA I was engaged by Auslang as a Cataloguer on a contract basis from June 1995 to December 1998., Unfortunately due to the current economic times Auslang do not have any contracts pending.

Since January 1999 I have been seeking full time and/or temporary employment. I have found it very difficult to obtain interviews (3 interviews out of 40+ applications) Also I received very few acknowledgements of these applications.

I have found the Job Network System frustrating in so far as receiving no feed back as to whether an application was successful or forwarded in reply to a vacancy. I have also found with certain Job Network Members that I had to register at several of their offices. On 2 occasions I had to re-register with the second office of 2 different providers, it appeared to be no communication between them.

I am also registered with a **matured age workers program** through the Job Network system. However due to lack of funding they have not been able to offer any suitable training programs to increase my computer skills or update my administrative and accounting skills.

When I approached Centrelink about training courses the Customer Service Officer advised me that they no longer handled training and I would have to pay for courses myself without any financial assistance.

I have also found that Centrelink are very hesitant in advising what my entitlements are and what services they provide, i.e. photocopying, facsimile, application preparation editing services, and career advisers. It is not until I talk with other Newstart recipients I found out what I may be able to claim and what services were available.

Another problem I have encountered at Centrelink Offices is the high number of touch screens that have been out of order or did not print. Also the printing is so faint that you cannot read the details.

I see that my greatest problem in finding full time employment is:

- 1) I have been doing Supply Cataloguing for the past 13 years in both the private and public sector. Due to the specialized nature of Cataloguing opportunities for full time employment are limited. Most businesses and Government agencies use in-house employees for this type of work and rarely advertise for externally. On the few occasions when positions were advertised within the Australian Public Service part of the essential criteria was for ex-defense personnel.
- 2) As I've specialized in Cataloguing for the past 13 years most of my clerical, administrative and accounting experience is not current and without further training I will fall further behind when competing for jobs.
- 3) Without financial assistance or more funding allocated to Mature Aged Workers programs I cannot afford to fund my own training thus putting further strain on my career opportunities and family life. Primarily my Newstart allowance pays my mortgage, private health cover and insurance's leaving very little to cover other costs such as water, council rates, telephone, electricity bills and motor vehicle running costs. My wife's parenting allowance is used for food and clothing for the children and their public education expenses, thus leaving very little for small luxuries or outings.
- 4) It also appears that if we are fortunate to come by additional funds though say inheritance or withdrawing money from my superannuation fund we will be further penalized.
- 5) I find I am competing against younger people with less experience or internal applicants for positions. I recently had an interview where everything went really well and I was confident that I would be selected, then the interveiwer revealed that they were also to interview several internal applicants. When I returned to the agency to give them a post-interview briefing the consultant just rolled her eyes and said why did they bother advertising.

6) I have served on selection panels and from my experiences there is a lot of pressure place on the panels to interview females, aboriginals and people from ethnic backgrounds so that they comply with the anti-discrimination act. In many cases the persons may not even meet the selection criteria.

I trust that the information I have given will assist with your investigations. If you wish to discuss any for these matters I can be contacted through our Lions Club postal address or by telephoning (02) 9673 4230

John Cousins  
11 Balmoral Drive  
Cambridge Park 2747 NSW  
4th May 1999

I am a person that has experienced the unemployment affect as a mature person. My experience of unemployment was for only a period of four months. Over this period there was a huge number of applications and rejections at the same time. This experience was relatively only a short period but I was glad that this period not when was I older.

I had mixed thoughts to try and cope with my unemployment such as, "I have twenty years experience in the building Industry, am I too old? What does an employer want just a young person with no experience but with plenty of muscle?"

The confidence was dented and I looked at my self-ability will I get a job but when? I was pleased when I was chosen for the New Enterprise Incentive Scheme (NETS).

This scheme is excellent for three reasons:

- 1: It put confidence back into one's self
- 2: This scheme highlighted what one could do if they applied themselves and supported them in the process.
- 3: This scheme was able to formalise the qualifications and experience into a small management course.

Whilst my experience was relatively only a short period being self employed this scheme put the important ingredient of confidence and self esteem back me.

When an opportunity became available for me to put my contribution back into the community,I was appointed a Supervisor for the 'York For the Dole' scheme for the unemployed youth in the Penrith area.

It is interesting that my unemployment for the four months has enabled me to understand the plights of unemployment from the youth's perspective. This perspective is that they have only minimal skills and unable to find work, whilst in my case twenty years experience and at that time the same problem.

The community has a huge amount of untapped experience of the mature people seeking employment. Their experience and knowledge should not be thrown on the scrap heap and lost forever.

When I was an apprentice carpenter my mature peers taught me the skills and expertise to be a carpenter and now I am teaching the youth of today. If I reflect back into my history, the skills past on the youth of that period (me) would be lost today. This causes huge expense on society having to import these skills from overseas or to provide structured courses at Educational institutions.



We have a huge depth within our country untapped and why not utilise these skills. If this could be harnessed into a combined effort for both look at the unemployed mature and the youth of today may result into minimising costs of the future.

Thank you for your time and good luck in the committee's effort to address this issue.