

Proposed Reforms For Mature Age Unemployed (and generally disadvantaged)

1. Establishment of a **community advocacy unit for the mature aged**, including and especially the unemployed and generally disadvantaged.
 - a. Funding to come from the public, private and community sectors, with proportional representation of these sectors comprising the administration of such a unit. This would theoretically prevent a dominant position being assumed by any one (1) sector.
2. Establishment of an Enterprise Unit for mature age individuals wishing to invest in local industry/ies. This can again be a joint funding venture, with facilitators and advisers being drawn in equal proportion from all sectors of the community.
3. Centrelink deeming of superannuants' assets as income to be abolished (unless these assets are excessive). Threshold of \$181K should be at least doubled to allow for retirement planning, financial security and individual peace of mind.
 - a. The present penalties applying to hard working Australians aged 55 years and 9 months are an abomination. This is generally the result of scrimping and saving for retirement, and such "nest eggs" should be sacrosanct, and not vulnerable to enforced declaration as "Income"
 - b. A "period of grace", after turning 55 and 9 months, should be afforded to those who have been suddenly retrenched or dismissed, and have been unable to secure employment for significant durations prior to turning 55 or near. The period of grace to be proportional to the time spent in unsuccessful job seeking since employment termination.
 - c. Consideration should also be given to those with Special Circumstances, e.g. mature aged who and have been fighting Unfair Dismissals and Compensation Claims and have incurred substantial Medico-Legal , other costs. Cases to be determined on merit by independent panels.
4. Higher profile positions to be taken by organisations like Morgan & Banks, who strongly support reforms for mature age unemployed, but are publicly identified from marketing exercises like their *Youth Jobs Day*, in partnership with Advertiser Newspapers, which places undue emphasis on the plight of one particular societal group (youth).
5. Enlist support of groups like COTA, DOME, SACOSS and other community welfare organisations as appropriate to be part of an alliance to continually negotiate for these and similar reforms to be implemented as a matter of urgency.

N.B. Views expressed in the above DRAFT (incomplete) by Jeff Filsell, 2 Day Place, Salisbury Downs, SA, are not necessarily those of other individuals or organisations.
