



**COUNCIL ON THE AGEING (AUSTRALIA)
1999 INTERNATIONAL YEAR OF OLDER PERSONS**

MATURE AGE EMPLOYMENT

**INQUIRY INTO ISSUES SPECIFIC TO OLDER WORKERS
SEEKING EMPLOYMENT, OR ESTABLISHING A
BUSINESS, FOLLOWING UNEMPLOYMENT**

**SUPPLEMENTARY SUBMISSION
TO THE HOUSE OF REPRESENTATIVES STANDING
COMMITTEE ON EMPLOYMENT, EDUCATION, AND
WORKPLACE RELATIONS**

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THE WORK OF COUNCIL ON THE AGEING

The Council on the Ageing (COTA) is the peak consumer organisation dedicated to protecting and promoting the well-being of older people. It has the members, skills, knowledge base, and resources to support this role. The Council on the Ageing (Australia) has a number of functions including:

- policy analysis and policy development
- provision of information and advice to older people on Commonwealth policies and programs
- provision of information and advice to the Commonwealth Government about issues of importance to older people based on consultation with older people and research.

The Commonwealth Government provides financial support to assist COTA (Australia) in fulfilling its policy, consultation, representation and information dissemination roles.

At the State and Territory level, COTAs are involved in both service delivery to older people and policy work primarily focused on State issues. Individual members play an important role in maintaining the State-based organisations. Through their consumer base, State and Territory Councils on the Ageing provide the management structure for the Council on the Ageing (Australia) and thereby inform policy and priorities.

COTA (Australia)'s membership includes key national organisations which represent consumers and service providers. These organisations make a substantial contribution to the Council's policy development process.

COTA's membership is open to people over 50 years of age and our policy work covers a very wide range of issues of concern to people 50 and over including health services including private health insurance, employment, income, financial services, aged and community care services, housing and communications technology.

COTA has both individual members and organisational members which indirectly provide a very large membership base. Whether members or not, many older people, their carers and relatives as well as organisations come to COTA for information and advice and to alert us to problems they are experiencing with Government policies and programs.

Further information about COTA is available on our website: <http://www.cota.org.au>

Preparation of this submission

COTA thanks the 40 individuals who participated in our focus groups for their contribution to the development of COTA policies on mature age employment.

The submission was written by Veronica Sheen, Council on the Ageing, National Policy Officer.

“One other point that I would like to make is the demoralising effect on an individual by the continued lack of success in gaining employment. Each letter that advises an applicant of the their failure to get past first base in the interview process is just another blow to the confidence and self-esteem of the individual. While this could equally apply to all age groups I believe that the effect on the older job applicants is even more damaging. I know that in my own instance my confidence and belief in my own abilities has taken a heavy knock at my failure to rejoin the workforce.

“While there is nothing specifically said there is still an inherent feeling that I am failing my family by my inability to find a job. Despite over forty years in the workplace in professional white collar and other types of employment, to get to my age and not be able to get a job as mundane as erecting garden sheds is very demoralising and I can readily understand why males in particular take out their frustration by turning violent or in the extreme consider or see suicide as the only real solution to their problems.” (Focus group participant, July 1999).

INTRODUCTION

In June 1999, a number of individuals contacted COTA (Australia) in response to a newspaper report of our interest in the issue of mature age employment raised in an article in the employment section of Melbourne’s *The Age* newspaper on 5 June 1999 entitled *Over 50s on the scrapheap*. Given the complexity of the issues raised in each of the stories, COTA organised an additional focus group discussion involving nine people in July 1999. This brought to forty, the number of people from whom we had gathered information in the course of preparing our submissions to the House of Representatives Standing Committee on Employment, Education and Workplace Relations Inquiry into Issues Specific to Older Workers.

COTA does not claim that the people we have spoken to are a representative sample of all mature age unemployed people in Australia. However, the issues they have raised mesh with the findings of other research, and our awareness over a number of years of the experiences of this population sub-group. We are confident that we present a robust analysis of the issues for mature age unemployed people linked to achievable recommendations directed to the Federal Government.

Objectives

The aim of the additional focus group was to report more specifically on the difficulties faced by mature age people in the labour market, particularly in regard to the search for work and strategies to find work.

The earlier focus groups reported in COTA’s first submission to the inquiry had, in contrast, concentrated on a broader framework of issues including the meaning of work, the outlook on retirement and expectations about jobs.

Both submissions bring out the very strong theme of the financial difficulties associated with unemployment. This issue has led to the development in this submission of advanced recommendations on financial support issues.

Profile

The participants in the group were aged 50 to 60 years and all were experiencing serious problems in obtaining employment despite high levels of qualifications and experience. All had been in professional employment and most had tertiary qualifications. The group consisted of 3 men and 6 women. Three people were from towns outside the metropolitan area.

Issues raised in the focus group

Age discrimination the key issue

The participants harboured immense disappointment about the difficulties they faced in gaining suitable employment. They felt that discrimination on the basis of age was at the core of the difficulties they faced. Age discrimination was considered to be deeply embedded in the employment practices of both the public and private sectors in terms of the way mature age people are treated in jobs and in searching for jobs.

“Disenfranchised” and “marginalised” were words used to describe their position in Australian society.

These words imply they felt that they had lost basic rights of citizenship as a result of their exclusion from the labour market.

Most of the group could be described as “high level” stakeholders in the labour market. They attributed a high level of significance to paid employment in their lives. They had spent years building up skills, qualifications and experience only to be rejected at a time in their lives when they believed that they were at the peak of their careers. They felt that the “system” had let them down. Being terminated from employment often in traumatic circumstances and being unable to find an appropriate job was a cataclysmic event.

Public sector downsizing

Four of the group (3 women and 1 man) had lost jobs as a result of major restructuring in the public sector, particularly health and education, in the 1990s. One woman had lost a job as a result of the closing down of a community organisation.

Those retrenched from the public sector spoke of the indecent haste and lack of formal process in the retrenchment process. The words they used to express it were:

- inhuman
- soul destroying
- confusing
- undignified

The outcome of the way their retrenchment was handled was a great deal of anger and feeling of injustice about what had happened to them.

They spoke of a climate of fear amongst their peers as a result of the way they had been treated.

The search for work

Applying for jobs

All the participants had applied for a large number of jobs. They spoke of the following experiences:

- No response to their applications was often the case eg (one person reported 3 acknowledgements out of 200 applications).
- Told they were too experienced or that the wages they would demand would be too high.
- Told there were a very large number of applications.
- If called in for an interview, the employers were surprised by the age of the applicant. Although the interview went ahead it was clear that they would not be considered because of their age.

The group felt that employers generally were not interested in people with a substantial work history. They felt that management was dominated by people in their mid 30s to mid 40s and was a self-selecting group who were actively selecting out people over 45.

Cold canvassing and networking

It is a prevailing idea that most jobs are obtained through avenues other than advertised job advertisements: mostly cold canvassing or networking through existing contacts.

Most of the participants had tried these means and thought that they were important but they also reported the following:

- Running out of options for cold canvassing in a particular industry sector.
- Drying up of some contacts as time passed.

Private employment and recruitment agencies

Most of the participants were registered with large private employment agencies in Melbourne. They reported that these agencies offered very little in the way of assistance. They felt that like the public employment agencies, the private employment agencies had “parked” them: that is took no interest in them and left them to wilt on their books.

Some of the group had lodged their names with a number of agencies but there had been no follow-up from their registration. They suspected that the agencies did not put their names up for jobs due to their age.

They believed that the agencies had profiles of the sort of people that they were looking for on behalf of employers and the agencies were paid on a commission basis to supply the candidates that fitted the profile. There was thus automatic discrimination built into processes of the recruitment agencies.

The Job Network

Three people in the group were registered with Centrelink and were registered with employment agencies in the Government's Job Network. They felt that they were not given assistance by these agencies. They had been "parked" which meant that the agency did not expect to be able to find a job for them and as a consequence did not try to.

Education and training

Four of the women in the group had undertaken specific training and further education as mature age students to maximise their employment opportunities. The qualifications included:

- a PhD in science/law
- an MBA (Master of Business Administration)
- librarianship
- English as a second language teaching qualification

A theme amongst the four women was that they had dedicated the maximum amount of time, effort and money to making themselves employable by attaining current and job relevant qualifications. However, the qualifications did not ameliorate their experience of discrimination in their search for work. Age discrimination was viewed as so pervasive that it did not matter how well qualified or skilled you were, age barriers were insurmountable.

Financial issues

It was clear from the discussion that lack of employment had seriously affected the capacity of some to enjoy a reasonable standard of living and they had major concerns for their retirement savings.

There was serious concern about the impact of the GST because most were relying on assets to survive day to day. They would not be eligible for any of the compensation that would accrue to some self-funded retirees and all income support recipients. They would not gain substantially from income tax cuts.

There was a strong concern about the diminishing asset base of some, and, for others, major anxiety that the opportunities for building up an asset base were eroded because of lack of paid employment.

The group also spoke of the high costs involved in:

- the search for work itself: mail, transport, presentation, computers etc

- obtaining relevant certificates and qualifications (eg \$1800 for a certificate 4 course to teach in TAFE)
- maintaining registrations with professional bodies
- buying professional indemnity in order to undertake consultancy or contract work

Strategies

There was a considerable discussion amongst the group about what the options were for a mature age person to fire-proof themselves against retrenchment and unemployment.

Enterprise skills

There was discussion amongst the group about the need for mature age people (and indeed all workers) to foster “enterprise skills”.

“Enterprise skills” involves the idea of “self-managed employment” in which the individual rescinds the expectations that they will find full-time, permanent employment with one employer. Instead, the individual develops a “mind-set” of flexibility and preparedness to take on whatever opportunities come up.

Fostering transferable skills

There were a number of common themes in the reports from the group:

- The idea of transferring skills to alternative industry sectors was seen as desirable but problematic in a highly competitive job market where industry sectors were saturated with job applicants with very specific backgrounds. One person had attempted to move into an alternative industry sector but had not had much success as it was extremely competitive with people who had specific experience in that sector.
- Seniority was considered a major disadvantage in the search for work. Those who had been a senior manager, felt that there was nowhere to go at all as the pool of jobs at the top was very limited and they were not considered for jobs under that level.
- Additional training was a third method of creating links between existing skills and skills that could be used in alternative industry sectors. For instance, some people took on specific training in order to become eligible for teaching in the TAFE sector. As noted above however, education and training did not necessarily have a strong effect in preventing unemployment.

Working overseas

One unexpected area of discussion was about overseas employment. These postings, particularly in teaching English were socially disruptive but the only way some people could obtain paid employment. One person (an engineer) felt that there was no future for him in Australia. In contrast, his skills were highly valued in Asia and he has had some consultancy work there. However, his preference was for work in Australia and he was unemployed at the time of contacting COTA.

CONCLUSION

The group presented as:

- highly skilled and qualified
- articulate
- high level of initiative, motivation and determination.

What is going wrong?

The people in the group felt that age discrimination was the single most important cause of the problems that they faced. However, other issues relevant to the situation of unemployed people of any age cannot be discounted as contributing factors. They include:

- 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 job search from a position of unemployment.
- The longer one is unemployed, the higher the probability of remaining unemployed – (hysteresis).
- Job search is a stressful and demanding exercise. The way that retrenchments have been handled can lead to a significant loss of self-esteem and confidence which can impact on one's capacity to cope with the rigorous demands of job search.
- There have been very significant changes in business practice in the past ten to fifteen years: eg flatter structures, reliance on contractors and significant 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.

The focus group shows the complexity of issues faced by a number of mature age people. High levels of education and training do not necessarily fire-proof against unemployment. Nor is there any occupational category or seniority level that appears to be particularly resilient against unemployment for mature age people. This suggests that the community and governments should be wary of prescribing simplistic solutions or attributing simplistic causal relationships in regard to mature age employment and unemployment.

Since completing the earlier submission, COTA has read with considerable interest the major Government submissions to the Inquiry from the Department of Employment, Workplace Relations and Small Business and the Department of Family and Community Services. These submissions provide a considerable body of information and analysis about the position of mature age people in the Australian labour market.

Both submissions observe that mature age people, particularly the “baby boomers” at one level are doing very well in the labour market and increasingly are obtaining a significant share of Australian jobs. While both submissions acknowledge that there are areas of labour

market disadvantage for mature age people, COTA has identified omissions with the analysis contained in both submissions. We will provide comment on these submissions as requested.

In the course of our research over recent months, COTA has had contact with over 40 mature age people experiencing unemployment or underemployment. A number of COTA staff were involved in the focus groups. We observed a high degree of heterogeneity amongst the 40 but some broad patterns were evident, notwithstanding considerable overlap.

1. *Long term unemployed, generally males, but some females, who are receiving Newstart Allowance and are eligible for Intensive Assistance through the Job Network.* This group has serious problems relating to long term reliance on income support, self-esteem, and their outlook on the future. Uniformly they were not receiving a satisfactory level of assistance from existing employment assistance programs. They spoke of being “parked” by their case managers within the Job Network: there was no movement on their cases and no interest.

This group was very vulnerable, exhibiting a high level of anxiety and frustration about job loss and job search. In particular, people in this group spoke of the absurdity and unfairness of the Government’s “mutual obligation” policies when they could barely manage on the income support payments that they received, when job search was such a corrosive activity due to constant knock-backs and when they felt themselves to be victims of economic and labour market conditions over which they had no control.

2. *Retrenched senior or middle managers* who may have come out with a reasonable financial package but are very worried for the future as they are eroding their asset base to meet day to day living costs. They are not eligible for government income support. They are in a situation of neither being able to find another job similar to what they have left nor able to go to a lower level job because of the perception of employers that they are “too experienced or too senior”.

These people also had strong feelings about their experiences in not being able to find work. An added source of anger was that they were not eligible for any support services and were required to live off their asset base which they had been nurturing for retirement. For some the loss of an authoritative and interesting job was a cause of immense grief.

3. *People in their late fifties or early 60s* who are approaching the conventional retirement age (around 65) but who need paid employment to improve savings, for social participation and because they have skills and energy they wish to use in paid employment. A number had a preference for part-time work. However, some still had an urgent need for full-time work due to financial pressures.
4. *Women who have returned to work or full time work* after an extended period out of the full-time work force especially due to bringing up children. Many had undertaken further education and training. Some had been divorced and needed to work to make up for lost earnings and asset depletion after the divorce. Some did not own their own home. They are extremely disappointed and very worried for the future about not being able to find a job. For those registered with Centrelink, similar issues as for Group 1 apply.

In the earlier submission, COTA made a number of recommendations directed to the Commonwealth. These recommendations remain applicable in the context of this submission. However, as a result of the additional focus group we have strengthened our recommendations around financial assistance and added a further recommendation around additional support.

RECOMMENDATIONS

1. FINANCIAL SUPPORT

Asset protection and the social security assets test

Accumulation and protection of financial assets for retirement is a major emerging issue for mature age Australians. They wish to minimise reliance on government income support and services due to their awareness of the massive shifts in government policy which are seeking to place greater emphasis on individual responsibility for income and care needs in old age. However, loss of a job followed by long term unemployment disrupts the accumulation process and places pressure on existing assets.

There are significant numbers of unemployed mature age people who are not eligible for any income support due to the social security assets test. Newstart Allowance is not payable to people with financial assets over the following amounts (September 1999).

Assets test for home owners

<i>Family situation</i>	
Single	\$127 750
Partnered (combined)	\$181 500

Assets test for non-homeowners

<i>Family situation</i>	
Single	\$219 250
Partnered (combined)	\$273 000

In the context of an asset base which would provide a reasonable level of independence from government income support in retirement, these assets limits are set at quite low levels. In addition there is no tapering of eligibility for Newstart Allowance, such that one dollar over the threshold, disqualifies an individual from any assistance at all.

The reasons for the strict assets test is well understood by COTA. The assets test has assisted in keeping outlays for Australia's social security system in check and has ensured that assistance is targetted to those most in need. Poverty alleviation has been and continues to be its primary purpose. Nevertheless, the issues raised by the people in COTA's focus groups raise important questions about short term goals in social security financing versus long term goals for Australia's retirement incomes system. There is also an important question about the lifecycle context of the income support system.

Is the application of the same assets test to a 55 year old unemployed person as is applied to a 25 year old unemployed person consistent with the aim of Australia's retirement incomes policy to encourage self-provision?

COTA proposes that there is an inherent inconsistency in applying the same assets test for people in their fifties as is applied to younger people given that people naturally accumulate financial assets for retirement and old age as they age.

Should mature age people be expected to draw down on their asset base for income support purposes when they are unemployed?

The problem for many mature age people is that once an asset base has been depleted opportunities for building it up again are severely limited by lack of employment or new income generating opportunities. These issues are not faced to the same extent by younger people. Therefore it is not reasonable to apply the same rules to older people and younger people.

For all the mature age people we have spoken to, protection of the assets for retirement and old age is a primary goal. They do not consider disposing of assets for frivolous purposes with a view to be able "to go on the pension". In addition to protection of existing assets, all the people we have spoken to, wish to add to the asset base for retirement purposes. For many people, the fifties may be the first opportunity they have to save once children are off their hands and the house is paid off.

Newstart Allowance

In the event that a mature age unemployed person qualifies for Newstart Allowance under the assets test, the following issues emerge:

- Newstart assumes short term reliance and is set at a lower level than a pension for this reason: \$163.35 for a single rate per week compared to \$183.25 per week for a pension. For mature age people with an average duration of unemployment of around two years, dependence on Newstart Allowance creates significant financial pressures – debt build-up, depletion of savings, and possible deterioration of physical assets such as a house. One person in our focus group was concerned that he would lose the family home as a result of inadequate income.
- Newstart Allowance does not attract the same level of fringe benefits as pensions. These fringe benefits are very important for supporting people with major household costs such as council rates and car registration.

- The income test for Newstart is much stricter than for pensions: \$30 per week compared to \$51 per week (singles). All pensions and allowances are withdrawn at a rate of 50 cents for every dollar of private income over these amounts.
- For people over 60, Newstart Allowance attracts a payment of \$176.70 per week after 9 months but keeps the same income test of \$30 per week before withdrawal.
- For those over 55 with some superannuation assets over the assets test limits, Newstart Allowance cuts out after 9 months.

Is Newstart Allowance an appropriate payment for unemployed people 50 and over?

The average duration of unemployment for people in their fifties calls into question whether or not Newstart Allowance is the appropriate payment for this group. If poverty alleviation is a serious goal of the social security system, then the adequacy of Newstart as the primary means of support for unemployed people in their fifties experiencing long term unemployment must be questioned.

While COTA's first preference is to abolish long term unemployment altogether, the immediate income support needs of long term unemployed older people urgently needs to be addressed.

Superannuation assets and income support for people over 55

For those 55 and over, dependence on government income support is only possible for 39 weeks (although their average duration of unemployment is around 104 weeks), after which any superannuation or rollover assets are taken into account as per the assets test limits in the table above. This requirement has the effect of forcing a person in receipt of Newstart Allowance or any other income support payment into approaching their superannuation fund for the release of an income stream for current living costs, although they may wish to continue to work. They will then be unable to make further contributions to the fund should they subsequently find a job.

Is this policy consistent with the policy objective of maximising financial independence in retirement? Is it a reasonable policy that people 55 and over must access superannuation funds for income support purposes while they are unemployed?

Superannuation has been promoted by the Government as the 21st century savings vehicle for retirement. The opportunity of adding any more savings to a superannuation fund are relinquished once and for all when the superannuation fund has been opened to provide an income stream. Given the relatively tight level of the assets test, an individual could be financially very disadvantaged by this requirement in the long term because it cuts across the advantages that could be gained by maintaining and adding to their savings in the superannuation fund until retirement. The highest level of compounding interest for a superannuation fund occurs in the immediate pre-retirement years. It is poor retirement

incomes policy to reduce opportunities for people to maximise their final superannuation entitlement with a result being long term dependence on government income support in retirement.

COTA is well aware of the Government's rationale for the policy in that it brings into line those people 55 and over in receipt of income support with those who choose to retire on their superannuation at 55. There is a small savings to Government from the policy as well. The policy nevertheless has serious failings:

- Many people over 55 are genuinely unemployed: they wish to work and are actively seeking work.
- It undercuts the opportunity of improving retirement savings through superannuation for unemployed people over 55.
- It may promote early retirement which is the antithesis of other policies to promote continuing engagement in the labour force in order to reduce long term dependence on income support amongst older people.

GST compensation for unemployed mature age people outside the income support system

There is considerable fear amongst unemployed mature age people who are neither retired nor in receipt of any Government income support payments about the impact of the GST when it is implemented in July 2000.

For this group, the GST will have a very significant effect because there will be no compensation available for them. Depending on the structure of their investments, the purchasing power, and hence the value, of their assets will fall significantly. There will be a small advantage from the changes in tax rates on their interest income but the effect will be most serious in terms of the purchasing power of the financial assets themselves especially where they are held in safe fixed interest investments such as term deposits. The current structure of compensation effectively excludes people in these circumstances.

The best option for unemployed people 50 and over would be to make available unemployment payments at the rate of the pension with an increased assets test and with the same income test as for a pension. This option would take pressure off unemployed older workers to erode their asset base for recurrent living expenses. It would mean that they would benefit at least from the in-built compensation mechanisms of the social security system.

The above discussion lends itself to the development of a number of recommendations.

Recommendation 1: The Assets Test.

The social security assets test for mature age people should be revised to more realistically reflect lifecycle factors affecting savings and to be cognisant of the retirement savings requirements of older Australians. This may lead to the development a graduated age-related assets test.

Recommendation 2: Newstart Allowance

Newstart Allowance for older unemployed people should be increased or replaced with another payment that more realistically reflects the duration of unemployment they are likely to experience: the current level of a pension payment would be appropriate. This new payment should be introduced for people 50 and over – or even 45, the age at which age discrimination begins to manifest itself. The income test for this payment should also be lifted to the same income test as for a pension income.

Recommendation 3: Superannuation assets of people 55 and over

The assets test for unemployed people 55 and over in receipt of government income support over 39 weeks should exclude superannuation assets in order to ensure that people 55 and over are able to maximise superannuation savings available for retirement and old age.

Recommendation 4: GST compensation

Mature age unemployed people over the age of 50 should be compensated for the GST through the social security system by bringing more of this group into the social security net. This involves substantially increasing the assets test (as outlined in recommendation 1) and lifting the income test to that of an Age Pension.

COTA considers that these issues are of major importance for Australia's retirement incomes system for the future. These issues should be the subject of a major review of income support policy for mature age unemployed people.

There is an urgent need for the Government to bring its social security policies for people 45 and over into line with retirement incomes policy.

2. OTHER SUPPORT MEASURES FOR MATURE AGE UNEMPLOYED PEOPLE.

In the earlier submission, COTA has made a number of recommendations in the areas of labour market program assistance, education and training, Centrelink and the Job Network, small business, employer attitudes and age discrimination. However, in our discussions with the 40 people in our focus groups, we have identified another important area of need.

The banner headline of *The Age* article *Over 50s on the scrapheap* (5 June 1999) summarises only too accurately the lived reality for many of the people we have spoken to. It is indeed the case that unemployed mature age people feel that they have been abandoned by society. Many are subsequently profoundly discouraged, angry and embittered by their experience. This is harmful to their long term health and well-being and may also be harmful to the

transition back to paid employment. From a societal point of view it is undesirable that there is a significant group of people who feel so intensely marginalised.

The recommendations we have made in the earlier submission and above are primarily directed towards returning people to work and ensuring that they are not impoverished because of their period of unemployment. However, mature age unemployed people also need support in the here-and-now to assist in dealing with the emotional and psychological issues – including a profound sense of isolation. They also need to regain a feeling of control over their circumstances.

There are a number of possible models of support that could be provided. A number of models have been tried around Australia but to date there is no single, or ongoing program that provides a forum exclusively for mature age unemployed people.

COTA's believes that there is an urgent need for a national consumer driven program for mature age unemployed people. Further research that looked at models that have been tried to date both in Australia and overseas would be required. However, the broad outlines of such a program would be:

- based on models of self-help, empowerment and self-advocacy.
- independent from any of the professional agencies that mature age unemployed people have to deal with in the job search context.
- no relationship to any of the “mutual obligation” requirements related to government income support payments.
- resourced on a recurrent basis to provide basic infrastructure and an ongoing monitoring and evaluation component.
- special attention should be given to establishing programs in rural and regional areas.
- target group should be “all comers”: that is, whoever defines themselves as a mature age person with difficulties relating to the labour force. We would see the main target group being people in their late 40s to early 60s.

The Council on the Ageing has considerable experience in establishing consumer-focussed national projects through our state and territory COTAs and in conjunction with other organisations. COTA is well placed to manage and/or auspice a program for mature age unemployed people and we are seeking federal funding for this purpose. We do not envisage that the program would be very costly to Government but we do see the outcomes as being very positive.

Recommendation 5.

The Commonwealth Government fund COTA to develop and run pilot consumer programs for mature age unemployed people with participating State and Territory Councils on the Ageing.

END