

CONFIDENTIAL

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Submission to House of Representatives Standing Committee on Employment, Education and Workplace Relations on:

ISSUES SPECIFIC TO WORKERS OVER 45 YEARS OF AGE SEEKING EMPLOYMENT, OR ESTABLISHING A BUSINESS, FOLLOWING UNEMPLOYMENT

On 25th March 1999, I wrote to you to give notice of our intention to make a submission. I also enclosed a copy of a Report – **“Our Neglected Resource: A Canberra Challenge”**. We will refer to this Report in this Submission and refer to it as Attachment 1.

BACKGROUND

Belconnen Employment Solutions Taskforce (BEST) is a community organisation which seeks to help unemployed people of all ages to find employment and to deal with the problems arising from unemployment. It does not receive any government funding but it does have a representative on the ACT Government's Employment Services Industry Forum (ESIF).

BEST was established at a public meeting following a previous public forum late in 1997. These activities followed the publication of a report titled **“Alarm Bells Rung! What Next?”** which was an evaluation report on the activities of the Belconnen Unemployed Youth Taskforce (BUYT) published in May 1997. Two pages from this Report - page 40 which proposed the inclusion of the mature aged unemployed and page 56 which lists some documents produced by BUYT are particularly relevant. This report is provided as Attachment 2.

Conducting and reporting on surveys of unemployed people have featured in the activities of both BUYT and BEST. Although some of these surveys related only to unemployed youth, they brought out problems that are common to workers of all ages. This will be commented on later in this submission.

BUYT had been established and obtained a development grant from the ACT Government early in 1996. This followed the publication a report by a steering committee of representatives of community and youth organisations, titled *“Wake up to the Impact of Youth Unemployment in Belconnen”*. This report was based on a survey of unemployed youth in 1995 which had also been supported by an ACT Government grant. Reference will be made to those findings of this report which could apply to job seekers of any age. Copies of reports produced by BUYT and BEST have been placed in the National Library.

The above information indicates how BEST came into being and something of its familiarity with conducting and reporting on surveys of unemployed people.

In 1998, BEST in combination with a number of other organisations undertook a survey of the employment related needs of job seekers of mature age (over 40 years) in the Belconnen area. Of the 255 participants, 73% were aged 45 years or more. The Report resulting from this survey is titled **“Our Neglected Resource: A Canberra Challenge”**, which, as previously indicated, we refer to as Attachment 1.

SUMMARY OF MAIN POINTS.

Surveys of job seekers over 45 years of age and other published research indicates that unemployment causes declines, that worsen as the period of unemployment lengthens, in following areas of well-being:

- Physical, mental and emotional health
- Healthy social and recreational contacts and activities
- Good attitudes to self, productive relationships and ability to find and utilise support
- Confidence in meeting financial commitments, fulfilling responsibilities for dependants and preparing for the future
- Confidence in being able to get another job.

There is an urgent need for more understanding of these consequences of job loss and for practical preventative and treatment measures to deal with them.

Job seekers over 45 have strong perceptions that they are discriminated against on the basis of age and that their skills, knowledge, experience and qualifications are undervalued by employers and their community. There is sound evidence that, in many cases, these perceptions are accurate.

It is most important to have a national campaign to persuade employers to avoid age discrimination and to recognise the positive value in retaining, retraining and hiring mature age employees for their special qualities .

Such job seekers experience isolation, loss of networks and decrease in motivation that makes it more and more difficult to obtain information about services that they need and which are often available. Such services include career development/change advice, education, training, personal development and job seeking technique improvement services.

Special innovative ways must be developed to reach isolated and long-term unemployed mature aged people and to give them the information they need about the services available to them. The information presentation needs to be specially designed for the mature aged. Person to person contact should be used wherever possible.

Job seekers over 45 have special needs in respect of the pace and style of presentation of courses and programs. They often find it difficult to be mixed with younger and less experienced people in learning situations. They need to be consulted about the purpose, content and style of presentation of courses and programs that they find most effective.

Special courses and programs for the mature aged, and designed in consultation with them, should be used in preference to mixed age courses and programs wherever possible.

Job seekers over 50 need to be better informed about, and more included in, International Year of the Older Person (IYOP) activities with the aim of encouraging them in their self-help activities and of developing better informed and more positive community attitudes towards mature aged job seekers.

Government and non-government agencies should be encouraged to make maximum use of the opportunities presented by IYOP to develop better informed and more positive attitudes towards mature aged job seekers.

Workers and job seekers over 45 suffer from a lack of specific programs designed to help them to retain their positions or return to the workforce, or to establish their own businesses, or to cope with the specific problems of joblessness at their age. This lack is evident at the Commonwealth level and at State/Territory and local government/regional levels. Apart from NEIS at Commonwealth level, the Mature Age Program in NSW and some ACT government initiatives, there appears to be little that is designed to cater specifically for the needs and strengths of mature age workers and job seekers.

Governments at all levels should provide more specific programs for workers and job seekers , who are over 45, to deal with current employment/unemployment issues.

Many mature age job seekers have the knowledge, skills , experience and talents to make excellent trainers and mentors for people of all ages. With appropriate training and back up, many could be very effective in roles ranging from assisting in career guidance and work placement and work experience for secondary and tertiary students, through helping with induction and training courses for new entrants to the workforce, and helping to prepare their peers for career changes or redundancy, and on to helping their peers cope with joblessness. Programs could be arranged to provide a new career path from initial free training through an organised work placement as a volunteer with expenses paid phase, to paid employment in part-time, casual work or contract work and on ,in some cases, to full time paid work. This could be designed as a graduated, integrated and cost effective way of utilising the very valuable community resource that mature aged people represent. It could, at the same time, be very effective in raising community awareness and respect for the mature aged.

Governments should introduce graduated and integrated programs of trainer and mentor training, work placement and employment for workers and job seekers over 45 years of age.

Unemployment for people over 45 has a very high cost in financial terms as well as in personal and social terms. For many, it means immediate poverty ; for others , it means a slower but inevitable decent into poverty; and for some, it means severely reduced ability to save for their old age.

Governments should examine the extent and nature of the financial costs of unemployment for those over 45 and their families and ensure that social security provisions meet their specific needs.

The attitudes of many employers results in them incurring hidden costs when they get rid of capable mature age workers or fail to properly consider hiring them. Laws against age discrimination are necessary but not sufficient. Campaigns of education and persuasion , as well as the provision of financial incentives, are necessary to change the human resource management practices of employers to give proper recognition to the value of mature age workers. Studies of international best practice and the proposed Australian Employers Convention to promote age balance in the workforce should help to address this problem, particularly during IYOP.

Governments, the business sector and academics should combine to take all necessary action to ensure practical recognition (a) of the value of mature age workers to employers at the present time and (b) their increasingly important future role.

Mature age unemployment and underemployment results in immediate and long term economic costs to the community. These need to be investigated and action taken to minimise them.

Governments should take immediate steps to minimise current and future costs to the community arising from mature age unemployment .

Workers and job seekers over 45 are very vulnerable in the current workplace relations climate.

Governments, employers and unions should confer and take joint action to ensure that unfair advantage is not taken of mature age workers and job seekers in industrial issues.

More practical help and training is needed to help some mature aged job seekers establish their own businesses, particularly in the home based business and contracting sectors.

Governments should devote more resources to helping mature aged job seekers to establish suitable and viable businesses.

INTRODUCTION

Our submission has three main parts : (1) Social Issues, (2) Economic Issues and (3) Industrial Issues. These three issues are interrelated . One feature of our submission will be its reference to the findings of our surveys of local job seekers and how other research relates to these findings.

(1) SOCIAL ISSUES

SURVEYS OF JOB SEEKERS

In retrospect, it has become evident that many of the problem areas, identified in earlier surveys as affecting unemployed youth, are also problem areas for mature age job seekers These problem areas include:

- physical, mental and emotional well-being
- social and recreational
- information about education, training, personal development and job seeking services
- attitudes to self, relationships and support
- lack of consultation with job seekers.
- perceptions of discrimination on the basis of age.

Some of these problem areas were also identified as affecting the mature aged in later surveys of mature age job seekers. There is support in other published material for the findings of the surveys we have undertaken.

Among the areas where surveys of mature age job seekers indicated problem areas for them ,that were not of major concern to most youth were:

- having dependents, many of whom were also unemployed.
- having large financial commitments, mortgages and time payment commitments
- perceptions that their skills, knowledge, experience and qualifications were undervalued.

Physical, mental and emotional well-being

Most unemployed experience a decline in their health and fitness which worsens as their period of unemployment lengthens. They tend to experience more insomnia, depression and anxiety as well as more colds, influenza and asthma. They tend to reduce exercise and fitness activities , because of reduced income, loss of contact with peers and reduced motivation.

The 1996 Report "Wake Up to the Impact Of Youth Unemployment in Belconnen" dealt with this area in detail , as it applied to youth, on pages 37 to 40 and in pages 93 to 96. In our 1998 Report, our Attachment 1, dealing with mature age job seekers, health issues are covered on page 25 and the resulting recommendation states in part "Many job seekers indicated that they had health issues directly related to their status as job seekers. This needs to be investigated and suitable strategies established that deal with current health issues and develop preventative strategies".

Another 1998 Report "*Profiting from Maturity: The Social and Economic Costs of Mature Age Unemployment*" {produced by Jobs East, 333 Mitcham Road ,Mitcham, 3132 ; Ph (03 9873 8377. Email jobseast@jobseast.asn.au) covered this issue on page 21 and noted that " Australian research into the psychological effects of unemployment has neglected the impact on those aged over forty five". Also on pages 35 and 36 it provided direct quotes from people who had been affected and identified three distinct phases in which the effects on health were related to the length of unemployment . One of its recommendations was "Acknowledge the key role which employment plays in healthy aging".

In Cheryl Kernot's 1998 paper "*45+ : The Changing Face of Work and its impact on Australians over 45*" there is a statement "There is insufficient recognition of the psychological and health impact of unemployment on older workers". This statement is backed up by direct quotes from older job seekers.

The relationship between unemployment and ill-health has been noted in a number of publications, several of which refer to National Health Strategy reports. For example, the Australian Social Service Council's 1993 publication *"The Future of Work"* notes on page 56 "Australian and overseas studies have unequivocally demonstrated a strong relationship between unemployment and health (National Health Strategy 1992)". Also in 1994, authors John Langmore MP and John Quiggan, in their book *"Work for All: Full Employment in the Nineties"* referred to National Health Survey statistics on this matter on pages 14 and 15. Then in 1995, the Social Justice Commission of the Archdiocese of Canberra and Goulburn, in its report of proceedings of a seminar series *"The Future of Work"* referred on page 19 to the same source in noting that health was one of the problems of unemployment.

A related factor linking health and unemployment for some mature aged job seekers is that health can be a factor leading to job loss. Even a temporary illness or disability can lead to being "let go", and after that it can be much more difficult to re-enter the workforce than it would be for a younger person.

Social and Recreational

Most unemployed experience restrictions on their social and recreational activities which increase with the length of their unemployment. This adds to their sense of isolation from the community. Lowering of income and concern about the stigma of being unemployed leads to progressive withdrawal from social contacts. This adversely affects health and fitness and motivation and reduces their ability to network with others. They get less information about what is going on in the community. It becomes harder for the community to communicate with them.

The 1996 Report "Wake Up to the Impact of Youth Unemployment in Belconnen" dealt with this area on pages 41 to 43 and pages 99 to 101. It indicated that young unemployed people drastically reduced their normal social contacts and increased the time they spent watching TV and listening to radio and tapes. They reported increasing feelings of isolation, loneliness, boredom and apathy. It is very likely that people who are over 45 and unemployed would have very similar reactions and feelings to the young people surveyed.

Our 1998 Report (Attachment 1) did not cover this aspect specifically. However, our survey did have a question which invited participants to write comments on the situation of mature job seekers. Anecdotal comments from some of our over 45 respondents included references to prejudice in the community against mature job seekers, and of feeling marginalised and isolated.

The other 1998 Report "Profiting from Maturity, etc" on pages 22 and on pages 41 and 42 refers to this problem as one of "Social Contraction". It notes that "The workplace is one of the cornerstones of social interaction. Thus job loss often results in social isolation and alienation for those affected and their families". It also notes that "Reports of social withdrawal were attributed to two major causes: participants withdrawing because they felt too depressed or ashamed to socialise, or friends withdrawing". One of their recommendations is to "promote self help amongst the mature aged unemployed". This is, of course, one of the objectives of voluntary organisations such as BEST and REAMP. However, whereas Governments and businesses are ready to congratulate us on our efforts and, on occasions, to consult us on mature aged employment issues, we have not yet succeeded in getting any substantial material assistance from them.

In Cheryl Kernot's 1998 Paper "45+: etc" there is a statement "There is insufficient recognition of the individual and social impact of unemployment on older male workers". This statement is backed up by direct quotes from older job seekers.

We would also like to refer to the Papers from the 1995 Seminar *"Rites of Passage: Christian Responses to Unemployment"* produced by the Social Issues Committee NSW Ecumenical Council, Private Bag 199 QVB PO Sydney 2000.

In the first paper "*The Human Impact of Unemployment -Part 1*" by Brad Taylor, Manager MSC Justice and Welfare Office, reference is made to the Revitalising Unemployed People Program (REVUPP) and its contention that unemployment means social isolation, powerlessness, unemployability and empty time. Social isolation means that "the unemployed endure feelings of rejection both from a society they need for stability and from a workplace that they believe sees them as unnecessary. They can become less and less willing (1) to spend time with partners and family because of the pain generated; (2) to spend time with friends because of emotional dependency".

REVUPP operated for about three years in the early 90's and one testimony to it by a 51 married man with three children included the following: "Prior to joining the Program I suffered symptoms typical of those who find themselves unemployed for any extended length of time. Frustration, boredom, low morale, loss of confidence in my ability to communicate with others, as well as in my own skills etc, gradually set in after a number of months of enforced idleness".

The founder of REVUPP, David Knoop, published a booklet in 1994 with the title "*The Human Cost of Unemployment*". It examines problems and possible solutions to these problems. The sections on Unemployment and Families and Unemployment and Family Finances are particularly relevant to this Standing Committee's inquiry.

Also the Langmore and Quiggan book "Work for All" has a relevant section on "The Personal and Social Costs of Unemployment" pages 13 to 17. Also the ACOSS publication "The Future of Work" on page 12 notes that "One of the few things upon which we are all agreed is that it is the work we do that provides us with much of our private and social identity, with our sense of worth".

Information about Education, Training, Personal Development and Job Seeking Services

It might be assumed that any person who has recently lost a job and was seeking re-employment would be keen to seek the services of those that provide education, training and personal development programs for job seekers. This, however, is not true in the initial stages, particularly for those over 45 years of age.

In the publications mentioned above, David Knoop and Brad Taylor refer to the effects of job loss on the personality and refer to a sequence of emotional changes that are common in the first six months after job loss. That sequence can include shock, followed quickly by a hopeful job search, and if that is not successful, anger, anxiety, distress, depression, fatalism, loss of hope, and apathy.

Most people over 45, who lose their jobs, have been many years in the one job or, at least in the one occupation or industry. Most are confident that they have been doing a good job, that they have a good work ethic, and that they have valuable skills, knowledge and experience. Becoming unemployed is often a greater shock to them than it would be to a younger person. Often it is the first time they have been without a job. They grew up in an era where lifetime employment was much more of an expectation than it is now.

Their shock may, in some cases, be made worse, by the realisation that they have high mortgage payments to meet, hire purchase commitments and the education expenses for their children. They have an economic imperative to get a new job quickly. For others, the shock may not be the same, because they own their own homes and have few debts. These people may have a false sense of security and may not be so focussed on getting a new job immediately.

In both cases, when they begin their job search, they are optimistic. They believe they will get a job soon and that the job will be reasonably equivalent to their previous job. Most start off thinking that they just need a new chance not any particular education, training, personal development or advice about job seeking techniques. They simply pay no attention to posters or leaflets on such services. They don't ask for advice. Many have been used to applying for promotions in the public service or a particular private industry. They expect to get results using techniques that have served them well in the past. For others, it has been many years since they applied for a job and they expect that what worked twenty years ago will work now.

Even after a stream of rejections, many find it extremely difficult to accept that they may have to change to improve their chances of being re-employed. Consequently, many continue their job search without seeking the available help. They simply remain unaware of it. In a series of surveys of job seekers of all ages, a common finding was that job seekers were unaware of services that were relevant to them.

In our 1996 survey of unemployed youth, there was a reasonable degree of awareness of the importance and availability of major providers of education and training such as CIT and Skillshare, with 50% reporting having used an education or training facility since becoming unemployed. However later more specific surveys showed that many youth were unaware of many special programs that had been designed for them.

In December 1997, BEST was involved in a survey of the views of 215 job seekers on the services that were available to them. Within the 215 there were 37 respondents aged 40 or more years. Pages 9 and 10 give the comparative characteristics of this group. This "**Report of Survey: Services for Job Seekers**" is attached as Attachment 3.

Some of the Report in Attachment 3 relates to perceptions about whether services for job seekers and jobs are equally available to job seekers, regardless of age, gender or other personal qualities. Comments on this will be given later.

One question was "What programs or organisations for job seekers provide special help to persons of your age, gender or (special group, if applicable)?" The general comment in the report on the overall response was "The low level of awareness of the range of programs and organisations providing help to job seekers is indicated first by the fact that 81 responses represents only a 38% response rate and secondly that 31 of these responses were to the effect that there were none or the respondents did not know of any."

From the 37 respondents aged 40 or more, only 17 (i.e. 46%) responded to this question and 6 of these responses were to the effect that there were none or they did not know of any services. The 11 able to give positive responses were able to name only 6 programs or organisations.

The Conclusions on page 8 of the report include the following: "Given respondents' overall lack of awareness of services, programs, and organisations that are available to help various groups of job seekers, there is a need for governments and community organisations to introduce more innovative and effective ways of distributing information on these matters."

In Attachment 1, the report of our 1998 survey 255 mature age job seekers, the Executive Summary on page 4 lists the principal findings about knowledge of employment services as:

- when dealing with Government departments and agencies generally, some respondents found it hard to get effective service,
- Many mature job seekers are not fully aware of the range of services and programs that are available to them. Their problem is, in part, the result of insufficient appropriate and targeted advertising and promotion.

Pages 25 to 31 of Attachment 1 examine in detail the extent of mature age job seekers' awareness of relevant services and programs and ways of increasing such awareness. For example, only 20% had accessed the Career Access Centre and nearly 40% had no knowledge of the service. Less than 30% indicated awareness of the Open Access Program. Only 9% of mature age female job seekers were aware of the ACT Government's Womens Workforce Development Scheme. The effectiveness of some different forms of disseminating information were assessed.

Also on pages 7 and 8 of Attachment 1 there are three recommendations about marketing and promoting various services and a fourth recommendation about expanding the distribution of employment related information through currently established services.

Early in 1999 there was another survey of over 100 job seekers aged 40 years or more, which included questions related to participants' awareness of the ACT Government's Pathways to Employment Programs, some of which catered exclusively for, or gave priority to, job seekers aged 40 or more years. The Report "**Job Seekers Aged 40 Plus :Awareness and Use of Services and Programs**" is provided as Attachment 4.

When asked about six specific programs that gave priority to job seekers over 40, the responses indicated that only between 9% and 24% were aware of what one or more of such programs offered. The above report also indicates how the REAMP organisation is seeking to find better ways of publicising relevant services and programs among mature age job seekers.

BEST in its *Submission to the 1999 ACT Budget Consultation* took up the issue of "Effective Information Provision about Services for Job Seekers". The response to our submission is printed on pages 92 and 93 of *the ACT Budget Overview 1999 - 2000 : Budget Paper No 3*. It indicates that the ACT Government is not yet convinced that it needs to do anything innovative to improve the distribution of information to job seekers. **The BEST submission and copies of the above mentioned pages** are provided as Attachment 5.

Attitudes to Self, Relationships and Support

Many unemployed people experience a decline in their self respect, self confidence, relationships with family and friends and their ability to find the extra support they need. This decline worsens with the length of the period of their unemployment.

This experience was dealt with in detail as it applies to youth in the 1996 BUYT Report, mentioned previously, on pages 49 to 51 and pages 106 and 107. It is likely that the experience of the mature age unemployed is similar to that of unemployed youth and there are several points of significance about family relationships that could have serious implications for many job seekers aged 45 or more years.

The above Report distinguished between groups of unemployed youth in terms of their period of unemployment and whether or not they were residing with their parents. The most severely affected in attitudes to self were the long term unemployed who lived independently and the least affected were the short term unemployed who lived with their parents. Further, when asked where they got support, 50% of the long term unemployed who lived independently included their parents and 75% of the long term unemployed who lived at home included their parents.

This highlights the problems faced by families who have one or both parents unemployed as well as dependent children unemployed. In 1994, the final Report of the National Council for the International Year of the Family "*Creating the Links: Families and Social Responsibility*" in Section 4.1 dealt with the problems of unemployment in families and links between unemployed breadwinners, unemployed partners and unemployed dependent children. In our 1998 Report (Attachment 1) we found that 39% of our respondents had dependants who were unemployed and living at home. Only 20% of respondents described themselves as single. These facts point to the need to consider the effects of unemployment on the persons affected in the light of family relationships.

The report "Profiting from Maturity" has sections on the impact on identity (page 37) and on the effect on relationships (page 40). These sections include quotes from mature aged unemployed people. Other quotes that relate to these issues are presented in the "What Australians over 45 are saying" section of Cheryl Kernot's "45+" report. In David Knoop's "The Human Cost of Unemployment" there is a section on "Violence and Joblessness" that indicates the results of the loss of a healthy attitude to self and breakdowns in relationships.

There are links between this section on attitudes to self, relationships and support and previous sections. The various survey reports and publications referred to in the previous sections have information on the issues in this section.

Lack of Consultation with Job Seekers

Many job seekers feel that they are not sufficiently consulted about the effects of joblessness on them and their families or about the help they need to find jobs or to deal with the effects of having to live and seek work without having an adequate income.

Our experience in doing surveys, running focus groups and public forums on unemployment issues is that many of the unemployed people we have approached say words to the effect of "At last, somebody is asking me what I feel and what I need!". Organisations like BEST and REAMP seek to give unemployed people a say on issues that affect them. They are successful for the small minority they are able to reach and persuade to participate. The majority, who are isolated and depressed, are difficult to reach and to persuade to participate in anything that they do not see as offering paid work immediately.

A significant operation of BUYT was to produce and distribute a monthly multipage newsletter, "Wild Words", for unemployed youth with the assistance of an ACT Government grant. In our December 1997 survey on "Services for Job Seekers", 85% of the respondents in the 40+ years of age group were in favour of having a special newsletter for their own age group. Unfortunately, we were never able to get funding assistance for such a venture, although we have had occasional single page newsletters. There is a real need for a substantial regular newsletter for mature age job seekers.

For many job seekers, the lack of adequate consultation begins with the retrenchment process and continues as they approach Government and non-government agencies for assistance in finding work and coping with the effects of joblessness.

In "Profiting from Maturity" there are a number of relevant quotes on pages 31 to 35 about mature age job seekers experiences with Government and Private Employment Services and their suggestions on how such services could be improved. In reference to these pages the Executive Summary (page 6) states "Many felt that government employment services were ineffective and inefficient. Contact with agencies was described as demeaning. Experiences with non-government agencies often left individuals feeling as though they were a commodity. In addition, many said that their sense of power had been undermined by a lack of response to applications and resumes put forth".

Many community and church groups run seminars, workshops, forums and the like about unemployment and its effects on our society. Most attempt to involve unemployed people and are able to give the small minority who attend benefit from being able to express their views and they make a great contribution from their personal knowledge, skills and experience. The majority, who are isolated and suffering the personal, psychological and social damage of prolonged unemployment, are particularly difficult to reach. It would, however, be worth while for the communities that make up our society to make the extra effort to consult, as well as help, the mature aged unemployed.

Various bodies have developed practical programs to this end. The second part of David Knoop's book "The Human Cost of Unemployment" is on solutions to the problem. The Brotherhood of St Laurence have produced "*Shaping the Future: The Future of Work – The Future of Work Discussion Kit*" which can be used in small groups to develop an understanding of the changes we are living through. Some BEST members did the training course to use this kit and then used it.

There have been a range of ecumenical endeavours by the Churches to focus on the problems of and solutions for the causes and effects of unemployment. In 1995, there was the seminar and report "Rites of Passage: Christian Responses to Unemployment". In 1995, the Social Justice Commission of the Archdiocese of Canberra and Goulburn, began an annual series of seminars on employment related issues. The proceedings of the first of these was published under the title "The Future of Work" and included reports from the participants' discussion groups.

In 1998, the Australian Theological Forum conducted a National Ecumenical Forum on *"Reinventing Faith and Work"*. In Canberra, there is a Forum for Faith and Work that has operated for a number of years and conducting public lectures on employment issues.

The major churches have national bodies concerned with social justice and social welfare issues. Many of these have done research, conducted seminars and published books on unemployment and related issues. These include publications of the Australian Catholic Social Welfare Commission and the Australian Catholic Social Justice Council, whose annual Social Justice Statements include titles such as *"Putting People First - A word in support of the unemployed"* and other series titles such as *"Full Employment: Towards a just society"*.

There are also community organisations such as the Australian Council for Social Service and its State/Territory branches that have run seminars, workshops, and forums as well as publishing reports. For example, in 1996, ACOS published the final report of the Commission for the Future of Work *"A Future that Works for All of Us: goals and strategies for Australia"*.

Many of the above publications have extensive bibliographies, so that a wealth of information about unemployment and its effects has been published. Some of this material is based on the input of mature aged job seekers but many job seekers are unaware of this and feel that they are a forgotten and neglected group who are rarely consulted about their own destiny.

What makes this particularly irksome for many unemployed people over 40 is that they are well qualified, very experienced and were frequently consulted about important issues in their former jobs.

Perceptions of Discrimination on the Basis of Age

In Attachment 3, our 1997 Report on Services for Job Seekers, 38% of all respondents thought that services for job seekers were not equally available to all job seekers and, among these, age was the quality most often mentioned as making it harder to get such services. There were people in all age groups who perceived that their particular age made it harder to get services for job seekers. However, there were significant differences between the four age groups.

In the oldest age group, those aged 40 or more years, 57% of females and 48% of males thought that services were not equally available to all job seekers. Age was the factor most mentioned as the basis of this inequality, i.e. by 60% of the females and 68% of the males.

Further, 54% of all respondents thought that jobs were not equally available to all job seekers and, among these, age was the quality most often mentioned as making it harder to get jobs. There were people in all age groups who perceived that their particular age made it harder to get jobs. Once again, however, there were significant differences between the four age groups.

Among those over 40, all the females and 70% of the males thought that jobs were not equally available to all job seekers. Age was the factor most mentioned as the basis for this inequality, i.e. by 67% of the females and 68% of the males.

Another point to come out of this survey was that, in the over 40 group, 43% had been unemployed for a year or more whereas only 22% of the whole group had been unemployed that long. The actual comments by the older age respondents in Attachment C of the 1997 report are quite revealing.

The 1998 Report "Profiting from Maturity" has its third chapter titled "Age Discrimination in Recruitment, Retraining and Retrenchment" which examines the literature on age discrimination, examines the costs of age discrimination and make practical recommendations for combating it in our society. In commenting on its own research findings into barriers to employment, the author notes "Age was reported to be the single greatest barrier to employment by almost all participants". Also on pages 29 and 30, the report quotes a number of the participants comments on age bias.

In Attachment 1, our 1998 Report, there is a section on "Barriers to Employment" (page 20) and in the sub-section on discrimination, it notes that discrimination based on age "was by far the most frequently mentioned barrier with 50% of respondents including it in their comments". A number of these comments are quoted.

Another important publication on age discrimination is "*Over the Hill or Flying High?* : An analysis of age discrimination complaints in NSW" by Sol Encel and Helen Studencki from the Social Policy Research Centre, University of NSW, for the NSW Committee on Aging. In its Chapter on employment, it states "Although employment is by far the largest area of complaint regarding age discrimination, it is obvious from the files of the ADB (Anti Discrimination Board) that the implications of the legislation are not clear to many employees or employers". It lists a number of cases.

"Age as a barrier to employment" is also the title of a section of Cheryl Kernot's "45+" report.

Many unemployed people of mature age feel that they are being discriminated against on the basis of age but that it is difficult to prove. Many believe that it is a common ploy of employers to reject a person because they are "over-qualified" when the real reason is that they are considered too old, even in their forties.

Other factors from surveys

In addition to the six problem areas identified in surveys of unemployed people and further examined in a variety of publications, there are other problem areas of major concern to mature age job seekers. The social aspects of having dependents, many of whom are also unemployed, have been referred to under the heading of attitudes to self, relationships and support. This factor also has economic aspects as have the problems of large financial commitments to deal with on a severely reduced income. The anxieties associated with debt also have social implications.

Perceptions that their skills, knowledge, experience and qualifications are undervalued

Some mature aged job seekers appear to have well founded perceptions that the skills, knowledge, experience and qualifications that they have accumulated over many years in the workforce are undervalued by employers.

This is not true for all mature age job seekers because they are a very diverse group of people. This is noted in the section "Taking account of diversity" on page 16 of "Profiting from Maturity". Some recognise that they have to develop new skills, knowledge and attitudes to make themselves more job ready for the current job market. In Attachment 1, our 1998 Report, this is illustrated on pages 36 to 39.

For those that do have good reason to believe that employers undervalue them, repeated rejections can undermine their self confidence. They need help to keep believing in themselves. The other side of the coin is that employers need to recognise that many mature age job seekers are a neglected resource. This is the overall theme of Attachment 1 and is spelled out on its page 43 under the title of "What mature job seekers have to offer" and draws on the comments of participants in the survey.

Similarly the theme of "Profiting from Maturity" is spelled out in its section of the same name on pages 18 to 20 and draws on research in this area.

The following section will indicate some evidence that the plight and the potential of mature aged job seekers is being taken more seriously by Governments, employers and the community. Because 1999 is the International Year of the Older Person, it is an opportune time to consider these issues. The June 1998 *Conference for Older Australians Interim Report* had a Chapter on "Employment - Education - Skills", and one of its priority areas for initiative for IYOP is supporting programs to maximise the benefits of utilising the knowledge and skills of older people in the workplace.

(2) ECONOMIC ISSUES

Economic and social issues are intertwined. In previous section of this report the emphasis was on social issues with some reference to economic effects on individuals and families. In the following section, there will be a transition in emphasis towards the wider economic effects on society.

CHANGING ATTITUDES TO OLDER JOB SEEKERS

Background

At the beginning of the nineties, most concern about the effects of unemployment focussed on youth and most of the special government and community programs for job seekers were for youth. There was a good deal of rationalising that if only youth could be given more skills, knowledge and experience they would soon find jobs. The youth unemployment statistics were spectacular: Unemployed youth were highly visible in society: Unemployed youth were highly blamable victims. Mature age unemployed were always there but they were less visible. They had skills, knowledge and work histories so they appeared to need less help.

By the mid-nineties, a change in public perceptions was under way and the whole question of the future of work and the possibility of ever regaining a society with full employment was being debated. Some voluntary community groups began to focus on self-help for the mature job seekers but many of the traditional "seniors" groupings saw themselves as catering for the retired.

There have been a number of changes since then. In our local area, BEST and REAMP have been active, the ACT Government has introduced more programs specifically for mature age job seekers and "seniors" groupings are taking more interest in their current and potential members who are job seekers. IYOP activities are including mature age job seekers.

IYOP and Seniors Organisations.

In 1998 the fact that the following year was to be the International Year of the Older Person was an incentive to make sure that the mature age unemployed had their place in the coming activities. BEST and REAMP made reference to IYOP in its publications and its submissions to the 1998 ACT Government Budget Consultations. We also took note of publications of the Conference for Older Australians and the Australian Coalition '99 and contacted the local Branch AC'99 ACT.

Also at the local level, a Social Justice Action Group conducted a survey of 59 people over the age of 50, including 18 in the 50-59 years of age group, and produced a report "**Being Our Age**". A copy of this report is provided as Attachment 6. Although there were no specific questions about employment, a number of people expressed their concerns about unemployment. One man in his fifties wrote "Experience and qualifications should be considered more important especially in the job market".

At the beginning of 1999, we noted a Media Release about IYOP from Bronwyn Bishop (BB01/99), in which "Mrs Bishop said that it was necessary for people to think about working longer and retiring later". Many people over 45 who are long-term job seekers see considerable irony in this statement. Nevertheless, it points to recognition by the Federal Government of the economic implications of an aging population in which older people are a neglected resource. Her statement referred to the Pension Bonus Scheme which provides a tax free lump sum to people who defer claiming Age Pension and continue to work.

BEST and REAMP have had discussions with three "seniors" organisations who are giving greater consideration to serving better those of their members (and potential members) who are mature age job seekers. These organisations are the ARPA Over 50s Association Ltd, the Council for the Aging (ACT) and the Superannuated Commonwealth Officers Association.

The ARPA Over 50s, which has recently established a branch in the ACT, publishes a National magazine "Lifetime". In the December-February 1998/99 issue, an article referred to the preliminary analysis of a survey of the membership that had revealed trends that indicated five policy development priorities, one of which was "Unemployment/employment for over 50s". The first part of analysis of the responses of about 1000 members was published in the March-May 1999 edition.

The Council of the Aging (ACT) Board at its April 1999 meeting considered a paper "Mature Workers Discussion Notes" by Allan Brownsdon. It included information drawn from a paper "Mature Age Workers: Are they a Disadvantaged Group in the Labour Market" by Adriana Vanden Heuval, published in the March 1999 edition of the Australian Bulletin of Labour. It also included six discussion points covering economic consequences of becoming unemployed after 45 and evidence of age based discrimination against older workers by employers. BEST and REAMP will be having further discussions with COTA about these issues. It is noted that in the COTA national magazine, there was an article "Employment: A Fair Chance for Older People" in which it states "COTA considers that employment for older people is an emerging major area of policy concern that is, as yet, lacking Government recognition".

The Superannuated Commonwealth Officers Association (SCOA) invited a BEST/REAMP representative for discussions after one of their executive members had attended several of the monthly special activities organised by REAMP. In this meeting, reference was made to the text of "An Address by Professor Sol EnceP" to the Retirement Income Conference (RIC) which referred to statistical projections that indicated that some where between 2010 and 2020 the majority of people in the workforce will be over 40. He noted that there was much overseas research on the effect and long term economic dangers of policies that marginalise older workers. He noted the importance of having acceptable and suitable training programs for older workers. Follow up preliminary discussions have been held with SCOA about working together on mature age employment/unemployment issues.

We have been informed by Belinda Richardson, Project Manager, for Jobs East in Melbourne of well developed plans for an initial Australian Employers Convention to be held in Melbourne in November 1999. This is to provide a forum for business and government, supported by the academic sector, to explore and address the impacts of Australia's aging workforce on business. We believe that this is a valuable initiative and we are pleased to know also that the Capital Region Employment Council is planning on a complementary event in the ACT region.

The monthly *National Updates of the Australian Coalition '99* have also been publishing material that is relevant to the issue of having the value of mature age workers brought to the attention of employers in the context of the IYOP. The March Edition No 7 noted that the fastest growing sector of Internet users world wide are the over 50s. The April Edition No 8 reproduced an article titled "Shouldn't your next generation of employees be older and wiser?" by Vic Nicholson, which was originally published as an editorial in the "Australian Health & Aged Care Journal" Vol 10, Issue 3, 1999. It spells out the advantages of mature aged employee and lists the exceptional feats achieved by famous people after they turned 50.

All this indicates a distinct shift, in this IYOP, towards a "grey power" interest in the mature age employment/unemployment issues.

Government responses

Federal Government response to the problem of mature age employment/unemployment issues has been very limited so far. This inquiry into issues specific to older workers seeking employment, etc, is a very welcome step in the right direction. In the Sol EnceP article quoted previously he states "There are still no specific programs for the older unemployed, apart from the Mature Workers Program in NSW, which remains unique".

There have been developments in the ACT in the last two years, however, that go some of the way to redressing the problem in the ACT.

Early in 1998, BEST was invited to participate in the ACT Government 1998-99 Budget Consultation process. In our research, we looked at the ACT Government publication "*Creating Jobs for Canberra - 1997-98 Budget Initiatives for Employment and Business*". This indicated job training and placement programs that were predominantly for youth. The only program that specifically mentioned the mature aged was the continuation of the New Future in Small Business program in which priority was given to people who had been retrenched or made redundant, aged 40 years and over, and who are considering starting their own business. There was funding of \$118,000 and a target of 96 participants. A few mature aged job seekers may have benefited from the services of Open Access Centres and the Women's Workforce Development Scheme, but the great bulk of the \$4 million spent on employment and training programs went to help youth. Not only that, but the \$2.77 million of Commonwealth funding for apprenticeships and traineeships in the ACT was almost entirely for youth.

While BEST welcomed the spending on youth unemployment as necessary, it placed emphasis in its submission on getting more programs and funding for the mature aged unemployed. Our 15 page submission was well received. It included a proposal for a scheme similar to, and in parallel with, the extension of the Youth 500 scheme, for jobless who are over the age limit for the youth scheme. The Youth 500 Scheme was so successful that it was extended to become the Youth 1000 Scheme

When the Budget was announced, the ACT Government released a publication "*Building our Future to Create Jobs: 1998-99 Budget Initiatives for Employment and Business*". This indicated that funding for the New Futures in Small Business program had been increased to \$259,000. Further, for the first time there was a major program for older job seekers with funding of \$700,000. There were also other programs in which the mature aged could participate, as the mature aged were officially recognised as a disadvantaged group of job seekers. The ACT government also set up an Employment Services Industry Forum to advise and assist in the implementation of its employment programs. BEST and REAMP have representatives on this Forum.

The various programs were organised and marketed under the title Pathways to Employment Opportunities. Although there were some delays in implementing some of the programs, most were under way by April 1999. One, that was especially pleasing to BEST, was a scheme based on the previous Youth 1000 scheme. This is Restart, an incentive scheme for mature aged people, which is to operate between 1/4/99 and 31/6/99, with the objective of getting paid jobs for 100 people over 40 years of age. It is designated as an IYOP project. It offers an incentive payment of \$2500 to the first 100 employers who recognise the importance of the over 40's by employing them in full time paid work for more than 6 months. We have been active in making this scheme known to job seekers over 40 and encouraging them to approach employers and ask them to participate in the scheme.

As indicated previously, Attachment 5 is our submission to the ACT 1999-2000 Budget Consultation process and the response to our submission. The Budget papers have been presented differently this year, making it difficult to compare with previous years. A range of employment programs are being transferred from the Chief Minister's Department to the Department of Education and Community Services. Apparently a total of \$587,000 is involved in the programs transferred but there appear to be no amounts for individual programs published.

Similarly there appear to be no amounts published for the individual programs retained in the Chief Minister's Department. In the Government's responses to submissions there are statements that funding for the New Futures in Small Business Program and for the Open Access Centres will be retained at the same level as in the previous year. Some of the previous years programs have been discontinued. It does not appear that any funding from discontinued programs will be transferred to continuing programs.

BEST is disappointed that the level of spending on assisting mature aged job seekers will not be increased to build on the good results of the previous year and fears that there may some fall off in both commitment and spending in this area. In conjunction with the release of the Budget papers, the ACT Government released a booklet "*A Clever Caring Community*".

On page 13 of "A Clever Caring Community", there is a statement on Employment which outlines what the ACT has achieved in terms of new jobs created and training and assistance programs completed in the past year. This is prefaced by a reference to an unemployment rate of 5.9%. This is the implied reason for not increasing effort in the employment/unemployment area for the coming year. It is a sad commentary on Australian values when such an unemployment rate is accepted as the best that a clever caring community can expect.

COSTS OF MATURE AGE UNEMPLOYMENT

The costs of mature age unemployment include loss of income and opportunities to contribute to the community for the unemployed and their families, loss of opportunities for employers to gain from the accumulated skills, knowledge and experience of mature employees, and the extra expenses for all taxpayers to cover additional health and care costs and the extra pension and other social security payments that result from the unemployed not being able to support themselves in their old age.

Costs to individuals and families

When people over 45 lose their jobs they suffer first a loss of income, then a loss of accumulated savings, then many suffer further losses as a result of inability to keep up mortgage and other debt repayments. Many also face increased health costs. Also many, who are ineligible for Government assistance, face additional education and training costs as they try to re-enter the workforce in different occupations. Some start their own small businesses and are successful, but a significant proportion of attempts to start small businesses fail with further losses of capital.

As indicated previously, the unemployed over 45 years of age are a very diverse group. Some lose their jobs and have to rely on social security payments almost immediately. They are then eligible for a range of counselling, education, training and job search assistance. Others have to run down their redundancy payments and savings before they are eligible for any social security payments. Unfortunately there are some links between eligibility for payments and eligibility for some of the associated services. This limits the opportunities for some mature people to become re-employed quickly. The fact is that the longer a person is unemployed the more difficult it becomes to get another job. There is a need for more early intervention measures for people who lose jobs at a mature age to prevent this loss of opportunity to be re-employed quickly.

In our Attachment 1, (page 21) the experience, that unemployment is a universal barrier to employment, regardless of age, gender or culture, is explained. Also pages 17 and 18 deal with aspects of registering with Centrelink that are significant for the mature aged.

Some mature age job seekers and their families suffer from reduced opportunities to contribute to their communities. Many can increase the volunteer work they do when they lose their job and both they and their community can benefit from this. However, it is a fact of life that volunteering costs money and some mature job seekers can no longer afford to be volunteers and this is a loss to them and their community.

Many people over 45, who lose jobs, have to dip into superannuation fairly quickly and this threatens their long term retirement income. Others have a severely reduced capacity to provide for any form of self funded retirement income. This is of immediate and continuing concern to the individuals and their family and will ultimately cost taxpayers dearly. As the stress, of becoming unemployed after age 45, can result in marriage breakdown, this results in difficulties in providing for retirement, particularly for mature women.

Many of the publications previously mentioned provide more detail on the costs of unemployment to individuals and their families. For example, Langmore and Quiggan's "Work for All" has a section on "The Personal and Social Costs of Unemployment" (page 13). "Profiting from Maturity" has a chapter on "The Personal Consequences of Unemployment" (page 21) and a section on individual comments on "The Impact on Finances" (pages 39 and 40). Knoop's "The Human Cost of Unemployment" has a chapter on "Unemployment and Family Finances" (page 29).

Costs to Employers

Employers, who fail to retain or to hire employees aged 45 or more years, may face costs associated with recruiting and training younger employees and will most likely face costs associated with loss of expertise, experience and corporate memory of former mature age employees. Even more significant is their lost opportunity to profit from the qualities and accumulated skills, knowledge and experience of mature employees.

The Conclusion (pages 42 to 44) of our 1998 Report (Attachment 1), includes reference to what mature age job seekers have to offer employers. "Profiting from Maturity" on pages 18 to 20 explains the benefits to employers of retaining or hiring mature aged employees. The ACT Restart Program's advertising material sells the benefits of employing mature aged persons and indicates that they bring the valuable attributes of skill, reliability, experience, flexibility, commitment and a work ethic. The editorial of the "Australian Health and Aged Care Journal: Vol 10, Issue 3, 1999", as referred to previously, is another example of listing the advantages of mature aged employees.

Another factor that should concern employers is that the workforce is aging and over time a greater proportion of the workforce will be over 45. "Profiting from Maturity" (page 1) refers to data indicating that the mature aged will form 33% of the workforce by 2005. Professor Encel's article indicates that by 2011 the 45 - 64 aged group will form 34% of the workforce. Employers need to improve their human resource management processes to take advantage of this trend.

Costs to the Community

When mature age persons lose jobs, there are immediate costs to the community as a result of their loss of purchasing power and their payment of less tax and also of increases in social security payments. However, it is the long term costs which are even more serious for the community. This is because we have an aging population and both recorded unemployment and the hidden unemployment of discouraged job seekers reduces the ability of people to provide for their own retirement.

The Australian Bureau of Labour article "Mature Age Workers: Are they a disadvantaged group in the Labour Market?" provides statistics for the over 45s in areas such as labour force participation, unemployment rates, hidden unemployment, unemployment duration and part-time employment and underemployment. The overall indication is that, compared with any other age group unemployment is a more severe problem for the mature aged, particularly for women and even more so for all those aged over 55.

Reports on our local surveys (Attachments 1, 3 & 4) have statistics about underemployment and part-time employment and pages 13 and 14 of Attachment 1 include respondents comments on the circumstances of their underemployment. We believe that the effects of underemployment and hidden unemployment are being underestimated. Details on page 11 of "Profiting from Maturity" relate to this concern.

Langmore and Quiggan's "Work for All" have sections on hidden unemployment, long-term unemployment, the economic costs of unemployment and budget costs which are very relevant.

The Commission for the Future's "A Future that Works for All of Us" contains a great deal of statistical material relevant to the effects of unemployment, including male to female employment to population ratios by age (Charts 2 & 3) and similar age related material. It also has a section with the title "A Divided Nation" which discusses poverty and disadvantage and the phenomena of the over-worked and the unemployed in our nation. It states "Unemployment is the most significant determinant of poverty and disadvantage" and notes that unemployment does not affect all sections of the community equally.

We believe that mature age job seekers generally are disadvantaged in the job market and that many of this diverse group are experiencing poverty now and that many more will face poverty in their later years because they are now living on their declining assets.

Unemployment and poverty

We urge the inquiry to examine closely the links between unemployment of people over 45 and poverty for them and their families. There is a large body of literature on poverty in Australia produced by academics and social justice and social welfare bodies, associated with the churches and with the Australian Council of Social Services. We believe that research and reference to such literature will be important to this inquiry.

Much of the literature that we have referred to directly and indirectly refers to a variety of solutions. Some are partial, such as proposals to remedy the inequitable distribution of the available paid work. For example the Australia Institute published a discussion paper in 1996 with the title "*Redistributing Work : Solutions to the paradox of overwork and unemployment in Australia*".

There are also proposals that are more holistic and aim at restoring full employment. We have referred to some of these. One, for example, is "Full Employment: towards a just society" by Tim Battin, which argues for full employment on economic grounds. Another that argues on philosophical, ethical and pastoral grounds is "*A New Beginning: Eradicating Poverty in our World*" which led towards a National Conference on Poverty in 1997. Further, in late 1997 ACOSS issued its "*Job Pack*", which included a 7 point strategy for full employment.

(3) INDUSTRIAL ISSUES

Industrial issues that affect workers over 45 include those that relate to the processes by which they became unemployed and those that relate to them seeking re-employment. Both are affected by the prevailing economic climate and workplace relations climate. Through most of the nineties, economic conditions have been difficult for workers and the effectiveness of unions in collective bargaining has been reduced with a greater emphasis on individual contracts. Workers have been particularly disadvantaged by Governments unquestioning acceptance of economic rationalism and economic fundamentalism.

Given the myths accepted by many employers about the limitations of mature age workers to deal with change and their preoccupation with downsizing, mature age workers were a convenient target for retrenchment. Society was preoccupied with the lack of opportunities for youth to get into the labour market. Unions were less able to help their members facing redundancy. Mature age workers were disadvantaged in unfamiliar individual contract negotiations. Many had family responsibilities and financial obligations that limited their ability to bargain. Initially it was the low skilled and less educated workers that lost jobs. Society was encouraged to adopt a blame- the -victim approach to the unemployed.

In this climate, as the job loss phenomena spread to the more skilled, higher educated and better qualified mature age workers, society was not sufficiently conscious of long-term effects of losing such people from the workforce. In the report of our 1998 survey of 255 job seekers (Attachment 1), 39.5% of all respondents had attained some tertiary level of education and another 29% had attained Year 12 or the equivalent. Many had held high level managerial and professional positions. This is different from the public perception of mature age job seekers.

Much of the literature previously mentioned touches on the industrial issues in unemployment. For example, there is a Chapter on "Adequate Incomes" in "A Future that Works for All of Us".

ESTABLISHING A BUSINESS AS AN OPTION

As indicated on page 41 of Attachment 1, our 1998 survey of 235 mature age job seekers found that 50% were prepared to consider self employment as an option for re-employment. A further 28% indicated that they might be prepared to consider such an option. (This is in the context that 15% of the total had been self employed before becoming unemployed.)

The 50%, who were not positive about self employment, were asked to identify what they saw as barriers to self employment. Lack of finance, difficulties in raising starting up capital or having insufficient resources were seen by half the respondents as barriers. The range of barriers seen by the other half included risk of losing the investment, concerns about tax, insurance matters and general legal matters, and concerns about their own lack of skill, knowledge, experience and motivation. Others wrote of previous bad experiences, the current economic climate, the general lack of work and particular difficulties for small business in the ACT.

BEST and REAMP recognise that self employment is an option worth considering for some mature aged unemployed and definitely not an option for others. Some members/former members have started, or are working at starting, their own businesses. We have had speakers at our meetings from the ACT Home Based Business Association and from other self employed people.

We applaud schemes like NEIS and the ACT Government's New Futures in Small Business program. We think they should be broadened and more emphasis given to what training methods apply best to mature age people and how to encourage and apply mentoring programs.

We note and support a more general application of the recommendations on page 7 of "Profiting from Maturity" regarding initiating and encouraging contracting as a form of self employment for more mature age job seekers.

VOLUNTARY AND UNPAID WORK

We wish to re-affirm that BEST is a community organisation of volunteers and that we currently receive no government funding.

We support volunteering as a valuable contribution to community life and we encourage the unemployed to do volunteer work to help themselves gain or regain self confidence and to get further experience to increase their chances of getting paid work.

We believe that more needs to be done to encourage employers to fully recognise the value of volunteer work done by mature age job applicants.

We also note that volunteering costs the volunteer money and it should become standard practice for organisations to pay unemployed volunteers for the out-of-pocket expenses they incur in doing volunteer work. If this was standard practice then a much higher proportion of job seekers would be able to do volunteer work.

We are concerned that full employment be a policy priority and that this should mean paid employment for all who want it. We do not want to see work that should be paid work converted into unpaid work for volunteers.

A number of the publications previously referred to have material on voluntary and unpaid work. We note that Cheryl Kernot's "45+" Report has several sections on the volunteering experience and volunteering and Australians over 45.

We believe that this inquiry should consider issues of volunteering that are specific to older workers seeking employment.

CONCLUSION

We thank the Standing Committee for the opportunity to make this submission. We would be prepared to give oral evidence if required. We trust that the local emphasis of our submission is of value to the Standing Committee.

Yours sincerely

Bevil Purnell

(Mr) Bevil Purnell

APPENDIX -- LIST OF ATTACHMENTS AND REFERENCES

- Attachment 1: BEST (1998) "Our Neglected Resource: A Canberra Challenge."
A Report on the Employment Related Needs of Mature Age Job Seekers in the Belconnen Area.
- Attachment 2: BUYT (1997) "Alarm bells Rung! What Next?"
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- Attachment 3: BUYT/BEST (1997) " Report of Survey on Services for Job Seekers"
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- Attachment 4: BEST (1999) " Job Seekers Aged 40 Plus: Awareness and Use of Services and Programs" Compiled by B. Purnell.
- Attachment 5: BEST (1999) "Submission to 1999 ACT Budget Consultation" and extract from " ACT Budget Overview 1999-2000: Budget Paper No 3"
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- Attachment 6: St John's Kippax Social Justice Action Group (1998) "Being Our Age : A report on the Reflections of People over 50" Prepared by B Purnell. Canberra.
- ARPA Over 50's Association (1998/99) "Lifetime" periodicals (December 98- February 99) (March- May 99) 290 Collins St, Melbourne.
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