

## Speech for FGFP's Rally – 20<sup>th</sup> May 2015

By Marilyn King – President, Willing Older Workers W.O.W!

I'd like to thank Fair Go For Pensioners for giving me this opportunity to speak about the hardships being experienced by mature-aged unemployed workers.

W.O.W! helps people who are over 50 and unemployed or underemployed, and their families. We help the families because when someone is unemployed it affects everyone in the family. And it is often a family member who first contacts us. We regularly receive calls or emails from someone whose father or mother is struggling to deal with being unemployed.

We offer practical support - weekly food parcels, help dealing with Centrelink, banks, insurance companies and, increasingly, debt collection agencies.

By the time most people come to us for help, they have exhausted their savings and are financially desperate. The common factor is that they **all** want to have paid employment.

W.O.W! would like to commend the Victorian State Government for pledging to create 400 new Custody Officer positions. Any promise of new jobs is good news.

We surveyed our members asking how the Federal and the Victorian State government's budget will affect them. The majority believe they will be **no** better off and, indeed, they think they will be worse off.

W.O.W! believes that the Federal government has missed the mark when it comes to helping mature-aged, unemployed people find paid employment.

Senator Abetz has promised, in his news release titled “Growing Jobs & Small Business package to help job seekers” that from 1 November 2015, eligible employers can receive up to \$10,000 under the Restart programme if they hire workers aged 50 or older.

Senator Abetz’s office have advised us that this incentive will ONLY be available to employers if they employ someone who is receiving, quote, “*some form of income support*” .

Translated, this means that if you are not receiving a Centrelink benefit an employer will not be able to claim this incentive payment, so you are discriminated against, again.

Does Senator Abetz and others in the Federal government think that everyone who is over 50 and unemployed is receiving a Centrelink benefit? Not the case.

Or do they think that everyone who is over 50 and unemployed is so wealthy that they don’t need to work? Definitely not the case.

Many of the people we help do NOT receive any Centrelink benefits.

The reasons they cannot get benefits are many and varied:

- They saved their hard-earned money to invest in a property which now costs them money (mortgage, rates, insurances etc) but is not giving them an income.
- They bought shares that are deemed by Centrelink to be of high value, even if the returns are minimal.
- They saved their money in a bank account, preparing for retirement.
- They invested in a business that has gone bankrupt but they still "own" the business

- They received a Redundancy payment, often inadequate.

These are just a small number of reasons that we've been made aware of.

We have also received reports that Centelink has over-valued Properties or Shares and these inflated values prohibit the applicant from receiving even a partial benefit.

They are then deemed to be "Asset Rich, Income Poor".

So we have a large number of Australians who have fallen through the "safety-net" that is Welfare and this gaping hole in the safety-net keeps widening.

No Centrelink benefit means you don't get a Health Care Card. No Health Care Card means you have to pay full price for Doctor's appointments, medications, glasses, dental, utilities and other essentials.

Does Senator Abetz and others in the Federal government think that everyone who is over 50 and unemployed can start a Small Business?

One of our members asks "at 61 years old is it reasonable to expect me to take a risk and invest what little money I have in a small business? If the business fails then my retirement nest egg has disappeared and how will I live?"

We keep getting told that there is a lot of government help for small businesses.

Have you tried calling the federal government's Grants and Assistance line for businesses?

Be prepared to be put on automatic hold for ages before you get to speak to a real person.

Reminiscent of trying to speak to someone at Centrelink!

I recently heard a politician say that older unemployed workers *must be prepared to learn new skills* because many of the old jobs no longer exist!

Every time a factory closes down, or moves their business offshore, mature-aged workers lose their job. Eventually, they contact us hoping we can help them get work. Many joined the company when they were 14 or 15 and have great skills in manufacturing - but manufacturing is a dying industry in Australia.

So they have to learn new skills but the majority of mature-aged unemployed cannot afford to pay for courses to learn new skills. Some do **not** qualify for financial assistance from state or federal governments because they have a Degree or have a Certificate in something or other – all great when they applied for, and got work, years ago - but useless now.

Constant financial stress forces people to give up much that employed people take for granted like having haircuts – they either cut their own hair or have family or friends do it for them; going to the movies or eating out; going on a holiday; buying gifts for their loved ones – the list goes on and on.

Constant financial stress forces people to change their eating habits. Buying meat or cheese becomes a treat, they limit their diet to what is the cheapest food available, unless they can get food assistance from a charity and often the cheapest is not the most nutritious.

Constant financial stress forces people to limit their use of heating in winter and cooling in summer. Some cannot afford their prescribed medications.

Long-term unemployment is devastating and affects people's mental health.

We hear sad stories.

One member who has not been able to get fulltime, permanent work for the past 10 years, wrote *“I have suffered depression as a result of not being able to work and worry about money. The government keeps moving the goal posts for the pension and there is no sense of security about the future.”*

Since we formed in July 2011, W.O.W! has received many emails and phone calls from people who are contemplating Suicide.

Just last week a person, who has a degree and extensive professional experience, sent this via our website:

*“Have been unemployed since "forced" redundancy in January, 2013. Have had thoughts of suicide and much depression because of this...No future, No super, will I have to live on the street etc. Have tried everything, as well as voluntary work. I would be happy doing anything. I feel I am running on empty and running out of time. Many thanks if you can assist.”*

Such emails are hard to read but we can help the senders.

Even more devastating is hearing someone say their parent committed suicide because they could not get work so when they found out their life insurance policy would pay out on suicide, they felt they were worth more dead than alive. They thought their life insurance would pay the mortgage and other accumulated debts, freeing their family from the ongoing financial hardship.

Or hearing a wife say her husband was too ashamed to live – that he blamed himself for their being unemployed.

To many of our generation, being unemployed is unacceptable. We had the work-ethic drilled into us from a very early age.

But it is NOT an older workers fault if they can not get work.

It is not their fault that age discrimination exists.

It is not their fault that there a fewer jobs available than the number of people unemployed!

Things MUST change.

W.O.W! requests that the **Federal government:**

- 1) Change the criteria for the Restart programme by offering the incentive to employers who employ **anyone** who is unemployed and over 50, not just those receiving Centrelink benefits.
- 2) Establish a Mentoring Programme by providing assistance to companies and government departments to employ an older worker alongside a younger one, in a job-sharing capacity. This programme would enable a two-way sharing of vital skills and help provide employment for both young and older workers.
- 3) Change the qualifying criteria for financial assistance for Retraining so mature-aged workers can learn new skills that are relevant - and will get them paid work.
- 4) Holds an Inquiry into Centrelink, calling for submissions from individuals and charities. This inquiry should address, amongst many issues, the assessment criteria for receiving a benefit.

And W.O.W! requests that the Victorian State government implements a Mentoring Programme when employing their 400 new Custody Officers.

Finally, W.O.W! requests that **ALL** politicians, State and Federal, put aside their Party Politics and work together to address the issue that is tearing Australian lives apart – the insidious disease of unemployment!

Listen to the people who are unemployed. Nobody should have to consider suiciding just because they cannot get a job!

Thank You.