**Willing to Work: National Inquiry into Employment Discrimination against Older Australians and Australians with Disability**

# Submission No 28

**Name** Anthony Ablong

**Submission made by**

[x]  Older Australian looking for work

[x]  Older Australian who would like to work

[x]  Other
 Please describe: Pensioner

# Submission regarding Older Australians

### **Your experience**

**Gender**

[ ]  Female

[x]  Male

[ ]  X (Indeterminate/Intersex/Unspecified)

**Are you of Aboriginal or Torres Strait Islander descent?**

[ ]  Aboriginal

[ ]  Torres Strait Islander

[ ]  Both

[x]  No

**Are you from a culturally and linguistically diverse background?**

[ ] Yes

[x] No

**Have you (or the person you are submitting on behalf of) experienced employment discrimination?**

*Discrimination is when a person is treated less favourably than another person in a similar situation because of a characteristic they have, such as their age, or disability.*

*It is also discrimination when there is a rule or policy that is the same for everyone but has an unfair effect on people who are older or people with a particular disability.*

[x]  Yes

[ ]  No

[ ]  Not sure

**Did you take any action in relation to the employment discrimination you experienced?**

[x]  Yes

[ ]  No

**Please tell us more, for example, what action you took and how effective you felt it was; or why you chose not to take any action.**

The matter arose from the Federal Government’s directive to agencies to reduce cost by staff cut-backs. The agency secretary, division and branch heads decided that older workers should be ‘intimidated’ so that they would decide to retire or resign. My division and branch heads implemented the policy and targeted me because of my age.

In pursuing this matter, the officers abused the use of the annual performance appraisal system to allege that my work performance was ‘below standard’. When the appraisal was discussed, they were unable to identify incident or provide any evidence that supported their allegations. During the discussions, their claim of under-performance were discovered to be contrived and based on third-party opinions, innuendoes and hearsay. I refuted the mischief of these two officers and rejected outright the claim.

A formal complaint was subsequently lodged against the two officers. No action was taken by the agency and the matter was left unresolved, and continued for some time during which additional ‘pressure’ was exerted by the officers. As a direct consequence, my health, spirit and family life began to be affected and after due consideration, I resigned from the agency.

**Did your experience of employment discrimination impact on your participation in the workforce? (For example, did you have to stop work, change jobs or take sick leave?)**

[x] Yes

[ ] No

**Please tell us more**

I was unable to find future employment although over 50 applications were submitted for advertised positions relative to my experience, skills and qualifications in the tertiary, private and public sectors. Subsequently, decided to accept the inevitable situation that Australian employers and managers were not mature enough nor ready to engage in policies to employ older citizens.

### **Barriers**

**Do you think older Australians/Australians with disability face barriers when they look for work or are in a job?**

[x] Yes

[ ] No

[ ] Not sure

**If yes, or not sure, what do you think these barriers might be?**

While there is anecdotal stories of a few older Australians wanting to extend their working life, there is inadequate research to support the premise that that ‘all’ older Australians seek opportunities to extend their working life. Nevertheless, the following identifies the barriers to engage older Australians:

* The absence of employment opportunities. This dilemma is not only a challenge for older Australian but applies to all levels of Australian society;
* The attitude of Australian citizens. Sparse anecdotal evidence available indicates a large percentage of older Australians have no desire to continue to work; and
* The work culture. Sparse anecdotal evidence indicates that a large percentage of organisations in all sectors of industry do not encourage or engage in employment policies that support policies to engage older workers.

Many underhanded measures are known to have been used by organisation to impose barriers and to justify the termination and/or non-employment of older employees.

**Does employment discrimination have an impact on gaining and keeping employment for older Australians/Australians with disability?**

[x] Yes

[ ] No

[ ] Not sure

**Are there any practices, attitudes or laws which discourage or prevent equal participation in employment of older Australians/Australians with disability?**

[x] Yes

[ ] No

[ ] Not sure

**Please tell us more**

The Australian Bureau of Statistics reported (2000) that the nation’s fastest-growing age group is now 65 and over, and that the supply of older people seeking work will increase as the population ages, and as retirement savings run out. Management journals over the past decade claim that senior management of organisations engage in a range of under-hand measures to discourage and prevent equal participation in employment of older workers and workers with disability. There is also an abundance of anecdotal commentary that the annual performance appraisal scheme has and continues to be used to ‘get rid’ of staff.

Sadly, existing Australian laws on this matter have been slow to react to the challenge, are ‘politically neutral’ and do not prevent or encourage equal participation in employment of its citizens. While legislation on discrimination based on gender and race are publicly bandied as government initiated poster boys, the legislation is rarely enforced, and victims are provided no assistance to resolve their concerns.

**What are the incentives and disincentives for older Australians/Australians with disability to work?**

**Incentives:**

Based on personal observations gained over a 50 year working career, it can be alleged that older workers possess significant ‘corporate and social wealth’ gained after many years of service with an organisation as well as contributing to family and community activities. While difficult to quantify the value of this wealth, a quantum of cost can be equated to the amount the Federal government allocates on pensions, re/training, re/employment benefits and the cost for the provision of health and mental services.

Incentives currently exist with Centrelink providing the ‘retirement bonus scheme’ to encourage older Australians to continue to work. A financial incentive of $10,000 is offered by Federal government to employers for employing older workers.

The latter was ‘enacted’ to satisfy populist politics as the take-up is by employers is not known but anecdotal evidence is that it ‘… has been rare.’ A number of reasons obstruct this initiative, one of which is the complicated and ‘intimidating’ bureaucratic processes that employers have to follow to apply to engage the older worker.

Finally, the New Enterprise Incentive Scheme (NEIS) and its course for socially disadvantaged older people has been seen by some as useful.

**Disincentives:**

The lack of jobs in all industry sectors, the organisation culture, the work practices, and the glaring absence of ‘take-up’ by employers to employ older applicants with the appropriate experience, skills and qualifications.

Regrettably, there is an absence of reliable research on this matter and this makes it difficult to identify the causes, issues and to offer balanced and practical solutions.

### **Good practice**

**Are there examples of good practice and workplace policies in employing and retaining older Australians/ Australians with disability?**

[ ] Yes

[ ] No

[x] Not sure

**Please tell us of examples of good practice in employing and retaining older Australians/ Australians with disability in work that you are aware of.**

There is no reliable research available to support or reject the matter.

### **Solutions**

**What action should be taken to address employment discrimination against older Australians/Australians with disability?**

There is not a ‘silver bullet’ solution to the employment of older Australians until such time as the ingrained social attitudes and culture held by Australians are changed on this matter.

Effecting these changes require extensive research and programs of education on social and health costs to communities and the nation. In the implementation of the education programs, it is mandatory that the benefits achieved be emphasised in all sectors of Australian industry and the wider communities in the employment of its older citizens.

The programs should be directed at two major groups, namely, Australia’s youth and business organisations in all sectors of industry.

Federal and State governments could develop policy to encourage a sharp increase in “seniorpreneurship”. A term that describes those aged over 50 starting a business that aspires for growth, not just a lifestyle for its owner. Done well, this initiative could help not only some older workers create their next job, but more jobs for other Australians.

Overseas research has found seniorpreneurs are more capable of starting and managing a venture than their younger peers. Their experience, networks and greater resources are huge advantages.

**What should be done to enhance workforce participation of older Australians/Australians with disability?**

Encouraging workforce participation for older, mature and young workers in Australia has always been a challenge to organisations in all sectors of industry. The attitudes and culture of the organisation dictates the behaviour and manner in which work practices take place. An abundance of empirical and anecdotal research exist on workforce participation and many ‘training modules’ are available to assist organisations on this matter.

In any organisation, older Australians should not be treated any differently from any other worker in the organisation, and government is under a misconception that if it pursues policies that try to help all displaced older workers through traditional thinking. Although important, it is now widely accepted that re-training programs do not by themselves stem the tide of discarded or unemployed older workers seeking full or part-time jobs.

According to the OECD 2013 report on senior entrepreneurship ‘..We should not rely only on displaced older workers applying for a new job. Some must be capable of creating their next job. The foundation is there if governments realise the potential of seniorpreneurship to address a small piece of the jobs puzzle for older workers…’

Given the OECD observation, there are some who would argue that most redundant older workers have no interest in starting a venture. ‘… They just want a job to pay the bills’. Some will certainly argue the “seniors” and “entrepreneurship” do not mix – that start-up entrepreneurship is a young person’s game: smart, creative, innovative, technology savvy twenty-and thirtysomethings who take big risks and have time to recover from failure. Also, that senior entrepreneurs have less capacity for risk. Their savings must finance retirement, not a new venture. Declining health, weaker motivation and less understanding of technology are potential obstacles.

My view is that these views should be challenged. Furthermore, that there is no reliable evidence to suggest that over-50s cannot or should not engage in start-up entrepreneurship. I know of some seventy-year-olds and older who are on both international and national corporate boards, industry panels and in business who are healthier and more motivated than people half their age. Its particularly suits older people leaving the workforce, and a few years out of it. Certainly before their work skills and personal networks fade.

Swinburne University entrepreneurship researcher [Dr Alex Maritz](http://www.swinburne.edu.au/business-enterprise/staff-profiles/view.php?who=amaritz) is among the few to have researched the benefits of seniorpreneurship in Australia. He has written an important whitepaper on the topic: Senior Entrepreneurship in Australia: Active Ageing and Extending Workforce Lives and has called on governments to foster a culture of seniorpreneurship.

**What outcomes or recommendations would you like to see from this National Inquiry?**

The most general lesson for policy makers is that more attention should be paid not only to the number of job opportunities available for older workers but all workers, to the quality of these jobs and who requires targeted assistance to access them. It is mandatory that policy encourages skilled and experienced older individuals to participate in mentorship and coaching activities. They often have the human and social capital, business experience, empathy and skills to add significant value to the organisation, to industry and to the community.

In order to promote attention on the matter and to help workers of all ages to thrive in an ever-changing economy, policy makers must take action to foster stronger employment growth and improve workers’ access to productive and rewarding jobs. Doing so will help to repair the broken promises, the rungs of the jobs ladder and reverse the long-run increase in inequality that appears to be widening in this country. All of these actions, will strengthen the sustainability of economic growth, another key requirement for promoting ‘inclusive’ growth.

Policy measures that are of particular importance for improving the labour market prospects of older workers stuck at the bottom of the economic ladder could be:

* The introduction of effective activation measures that connect jobseekers with suitable jobs;
* The skill deficits in the aging workforce must be addressed since one of the strongest predictors of poor engagement outcomes is a low level of skills of the aged worker; and
* Introduce direct measures to raise work opportunities such as seniorpreneurship, and expanding the job quality in the existing work environment, especially in shoring up the earnings of the generally low-paid older worker. Creating positive awareness of entrepreneurship as a late-career option with the aim of educating and training senior entrepreneurs, as well as different stakeholder groups, to remove negative age or gender bias as a potential barrier to senior entrepreneurship.

Summary: A wider public exposure of the challenges faced by older Australians is mandatory. The level of exposure should engage community and organisation-based education workshops, seminars and conferences to publicise entrepreneurial intentions and self-belief in the 50-plus age-group. These tasks should be run on a long term basis directed to change the views of all the citizens of this country.

The importance of these types of measures has long been apparent, but their importance has been magnified by the crisis and by the increase prevalence of temporary and other atypical jobs in a number of countries. These are not huge steps but they would get more people thinking about the older worker and seniorpreneurship to drive politicians to act through policy. Australia has to start to unlock a vast asset: the potential of older workers to create, innovate and build wealth for themselves and the community.