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Committee Secretary  
House of Representatives  
Standing committee on  
Employment, Education and Workplace Relations  
Parliament House  
Canberra ACT 2600

Dear Sir/Madam

Please accept the attached as a submission to the Inquiry into Older Workers that is being conducted by your committee.

My submission to the Inquiry is made following a meeting with Ms Teresa Gambaro, MHR Petrie. I take this opportunity to recognise and thank Ms Gambaro for her support, understanding and encouragement.

By way of introduction and to provide background I provide the following personal details. Last August I reluctantly accepted a negotiated compulsory redundancy package from my employer of a few months short of thirty years. It is necessary and appropriate to mention here that that package contained a 'no negative comments' clause to which I agreed. Hence it is necessary to request that this correspondence and any subsequent personal representations to the committee remain as confidential as is necessary to ensure non-disclosure of my then employer. Ms Gambaro holds a copy of my Resume which details my work history and has various testaments from referees attached. Ms Gambaro is aware of the need for this confidentiality. I also have a family member still employed by this organisation as are many close associates. I also enjoy ongoing benefits as a result of that employment.

I write to the committee in the belief that my sharing of my recent personal experiences and current circumstances can provide relevant input into the committee's deliberations. My comments are not intended to reflect upon that employer. They are given to provide to the committee the effect that redundancy, after a lifetime of working, has had on me. I suggest that this effect is typical of that felt by so many of my age, gender and social peers.

Putting this correspondence together has been emotionally demanding. It is done with a view to providing a modest personal input into a very important national issue. The written word does not properly convey the emotions I feel. I am prepared to address the Inquiry personally. Travel and accommodation would be at my own expense, so strongly do I feel on the issue and so important do I consider the work of the committee on this issue to be.

Yours Faithfully

A handwritten signature in cursive script, appearing to read 'John F. Cameron', written in dark ink.

John F. Cameron

cc Ms. T. Gambaro

## SUBMISSION

### **EFFECT OF UNEMPLOYMENT/UNDEREMPLOYMENT ON OLDER PERSONS**

Mother Teresa is quoted as having said..... "there is no greater poverty than the poverty of being unwanted".

She, of course, was referring to those she assisted . However the statement is applicable to states other than financial poverty. Her words eloquently sum up the feelings of so many underemployed, unemployed and/or redundant older persons. The affront to ones feelings of self-worth and self-esteem is strong. No matter how lucrative the financial terms of a separation might appear to be, nothing can negate the feeling of being, in the employment context, unwanted. Feelings of lack of self-worth and lack of self-esteem become one's dominating emotions. Many studies reveal how much of one's identity and sense of value to the community are associated with one's employment. When that status is suddenly removed the effect is devastating. It is an effect that many older persons, myself included, feel even though at age 53 I don't consider myself old. I, like so many others, mistakenly believed that loyal and industrious long service would enable one the dignity of choosing the time of one's retirement. That choosing, of course, on the premiss that performance continued to be at the required level.

### **CURRENT SITUATION-PERSONAL**

I suggest to the Inquiry that many others feel as I do. We feel deprived and deserted by a system and an economy that we strived so hard for. I made the mistake of devoting total energies to a role only to be suddenly told that concerns were held re one's ability to handle future change and that other positions and packages were available. I knew at this time, at age 51, my time was limited. Past input and performance accounted for zero. That mistake has had for me and for so many others flow-on effects. I had not 'reskilled'. I did not have modernity in any tertiary qualifications. The Diploma study I had undertaken was worthless. Having devoted my time and energy to one role and to one organisation I don't feel I have any genuine entrepreneurial talent. I am loathe to commit funds to entrepreneurial enterprises in which I have no experience and

..... no training. Having been employed for twenty-nine years in one organisation I have no confidence in my ability to perform at job interviews. The few experiences I've had in such were absolutely dreadful. An all pervasive feeling of being politely patronised. A feeling that the interviewing panel is thinking ..... 'who's this old fart-he surely can't expect we'd start employing people old enough to be our parent' I assure the committee that that feeling is omnipotent. I am totally convinced that the long term employment we all saw as a positive is now viewed very much as a negative. This phenomena is commented on by writers such as Charles Handy. I am registered as unemployed. I work less than 15 casual hours a week in a light-manual role and am grateful to this employer for this(casual) work. I have given up applying for jobs and now have a very sceptical opinion of the veracity and relevance of job advertisement statistics. I resent my current circumstances. Ms Gambaro asked if I regretted my decision to accept the package. My response was in the negative. What I absolutely resent is having no option other than accepting a redundancy package.

I realise that in these times of ever accelerating change, organisations have the right and the need to restructure and to re staff. My severance package was negotiated, fair and it made sound financial planning sense to accept it. What I did not know then and what I, after so long with one organisation, may well not have been expected to know was how difficult the adjustment to a new status would be. The realisation of just how limited the employment prospects are for the likes of me has compounded that difficulty. Maybe not for others, but I am paying the price for, as stated, having devoted my total physical and emotional energies to a certain role.

## **JOB NETWORK**

The Job Network has not been of any help at all. At Ms Gambaro's suggestion I registered with local providers to this Network. Ms Gambaro is aware of names of the providers with whom I registered. The outcome of the registration has been deafening silence. There are now four 'Greatest Lies Ever Told'. The fourth is when a Job Network provider says we'll get back to you.

## **ECONOMIC EFFECT OF 'OLDER UNEMPLOYED'**

My wife (she prefers that title) and I have no debt and have placed all allowed payments into investments within the superannuation environment. We accepted the package after obtaining multiple and independent sets of financial planning advice. I was paying high levels of personal income tax. We were able to allow ourselves some level of discretionary personal spending including the occasional restaurant meal. All of this has

.....stopped. Unless I obtain meaningful employment we'll simply continue to rein in our spending and wait until we can access our funds in a low or zero tax environment as suggested to us by all of those from whom we obtained such advice. How many older unemployed/underemployed are doing the same with the resultant effect on consumer spending?

### **FUTURE EFFECT OF 'OLDER UNEMPLOYED'**

Older unemployed are that bulge in the population statistics euphemistically referred to as the 'baby-boomers'. As Australia's population ages that group will form an increasingly numerically disproportionate group of voters. I suggest that if a simple majority of us vote on a single issue we'll elect or reject governments. If our incomes are withdrawn from us in the ages relevant to the terms of reference of this Inquiry then we'll have a very strong interest in an age pension. Woe betide any future candidates and parties who incur the displeasure of the 'baby-boomers'.

### **CONCLUSION**

What can be done? I would have accepted a negotiated redeployment rather than a redundancy. I would not have these feelings of lack of self-worth and lack of self-esteem. I might now be discharging a role which allowed the experience of the past to be utilised rather than be squandered. That role could well be part-time or in some status other than full-time. I would be still be engaging in discretionary spending and would be topping up my 'super' with a view to *totally* self-funding retirement. Ms Gambaro has advised me of studies emanating from Europe which indicate that some countries are seriously involved in working towards redeployment rather than redundancy for older employees.

I respectfully submit that that course of action should be very high on the committee's list of considerations and recommendations.

I respectfully repeat my request to personally address the Inquiry.

JOHN F. CAMERON