



EveryAGE Counts is a coalition-led, grassroots campaign of individuals and organisations dedicated to highlighting the social, economic and civic impacts of ageism experienced by older people, and building an Australia that no longer tolerates it (www.everyagecounts.org.au).

Our vision is “a society where every person is valued, connected and respected regardless of age”. We will achieve this by working in our communities to positively change thinking about ageing, to re-imagine getting older and to set the foundations for current and future generations to age well.

We began in October 2018 with a strong [foundation of 20 members](#) including The Benevolent Society, the Australian Human Rights Commission, COTA Australia, National Seniors, Federation of Ethnic Communities Councils of Australia; Regional Australia Institute; the Australian Association of Gerontology and Aged and Community Services Australia. It has since grown to include many diverse organisational members and individuals.

We have all accepted and agreed to act upon the campaign pledge at https://www.everyagecounts.org.au/take_the_pledge

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26 March 2021

Select Committee on Job Security
 Department of the Senate
 PO Box 6100
 Canberra ACT 2600

By Email: jobsecurity.sen@aph.gov.au

Dear Committee members

The EveryAGE Counts campaign appreciates the opportunity to provide comment to this inquiry.

Guided by the Terms of Reference for that inquiry, this submission will focus on the compounding impacts of ageism on job security, and vice versa. Insecure jobs have an oversized impact on workers who are less likely to have the resilience to manage the associated risks.

1. Precarity for older workers

We are in a time of great economic and social transitions that can result in particular precariousness in the lives of everyone, particularly in regard to work. Whilst job insecurity affects workers of all ages, older workers face specific concerns. These are largely due to the proximity of retirement

(non-earning or very low-earning years); accumulated financial disadvantage for many; and ageism experienced in employment.

These social and economic transitions rest on:

- demographic change;
- continued deindustrialisation, often impacting significantly on older male workforces
 - with manufacturing/industry contributing to a smaller share of GDP and employing a smaller proportion of the workforce;
- the growth of women's involvement in employment across the life course (including in later years) in the face of
 - persistent pay and retirement savings gaps with men
 - continued primary responsibility for family care
 - predominance in the increasingly important service and caring industries in which jobs have traditionally, and continue to be undervalued and often characterised by insecure employment practices;
- a 'fourth industrial revolution' impacting on all workers in as-yet unknown ways, involving
 - increasing automation, reliance on artificial intelligence and smart technologies
 - the likely technological fusing of the physical, digital and biological worlds, affecting all disciplines, economies and industries, and even challenging ideas about what it means to be human¹; and
- the widespread growth of 'precarity' in work characterised by
 - the spread of contingent, non-standard, insecure forms of work
 - the development of a larger 'precarariat' – a growing body of workers, experiencing chronic insecurity in the labour market.²

Older workers face a disproportionate brunt of unemployment and underemployment. Prior to the COVID-19 induced downturn in employment, there were more Newstart recipients aged 55-64 (173,196 Dec 2018) than any other age group³ and furthermore, the rate of underemployment is also high for older workers, especially older women and older migrant men from culturally and linguistically diverse backgrounds.⁴

The unemployment and underemployment figures collected by the ABS are likely to under-report the prevalence for older workers due to the forced retirement of too many older workers who are discouraged from the job market after facing discrimination. This plays out in the low participation rates amongst older Australians – not only low compared to other age groups, but Australia's performance against other OECD countries is notably weaker for older workers compared to that for younger workers.⁵

These factors lead to too many older workers relying on marginal work, which tends towards precariousness.

2. Ageism in the workforce

¹ <https://www.weforum.org/about/the-fourth-industrial-revolution-by-klaus-schwab/>

² <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4312972/>

³ Figures supplied to The Benevolent Society by Commonwealth Department of Social Services, Dec 2018 and shared with EveryAGE Counts

⁴ Jinjing Li, Alan Duncan, Riyana Miranti, Underemployment Among Mature Age Workers in Australia. National Centre for Economic Modelling (NATSEM), University of Canberra. 2013

⁵ <https://data.oecd.org/emp/labour-force-participation-rate.htm>

In addition to changing workforce conditions as outlined above, older people as a group face unfairness and devaluing in work, based largely on ageism – stereotyping, discrimination and mistreatment based solely upon age, coming from negative attitudes and beliefs about what it means to be older. This further pushes too many older workers towards marginal and insecure employment.

Study after study (including EveryAGE Counts own foundational research⁶) provides evidence of this, and large numbers of older workers regularly share their own stories of lived experience of ageism as they try to gain or retain employment in their later years of working life.

The Report from the Australian Human Rights Commission’ Willing to Work Inquiry⁷ showed that:

- *Results from the National prevalence survey of age discrimination in the workplace (2015) indicate that age discrimination is an ongoing and common occurrence in Australian workplaces.*
- *Age discrimination can occur at all stages in the employment cycle. Experiencing discrimination diminishes a person’s self-worth, self-esteem and can reduce motivation to stay in work. Other factors such as gender, cultural background, sexual orientation and geographic location also shape the nature and consequences of discrimination.*
- *Employers may hold negative assumptions and stereotypes about older workers. A lack of knowledge, awareness and skills can also be a barrier to public and private sector employers developing inclusive workplaces; implementing recruitment and retention strategies for older workers; accessing resources and support; and meeting legal and regulatory requirements.*

The existence of ageism in the workplace becomes even more dysfunctional in the face of increased longevity where the number of years spent working is likely to increase, with an expectation of a 50-year career becoming the norm.⁸

Ageism is bad for workers and it is bad for business, limiting access to an entire pool of skill and talent and undermining workplace relations and cohesion, based on inaccurate and discriminatory assumptions about chronological age.

3. Impacts of job insecurity for retirement incomes

Prior to the COVID-19 induced jobs downturn, there were more Jobseeker recipients aged 55-64 than any other age group, and as the job market recovers this is expected to again be the case for Jobseeker recipients.

Given the withdrawal of Jobseeker booster payments, and payment rates reducing back below poverty levels, too many older workers are being forced to draw down their superannuation early in order to survive. Many older workers in insecure work also fit into this category.

This intersects with job insecurity in two main ways. Beyond early drawing down of superannuation, the first is that workers in and out of work, or with low earnings, are unable to contribute to their

⁶ <https://www.everyagecounts.org.au/research>

⁷ <https://humanrights.gov.au/our-work/disability-rights/publications/willing-work-national-inquiry-employment-discrimination>

⁸ Kathryn Petrie, *Work, education, skills and the 100 year life. How can policymakers ensure the workforce is ready for extreme longevity?* Social Market Foundation March 2020
<https://www.smf.co.uk/publications/work-education-skills-100-year-life/>

retirement savings at the rate that they might have been planning and able to whilst holding secure employment.

The second relates to the social and financial insecurity faced by older renters. The Fix Pension Poverty report found that people relying on the Age Pension and in private rent face higher housing costs than owners (with Commonwealth Rent Assistance failing to bridge the costs gap between ownership and renting).⁹ Older renters have lower private savings and are more likely to have been in and out of work during their working lives. Increased precarity of work as they approach and transition to retirement not only affects their retirement savings but can make them more vulnerable to housing insecurity and homelessness.

4. Conclusion

These factors outlined above lead to too many older workers relying on marginal work, which tends to be more precarious. Many of these workers are already facing social and financial insecurity, and increasing precariousness of work has a compounding affect.

EveryAGE Counts is working hard to increase awareness and end the impacts of ageism in Australia, and we state strongly that ageism is one factor that makes older Australians more vulnerable to insecure employment. We urge the Committee to take account of the nexus between ageism and job security in your deliberations.

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https://d3n8a8pro7vhmx.cloudfront.net/benevolent/pages/182/attachments/original/1528434373/Pension_Adequacy_Final.pdf?1528434373