

**BRISBANE SOUTH
AREA CONSULTATIVE COMMITTEE**

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

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

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EXECUTIVE SUMMARY

Following receipt of an invitation from the House of Representatives Standing Committee on Employment, Education and Workplace Relations to lodge a submission

for its Inquiry into The social, economic and industrial issues specific to workers over 45 years of age seeking employment, or establishing a business, following unemployment, the Brisbane South area Consultative committee (ACC) wrote to all 24 Job Network providers in the region, 15 employer/business representatives and two local Chambers of commerce, in order to canvass a good cross-section of views from those involved with employment, employment services and workplace relations in the Brisbane South Region.

Responses were received from:

- 1 Job Network Provider
- 1 Business representative
- 1 Chamber of Commerce representative
- 1 Ethnic Organisation representative

Two of the above are ACC members

The BSACC's overview reflects the responses that were received. A copy of one of the submissions received has been attached as this is very comprehensive and reflects much of the other respondents' views.

Overall, their comments indicate the feeling that the over 45 year old worker has been discriminated against. In the first instance by large corporations and employers making them redundant for various reasons, also by employment consultants, prospective new employers and finally governments, for not recognising the very real needs of these unfortunate people.

It is believed that there has been much made of the plight of the young unemployed and indigenous groups, but the over 45 year old worker has been left to their own devices and where they have received redundancy payments many have used this to "buy themselves a job". Unfortunately it has been proven that many fail because they do not have the expertise, experience or capital to survive.

They end up losing their spouse and families, they lose their homes, they lose their health, and most of all they lose their self-respect.

Another point of view raised is that "there are irregular and disproportionate patterns of income levels between older people, born in non-English speaking countries, and the Australian born.

Older job seekers from diverse cultural backgrounds could face extended period of unemployment due to language barriers and the difficulties associated with the recognition of overseas qualifications. Women from diverse cultural backgrounds experience greater disadvantages, as they would have spend a significant amount of time caring for their families. As a result of their domestic responsibilities some would have experienced social isolation and therefore not have had the opportunity to acquire English language skills.

Because of lower occupational levels of income together with less time spent in the workforce, overseas born workers are less likely to be in receipt of substantial sums of superannuation or other sources of income upon redundancy or retirement."

Some strategies offered to repair these problems:

- Encourage their use as mentors
- A larger wage subsidy for these senior, skilled workers
- A capability to pay lower wages to “older “ workers
- Open doors of encouragement, opportunity and forms of support for them to work as volunteers, community support workers etc
- Re-train to overcome barriers to re-employment
- Provide incentives to employers to keep them on-the-job
- Put up barriers to stop the “turking” in the first place
- Encourage a culture which provides work for the older person
- The Government should use the media to encourage the employment of the older person to use their
 - prior experience
 - reliability
 - need to service their financial commitments
 - awareness of the need for customer service

To: Brisbane South Area Consultative Committee

From: Peter Weightman

Re: Submission for Inquiry into Issues Specific to Workers over 45 years of Age Seeking Employment or Establishing A Business Following Unemployment.

The following comments are provided in response to your request for input.

Background to the issue

The organisational downsizing caused by several years of the corporate sector's focus on cost slashing, by the sweeping advance of job replacement technology, by major company mergers and government rationalisation, by the closures of enterprises that had been operating for many years but were then unable to remain competitive or relevant and were taken over or closed down, the relocation of enterprises to other states and by many similar factors has resulted in a huge premature outflow of mature aged people from those organisations.

Some have found alternative full time employment at similar or higher skilled and status levels, others have found full time alternative employment in lower skilled and status jobs. Some more have undertaken various forms of self-employment, many using lump sum redundancy payments to buy themselves a job by buying or opening a business. Some others have found their financial circumstances adequate enough to opt for semi-retirement combined with some part time and/or casual employment or even voluntary work. Others have been able to retire completely. The remainder have become the silent sufferers of this economic rationalism. These now form the mature age, long term unemployed. As at February 1999 there were 76,750 Australians over 45 years of age registered as unemployed for over a year, 52,860 men and 23,890 women.

Their prospects for ready re-engagement as employees in the workplace are diminished by the usually prejudiced negative views held by recruitment/human resource agencies and employers towards their work capacity, learning flexibility and ability to adjust to the "new" demands in the workplace.

Competition in the employment market is currently dominated by younger, highly competitive job seekers armed with tertiary education, current technological skills, and a realistic appreciation of the job market and its shallow values which accentuate a "look after number one" attitude, brash self promotion and superficiality and which discount qualities like loyalty, determination, conscientiousness, stability and dedication.

Those recently emerging from the trauma of ejection/rejection by their previous employer, for whom they will usually have worked for a considerable period, often do not present the same kinds of brash and confident front as younger workers and are considered as having stodgy personalities or "out of date" capabilities even though they can often offer a wealth of experience, knowledge, practical skill and maturity. More often than not, many mature workers are considered over-qualified for particular work even though they are more than prepared to do it. The assumption is made that they will quickly leave as soon as they are offered something better for which they may well be capable. In a great many cases their very maturity becomes a barrier where they are interviewed by persons who are younger, less experienced and sometimes

uncomfortable at the thought of hiring someone whose experience could pose a threat to their own positions and they then refuse to hire potential competitors for their jobs.

Categories

Many of the “*downsized*” do find employment consistent with their previous work level earnings and experience. This issue does not pertain to this lucky group. Their career structure continues relatively undisturbed, usually around their area of specialty but with different organisations.

Some others establish their own consulting businesses where they provide the same basic services to corporate enterprises, only now they act as out-sourced contractors where they previously acted as in-house employees.

Another group faces the prospect of having to accept employment that ignores their skills and/or experience, offers lower levels of responsibility, reduced opportunity and a lower level of pay. Such an outcome may sometimes be acceptable because of lifestyle or other trade-offs, but more often than not it will be accepted only with reluctance because there is no other option.

A third group consists of those who can't readily find a comparable or even reduced status job within the corporate or general employment environment. Yet they are far from ready or financially able to withdraw from income producing activity.

Even after 45, a great many still face the task of supporting families whose members may be in the latter stages of completing education, they may still have mortgages to pay off or have not yet had an opportunity to build their resources to provide a viable retirement income. There are many negative social impacts on these people, often resulting in family break-ups and personal break-downs.

This last group is in an unenviable position, as their prospects appear limited. Even though the economy may appear to be growing, competition for jobs offering average incomes and above is intense, particularly for those seeking jobs with seniority and conditions consistent with their prior employment status.

Yet this group, with previous job roles where they acquired important and still relevant skills and experience, exercised responsibilities combined with values such as loyalty, diligence, stamina and commitment, are unable to work at what they are good at because the number of firms employing those specialties has radically diminished, and within those that remain the number of places for those roles has also diminished. Demand has suddenly diminished far below supply. Their previously highly valued capabilities now appear worthless.

The facts indicate that those mature age employees who find themselves out of work and who do not retire, or who do not obtain immediate alternative employment, whether at their previous status levels or lower, or who do not successfully undergo immediate retraining and job placement or who buy themselves a job in the form of a small business, tend to become chronically unemployed.

Mature age unemployed

The following tables show the numbers of unemployed persons by duration of unemployment and by age groups as at February, 1999

***DURATION OF UNEMPLOYMENT**

Total	78827	60649	69396	68341	48091	9856	1208	343
	336811							

	% Total Unemployed								
Under 4	25.0	19.8	27.3	27.4	22.3	26.0	10.0	100.0	24.7
4 and under 13	41.1	33.1	24.9	25.9	19.2	8.5	39.5	0.0	29.1
13 and under 26	10.3	10.3	11.3	9.9	7.8	7.7	6.7	0.0	9.9
26 and under 52	11.7	9.9	10.6	6.0	11.9	9.9	6.7	0.0	10.0
52 and over	12.0	26.9	26.0	30.8	38.8	41.8	38.3	0.0	26.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

PERSONS

Duration (weeks)	15-19	20-24	25-34	35-44	45-54	55-59	60-64	65+	Total
Under 4	38369		23978		32825		28104		17336
4 and under 13	66277		46717		44002		32927		20911
13 and under 26	3937		2943		285		217999		9989
26 and under 52	16422		17119		25135		13946		9989
52 and over	4486		1978		0		89075		10961
Total	21312	21926	36599	52876	55480	49771	21312	5668	0
	160287	139237	174621	144289	109108	380			

	% Total Unemployed								
Under 4	23.9	17.2	18.8	19.5	16.1	12.5	11.4	73.8	19.0
4 and under 13	41.3	33.6	25.2	22.8	19.2	10.3	20.8	26.2	27.9
13 and under 26	10.2	12.3	14.4	9.7	9.2	11.8	14.0	0.0	11.4
26 and under 52	10.8	10.7	11.3	9.6	10.0	9.3	13.6	0.0	10.5
52 and over	13.7	26.3	30.3	38.5	45.6	56.0	40.1	0.0	31.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS Labour Force Survey
client request -not for attribution

Prepared at

It is alarming to observe that nearly 48% of all unemployed people over 45 years of age have been out of work for over a year. Some 51% of men looking for work between the ages of 45 and 54, and 60% of men in the 55-60 age group, have been unemployed for more than a year. Amongst persons unemployed for longer than a year, the actual numbers over 45 at 76,751 is 31% higher than the 58,515 young people between 15 and 25.

Anecdotal evidence indicates that these figures would be substantially higher but for the fact that when they have been chronically unemployed for very long periods many demoralised mature job seekers agree to becoming early pension recipients and drop out of the workforce and off the list of unemployed.

We hear very little outcry on behalf of this group who are the real victims of the ruthless march of economic rationalism, apparently unemployable outcasts for whom little thought has hitherto been spared.

The Loss of Potential

Australia's economic and social well being suffers from the loss of the capabilities and attributes of mature age workers. At the individual level, their skills and knowledge can rapidly be lost or soon become outdated if they are not used for any lengthy period.

Experience with those who face long periods of unemployment suggests that such loss is inevitable unless action is taken to prevent it. That action may be taken by the individuals concerned if they have the confidence and personality to do so. Many of these people do not.

Where this is the case what would be of immense value would be a support program designed to lighten the negative impacts by providing support. This can take the form of skill retention or development programs, or part time public benefit (voluntary) work undertaken for payment in lieu of the dole, or subsidised access to training to maintain or improve their skills and knowledge, or programs to help them to redirect how they can apply their skills to create new demand for them, for instance by delivering them to small businesses who could never afford them, rather than to large enterprises. Ten or twenty small enterprises can afford the cost of a skilled expert just as effectively as can a corporation with twenty branches.

By failing to quickly address the problem of losing this reservoir of skilled capabilities and productive capacity, our economy and our society is twice the loser.

1. There is the loss of the productive contribution that people in this group can offer.
2. There is the increased community cost of maintaining them and their families.

The argument to allow the market mechanism free reign and allow supply and demand forces to dictate solutions to economic problems is now well known as economic rationalism.

This has been ardently advocated by trans-national corporate accountants and chief executives focused on exploiting the cost advantages of producing in minimal labour cost countries and forcing down tariffs in developed countries. In this way major corporate have contrived create competitive pressures that force developed countries' to reduce their wage rates and conditions and their governments to react to their "carrot and stick" offers to increase, or threats to withdraw, their massive capital investment resources so that they can extract ever higher profit returns.

But economic rationalism doesn't make sense to communities who have to pay the bills to solve the resulting human dislocation manifested most recently in this now-apparent mature age unemployment problem.

We have to provide specialist support and assistance to this group. In doing so however, we may provide real benefit for the whole economy as well to the individuals concerned.

Existing Support

There are already mechanisms in place to support and assist people in seeking work such as unemployment benefits through Centrelink and job-finding assistance through Job Network and some publicly provided additional employment assistance is focused on supporting those who have been unemployed for long periods or who can be categorised in terms of disadvantage that has been targeted by public policy.

The outworking of such an approach for mature age workers is to delay assistance until they have exhausted their personal psychological and often material resources and "heroic" efforts must be undertaken to achieve both the individual's and the community's employment goals.

Other programs provide some support for those seeking to enter the arena of self-employment such as NEIS. These tend to be focused on younger people.

Developments such as franchising and licencing arrangements that can positively influence the entry of people into businesses have become increasingly important in the past decade.

Nevertheless, many new business entrants from the "*downsized*" group, while capable in the context of their prior employment, are less than competent in running a business.

To operate a small business effectively requires an ability to apply most of the same functions that are performed in running a corporate business, they vary only in scale.

However as there are few people (probably one or two) to carry out the roles and tasks necessary to achieve this, and while the depth of their expertise is always likely to be less than adequate, the sheer breadth of knowledge and skill that's necessary is daunting.

As a result, most of these things are very often not done well, or typically not done at all.

Small Business is a Demanding Environment

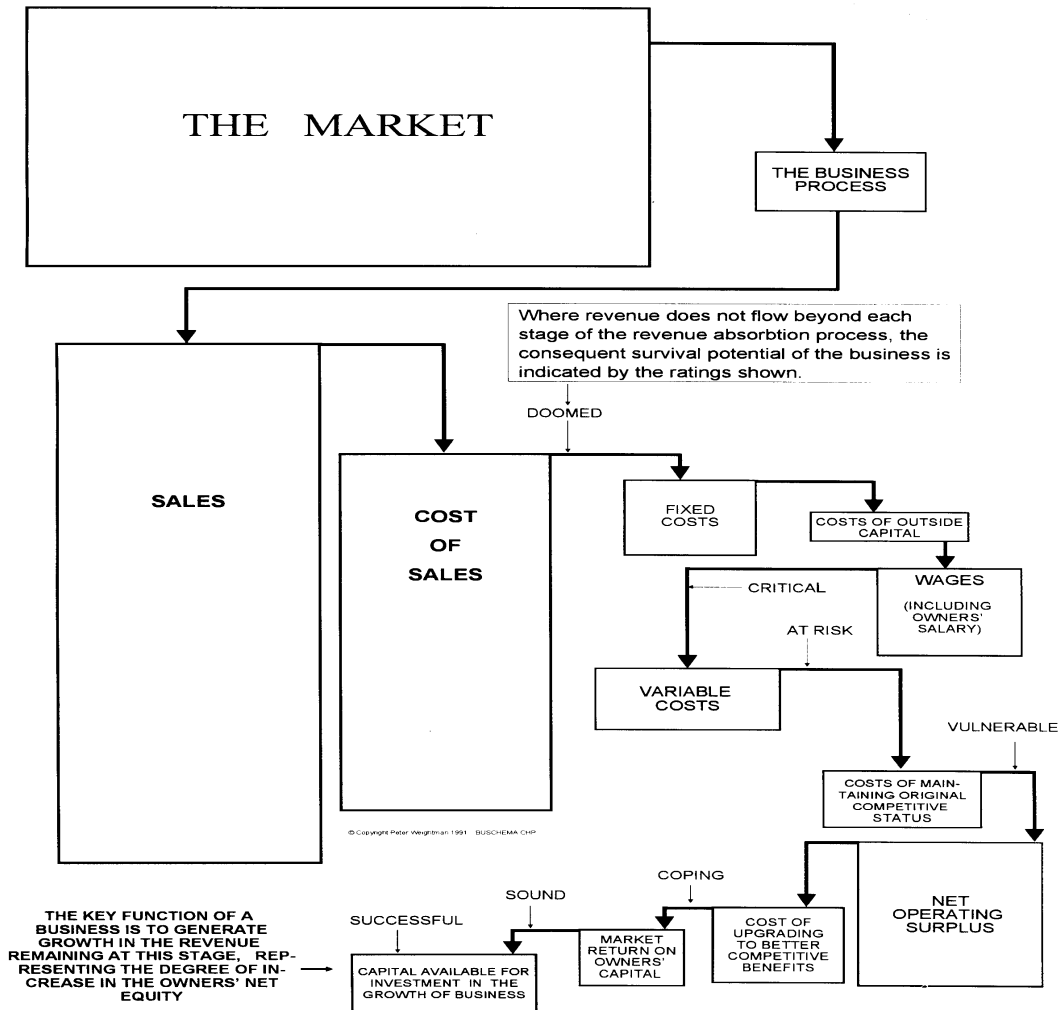
In reality few small businesses operate effectively.

In common with any profit oriented enterprise, a small business is an activity that

- meets the costs of sales,
- pays its taxes,
- pays its employees their entitlements,
- sets aside funds for new or updated equipment or software,
- pays the proprietor a salary or equivalent,
- provides for a "reserve fund" for emergency/contingency situations and
- provides a return on investment at least equivalent to the return that can be reliably received from a secure investment (say around 20% before tax).

Otherwise it is not a business, it is a self-funded job, one for which the incumbent may have paid a very substantial price and one that is no more secure than the one from which they were ejected because businesses that fail to effectively address all of the operational factors face the risk of failure to a degree relevant to the number of factors so neglected.

Research shows that only about 3% of small businesses are truly successful, while 9% are sound and another 11% can be said to be coping and at least maintaining the value of their assets, 40%



REVENUE FLOW IN A COMPETITIVE BUSINESS

are vulnerable in that their equity is steadily devaluing, 25% are at risk with their asset base rapidly eroding and 15% are at a critical stage as with their equity almost exhausted they are faced with the need to cut their losses close or become insolvent.

These figures provide some insight into the reason why the rate of small business failure remains so high. Another factor in this failure rate is a reluctance, an inability, or both, of small business operators to seek appropriate advice and /or skilled inputs related to the key range of critical functions in managing their business. While some are more important than others, all contribute to a well run and profitable business.

The key functions of a business

Ignoring the key functions of a business places it at risk. The key functions are:

- | | | |
|-----------------|----|--|
| 1. Finance | a) | Setting financial budgets and planning ahead |
| | b) | Controlling cashflow and funding |
| 2. Marketing | a) | Targeting and satisfying customers |
| | b) | Promoting effectively |
| 3. Productivity | a) | Ensuring the business's "front end" operates effectively |
| | b) | Keeping resources fully productive and eliminating waste |
| 4. Information | a) | Accessing the right information at the right time |
| | b) | Obtaining and following expert advice |
| 5. People | a) | Providing dynamic leadership |
| | b) | Inspiring staff commitment |

Every one of these functions needs to be addressed with a high degree of effectiveness to ensure that a small business meets all of its customer, staff and statutory obligations, produces a satisfactory livelihood for its owners and a sound return on investment.

In recent research, 51 small business firms were asked to indicate whether they took positive action to address a range of management functions normally undertaken within the corporate sector. Their responses are listed below:

SMALL BUSINESS APPLICATION OF CORPORATE MANAGEMENT PROCESSES

	type of expert function	% take up by
	<u>survey firms</u>	
	FINANCE	
1	ACCOUNTING SYSTEM ADVICE	
5.88%		
2	ASSET MANAGEMENT ADVICE	
0.00%		
3	AUDIT SERVICES	0.00%
4	BUDGETING & PLANNING	
0.00%		
5	CAPITAL ACQUISITION FEASIBILITY	
0.00%		
6	COSTING SYSTEMS	
0.00%		
7	CREDIT MANAGEMENT	
0.00%		
8	FINANCIAL CONTROL	
9.80%		

9	FISCAL SECURITY & CONTROL		
0.00%			
10	INSURANCE/RISK MANAGEMENT		
0.00%			
	INFORMATION		
11	DATA PROCESSING		
11.76%			
12	DATA SYSTEM MANAGEMENT		
0.00%			
13	RECORD KEEPING	1.96%	
14	RECORDS MANAGEMENT		
0.00%			
15	REPORT GENERATION		
0.00%			
	OPERATIONAL PRODUCTIVITY		
16	INDUSTRY ADVICE	7.84%	
17	METHODS ANALYSIS ADVICE		
0.00%			
18	OPERATIONAL PROCESSES/SYSTEMS		
0.00%			
19	PREMISES LAYOUT & UTILISATION		
0.00%			
20	QUALITY SYSTEMS	0.00%	
21	TECHNICAL ADVICE		
27.45%			
	MARKETING		
22	ADVERTISING ADVICE		
0.00%			
23	COMPETITIVE ANALYSIS		
0.00%			
24	CUSTOMER SATISFACTION REVIEW		
0.00%			
25	DELIVERY SYSTEMS		
0.00%			
26	MARKET ANALYSIS	5.88%	
27	PRICING SYSTEMS	0.00%	
28	PRODUCT BENEFIT ASSESSMENT		
0.00%			
29	PROMOTION/MERCHANDISING ADVICE		3.92
30	TREND ANALYSIS	0.00%	
31	SALES MANAGEMENT		
0.00%			
	PEOPLE		
32	INDUSTRIAL RELATIONS ADVICE	Awards	
56.86%			
33	PERSONNEL MANAGEMENT		
0.00%			
34	STAFF MOTIVATION ADVICE		
0.00%			

35	STAFF RECRUITMENT ADVICE			
	0.00%			
36	STAFF TRAINING ADVICE			
	1.96%			
	GENERAL			
37	LEGAL ADVICE	Leases/contracts	31.37%	
38	REGULATION COMPLIANCE	Safety/permits		21.57
39	TAXATION	Tax returns		78.43
	Average		6.79%	
	FRANCHISING ADVICE			
	<u>1.00</u>			
	TOTAL		6.83%	

Considering normal corporate practice as an indicator of reporting bench-marking, only 2 out of 51 businesses (3.92%) could be described as having adequate planning and reporting systems in place.

Only two firms (3.9%) stated that they had formal business plans which were used regularly to evaluate their progress.

Only 6 (11.76%) enterprises altogether worked to formal financial budgets.

Of the other businesses 24 (47.07%) used regular reports to handle specific, narrow operational applications while 19 (37.25%) had no reporting at all.

In all 43 enterprises (84.3%) had grave to serious deficiencies in the scope and relevance of feedback information on how they were performing

SMALL BUSINESS REPORTING c.f. STANDARD CORPORATE REPORTING

<u>Type of Report</u>	<u>No of Businesses obtaining reports</u>	
<u>Status</u>		
System reports embracing a suite of general ledger, debtors, creditors, financial and sales report formats.	4	
Satisfactory		
Financial reports including general ledger and debtors formats.	6	
Acceptable		
Debtors ledger formats.	15	Very limited
Sales Performance formats.	5	Very limited
Asset Inventory Control format.	1	Very limited
Detailed Costing report format.	1	Very limited
No reports at all	19	At grave
<u>risk</u>		

51

25 firms (less than half) stated that they worked to any form of budgets. When questioned further, these turned out to be mainly vague and general estimates of sales expected and rule of thumb gross profit ratios.

The research showed that many people in business not only fail to undertake most of the key management functions they don't even have a sound grasp of what they are. This scene is best characterised by the statement, "they don't know what they don't know". It applies to many who have been in business for some time as well as those seeking to enter and invest/risk their wealth

in a new business acquisition. Little will change until some positive action is taken to raise these people's awareness about these issues.

The necessary knowledge and skills can be acquired in different ways. The owners can enroll in a course at a tertiary institution, attend courses sponsored by their franchisor or seminars conducted by government small business agency. They can enroll in specific short courses run by commercial trainers or their local TAFE institutes. They can read the extensive literature on the different subjects involved. They can seek advice from trade and industry associations or peer group businesses. They can seek out a business mentor. They can employ people with the relevant capabilities on a part time or consulting basis.

The most effective course would seem to be to conduct a major effort to create greater awareness amongst all small business owners of the existence and importance of managing at least the key functions and to then facilitate means by which these skills can be made available to them from amongst those people who already have them but are unable to find employment for them.

Finding a Job Can be Tough too

Input from the Job Network and from anecdotal evidence experience gained from other marketplace informants suggests that once over 45, or sometimes even earlier, opportunities for employment shrink unless the individual has an range of skills in current demand or is willing and able to accept and undertake work that may differ greatly from prior jobs with consequent reduction in reward. Sometimes it will be necessary to relocate or travel some distance to obtain another job. This can result in disruption to family life and related arrangements.

Understandably such issues are foremost in the mind of such job seekers and they in turn impact upon the nature of their job search. Most job finding/placement agencies are staffed by people whose focus is not on potential employees' needs but on those of the employer as the key market place player. Often such placement staff are comparatively young and don't understand or empathise with the perspective of mature person. Sensitivity training for such staff won't change this situation even if it provides them with some understanding of the issues involved because the circumstances contain certain subtleties that take a measure of life experience to be able to comprehend.

While groups with distinct needs in the employment market such as aboriginals, youth, women, NESB have been highlighted over recent years as being worthy of specialist intensive and funded initiatives, the 45+ group, while recognised as a "problem" worthy of some attention, has not attracted any real support.

Furthermore this group's self view would generally not be one of being in need of special attention. As a group, their history and perception of themselves would suggest a degree of self-reliance, personal resilience and ability that would not call for special intervention. Therefore it is less likely that we would hear them calling for support as other groups more willing to see themselves as victims of "the system" may have done.

The fact that this is an age group, representative of the whole community in terms of gender, ethnicity etc and so on means that no representative organisation readily emerges to support or identify the need for an interventionist approach. However such intervention may be necessary if job placement of mature age people is to be effected before the problem of the complete loss to the community of their collective and very substantial skill base is permitted to take place.

The issues above may also create an expectation that the solution lies with each individual. This is a notion that, in many cases, many individuals concerned respond well to for instance when they look to self-employment as a viable alternative to attaining paid employment. Those who receive a redundancy package often see it as their ticket to self employment through purchase of a business as a going concern, or of a franchise. They see it as a means of buying a livelihood, giving them some surety of independence and a way of avoiding any future experience of redundancy. Such individuals have often carried out complex and responsible jobs with previous employers and make a mistaken assumption that engaging in running a small business will be an extension of that experience.

As indicated above this can be a serious mistake and can lead to disastrous consequences, both for them, their families and the community who will later have to support them on welfare.

Potential Responses

To preserve the skill base of the mature age “*downsided*” group must take account of their need to retain their skills within the employment marketplace, either in jobs or in their own ventures. This requires a service that supports them in achieving this aim.

Those who wish to enter the small business sector need a service similar to the kind of head office support that corporate enterprises provide their branches, and that well-organised franchise arrangements provide for franchisees.

Such a service presupposes a centre offering a strategic combination of services that:

- Stimulate awareness among small business owners of the need to address the key management functions,
- Train, equip and support mature age unemployed people with business related skills to enable them to deliver their services to the small business sector.
- Develop a virtual incubator for such potential service providers to nurture their development into full scale self-employed independent practitioners.
- Facilitate their development into stable service provider businesses in their own right, servicing a client list that can provide them with a satisfactory livelihood.
- In the process assist a wide range of small businesses to substantially enhance their operating profitability and capacity to employ people.

Those who wish to return to employment need specialist employment assistance be assisted to do so before the degradation of their skills and knowledge background reaches an irretrievable point.

Such a service can be modeled on the network of Competitive Employment Training and Placement Agencies (funded by Health and Family Services) that are focused on facilitating employment opportunities for disabled people. A similar kind of operation may be added to the range of services offered the Job Network, or separately funded arrangements may be put in place that provide both specialist business support and employment placement.

Through the close contacts generated with the small business sector an employment service specialising in assisting mature age unemployed people of all classifications to find work through the opportunities created in developing a more successful small business sector could readily be established and implemented within the above support centre.

A Combined service

By combining these two ideas a new but potentially very effective service can be created which will have an excellent opportunity to make a very practical and dynamic impact on the prospects of mature age unemployed workers at every level of skill and capability.