

27 April 1999

Dr Brendan Nelson NT Committee Chair House of Representatives Standing Committee on Employment,
Education and Workplace Relations Parliament House Canberra ACT 2600 Fax 02 6277 4427

Re: Inquiry into Older Workers

Dear Dr Nelson and Members of the Committee,

We appreciate the opportunity to bring to your Committee's notice information relevant to the above inquiry.

I have hesitated to write because like many other older Australians I have become increasingly cynical about the so-called democratic process and politicians and their advisors whose rhetoric purports to solve all problems but which, in reality, leaves much unchanged or worse.

Although I sincerely hope my suspicions are unfounded, I innately suspect the appointment of an elected member from a "blue ribbon" electorate to chair a committee on unemployment, particularly one from the wealthy seat of Bradfield where my husband and I resided for more than fifteen years and where our three children were educated for the majority of their schooling at Gordon Primary School, Killara High and Ravenswood School for Girls.

We are now a long way, geographically, and in every other way, from those years in Bradfield. It is for this reason and the fact that my husband and I, at 58 and 54 years of age respectively, although not technically part of the statistics described as "unemployed", have managed to find our fortunes so different from where we had striven to be at this stage of our lives.

I am grateful to Mr Peter Andren, our Independent, caring and highly effective local Member for Calare, for speaking on radio and bringing to my attention the existence and purpose of your Committee. There is much to tell and I will try to be brief, but the reversal of our financial and employment situation does provide some interesting aspects, particularly as my husband and I would no doubt defy every stereotype of the "unemployed".

We are individually, and as a couple, motivated, literate, numerate, technologically skilled "achievers". From working class backgrounds we ascended the social, cultural and financial ladders of metropolitan Sydney to own our comfortable Californian bungalow in Killara, painstakingly renovated over our fifteen years occupancy. We brought up our three children, cared for our ageing parents and lived a decent life without government assistance. We were always among those who helped the less fortunate and served the community through our work in a number of fields but principally in telecommunications and education.

At the height of our careers, my husband was a successful Project Manager with Telecom and I was a committed and highly experienced Senior Lecturer at a NSW University. How we now manage to find ourselves "unemployed", meaning not in the paid workforce, and living in a relatively remote part of the state is a long story. We receive no government assistance although our younger daughter in her second year at the University of Western Sydney has recently applied for and now receives a Youth Allowance.

Possibly one of the difficulties is that people like us who have been resourceful, self-reliant and independent all our lives find it difficult to ask for assistance and because we do not present ourselves as "down and out" others do not perceive us as needy. Personal pride silences many. We are not writing to become objects of pity, but simply to illustrate how a complex combination of economic events and our possibly naive and optimistic responses can reverse a situation in a relatively short period of time.

In many ways our current lifestyle far surpasses our stressed and polluted existence. We are not destitute, nor likely to be so in the immediate future, but instead of being able to consolidate and prepare for old age and retirement by saving and accruing capital after bringing up a family of three and giving them all the educational, cultural and sporting opportunities possible, our financial situation has deteriorated and our savings have eroded dramatically in recent years.

After his badly handled and unfair redundancy in 1991 we followed the desire of my husband to breed Scottish Highland cattle. By all measures but the financial we have been very successful. My academic position was the means by which we planned to support the venture. I unwisely relinquished a tenured academic position at UTS for a three year tenurable contract position at CSU in Bathurst, never imagining that my position would not be made permanent.

Influenced by new industrial relations legislation, CSU management did not appreciate my expressed concerns about the educational directions being pursued within CSU at the time, and speaking in defence of another colleague's termination, I found my own contract "annulled". Sadly, universities have become places which toe the economic rationalist line, no longer places which can tolerate divergence of opinion, particularly from an outspoken professional woman, a latecomer with little track record for the academic world which I did not enter until 1990.

When I lost my position at CSU at the end of 1996 my eldest daughter said, 'Well, you

have been in turbo drive for over 30 years, Mum. Its time for a rest". The youngest responded with "That will teach you to keep your mouth shut". As you can glean from this correspondence, I haven't yet learnt that lesson but my daughters have learned the facts about freedom of speech and other lessons as well.

We were subsequently forced to sell our home in Sydney which was to be our "superannuation" due to land tax, Council rates, property maintenance and real estate agency costs providing poor returns. We re-invested in a Bathurst commercial property which is presently providing a much depleted and uncertain income and which does not have the appreciation value of our Sydney home nor its rental potential.

Since 1993 we have made a few unwise and unplanned financial decisions in response to my husbands unexpected redundancy. One redundancy could be sustained but when we were both unwillingly forced to prematurely exit the paid workforce it was a shock which has had not only financial consequences but psychological consequences affecting our self-esteem, our children's lives, their career expectations and view of the world as well.

From these experiences we have learnt a great deal about ourselves, the society in which we live, from both metropolitan and rural perspectives, and about life in general. In fact, we wouldnt have missed the growing awareness and new insights we have gained from these experiences for quids, but we do worry about the future. We are still young and vital with a great deal to contribute and with about one third of our lives still before us.

We have applied for innumerable positions both locally and in Sydney and we cannot even get to interview, despite consistent and not undistinguished career records in both cases. Both of us became unemployed at 51 years of age, my husband in 1991 and I in 1996. Last year for the first time we "achieved" a non-taxable income after being in the medium to high tax bracket for the latter years of our careers. After being covered by private medical insurance all our lives this is a luxury we can no longer afford.

We bring but one story and we know from our own circle of friends and acquaintances that there are many others like us who are not numbered as national unemployment statistics but who are unemployed, still well below retirement age and whose savings and expectations for a financially secure and decent old age are being slowly eroded.

There is much more to tell and we are willing to present our case to your Committee in person. We feel that to commit the whole history to paper could be tedious for members of the Committee who, hopefully, will be presented with a great many submissions from "older workers" such as ourselves and illustrative of those who have been hit by the economic rationalist policies of the past decade and their devastating effect on the middle-class, middle-aged and previously conscientious core of the Australian economy. What a waste!