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Inquiry into Issues Specific to Workers over 45 years of age Seeking Employment, or Establishing a Business, Following Employment

Loss of Employment

As many of the 45 + job seekers have lost their previous employment for a variety of reasons, eg redundancy, down sizing, workers compensation issues and ill health, they are often in need of complete retraining and career redirection. The range of reasons for the loss of employment in the first place, makes the task of focussing strategies to the employers to prevent this, complex and frequently unsuccessful. It is a lot 'easier' to focus on the job seeker instead. In this context it is often easier also, to 'blame' the job seeker and there is a general perception within communities that it is somehow their fault that they lost their job. This is not the case however, when there are large-scale closures and whole businesses industries shut down in communities.

Effects of Loss of Employment

The psychological implications are varied from a feeling of uselessness and no longer being able to contribute after years of employment to anger, resentment, frustration and depression. There is a range of behaviours also that go from wanting to stand and 'fight', seeing it as an opportunity to change direction, to giving up and walking away, to becoming totally paralysed and immobilised from the catastrophe that is perceived to have happened. Some simply give up, believing they will never work again. This latter reaction results in an overwhelming loss of confidence and motivation that often leads rapidly to depression and illness. This then in itself becomes the excuse for them to no longer participate in seeking work and thus eliminates them from the embarrassment of being rejected. It appears that men are more likely to be harder hit in this regard than women, particularly if they have been the main provider. They often feel they have lost their sense of identity and purpose within the family. Much of the male perception of a person's 'value' both in the community, socially and financially is dependant upon the status of employment.

The community is also less accepting and has less opportunities for men to carry out the traditionally viewed female familial roles, such as volunteering in school situations, waiting outside school gates to collect children after school, participating in 'coffee' mornings etc. It makes the sense of isolation very intense. The capacity to integrate, learn new roles and acquire new identities in a different context is very limited.

Men also have difficulty accepting the situation they are in, particularly if they have previously held managerial positions. Some will refuse to accept jobs for less pay or do menial tasks or where they are required to work under someone younger, out of principle.

Men in this age group who are migrants face even greater hurdles - due to ethnicity, language, non recognition of overseas acquired skills, and different cultural mores.

New careers are often hard to start for the 45 - 55 age group as there are often children and parents still to consider. Issues such as education, care and family networks have a significant implication for any decision to move for employment. The drop in salary, loss of status and assets has a huge impact both on the job seeker and their family.

Alcoholism, drug abuse, family breakdown, mental illness, depression, suicide, ill health, loss of social contact, loss of family contacts, are all symptoms of the impact of the loss of employment.

Employer Perspectives

Employers over see the over 45 + age group as a risk and overlook them for employment despite a wide range of skills and experience. They appear to believe that the over 45+s :

- Are more likely to become ill or get an injury
- May be too slow, particularly with more menial tasks

- They fear that they are over skilled / experienced for the position and may threaten' the existing incumbent
- Are perceived to be over qualified even though they are willing
- Juniors are cheaper to employ
- They may retire and leave the job
- They may need too much retraining as their skills are out of date
- They may have too many memories of 'how it used to be' and unwilling to change and adapt

For particular industries there are other issues for example:

In the building industry, age is a major factor as trades assistance cannot have bad backs or be unwilling to mix cement all day.

Financial Implications

As some receive redundancy pay outs / superannuation, they are often advised to hold onto them and therefore claim unemployment benefits until they are ready to retire, and thus are not genuinely seeking employment. They end up in a comfort zone, of relying on benefit until retirement.

Some of them fall into the comfort zone by having valid reasons for staying on unemployment, such as taking cash jobs to top up benefits and 1 or take on more family responsibilities such as child minding the grandchildren or perform volunteer work. The former option is growing in reality as the cost of Child Day Care continues to rise and becomes out of reach of many of the younger parents' economic capacity to pay.

Volunteering takes them out of the need to seek employment on an active basis. Conversely, their skills and contribution are greatly appreciated by those organisations where the volunteering occurs. It adds real value to the services that are provided by the organisations.

Some are relieved when accepted onto an alternative allowance simply to avoid the pressure and humiliation of being told to look for work. However, the Mature Age Allowance requires that the client be 60 + years of age. Many 45 + people feel they should not be categorised the same as other job seekers because their needs are different and that they are at a significant disadvantage. Many of the programmes and support systems do not allow for this group's particular circumstances.

No financial loans or grants are available and in particular, if they are older, they are seen as more of a risk if they wish to start up a business.

Casual work affects the benefits from Centrelink. Often the impact is such that it is easier not to bother.

The National Training Wage is not always beneficial to an older client working as it affects the family.

There should be more on the job training / bridging courses made available specifically for older people, with some form of incentive to both employers and the over 45+ job seekers.

Conclusions

The evidence presented here is derived from this organisation's first hand experience as significant providers of both Intensive Assistance and Job Matching Services in the new Job Network. We also have been involved in the previous labour market services for 10 years prior to the new marketplace being created last May.

Our values, philosophy and mission mean that we make a concerted effort to assist the marginalised and disadvantaged in our communities. This presentation of issues specific to those who are 45 + and unemployed clearly demonstrates that they are one of our key target groups within our employment services.

Many thanks for the opportunity to present this material. We would be happy to provide more if required.