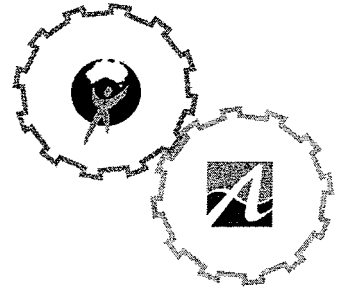


COTA NATIONAL SENIORS
WORKING IN PARTNERSHIP



SUBMISSION to the

**House of Representatives Standing Committee
on Employment and Workplace Relations**

**Inquiry into employment:
increasing participation in paid work**

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Terms of Reference of the Inquiry

On 25 July 2003, the Minister for Employment and Workplace Relations asked the House of Representatives Employment and Workplace Relations Committee to inquire into and report on employment issues in both rural/regional and urban and outer suburban areas, with particular reference to:

- measures that can be implemented to increase the level of participation in paid work in Australia; and
- how a balance of assistance, incentives and obligations can increase participation, for income support recipients.

Overview of issues

The question of the participation of mature age people in the paid workforce is one that has been of ongoing interest to the Council on the Ageing and National Seniors Association in recent years. An overview of the newly formed body COTA National Seniors and its policy principles is at **attachment 1, p13**.

Our concerns in relation to mature age workers relate to the fact that:

- around 30 per cent of people aged 50 to 64 rely on some form of social welfare payment
- around 50 per cent of the population aged 50 to 64 have no paid employment
- 50 per cent of people becoming eligible for the means tested age pension are already receiving some form of social welfare payment (Lim-Applegate, 2002, p 8¹).

COTA National Seniors believes that these summary statistics show that mature age people have borne the costs of the restructuring of the Australian economy over the past 10 to 15 years. We believe that the retrenchment of older workers has been a principal tool used by many companies and organisations, in both public and private sectors to carry out processes of restructuring and downsizing. Mature age workers have either voluntarily left jobs with the lure of redundancy packages or have been selectively targeted for retrenchment.

Improving the participation of mature age workers is a priority for COTA National Seniors, the newly formed partnership body which combines Councils on the Ageing with National Seniors Association.

We believe it critical that opportunities for mature age people are expanded for a range of reasons including:

- pre and post retirement financial security

¹ Lim-Applegate H (2002) *Outcomes for mature aged people who left employment in the decade to 2000, Paper for the Sixth Global Conference on Ageing Perth 27-30 October 2002*, Department of Family and Community Services, Canberra, Australia

- the health and well being of older people
- the need of many people to support families
- social and economic participation.

In addition, we believe that the participation of mature age workers will enhance productivity and the sustained growth of the Australian economy. It is also an important means of managing the costs of an ageing population such as outlined in the Treasurer's Intergenerational Report (IGR). While we have reservations about a number of the underlying assumptions for the projections of the IGR report, we accept that there is a need for long term planning and appropriate policy formulation to avert any potential pressure points on Government finances as a result of population ageing.

How can the participation of mature age people be improved?

As either job losers or job leavers, mature age people face very significant barriers in returning to work. There is also a significant group of people, primarily women, who have had marginal or no workforce attachment due to caring responsibilities but who are seeking a place in the workforce.

The nature of these barriers is at the heart of the issues regarding the participation of mature age people in paid employment.

COTA National Seniors believes that the barriers faced by mature age people are complex and involve:

- discrimination in terms of recruitment and retrenchment on the basis of age
- lack of appropriate skills and training for employment in the new economy
- lack of jobs in particular regions and locations
- the effects of long term unemployment in terms of getting back into work
- social security and tax disincentive effects.

To improve the participation of mature age people in the labour market each of these barriers will need to be addressed. In this process there needs to be recognition of the diversity of circumstances and backgrounds of mature age workers and their pre existing relationship to the labour market. Mature age workers are as diverse as any other group in the community.

While population ageing in the long run may fix the problems of the participation rate of mature age people, there is a serious problem in the short to medium term which must be tackled.

It is vitally important that action is taken now to improve the employment prospects of mature age people in the labour market. Without action, a large cohort of people will enter retirement with insufficient savings, and they will experience social and economic exclusion. In addition, there is a serious loss of skills and productivity to the economy.

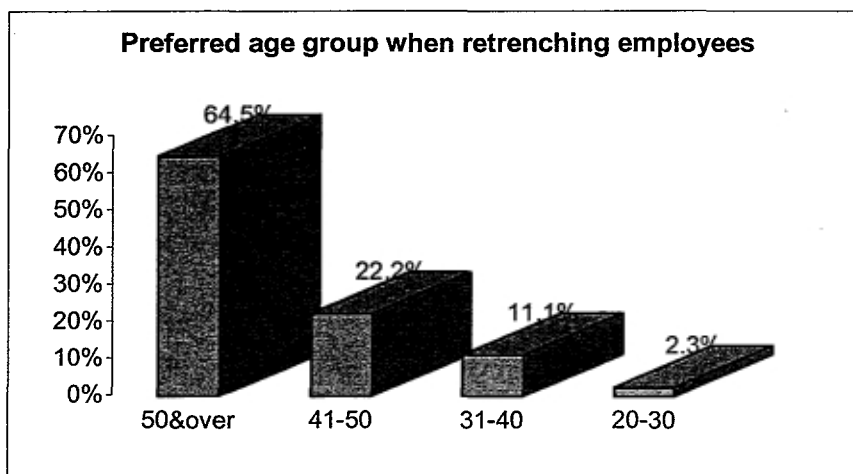
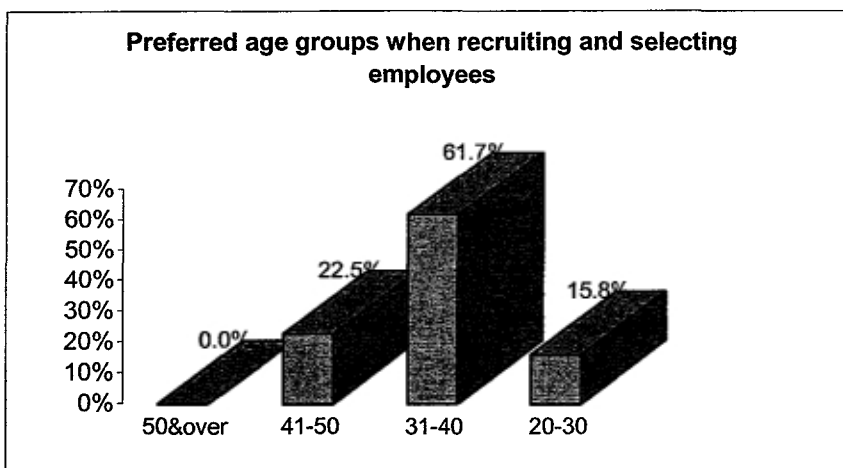
It is also important to consider that there are no certainties for the future in regard to an improvement in employment opportunities for older workers. Stereotypical attitudes and discriminatory practices are likely to persist for many years. In addition,

ongoing economic restructuring will continue to pose very significant challenges for older workers. It is critical that sound labour market policies are set in place now with a view to managing these issues over the long term.

1. Age discrimination and employer attitudes

There is no question that age discrimination is a significant barrier for many mature age people.

The graphs below are derived from a Drake Management Consulting survey of over 500 senior executives and human resource managers nationwide in 1999.



Source: Drake Personnel Limited, 1999.

The results of this survey are confirmed by another large job agency/management consultant group in Australia, Morgan & Banks, which regularly surveys 4,125 employers nationally and covers the employment intentions of employers of over 2.5 million workers.

Its quarterly *Job Index* published in October 1999 showed that half of Australian organisations believe that older workers are less productive than younger workers. By inference, then, there is a great reluctance to employ older workers.

We had thought that the situation may have improved in the last few years since these surveys were taken but we are convinced by our ongoing contact with mature age people that age discrimination remains a major barrier.

Age discrimination legislation has been in place in Australia in State jurisdictions for some years and the Federal Government is currently in the process of establishing national legislation. While state age discrimination legislation has been effective in banning some of the more overt forms of discrimination (such as putting age limits in advertisements), it has had little effect on covert discrimination (decisions about hiring and firing based on age.) The efficacy of the soon-to-be introduced Federal age discrimination is yet to be tested.

Older workers tell COTA National Seniors that age discrimination is the single most important cause of the problems they face. The significance of this factor should not be underestimated. However, we understand the interplay of age discrimination with other factors:

- The problems of finding a job while unemployed. It is much easier to find a job when one has a job. However, swift, unplanned retrenchment means that the individual is forced into a job search from a position of unemployment. The way retrenchments have been handled can lead to a significant loss of self-esteem and confidence, which can impact on a person's capacity to cope with the rigorous demands of job searching.
- The longer one is unemployed, the higher the probability of remaining unemployed. This phenomenon is known as hysteresis in the labour economics literature.
- There have been significant changes in business practice in the past ten to fifteen years: eg. flatter structures, reliance on contractors and technological change. To a large extent, the entire workforce has been affected by these changes, however, mature age people may be more affected because they have had the longest exposure to earlier workforce structures and cultures.
- The unemployed person's skills may not be compatible with employers' current needs.

Mostly, employer awareness-raising strategies aimed at cultural change focus on large companies or public sector organisations, especially located in the major capital cities, with human resource divisions where there can be some flexibility and forward planning in regard to their workforces. These generally involve expert speakers presenting the business case from a cost-benefit point of view for companies to maintain and employ their older workers. Such a forum, *The Ageless Workforce*, was held in Sydney on 27 August 2003, co-hosted by National Seniors Association and the Australian Chamber of Commerce and Industry.

These forums are important to set in train the process of cultural change and to gain public recognition of the issues. At the same time, there needs to be recognition that much employment growth is in small to medium enterprises which are seeking high levels of flexibility from their workforces and are operating within highly competitive constraints. Other types of strategies may be needed to assist these businesses to take on board the messages about the ageing workforce and the benefits of employing mature workers. The problem of age discrimination are especially vexed in smaller communities with a narrow economic base.

Age discrimination is the outcome of a complex set of forces at work in this society and the economy including:

- outdated and stereotypical attitudes across society about the capacities of mature age people
- a shortage of jobs for all who want to work and the need to ration employment
- a belief that young people need jobs more than older people
- a very rapid process of economic and labour market change that has particularly disadvantaged older workers competing for jobs in the new economy
- the focus on older workers in terms of retrenchment and downsizing processes which has resulted in younger profiles in management.

There needs to be action on a wide range of levels to counter age discrimination and many players are needed to have a role, including:

- the Commonwealth to take leadership in terms of public policy
- forward-thinking employers to set examples and establish best practice
- COTA National Seniors to keep the messages in the limelight
- Job Network and other employment service providers to ensure that mature age job seekers are promoted to employers.

Strategies for overcoming age discrimination

- 1.1 Major publicity events such as the recent *Ageless Workforce Symposium* in Sydney are a means of keeping the issues in the public eye and should be continued.
- 1.2 There is a need for targeted strategies for small to medium sized enterprises and in regional communities on employment practices in relation to older workers. This may warrant further research and investigation of the issues.
- 1.3 Employment agencies in Job Network can have an important role in forging links to employers and promoting mature age workers.
- 1.4 The new Commonwealth legislation on age discrimination should be linked to an education campaign on the benefits of employing mature age people.

2. Ensure people have access to flexible, affordable and relevant training for the new labour market.

There is evidence from our own work on mature age employment that economic restructuring across Australia has meant that there are significant areas of skill mismatch between local workforces and the emerging job opportunities. Addressing these mismatches through reskilling and retraining could improve the participation of mature age people in the workforce.

Areas and regions that are most affected are likely to have been manufacturing or agricultural centres in the past which are now experiencing a boom in service industries or high value added export industries.

Such areas often have pools of long term unemployed or prematurely retired mature age people whose skills are not synchronised with the new economy.

COTA National Seniors believes that much more could be done to equip these people for jobs in the new labour market. However, we recognise the complexities around this. Many new jobs for instance are in aged and community care. The extent to which workers from manufacturing or agricultural backgrounds will wish to train for work in aged care is not clear. Certainly it will be an option for some but there needs to be recognition of the barriers for others.

It is also important to recognise that while some areas and regions are experiencing economic resurgence following industry restructuring, this does not necessarily translate into employment and unemployment remains high in a number of areas.

Training and skill development are rated very highly by mature age people in terms of what they believe would help them most get a job. However, affordability and availability of courses as well as linkages to real job opportunities are the issues for many people. Flexibility and articulation into the national training system are critical.

In addition, there needs to be a much greater commitment to lifelong learning more generally across the community, including for people in employment. Much more can be done while people are still in work to reduce the risk of unemployment and to ensure that skills are kept relevant to the contemporary workforce.

Lifelong learning should, at the minimum, encompass the following characteristics:

- High level accessibility in terms of time, cost and location.
- Modularity – components of education should be linked to each other.
- Recognition of prior learning.
- Locally based.
- Relevant to both specific labour market needs and broader personal and social interests.

- Diversity in approaches, venues, methods, content.
- Appropriate use of technology.

We have gathered that there is a lot of interest in the BITES program (Basic IT Enabling Skills for Older Workers) which has come on stream in 2003. But places are limited and it is only available to people receiving a Centrelink payment.

Strategies for improving the match between emerging job opportunities and the skills of mature age workers.

- 2.1 Flexible subsidies for mature age people to take up relevant training for local job opportunities.
- 2.2 Training needs to articulate with and accredited into the national training system.
- 2.3 Support for a culture of lifelong learning in Australia to encompass people in work:
 - Developing an explicit policy of education for older adults.
 - Reducing barriers to existing education and training opportunities for older adults such as costs, time and location.
 - Providing incentives for the education and training of older adults in the workplace.
 - Extending community and internet-based learning options.
 - Fostering the development of methodologies for the learning of older adults.
 - A national policy framework for adult learning as recommended by Adult Learning Australia.
- 2.4 The BITES program for older workers be extended to any job seeker over the age of 45 whether on benefits or not.

3. A mature age employment strategy for regional Australia.

Mature age employment issues are very complex in regional areas where there is high unemployment and slow economic growth. Mature age people have often been left behind due to structural changes in the local economy. There are also problems of mature age unemployment in areas which have experienced an influx of mature age people, often retired or semi-retired, because of the amenity of the area.

For many people in these areas, moving locations is not a viable option due to the massive price differentials in housing now existing between capital cities and regional areas. Nor is it a desirable option, where there may be strong family and community connections. In any case, it is important that regional communities retain their population and be encouraged to grow.

Australia needs to have a much stronger commitment to investment in regional areas to take pressure off capital cities and to ensure a balanced pattern of growth. Innovative approaches can be used to both strengthen the local economy and provide opportunities for mature age people to use their skills.

A range of approaches were proposed in the McClure report on Welfare Reform but the progress on their implementation is not clear. (Reference Group on Welfare Reform, *Participation Support for a More Equitable Society*, 2000, pages 45-52). The Reference Group identified a number of ways of generating employment in regional areas affected by structural change:

- community economic development
- community business partnerships
- social entrepreneurship
- fostering micro-businesses

The reference group made 12 recommendations in relation to these four strategies (see **attachment 2, p14**). A number of the recommendations need further development for their implementation. These could form the basis for a mature age employment strategy for regional Australia and areas undergoing significant structural adjustment.

We recognise that a number of the recommendations of the McClure report have been subsumed into policy initiatives through the *Sustainable Regions Strategy* by the Department of Transport and Regional Services. (See **attachment 3, p15**). However, we are of the view that much more needs to be done to link the Sustainable Regions activities with outcomes for mature age workers who have been affected by structural change.

Strategies for improving employment opportunities in regional Australia.

3.1 Develop a mature age employment strategy for regional Australia based on recommendations E1 to E12 of the report of the Reference Group on Welfare Reform, *Participation Support for a More Equitable Society* form a useful basis for these strategies.

3.2 Ensure that there are specified outcomes for mature age workers in the policy initiatives of the *Sustainable Regions Strategy*.

4. Preventing long term unemployment

COTA National Seniors believes that in order to increase the labour force participation of mature age people, a preventative strategy in terms of long term unemployment is essential.

Mature age people are very vulnerable to long term unemployment once they have left a job. The average duration of unemployment for mature age people is around 2 years, more than double that of younger people. In addition, we believe that long term unemployment often ultimately leads to withdrawal from the workforce altogether.

Of great concern to COTA National Seniors in recent years has been the number of people we have encountered who have been retrenched from jobs and who have not been given any assistance in terms of return to work. This is in part an effect of the social security assets test which disqualifies people from payments if their assets are above a certain limit – this can occur for instance when a redundancy package has been received. The spin off from this is that these people are not eligible for labour market support and assistance through Centrelink and the Job Network.

It is clear from our work with mature age people that active assistance is critical for any mature age person who becomes unemployed or is seeking to return to work after a period of absence such as for caring.

Often such people have been in one job or one occupation for many years and are out of touch with developments in the new economy. Many have not applied for jobs for many years and are unaware of contemporary job search methods. Immediate assistance is critical.

We have also found that mature age people are often not going to Job Network for assistance. This may be because they do not know what services the Job Network has to offer or it may be because they do not have confidence in the service.

Australian businesses and services generally need to take more account of the new and emerging needs of an ageing population and workforce. The Job Network is one such service. The Job Network needs to recognise the distinct needs and characteristics of its mature age clients:

- a long past exposure to particular working environments and/or experience in a particular occupation
- an orientation towards retirement and later life
- experience of older-age discrimination in employment
- changing personal and work-related aspirations
- a history of significant contribution to society through paid employment, family and community life.

While everyone is affected by social and economic changes, there are important considerations in terms of the responses that people in mid-life are able to make to these changes including:

- the need to consolidate one's financial position with a view to retirement and older age in the short-medium term
- greater wariness of risks involved in certain activities (eg establishing a business)
- the sense of less time available to achieve major goals (eg undertaking 3 or 4 year university degree to qualify for a particular occupation).

COTA National Seniors believes that Job Network could offer a better and more relevant service to mature age job seekers if there was better understanding of the characteristics and needs of this group including the diversity of needs and circumstances of people within it. A service environment in Job Network which was more in tune with the needs of an ageing workforce could assist in improving confidence in the service and usage rates. This in turn could assist in preventing long term unemployment and improving mature age labour force participation.

On another note, a significant number of mature age people have told us that incentives should be provided to employers in order to help them get a job or "a foot in the door" so that they can prove their value. We are aware that wage subsidy programs have been out of favour with governments around the world for some years because of criticisms of their expense, marginal effects on creating additional employment and short term nature. However, there is a case to consider a range of alternative mechanisms that may assist mature age people in getting "a foot in the door"- for example, in-work training grants such as provided to mature age people in the UK or payroll tax exemptions by State Governments. There may also be potential for using targeted wage subsidies to help the most difficult to place mature age people.

Strategies for preventing long term unemployment

- 4.1 Immediate access to labour market assistance for any mature age person becoming unemployed through Job Network agencies.
- 4.2 Improved service through the Job Network so that it is more amenable to dealing with mature age people. This means education and training through the Job Network in terms of issues for an ageing workforce and older workers.
- 4.3 Investigate various options for employer incentives to employ mature age people such as payroll tax exemptions (a State Government tax) or in-work training grants – and targeted wage subsidies for difficult- to- place mature age people.

5. Supporting people to take opportunities in part time, casual and contract work and portfolio employment.

In our experience, there is still a strong demand amongst mature age people for full time permanent work. They point to the difficulties they face in the part-time and casual labour market:

- earning enough to live on;
- the lack of coverage for sick leave and other benefits;
- if on Centrelink payments, the havoc of getting back on to benefits following a short term job;
- the uncertainty of many jobs; and
- the difficulty of balancing two or more jobs in a portfolio arrangement

However, the reality is that much growth in the new economy is in part time, casual and contract work.

Increasingly mature age people do acknowledge that they would need to look at portfolio employment as an option given the growth of these sorts of jobs. See **attachment 4, p 16**, for discussion of portfolio employment.

We acknowledge that the new *Working Credit* scheme due to commence on 20 September 2003 will ameliorate some of the problems mature age people have encountered to date.

This scheme will help people to “smooth out” the effect of part time and casual work on their Centrelink payment by allowing them to “bank” their potential earning capacity at a rate of \$24 per week. This means that after a period of 12 months for example, a person on Newstart Allowance who has not worked at all, would have a bank of \$1248 potential earning capacity – so if they got a casual job for 3 weeks during the Christmas rush earning \$400 per week, this would not affect their Centrelink payment.

However, the income test for payments, particularly Newstart Allowance, remains severe. Individuals can only earn \$31 per week before they lose Newstart at a rate of 50 cents in the dollar for income between \$31 and \$71 per week and then 70 cents in the dollar for income above \$71. People tell us that this is a disincentive to taking part time work. Hence they continue to seek out full time work instead.

Mature age people also report that if they take a second job, they are taxed for that job at the highest marginal rate. While they will be reimbursed at the end of the financial year for any excessive tax paid, they nevertheless consider that these tax arrangements are a disincentive in terms of taking a second job.

Strategies for improving incentives for part time, casual and contract work

5.1 More support for mature age people in terms of tapping into opportunities in the new labour market and developing “portfolio” employment.

- 5.2 Investigation of the potential for easing of the income test for people reliant on social security incomes to encourage take up of part time, casual and contract work.
- 5.3 Further research into the potential for revision of taxation arrangements which create barriers to portfolio employment.

ATTACHMENT 1: ABOUT COTA NATIONAL SENIORS

COTA National Seniors Partnership is the largest seniors' organisation in Australia with more than 270,000 individual members and over 1500 seniors organisations under its umbrella. It offers members a vast range of services and benefits and is an influential vehicle for contributing to policy debates affecting older people in Australia.

The Partnership, effective from 11 December 2002, joined the State and Territory COTAs and Council on the Ageing (Australia) with National Seniors into a joint national operation that merges and shares various operations of the eleven organisations.

With its combined individual and organisational membership representing all aspects of Australian seniors interests, COTA National Seniors Partnership has a pre-eminent role in representing, advocating for and serving older people throughout Australia. In terms of policy, it adheres to four principles:

Policy Principle 1: maximising the social and economic participation of older Australians.

The Partnership seeks to maximise opportunities for social and economic participation by older Australians, including promoting positive approaches to the contribution of seniors and the ageing of the Australian population, and by breaking down age discrimination in all areas of social and economic life.

Policy Principle 2: promoting sustainable, fair and responsible policies

The Partnership is committed to the development of fair and sustainable policies for seniors that take account of the needs of the entire community in the short and long term. It develops policies which are fiscally and economically responsible and which fairly balance the competing needs and interests of diverse groups amongst the senior population and other sectors of the community.

Policy Principle 3: protecting and extending services and programs that are used and valued by older Australians

The Partnership develops policies and provides advice on maintaining and improving services and programs which seniors use and value. These include primary health care, hospitals, pharmaceuticals, employment services, utilities, public transport, residential care, housing and community care. It will seek to ensure that there is an adequate "safety net" of services and income support which all seniors can access according to fair and equitable criteria in order to maintain a reasonable quality of life.

Policy Principle 4: focus on protecting against and redressing disadvantage

The Partnership believes that all seniors have the right to security, dignity, respect, safety, high standards of treatment and care and to equal participation in the community regardless of income, status, background, location, frailty or any other social or economic factor. As a result we will have a strong focus on seniors who are most vulnerable or disadvantaged in terms of these criteria.

**ATTACHMENT 2: RECOMMENDATIONS OF THE REFERENCE GROUP
ON WELFARE REFORM: SOCIAL PARTNERSHIPS - BUILDING
COMMUNITY CAPACITY**

Medium to long term

E1 Build on the Stronger Families and Communities Strategy and Regional Solutions to develop an ongoing program to promote the building of social capital and the development of social partnerships.

E2 Government, business and community continue to explore together strategies for community capacity building, including research, best practice and opportunities for partnerships in this area.

E3 Broaden opportunities for ongoing dialogue with business regarding their role in the Participation Support System.

Initial steps

E4 Further develop and expand the role of Rural Transaction Centres as a focus for community capacity building in rural and remote communities.

E5 Resource the Prime Minister's Community Business Partnership to promote and support business involvement in social partnerships, including the establishment of local community business networks to support partnerships between business and communities.

E6 Encourage and support companies with extensive involvement in regional and depressed communities to take a leading role in demonstrating the effectiveness of community-business partnerships.

E7 Develop pilots to encourage business to invest in community economic development and to provide business leadership skills to disadvantaged communities to help generate community economic development.

E8 Ensure that the Stronger Families and Communities Strategy is implemented with the close participation of business and community innovators.

E9 Develop strategies to foster the growth of micro-businesses, particularly in regional and other disadvantaged communities.

E10 Develop an on-line clearinghouse for ideas, case studies and general information to support the growth of social entrepreneurship.

E11 Continue and increase support for small and micro business development programs such as the New Enterprise Incentive Scheme and funding for the establishment of business incubators.

E12 Review programs across government which support community capacity

building and encourage social partnerships in order to ensure the most effective targeting of resources and the identification and application of good practice.

**ATTACHMENT 3: SUSTAINABLE REGIONS PROGRAMME,
DEPARTMENT OF TRANSPORT AND REGIONAL DEVELOPMENT**

- *Sustainable Regions* is a pilot programme, offering a planned, integrated approach to structural adjustment in specific communities. The programme currently covers 8 regions:
 - Far North East NSW, containing the Local Government Areas (LGAs) of Tweed, Ballina, Byron, Lismore and Kyogle;
 - Campbelltown/Camden, NSW, containing the LGAs of Campbelltown and Campbell;
 - Gippsland, VIC, containing the LGAs of Latrobe, Bass Coast Shire, Baw Baw (east), South Gippsland, Wellington and East Gippsland;
 - Atherton Tablelands, QLD, containing the LGAs of Atherton, Eacham, Herberton and Mareeba;
 - Wide Bay-Burnett, QLD, containing the LGAs of Biggenden, Bundaberg, Burnett, Cherbourg Community Council, Cooloola, Eidsvold, Gayndah, Hervey Bay, Isis, Kilkivan, Kingaroy, Kolan, Maryborough, Miriam Vale, Monto, Mundubbera, Murgon, Nanango, Perry, Tiara, Wondai and Woocoo;
 - Kimberley, WA, containing the LGAs of Broome, Halls Creek, Derby-West Kimberley and Wyndham-East Kimberley;
 - Playford/Salisbury, SA, containing the LGAs of Playford and Salisbury; and
 - North West and West Coast, TAS, containing the LGAs of King Island, Circular Head, Waratah/Wynyard, Burnie, Central Coast, Devonport, Latrobe, Kentish and West Coast.
- In the latest Budget the programme was extended until 2005-06, although no more money was allocated. The programme is expected to cost up to \$100.5 million over this period.
- *Sustainable Regions* aims to create a partnership between all spheres of Government, the private sector, the Sustainable Region Advisory Committee (SRAC) and other organisations in the region. Together, these organisations will work to create self-reliant regions. The focus is on environmental, social and cultural issues as well as economic.
- Priorities for the programme are determined by local communities guided by their SRAC, a locally-based advisory group comprising business, community and local government representatives and at least one member from the relevant Area Consultative Committee. As well as determining priorities, this group undertakes any necessary activities and recommends projects for funding to the Minister. The Department of Transport and Regional Services attends SRAC meetings as an observer and to provide information on programme issues.

- Examples of projects funded under *Sustainable Regions* include:
 - \$378,000 in support for a joint project between Tourism Macarthur and the University of Western Sydney to develop a co-ordinated, strategic approach involving the local industry.
 - \$835,000 to expand a hatchery in the Far North East NSW region and assist another business to relocate to the area. The project is expected to create jobs in the region and provide flow-on benefits to the local economy.
 - \$213,075 in support for an innovative project, aiming to repair 130 ha of fish habitat stretching from Tweed Heads to Ballina. Wetland Care Australia believes that in five years time the rehabilitation project could equate to an extra five million fish using the rehabilitated area.

ATTACHMENT 4: PORTFOLIO EMPLOYMENT

The idea of portfolio employment has increasing currency in the contemporary labour market which is marked by the demise of traditional management structures, permanency, protected industrial conditions and in the Australian context the strong growth of part-time, casual and contract work.

Portfolio employment embodies the idea of an individual marketing his or her skills across a range of employers rather than being formally attached to one single employer. An individual thus may have one permanent part-time job for 2 days per week and supplement the income from this job with ad-hoc contract work with several other employers.

It is a concept that is clearly most suited to occupations or professions which are at the upper end of skill development such as IT professionals, lawyers, editors or researchers. It is less clear how well the concept works for unskilled or semi-skilled occupations.

COTA National Seniors does not necessarily believe that portfolio employment is the most desirable or realistic employment outcome for many mature age people. However, COTA National Seniors believes that:

- mature age people should be well-equipped to take advantage of opportunities in the new economy and understand shifts in the contemporary employment market
- part-time, contract or casual work can be an important stepping stone to full time employment
- some mature age people may have a preference for portfolio employment.

Some major references relating to portfolio employment include:

Cohen, L. & Mallon, M. 1999, 'The transition from organisational employment to portfolio working: perceptions of boundarylessness', *Work, Employment and Society*, vol. 13, no. 2, pp. 329-352.

Grigg, J. 1997, *Portfolio Working: A Practical Guide to Thriving in the New Workplace*, Kogan Page, London.

Hakim, C. 1994, *We Are All Self Employed*, Berrett-Koehler, San Francisco.

Handy, C. 1995, *The Empty Raincoat: Making Sense of the Future*, Arrow Business, London.

Holz, H. 1999, *The Concise Guide to Becoming an Independent Consultant*, John Wiley & Sons, New York.

Letcher, M. 1997, *Making Your Future Work*, Pan Macmillan, Sydney.

Sheehy, G. 1996, *New Passages: Mapping Your Life Across Time*, Harper Collins, Sydney.