



THE PERSONAL CONSEQUENCES OF UNEMPLOYMENT Chapter 4

MENTAL AND PHYSICAL HEALTH

Australian research into the psychological effects of unemployment has neglected the impact on those aged over 45. Rowley and Feather noted this absence in 1987. Its absence continues into the 1990's. This is alarming, given older persons are more likely to have a greater mean duration of unemployment than younger persons (ABS 1996).

In our society work is a central means to the fulfillment of individual needs such as affiliation, self expression and achievement (Baik, Hosseini & Preiesmeyer 1989). Given the central role that work plays in our identity, involuntary departure from the workforce can be a highly stressful event which impacts significantly on the psychological well being of the individual affected¹⁶.

Becoming unemployed creates a stigma for the individual concerned - a deeply discrediting attribute which diminishes the individual as a social being. An identity that has been developed, managed and affirmed in employment is difficult to reconcile with the status of welfare dependant. Studies on health effects confirm that unemployed people generally experience higher levels of depression, anxiety and distress, together with lower self-esteem and confidence (Lobo & Parker 1995).

The impact on older persons is particularly traumatic. Individuals who's age was once synonymous with authority and respect, are now considered a liability in the job market, and face extreme difficulty countering ageist stereotypes. The combination of age bias and long term unemployment makes older job seekers unattractive to employers. Many older job seekers respond to this by applying for positions that are lower in status and pay than they had previously experienced (Lobo & Parker *ibid*).

The impact on identity is compounded for older men, whose ability to earn an income is a significant source of status, or psychological reward. Cultural and structural barriers have not permitted men to develop an investment in family and domestic life equivalent to paid work (Bryson 1994).

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FINANCIAL EFFECTS

Unemployment places the individual in a precarious financial position. Living on a social security allowance can be particularly difficult, with consumption needs such as food, clothing and shelter sometimes exceeding the income itself. In addition, many are faced with the difficulty of maintaining ongoing financial commitments, such as mortgages and loans and are unable to save or initiate investments (Larwill 1992).

For many who become long-term unemployed the assets accumulated over a working life are necessarily reduced. This in consequence can create undue psychological, emotional and mental strain which further threatens relationships with family and friends.

16. Unemployment has been associated with significant increase in hostility, paranoia, family conflict, perceived physical illness, depression and anxiety (Hamilton, Hoffman, Broman & Rauma 1994).



SOCIAL CONTRACTION

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 (Hughes 1994).

Poverty associated with job loss is one of the central sources of social isolation. Financial difficulties often reduce and even eliminate participation in social and cultural activities. In addition, loss of income sometimes forces unemployed people to shift house in order to access affordable housing or to increase job search success. This may lead to separation from the social assistance which family and friends provide (Larwill *ibid*).

Long-term unemployment is likely to have a significant psychological, social and financial impact on the individual and his or her family. As increasing proportions of Australia's population become dislocated from the workforce, never to return, we must ask ourselves whether our society can sustain the resulting magnification of personal distress and its social impact.

Unemployed persons may also withdraw from social activities because of depression, embarrassment or shame. Many individuals are so weighted by the stigma of unemployment that they no longer wish to be in the company of others, and shy away from events where they might have to reveal their employment status (Larwill *ibid*). Long-term unemployment is likely to have a significant psychological, social and financial impact on the individual and his or her family. As increasing proportions of Australia's population become dislocated from the workforce, never to return, we must ask ourselves whether our society can sustain the resulting magnification of personal distress and its social impact.

Recommendation No 14. Government to adjust policy in light of research on the impact of unemployment on the long term independence of mature aged persons.

Recommendation No 15. Government to develop and resource age specific policies and programs which will provide a broad base of assistance to people over 45 who are displaced or face displacement from the work force.

Broad based policies, whilst costly in the immediate term, recognise the economic benefits of providing the individual with long term financial independence. Such a response is consistent with existing superannuation policies which aim to provide self sustainability through retirement.

Recommendation No 16. Government to partner with Jobs East to pilot strategic regional responses to unemployment amongst people aged over 45 in Melbourne's East.

Recommendation No 17. Facilitate a national response

Government to utilise the national network of ACC's to promote and facilitate a comprehensive regional response to mature age unemployment, in partnership with industry.



PART TWO: RESEARCH FINDINGS

OVERVIEW OF MELBOURNE'S EAST Chapter 5

Whilst the outcomes of this research will drive state and national responses to mature aged unemployment, Jobs East's priority is to develop a specific regional strategy for Melbourne's East. It is therefore pertinent to consider characteristics of the target population and how they are represented by the research sample.

Melbourne's Eastern region has a population of approximately one million people and at least 48,000 businesses. Just over thirty percent of metropolitan Melbourne's total population (and about six percent of the national total) live in this region. The population is fairly evenly spread across the Eastern Regions municipalities.

The East stretches some one hundred and forty-four kilometres eastward from the City of Boroondara to the outer edge of the Shire of Yarra Ranges, with an area of 2,956 km. A region of great diversity, it includes the densely populated and established urban areas of the Inner East, developing industrial urban areas of the mid-East, and the more rural Yarra Valley and Dandenong Ranges.

Growth Industries

The region is characterised by small to medium sized enterprises, across a wide range of industry sectors. Wholesale and retail trade and parts of manufacturing are prominent activities within the region, and are important sources of work for the local population. Growth industries are those sectors which cannot substitute machines for people, such as retail and wholesale trade, finance, property and business services, public administration, community services, recreation, personal and other services.

Labour Market

The workforce is slightly above average in terms of qualifications and income level. The regions workforce is spread across a range of middle level occupations. Of all professional and service sector employees in Melbourne's East, clerks and professionals (accountants, lawyers, finance professionals etc) make up the largest share, each with twenty five percent of workers respectively. In para-professional, trades, clerical and sales occupations the region has bigger shares than the metropolitan area generally.

The largest areas of employment include: wholesale and retail trade (33%), manufacturing (20%), and property and business services.

Older male workers dominate in all industries, with the exception of the community services sector where female employment is almost double that of males. Other significant areas of female employment are wholesale and retail manufacturing and finance.

The unemployment rate for January 1998 in inner (6.4%), and outer east Melbourne (7.9%) compared favourably with nine percent for the rest of Australia (ABS Labour Force Survey 1998).

**METHODOLOGY Chapter 6**

ABS statistics suggest that many mature aged unemployed are experiencing extreme difficulty finding work. The literature indicates that age is a major barrier to the employment, retraining and retention of older workers. Previous research has also uncovered the significant personal costs which older persons incur as a result of job loss.

AIMS

This study aimed to reduce the information gap between general labour force profiles provided by the ABS, and descriptive studies of the personal experiences of older job seekers. By case-studying the experiences of one group of mature aged individuals in Melbourne's East, the study aimed to add depth of information to existing ABS data, and to raise questions about individuals not included in that data.

The survey results do not purport to, and indeed are unable to, provide an indication of the behaviour and experiences of mature aged job seekers in general. The results of the study will be used to illuminate appropriate policy and program responses to unemployment amongst the mature aged in Melbourne's East. Jobs East encourages others to draw upon this information to inform a broader response.

RESEARCH QUESTIONS

Key research questions were as follows:

- What is the demographic make up of this group?
- What industries and occupations are the mature aged unemployed exiting or being displaced from?
- Are the mature aged unemployed seeking work in similar occupations and industries as they had previously experienced?
- What are their job research methods?
- What do mature age job seekers consider to be the major barriers to employment?
- How useful do older job seekers find existing government and private job placement agencies?
- What services, programs or other responses would best assist the mature aged to fulfil their employment aspirations?
- Are older job seekers optimistic about their chances of finding work?
- How has becoming unemployed affected older job seekers personally?

METHODOLOGY

An in-depth interview schedule was constructed based on information gained from previous research. The intention of the survey was to be exploratory. It sought to investigate the labour force histories, demography, job search techniques and personal experiences of older job seekers, rather than to provide a statistically representative sample.

The advantage of in-depth interviews is that individuals are more likely to discuss their actual experiences rather than simply airing beliefs or opinions about a topic. In this respect they become a powerful complement to statistical and other research on unemployment.



There are, however limitations to the method. It is limited to verbal expression and the quality of the discussion ultimately reflects the skills of the interviewer.

Most participants were recruited through advertisements in local radio and newspapers as well as letter drops; some were also recruited from provider agencies. The primary criterion for selection was that participants were aged 45 or over, living in Melbourne's East and unemployed or underemployed¹⁷. In order to access possible hidden unemployment, discouraged job seekers were also included¹⁸.

THE INTERVIEW SURVEY

An interview schedule was developed and piloted with ten unemployed individuals aged 45 or over. Analysis of the data and re-piloting of five surveys resulted in the final in-depth interview questionnaire.

Interviewing took place from November 1997 to January 1998. Forty-one face to face interviews were conducted in total. Four interviews had to be discounted, one because of difficulties with sound recording, and three because participant responses were not of a sufficient standard.

A sample of this size is unlikely to be representative of the population. The difficulties of finding participants and the need to rely on agencies which are in contact with job seekers also have the potential to skew the sample. However evidence from labour force surveys and other research suggests that the experiences of our sample are highly representative of this region and are reasonably representative of national data trends.

17. Working less hours than they would like.

18. Individuals who had become so discouraged that they were not actively seeking work but would work if they thought work was available.

**Research Findings Chapter 7****PROFILE OF PARTICIPANTS**

The following section will profile participants and compare the sample with data on Melbourne's East from the 1996 Census compiled by Business East (1997). The data suggests that our sample was highly representative of this region. The names of participants recorded in this report have been changed to protect their identity.

There were a total of thirty seven participants, fourteen females and twenty three males. The greatest response rate came from participants aged between 45 and 54.

Advertisements for subjects resulted in a far greater response rate from males than females. This is interesting given anecdotal evidence to suggest that men are more reluctant to admit that they are unemployed than women. Many male participants did discuss the stigma they felt being classed as unemployed and their reluctance to be identified in this manner. It may be because the research provided an opportunity for male participants to 'be productive' and 'contribute to society' they felt more comfortable identifying themselves as unemployed and relating their experiences.

Participants were fairly evenly dispersed across all suburbs in Melbourne's East.

Country of Birth

All but one of the female participants were born in Australia. Four male participants were born in non-English speaking countries, two in English speaking countries and seventeen in Australia. Ninety eight percent of participants stated that their first language was English.

The method of participant recruitment has the potential to skew results. Advertising for subjects was conducted through local papers, mail drops and radio broadcasts, which may necessarily exclude migrants or other individuals with language difficulties.

The sample appears consistent with statistical data on this region. A 1997 report¹⁹ reveals that seventy one percent of the population in Melbourne's East were born in Australia, six percent were born in the United Kingdom, and seventy eight percent of the population speak English at home.

Education by Gender

The majority of Male and Female participants held tertiary qualifications at university or TAFE level (fourteen males and ten females).

Melbourne's East is a region which has traditionally held higher than average tertiary qualifications, thirty two percent compared with twenty seven percent for metropolitan Melbourne (Department Planning & Development DPD 1991).

LABOUR FORCE HISTORY

Occupation Held for Majority of Working Life by Gender.

Most male participants described themselves as previously occupying managerial or administrative positions (9), with slightly less identifying themselves as professionals (5) or para-professionals, or as having technical or trade skills (5). The remaining minority were dispersed amongst clerical (1), sales (2) and labourer (1) occupations.

19. Victoria in Fact, Interim Report (1997) Department of Infrastructure, Victorian Government.



Most female participants (7) occupied clerical positions. A minority (4) had been employed as managers/administrators and para-professionals. (The remaining participants were equally dispersed amongst the categories of sales personnel, personal service and home duties).

Regional reports support these trends²⁰. Melbourne's East is populated predominantly by individuals in high status occupations such as manager/administrators, professionals and para professionals. The fact that older women in this region did not occupy equal status positions reflects general inequities in national and international labour markets (Heycox 1997).

Sandra commented on the dilemma that many women face:

"When I was young they said I couldn't work because I was married. Later they said I couldn't work because I had a child. Now that my children are finally grown they tell me that I can't work because I'm too old!"

Industry Worked in for Majority of Working Life by Gender

Four males reported exiting the manufacturing industry, three from electricity, gas, and water, three from construction, two from transport, two from the finance industry, two from the government, and one each in the following: cultural and recreational, education, retail, wholesale, and two from other industries.

Women had predominantly been concentrated in government (4), and cultural and recreational industries (2), with the rest evenly dispersed across health and community services, education, accommodation, cafes and restaurants, retail, construction and home duties.

These findings reflect reports (DPD *ibid*) that manufacturing and government sectors are declining industries in this region.

Previous Labour Force Status and Reason For Job Loss

The survey responses indicated that most participants were full-time workers prior to unemployment.

Job loss was primarily attributed to voluntary and involuntary retrenchment due to corporate downsizing, organisational flattening and restructuring. A number of participants like Tony said that the 'voluntary' nature of retrenchment was a technicality, and in reality, they had been coerced to accept packages:

"...I wasn't retrenched, I was offered a 'voluntary early retirement' - that's what they call it...and if I hadn't taken it then possibly in a months time or six months time they would have said well the offer is not the same anymore. It was pretty clear the offer might not be as good in the future as it was then. I mean you are leaned on pretty heavily in those situations...they say well you don't have to take the offer however, the next round of offers may not be as good. You're under that sort of pressure and other heads are falling around you, so in the interests of being pragmatic in getting as much for myself out of the situation as possible I could basically see it as that (voluntary)..with great reluctance."

Others, like Eddie said they had stepped forward to accept a package under a false expectation of job availability and their capacity to sustain themselves on the pay-out:

"...I hadn't given my career a second thought when I accepted the package, I thought I would manage because I'd find something to do..I had never been out of work, and I really didn't know what it was like..."



Similarly, John said:

"I thought, 'oh yeah, I'll probably get a job. I backed myself to get a job. But obviously I backed the wrong horse!"

A number of female participants said they were entering the labour force for the first time after an extended break to care for their families. Divorce, separation and their partners loss of employment were reported to be key factors motivating re-entry to the paid labour market.

Length of Time Unemployed by Gender

Participants had been unemployed for varying lengths of time from up to three years and over, with no significant gender differences.

JOB SEARCH ACTIVITIES

Preferred Labour Force Participation

Over half of participants surveyed said they preferred to work full-time, but would be satisfied with part-time work if the former could not be obtained. Fifteen percent of participants stated they would be willing to accept any type of work. Around thirty five percent of the remaining participants preferred part-time or casual work, which would allow them to have a phased retirement and to spend more time with their families.

Most participants had a preference to obtain work in a similar industry, occupation and income level as they had previously experienced. However almost all participants stated they would be willing to accept positions with lower status or salary in alternative industries or occupations in order to obtain work. Max, for instance said:

"...if you can't find jobs in the area you would like to work in, you apply for jobs anywhere, which to me is kind of a little bit counter productive..."

Patrickson and Hartman (1996) have argued that older men are likely to be disadvantaged in job search because they are less likely to consider positions at lower pay or status than they had previously enjoyed. In contrast to this and other research, there were no significant gender differentials in these findings.

Job Search Methods

Participants utilised a wide gamut of job search techniques including:

- Accessing private employment agencies - in which applicants contact agencies which match employers to employees.
- Through government job agencies - bodies such as Centrelink, the CES and community employment agencies.
- From advertisements in the newspaper, internet, or other employment publications.
- Via contract, consultancy or other self employment.
- By networking.

Job search activities decreased as unemployment lengthened and services and programs did not meet expectations.



Recommendation No 18. Create employment opportunities through the promotion of apprenticeships and traineeships.

Jobs East, other ACC's, Government and industry to raise the profile and promote the relevance and opportunities for mature age apprenticeship and traineeships.

Registration with the CES/Centrelink:

The majority of female participants (10) had registered with the Department of Social Security/Centrelink to receive benefits, or with the Commonwealth Employment Service for job search assistance. In contrast, just under half of the male participants (10) had registered to receive assistance.

Of those participants who had not registered to receive government assistance, almost all had made applications, but were found to be ineligible due to their financial assets or their partners income. This correlates with regional reports that a large proportion (46.9%) of Melbourne's Eastern population are home owners, and that twenty nine percent are in the process of purchasing their homes. In addition, average taxable incomes in Melbourne's East (\$30,404) are typically higher than for the rest of Victoria (\$28,261) (Department of Infrastructure *ibid*).

Many participants who initially approached Centrelink or the CES for job search assistance did not persist because they became disillusioned about the capacity of the service to assist in their search.

Although almost all male participants had made inquiries about their eligibility to receive government assistance, many had done so with great reluctance and only as a last resort.

Gender distinctions in registrations may reflect the fact that many female participants were separated from their partners²¹, making them eligible to receive assistance. This supports existing research on the financial vulnerability of women who have been dependant or semi-dependant on their spouses income.

BARRIERS TO EMPLOYMENT

Most participants did not feel confident about job opportunities in their previous field of employment. A variety of reasons were listed, mainly that competition with younger workers placed them at a disadvantage. Secondly, industry restructuring and the current trend in favour of flatter organisations have reduced the number of positions available.

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Age Bias

Age was reported to be the single greatest barrier to employment by almost all participants. Perceptions were built upon direct and indirect experiences of discrimination. Direct discrimination included age specific advertisements and job applications, and feedback from employers. Peter, for example, was informed by one potential employer that:
"...they were looking for somebody younger or somebody that was 'more flexible', now how you can determine whether or not a person is flexible when you haven't had an opportunity to talk to them, I don't know!"

Mark said: *"a lot said once you're over 45, you're over the hill. You can't teach anybody new tricks..."*

21. A minority (5) of female participants were married. This was in contrast to male participants, a majority (14) of whom stated that they were married.



Similarly, Ern reported the following conversation with a training provider:

“The guy says to me, ‘who are you and what have you done?’ And I told them...He said ‘how old are you’ and I told him and he said ‘well, to be quite honest with you, I think you’re wasting your time.’ I said, ‘What about a bit of experience, does that not count?’ He said ‘no, without being rude to you, if I was an employer and I looked at a 60 year old bloke and a 30 year old, I know who I’d employ.’ He said ‘I can’t guarantee you a job’.”

Sandra and others experienced indirect discrimination in the form of dissuasive body language from potential employers:

“I don’t have a lot of trouble getting interviews but as soon as I walk in, even though I am usually really well presented in a suit and a briefcase, usually more well presented than the person interviewing me, I can just see a blanket come down and you can feel that they are just going through the motions because you’re there...”

Many participants expressed their disappointment at being interviewed by employers who were considerably younger than themselves. There was a perception that younger employers did not acknowledge their skills and experience. Leora described younger employers as having fixed, and often mistaken perceptions of older job seekers:

“You’re seen as terribly uninteresting or boring, but in actual fact, I lead a much more interesting life than my children...so it’s just the stereotype of old age.”

Lack of Available Positions

Almost all participants perceived a shortage of available positions. Full-time work was no longer a realistic option for many whose previous disappointments in full-time job search had convinced them that mature age workers are confined to the part-time and casual labour market. This resulted in psychological detachment - a tendency for once full-time job seekers like Ian, to resign themselves to the part-time and casual job market:

“I am looking for part-time or full-time. If I can’t get full-time, part-time is better than nothing. Hopefully, if you are in part-time for a while, and somebody moves on, well then you get a full-time position. I know a couple of blokes that are hoping that this will happen to them. With part-time jobs, people move on and make it a full-time. It’s better than unemployment.”

Others, like Wendy, became so disillusioned with the job search experience that they stopped looking for work all-together:

“I’ve had some pretty nasty experiences over the last ten years and I’m going to look for work on my terms and if I don’t find it, so be it.”

In addition, a number of participants like Tony, had attempted to start up their own business, typically in contract or consultancy work:

“I tried for about a year to get a job in the same industry and without success..I had a long career...but the jobs are few and far between and when they are available they tend to go to a younger age group...my age was against me..I was finding it quite hard and I started my own business which is not a success but it generates a modest income and keeps me occupied. I will continue to run my own little business and make a very modest income but basically I have given up the idea of getting employment - it would be a miracle if I did.”

These results point to the potential hidden nature of mature aged unemployment, as older job seekers chose under-employment over no employment and as others become discouraged from participating in the labour-force all together.



Participant Response To Barriers

Participants responded to these barriers by detaching themselves from the labour market, or by applying for lower status positions (as discussed earlier).

This creates an additional barrier to employment. Many participants who had been unsuccessful obtaining positions for which they were over-qualified, suspected that employers were intimidated by their skills and experiences or thought they would only stay in the position until a better one became available. Keith described the dilemma being overqualified created for him:

“I’ve had very young people tell me ‘if you took this job, you’d leave it as soon as you get something better.’ And I’m looking at it as a life raft and they’re telling me that the moment I got it I’d be looking for something else.”

Peter also described his experience of this barrier:

“Look, I’d be happy to be a storeman and packer for a small company. But they take a look at my resume and say ‘you’ve been a national marketing manager, you couldn’t possibly cope with this work it’ll drive you nuts’...”

Failure to obtain even very basic positions was devastating to the self esteem of many individuals. Robyn described how this impacted upon her:

“I applied for all sorts of jobs, I approached personnel managers and said I would do just about anything... so I assumed for whatever reason that I was unemployable, even though I am well educated and have, I think, fairly good communication skills and am prepared to do just about anything...you know it’s not as though I am looking for something that is highly paid..”

Other barriers mentioned included the cost of job search, and lack of experience or qualifications. In addition a small number of participants indicated during discussions that income limits and asset testing for social security payments were a barrier to them seeking employment.

Recommendation No 19. To identify new employment opportunities.

In order to strategically place themselves in the employment market, older workers must have access to information about new areas of employment opportunity. Government to prioritise, resource and promote the forecasting of regional industry trends and employment opportunities that are particularly suited to older experienced workers.

EXPERIENCE OF GOVERNMENT AND PRIVATE EMPLOYMENT SERVICES

Government Services

Government services range from income support measures to programs assisting individuals to obtain alternative employment, which include job placement, job search training, formal training and work experience. Some community based services cater specifically for older job seekers, although most participants were unaware they existed.

How Do Participants Rate The Usefulness Of Services?

Very few participants thought services or programs had assisted them to find work. It must be noted that this sample is skewed, since it did not seek out an evaluation of services by successful job seekers.



Nonetheless, evaluations provide important insights into the difficulties faced by many job seekers.

- Contact with government employment agencies was often reported to be demeaning and impersonal. Mark recounted his own experience:
"I went recently into the Centrelink, as they now call it, and there was a lass in there and her attitude was like, ah say you were trying to interview me now and I just kept saying, yes, no, yes, no - that was her attitude."
- Others spoke about the disheartening effect of having to wait in queues. Martin said:
"...what they forget about...it's not just for 20 minutes, it's 20 minutes there and 20 minutes going home...in round figures it's half a day. You get ready, get down there and wait and wait".
- Most, like Trevor, had difficulty obtaining adequate and accurate information:
"I went to the dole office at X. Now there were some questions on the form and I asked the person who was helping me, they said 'I don't know the answer to that', and I asked the bloke next to me and he didn't know the answer to it either. And he said 'go up to that lady and ask her and she'll tell you the answer.' I went up to her and she still didn't know the answer! And I said to her, 'if you expect people to fill in these forms, and he doesn't know, and they tell me to come up and see you, and you don't know - how am I supposed to know?' And I said 'this is rubbish!' And I walked out of there disgusted. I never went back."
- Many said the forms were intrusive and not age sensitive. Paul for example said:
"..the demeaning part is I find the constant form filling absolutely overwhelming. I mean you just become sort of immersed in these forms and you no sooner complete one and you get it back because it is not quite right and you start again. The demands on information - they just become increasingly more difficult to supply..."
- Some participants, like Eddie, spoke about the poverty trap which income restrictions create:
"..you've got to bring down your bank books, everything you've got, they photostat your wife's pay slips, you stand in queues and so on, and to date I haven't got a cent. Now I still don't know if I'm going to get a cent. My bank balance has gone right down to almost nothing. My wife is working, but only part-time and because she's working it virtually becomes a handicap. If she didn't work I could get something out of it."
- Many participants appeared to have an expectation that government agencies would operate similarly to private agencies. This created great disappointment, for example, Sandra said:
"A government agency has never actually rung me I go in to see them...they have never actively rung up and said 'I have an employer waiting to interview you and you are just right for the job'. That has never happened in the few years I have been registered."
Zol also held this expectation, he said:
"The CES has never done anything other than let me have a look at their job ads [and] put me in contact with some of the workplaces."
- Most participants felt little effort had been made to match them to suitable jobs, particularly professionals who felt the service did not cater for higher status occupations. Ross, an ex market development manager said:
"Ah well CES is totally useless of course. You have to go along with the case manager who sort of makes a lot of noise and jumps up and down for a while. But they've got no idea how to get work from the job market background where I come from...zero idea..so I would go along to a case manager and tell a few jokes and say see you later."



- Many participants like Kay resented being classed in the same category as unemployed youth:
"..there were all these kids with funny hair...and they don't want to work...there was one boy there and he said his ambition was to collect dole cheques and go surfing all around Australia.."
- Participants had a mixed assessment of training courses. Some said that rudimentary courses were not enough to obtain employment, or were irrelevant to their particular needs. Others found them very beneficial in building morale and motivation and in providing some sense of structure to their week day. Others, like Peter felt if training did not lead to immediate employment retraining would be needed in the future:
"With retraining, everyone wants experience, you can't get experience without a job and you can't get a job without experience".

Despite the fact that none of the participants had gained employment, many noted the benefits of government employment services, such as assistance in resume writing, motivation and personal development.

Private Employment Services

Many participants who had accessed private job placement services spoke of feeling like a commodity. There was disappointment that private job placement services rarely followed up on applications and resumes sent in.

Individuals like Max who had been through outplacement programs found information and assistance on networking, resume writing and interview techniques very valuable, but said that what they really needed was access to employers:

"Once you utilise your existing network for a number of months people begin to tire of hearing from you, and what might be useful is access to alternative networks."

OPTIMISM: HOW PARTICIPANTS RATED THEIR CHANCES OF FINDING WORK

Not surprisingly, optimism was related to length of time participants had been unemployed. However participants were generally pessimistic about the possibility of becoming employed again. Many were reluctant to admit this, as though verbalising their fears would condemn them to eternal joblessness. Paul for example said:

"If I say my chances are poor, then there is nothing left for me, you have to hang on to hope."

Others, like Karl, had lost hope all together:

"...quite frankly I don't like my chances. I was at Centrelink a week ago, I was speaking to a lass...about 29 years old and she said 'I've been out of work for twelve months, I'm too old'. And I said if you're too old what do you reckon of guys like me?"

HOW SERVICES COULD BE IMPROVED

Participants made the following suggestions for improvements in job placement services:

- Competing for jobs on the open market was intimidating and many stated that they would have preferred a more interactive approach with potential employers. Ern said:
"I think it would be nice to be able to sit in an office with someone that's a bit conversant with the employment situation and be able to tell them what you might have done and your aspirations and what you'd like to do, but you feel that you're just very much a number."



- Similarly, Peter said:

"Networking contact, that enables your name to be placed in front of a prospective employer."

- Many participants who were ineligible for government assistance expressed the desire for access to job search assistance or training. Christine for example, said:

"I am in a category all of my own, it's absolutely wrong,...my argument is why doesn't the government address all people, all concerns for the long-term unemployed. The youth have their category, what about people in my age bracket?"

Anne also said that:

"It is important that there should be some assistance for mature aged people who aren't in receipt of benefits, and there should be some other way they can get free assistance. I think that's important, that deters a lot of people because they can't afford the courses."

Nearly all participants expressed the need for clear concise information about what services were available to assist job seekers. Ken suggests:

"When the person registers with the CES or Centrelink they could be informed, like issue a paper that says this is the services that are available to you being an older person."

- A strong need was expressed to get feedback or acknowledgment from employers in response to the hundreds of applications and resumes participants had put forth.

Christine is one participant who had tried, unsuccessfully, to get feedback from employers:

"..Let's say you missed out on one position and you ask "could you tell me any criticisms that would help...they actually slam the phone down...so you get a tremendous amount of knock backs in your search for work."

- A majority of participants like Anita, said that they would find counselling and personal development programs useful in combating the psychological trauma associated with job loss and job seeking:

"...you need counselling and information services to equip you individually, listening and guidance to equip you for the work force again..."

And Max simply said:

"I want to talk to somebody. On a one to one counselling level."

In addition, Ross said:

"It would be nice to have a centre or deal with the people that would give you some level of motivation..."

- A number of participants like Bob felt that what was needed was an employment service which would specifically market and cater for older workers:

"...to market aggressively to employers that large reserve of skills which is going unused, I think that the employment market is very much a youth culture..."

Peter also said:

"...you can do a lot of work by teaching us how to write our resumes, but as long as the mentality out in the community says that anyone over 50 is no damn good, you're not going to lessen the strain..."

- There was a desire to receive service from older staff, or staff that are more personal and sympathetic. Kay said:

"It's very important to have a caring and understanding person to assist each individual..."

Similarly, Sandra said:

"Having a mature age person to interview you, who respects your skills and hard work..."



- Many participants expressed the need for social contact. Ian for example said:
“One of the best things is to have some form of network where they can be together and all talk together because then you realise that you are not the only poor sucker that age without a job!”
- Many, like Leora, said that access to job related training was essential:
“...I need to update my computer knowledge. I sort of believe there should be training available for that...”
- Others felt they would benefit by a more ‘professional’ approach to government service provision, specifically if the environment was more business like. Eddie said:
“If it was more ‘business like’ it would make you feel like you’re working to find a job.”
- A number of participants like Dave were consultants or had otherwise attempted self employment. Dave expressed the desire for a service which could respond to the needs of this group:
“I am looking for contract type work, so if they set up a branch which looked after that, it might be helpful to gain work.”

EFFECTS ON MENTAL AND PHYSICAL HEALTH

The Link Between Length of Time Unemployed and Deterioration in Health

Effects on health typically followed three distinct phases which were related to the length of unemployment. Following job loss many participants reported an improvement in stress-related health, particularly following retrenchment. During this stage participants were optimistic about their capacity to obtain work. After a period of time this was followed by stress and worry over finances, manifesting itself in a lack of sleep, increased susceptibility to minor illnesses, and physical symptoms such as stomach pains.

Individuals who had been without work for long periods of time often succumbed to depression and an overwhelming sense of despair. Ken described his experience of this cycle:
“My health improved after I left x and now it’s starting to go backwards...when I found out that I was going to be retrenched then that brings up a lot of stress on you and you get wild with management and because you get wild with management you get stressed and it affects your work...right up to the last day there was that stress that you didn’t have a job and you weren’t able to earn any money. After a couple of weeks you sort of accept that, then you’re not under any stress from work, then you start thinking I gotta get money - so that starts to bring stress back into you’re life...then you find you become lazy, you don’t want to do things...”

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Judy talked about the relief she felt following her recent retrenchment:

“I am much more relaxed and less stressed than when I was working. Much better, only because it took a load from my shoulders - the company downsizing, yes it took a load off my shoulders, but mind you - ask me in twelve months time!”

Peter revealed the physical symptoms that he developed as a result of the stress associated with long term unemployment:

“Pains in my back and pains in my chest - I thought oh God - a heart attack, I’m dying! And I went to the doctor...then he tells you it’s tension...it definitely affects you - I had stomach pains, cramps in the stomach - its all tension.”



Wendy described the need to accept the fact that she would never work again:

“The last few years have been pretty traumatic and ghastly and now I just want to get over it all and just to be happy and get on with my life. I guess I can’t blame just being unemployed but a lot of my self esteem was tied up in my work and my job, and when I didn’t have that everything fell apart. It’s not good to be dependant on a job for self worth, and it has been a learning experience..”

Disrupted Sleep

Many participants reported difficulty sleeping which was attributed to two major factors, a lack of routine, and also anxiety. Max described how his sleep has been disrupted by worry:

“Occasionally you go through bouts of sleeplessness, which I have not had a problem with before in my life, but I would have to say it would be the case of being out of work, I have had sleepless nights, where you wake up at three in the morning and start thinking about where things are going..”

Menopause and Unemployment: Compounding Impacts on Self Esteem

Menopause was reported as compounding the psychological effects of job loss. Female participants said that a combination of unemployment and menopause deprived them of their capacity to be “productive” in society. Christine described it this way:

“..You’ve ended one phase of your life and you’re entering another one, which is middle age, your usefulness as a woman has come to an end, you’re not effective in a job and you don’t have an income..”

Likewise, Kay, said :

“I ended up having a hysterectomy which had an enormous effect on my physical and mental health, but I think a lot of it was precipitated by constant rejection (in job search) and my feelings of low self esteem..”

Depression

Depression is a generic term, used to describe a range of feelings. Participants who described themselves as depressed were asked to define what depression meant for them. Definitions typically related to feelings of hopelessness, lack of self worth, a desire to retreat from the social world and sadness. Some participants defined depression as having suicidal thoughts.

Mary described her experience of depression:

“I was crossing the road yesterday, a car came towards me - and I didn’t move”.

For Robyn, depression meant:

“..you’re no longer the happy go lucky, friendly, outgoing person..”

Tony described depression as:

“Losing your self esteem and your motivation, being lethargic, never being really happy - going through the motions, like sleep walking. Losing your enjoyment and the companionship of your family and kids and friends...you get used to being depressed, being depressed is just thinking - well how long am I just going to stay alive before I die”.

Many people talked about developing a tendency to relive past mistakes and harbor regrets, Andrew said:

“I’m on anti-depressants because I seem to sit around and blame everybody...you muddle over it in your mind for hours and days and it’s degenerative, and basically I went to the doctors and expressed what I’m saying here, that everything that I’ve worked for, what I did and what I took for granted - is now my only source of talking to myself, my only source of self-persecution. I think if I



hadn't done this, if I hadn't said that, then maybe I might be still working there. It's like a whole lifetime of things that you never even thought about pushing at your mind, you just sit there and ponder why.."

The Impact on Identity

Job loss was reported to have a significant impact on identity. Susan said:

"I realised my whole self image was bound up in my work, and when I didn't have that - I didn't have anything. So that practically affected my whole being. And it manifested itself in my health, my mental and physical health."

Diana said:

"..it's a bit funny with the mums at school 'cause they'll always want to know what everyone else is doing and reserve their judgement about what you're doing...and then if you're not working and just trudging up to school in your trackie pants, well I find I tend not to have an image or presence, and I guess to me personally having a job and having worked at my image of how I see myself, and now to be a mother doing the garden and shopping and cleaning the house and all that, tends to make me not mix with people much."

Mark said that becoming unemployed had taken away his direction in life:

"You feel like you're letting somebody down and letting yourself down as a human being - like I'm on a half way street, and you know I still have a lot of years where I can be productive for something - someone, some service.."

Ern talked of changing into a 'different person':

"I'm not the confident person I used to be, in my previous job my boss said that when I came in I cheered the place up, that was my nature. Since I haven't had a job I'm not that person, not me..I was speaking with a guy about this time yesterday and he said you've changed so much..I used to go out with about twelve guys and now they say to me what's wrong with you...you used to be a different bloke. And you feel like you're locked in, like you can't change. You've got nothing to be jolly about."

Others, like George said they felt they had lost control over their futures, and had become dislocated from the social world:

"Life becomes upside down and you've got no control over it and you feel like you're on a roller coaster of dancing and belonging to nobody and that's hard. I've worked in one of the biggest companies in Melbourne for over twenty years in a team of about thirty people...and it's only on reflection that you realise there was a certain sense of belonging - then all of a sudden I don't belong anywhere now..in a business sense or a moral or social sense, I don't belong anywhere."

Similarly, Keith said:

"I have over the years spent a lot of time thinking it through and getting a little bit cross at the public image (of the unemployed) from the radio and TV and newspapers where I can't believe that everyone steps so rigidly in tandem, then I think oh I'm listening to working people who don't really know what they're talking about.."

Breadwinner No Longer

Many male participants like Tony, reported despair at losing their role as a provider:

"..my kids were proud of me, 'my dad was the boss!' And they loved to come into the city and come into my office...and they want the best, you know kids, little things like that, day after day they just accumulate in the kids minds and they think dad used to be a success - now I see him and mum



sitting over the bills worrying and fretting at night about how they are going to pay them. You know it has an impact on kids, they lose pride in their father. They were proud of me - which I might add was a bit of a buzz actually, which I suppose is egotistical but I did like it - dad was there and he was the boss..I feel a sense of shame that I haven't been able to provide for my family and for my wife.."

Steven felt so ashamed by job loss that he had withdrawn from his children:

"..I just don't really like seeing my boys much...it's a funny sort of thing to explain but I don't want them to see their father out of work, experience what I am going through...I'm not emotionally up to that, I am down quite a bit too, but I don't want that to brush off on them..I just don't want them to see what I'm going through, I don't want them to be involved in that."

Others like Ian said that they had difficulty dealing with the fact that their wife was now the sole wage earner:

"..I saw my wife go out working and I felt lousy. That I wasn't the main breadwinner...all of a sudden the rug is pulled from under you".

The Stigma of Being Unemployed

Many participants felt personally responsible for their lack of success in job seeking. Mark, for example said:

"I might be standing at the lights and see a bus driver go past and I look and pause - gee he's working but I'm not, and then you start to think well maybe it's all me, maybe I'm behind the eight ball."

Others spoke specifically about the stigma attached to job loss, William for instance, said:

"I worry about what other people think, you know that they'll think I'm a dole bludger or something like that."

Similarly, Ian said:

"..there is the view that you are a dole bludger, that all unemployed people are dole bludgers, I really do worry about that.."

The Corrosive Effects of Unemployment

Some participants spoke about the corrosive effects of unemployment on their health. The reduction in income meant an inability to access dental care or other 'maintenance' health services which are not subsidised by the government.

Recommendation No 20. Acknowledge the key role which employment plays in healthy ageing.

Government to identify employment as the basis for healthy ageing and include employment specific policies in portfolio areas dealing with aspects of healthy ageing.



THE IMPACT ON FINANCES

A Change in Lifestyle

Not all participants were forced into a subsistence lifestyle, yet all spoke of the impact which unemployment had on their lifestyle. For Peter a change in lifestyle meant that he had to restrict social outings:

"I've been to the pictures once, I've had a game of golf - two games of nine - and it was like Christmas."

Tom spoke about cutting down on luxury items. For him that meant:

"...cakes and biscuits, sweet biscuits..I used to go to the movies a lot but I've found that I won't go to the movies now.."

Jane sums up the total effects on lifestyle well:

"...there hasn't been one lot of money that has come in this year when I haven't had an extra unexpected hundred dollar bill. I just paid two and a half thousand dollars for my car over six weeks and then I just got finished when another bill came in, and it's been like that. It's absolutely horrible knowing that every pay you get is gone. It's horrible and I've never had to look at a supermarket shelf and say can I afford this and can I afford that, and I'm sorry I have to cancel this because I haven't got the petrol to get there..."

Financial pressure forced Kate had to move residence:

"... I've had a big adjustment in having my only place to have to go and share with a friend...its still an adjustment, to have to move into someone else's home and just have a bedroom..."

Eroding Assets

Many participants spoke about the need to draw on existing finances and assets. James said:

"..there are things like certain times of the year around Christmas and you've got to spend a bit more than other times of the year and I have to borrow on my mortgage, on the assets that I've got, so I'm spending more than I'm earning at the moment and I'm just hoping that sooner or later I can start working and get back to normal."

Similarly, Susan said:

"..everyone keeps saying you'll have to hang on to the house, but I keep getting less money and less money all the time..my super is running out...every time I talk to someone about it they say oh don't do that, but then I have no money for food...they (unemployed people) are sitting in beautiful homes in Balwyn and have no food, and I can understand that.."

Stretching An Income

Participants like Ross who were experiencing poverty, described themselves as being consumed by ultimately futile efforts to stretch a limited income to cover rent, food, clothing and other essential items:

"Somebody said I'm becoming obsessed by money, I'm always totally conscious of how much money I've got and exactly where I am financially. You're driven to that."

Elizabeth has restricted her car travel to cut down on expenses:

"..when I go out with the car I've got to watch the mileage on trips and if I can use public transport, I will.."

Many participants said that money was not available for unexpected emergencies such as car break down, replacing household items or for general maintenance of the home. In some



extreme cases, participants reported difficulty buying food or heating their home. Jenny discussed the difficulty she had living on a reduced income:

"I didn't quite realise that my unit needed as much repair work as it does, whereas once I could afford to get it done, now I don't know when I will be able to ..."

EFFECTS ON RELATIONSHIPS

Many participants, like Judy said they felt that being depressed placed an emotional burden on family and friends:

"Well it put a lot of strain on my husband because he had to constantly try and bolster me up when I was down.."

Andrew said that becoming unemployed had placed a great financial burden upon his wife: *"My wife has been very supportive, she has been immensely frustrated and exasperated. She has managed to cling to work but there is no assurance that she will always manage.."*

Others said they had recognised a change in the way that they interact with others themselves, which may contribute to a break down in social relationships. Keith said: *"Well you become defensive, in my case I haven't cost the government a single dollar except what they would have gotten in taxes. But there is a perception that if you're not working you must be on the gravy train somewhere.."*

Ken said that he had become *"irritable and short tempered"*.

Many people said their work friendships had not continued after job loss and they missed that social contact. Wendy described it like this:

"..when you work with people they do become quite good friends...so I did feel let down by my immediate work friends who did not keep in contact...after twenty years...I just think I was disappointed."

A number of people like Tony said becoming unemployed had given them an insight into who their true friends were, and this had had a devastating effect on self esteem:

"..I never realised it, and I may be somewhat cynical, how many fair weather friends one has when one is in employment, especially if you are running the show. I used to do a lot of favours for people, and five minutes later you are out and half of your friends or who you thought were your friends really don't want to know you any more. Phone calls will go unreturned, letters will go unacknowledged, Christmas cards and invitations will stop, and suddenly you will find all of 50% of people you thought were your friends no longer really want to know you. And that has an emotional impact, you have lost status, you have lost respect and you become yesterday's person. You feel like you are a nuisance, being a person that hangs around, going to functions and still being seen, it has an enormous impact on one's self esteem.."

SOCIAL CONTRACTION

Reports of social withdrawal were attributed to two major causes: participants withdrawing because they felt too depressed or ashamed to socialise, or friends withdrawing.

Paul felt so concerned about being viewed as a 'dole bludger' that he restricted the times he would allow himself to be seen in public:

"I find that I'm still trying to be seen in public in socially acceptable times - before and after work...particularly in the local shops...you find yourself thinking I'm becoming predictable being seen at ten am in the morning and three in the afternoon, I've got to break this...when I work in town I'll



joke to my wife that oh well I'm in disguise today, meaning I can be on the street legitimately, but under false colours. You can blend with the crowd and be a normal person, silly isn't it? But I'm letting you in on the dark side, a lot of that goes on, I deal with it as much as I can, but if you were to get too carried away with it - it could become a bit of a problem."

Similarly, Max said:

"Maybe it's more my side, because you are out of work you are feeling a bit low on self esteem, so you don't feel good being with people.."

Mary described the difficulty she had facing constant questions from relatives about her success in finding a job:

"...they say 'I'd really like to see you get a job it's been so long and you're still out of work!' Others say 'you're not still out of work are you?' My mother says to me - 'forget about it, you're not going to get a job.' I mean if you get that said to you too often, it's very negative so naturally you feel shattered because you think what's the worth of it...it just gets beyond you."

Kay described what it was like to have friends withdraw:

"..well I suppose some of my friends don't want to be with someone that's unhappy."

Similarly, Sandra said:

"I think my friends feel it's all too hard to cope with. It's depressing being with a depressing person."

Others, such as Christine said that friends had started to withdraw from them because they could not afford to keep up with social commitments:

"It does reduce your friends because you tend to have to keep knocking them back and you suggest doing something cheaper like going to the park for a BBQ but they are not interested....when you have had good relationships and you love going out with people and they still continue but you can't afford to keep up, they tend to drop you off."

Anne said that losing her job had made her feel like an outsider:

"...I think if you don't keep yourself abreast of current affairs you could quite easily resort to becoming reclusive...losing touch with the outside world...I find that when I'm with friends who are in work, particularly women my age I've lost interest in a lot of what they are still interested in..it doesn't interest me, I've probably lost touch with it and some of it just sort of goes over my head...and I think if you don't keep outside interests you could become quite lonely being unemployed to the point of isolation.."

Mark described the sense of loneliness he has felt since becoming displaced from the labour force:

"...There is nothing more lonely than walking around the park at ten in the morning, not a soul around. If you're in the right frame of mind, if you're on holidays with a hundred dollars in your wallet it's a lovely day. But if you're only walking to keep you from sitting in an empty house then it takes the quality of the walking out of it."

Recommendation No 21. Promote self help amongst the mature aged unemployed.

Recognising the high level of skill and experience amongst the older unemployed, Centrelink, ACC's and other relevant regionally based organisations to facilitate and resource networks of older unemployed to assist them to self achieve in their job search.



SUMMARY OF RESEARCH FINDINGS

In summary, Melbourne's East is characterised by a well educated population, which tends to occupy high status positions. Residents of the East have suffered from declines in government and manufacturing industries, and the flattening out of occupations such as management and administration. Women have benefited from increased participation in growth industries, although at lower rates of pay.

Women in this region who have been dependent on their spouse are particularly vulnerable to financial devastation in later life if their support base is lost, and face special difficulties when attempting to re-enter the workforce.

Participants in this study were flexible in their job seeking and willing to accept lower status pay and positions. Men showed greater reluctance to approach government services for assistance, but both men and women actively sought out government agencies to determine their eligibility.

Many participants were not eligible to receive financial assistance because of spousal income, their own part-time or casual income, or savings or asset levels. This suggests that the number of persons suffering the effects of unemployment in our region are much higher than reported figures.

Age was reported to be the greatest barrier to employment. Another significant barrier was a reduction in the number of positions available in previous fields of employment. Many responded to these barriers by dropping out of the labour force, or by applying for lower status positions, creating an additional employment barrier. Participants reported their frustration at being considered too old to be capable, or too qualified to be genuine.

Many felt that government employment services were inefficient and ineffective. Contact with agencies was described as demeaning. Experiences with non-government agencies often left individuals feeling as though they were a commodity, and that their sense of power had been undermined by a lack of response to applications and resumes put forth.

Government and private agencies were said to benefit job seekers by providing motivation, personal development, assistance with resume writing and interview techniques.

A number of positive suggestions were made for improvements which have been taken up in the recommendations.

Job loss had a variable impact upon participants, dependent upon the length of time they had been unemployed. Mental and physical effects typically followed a stress related cycle of initial relief, replaced over time with mild anxiety and ultimately moving to overwhelming feelings of despair. Many long term unemployed participants reported a deterioration in health because a reduction in income resulted in reduced capacity to access dental care and other non-subsidised health services.

Menopause compounded the psychological impact of unemployment for women, who felt they had lost their capacity to be productive within society. Job loss had a significant stigmatising impact on the identity of many individuals, particularly men who felt displaced from their role as the family provider. Family and social relationships were strained by feelings of depression, and social withdrawal.

Many participants reported the need to draw upon existing assets and savings in order to survive the financial impact of job loss. For some this necessitated the sale of a home they had spent a life time acquiring.



CONCLUSION

The preliminary chapters of this report have outlined the nature and extent of unemployment, and the myriad of factors which influence the position of older workers in the labour force.

The latter part of the report has placed these broader issues within a more personal context. Personal accounts have reflected the devastating impact which unemployment is having on the lives of a growing proportion of our population. Many participants underlined their despair by saying that despite having faced the loss of loved ones, the trials of marriage and the challenge of child rearing - job loss had been an intensely crippling experience.

This report has responded to the issue of mature aged unemployment by consolidating the interests of policy makers, employers and the mature aged themselves.

As a society we cannot sustain the continued displacement of older workers from the labour market - economically or socially. The unique disadvantage which this sector faces as a result of ageist stereotypes requires positive intervention.

If we are to maximise the human capital of our labour force, as employers we must recognise the growing proportion of mature aged in the labour force and adapt our practices to take advantage of this untapped resource.

As individuals, if we are to sustain ourselves into retirement, we must recognise how to strategically place ourselves in a dynamic employment market.

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