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**Critical Interpretive Research into the Life World
Experiences of Mature-Aged Workers Marginalised from
the Labour Force**

By

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Abstract

This thesis explores the subjective life world experiences of a group of mature-aged workers in regional Australia who are marginalised from the labour market, either by having no employment, or insufficient employment. The context of these marginalised mature-aged workers is shaped by key factors explored in this thesis, including negative stereotypes of ageing, employer discrimination and the emergence of a core-periphery labour market, where many workers remain trapped on the periphery. Given these contextual factors it is not surprising that participants in the study were frustrated by what they perceived as discrimination by employers and employment agencies, based on a perception that they were unable to adapt to the dynamics of the new economy. Participants also complained that services available from both Centrelink and the Job Network were demeaning and inappropriate for their needs. The thesis also explores the impact of labour force marginalisation on participants' financial, psychological and relationship experiences and concludes that unemployment and underemployment cause considerable disadvantage and distress. The thesis concludes with a discussion of three workshops provided to participants as a means of addressing: firstly, potentially debilitating psychological impacts of labour force marginalisation; secondly, the individualisation of blame for labour force marginalisation associated with neoliberal rhetoric and; thirdly, literacy-based job search strategies that are designed to help participants attain desirable employment outcomes. This study provides some support for the utility of workshops based on action research principles as an intervention-based measure for the benefit of marginalised workers. Overall this study provides qualitative support to complement the existing body of predominately quantitative research in this field.

Related Publication and Conference

Activities during Candidature

Kossen, C. & Pedersen, C. 2008, "Older Workers in Australia: The myths, the realities and the battle over workforce 'flexibility'", *Journal of Management Organisation*, 14(1).
<http://jmo.e-contentmanagement.com/archives/vol/14/issue/1/article/2024/older-workers-in-australia>

Kossen, C. & Pedersen, C. 2006, "Myths and realities: a critical exposé of older workers and industrial relations reforms in Australia" Australian and New Zealand Association of Management (ANZAM), *Management: Pragmatism, Philosophy, Priorities*, (Referred Conference Paper), 6-9 Dec 2006, Yeppoon, Australia.
<http://eprints.usq.edu.au/1756/>

Kossen, C. & Wilkinson, R. 2005 "Gold Collar Workers: Golden Future or Impoverished Futures" *International Journal of Organisational Behaviour*, 10(2) 698-712.

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Kossen, C. 2003, "Underemployment among older workers: A barrier to financial security", *Age, Work and Employment: Thinking about the Future*, (Refereed Conference Paper), June 2003, Stirling Management Centre: University of Stirling, Scotland UK.

Kossen, C. 2003, "Marginalisation of Mature Age Workers: Combating the Problem with Participatory Action Research", *Emerging Researches on Ageing*, Conference Paper (Refereed) Proceedings, Australasian Centre on Ageing, Brisbane, 22-27.

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TABLE OF CONTENTS

1	Introduction	1-13
2	Theoretical Foundations and Research Methods	14-37
3	Labour Market Context	38-52
4	Perceptions of Age Discrimination and Rejection of Age as Deficit Accumulation Model	53-84
5	Marginalisation and Scarring	85-120
6	Marginal Employment Experiences	121-141
7	Job Network Experiences	142-157
8	Personal Wellbeing: Health, Finance and Relationships	158-182
9	Participatory Action Research-Inspired Workshops	183-218
10	Conclusion	219-228
	Bibliography	229-279
	Appendices	

Appendices

Appendix 1	Research Ethics Proposal
Appendix 2	Information Page
Appendix 3	Research Consent Form for Participants (Phase 1)
Appendix 4	Research Consent Form for Participants (Phase 2)

Chapter One

Introduction

Baby boomers and ageing of the workforce

Rarely a day goes by in the public arena without reference to an ageing Australian population, to lower fertility rates, and the broader impact of these demographic shifts. In 2004 people aged 65 years and over made up 13 percent of Australia's population and this is projected to more than double by 2051, while the population aged 50 years and over is projected to increase from 30 percent to about 50 percent during this period (Australian Bureau of Statistics [ABS] 2006a). Media attention on population ageing is often negative. The phenomenon of ageing and its implications for Australian society is variously expressed in terms of: the approaching of a 'demographic autumn' (Rowland 1991) or a 'demographic time bomb' (Jones 1992). Commentators argue that "Australia [is] unprepared for ageing crisis of a 'grey wave'", and ask, particularly in terms of the "ageing baby-boomers ... who will look after them?" (The Chronicle 1994:30; The Australian 1994:22).

These views arguably stem from an entrenched cultural model in which ageing is seen in terms of decline, biological deterioration and 'deficit accumulation' (Green 1993). This is despite research that shows that human beings experience decline very gradually over the adult lifespan. Most people do not experience substantial mental decline before their late 70s, and for many, not until well beyond their 80s (Brookfield 2000; de Bruin & Firkin 2001; Hendricks & Hendricks 1986; Hooyman & Asuman-Kiyak 1993; Newton, Lazarus & Weinberg 1984; Sunderland, Watts, Baddely & Harris 1986). Paradoxically, the 'deficit model' of ageing (Gething 1999; Green 1993; Quine, Morrell & Kendig 2007) has persisted even though life expectancy has increased markedly over the past century with many people now living much longer and healthier lives. The prevailing deficit-based framework leaves little room for people to associate ageing with alternative and more positive experiences, including increased opportunities for personal growth, accumulation of knowledge, skills and understanding. However, there is a sign that a positive

ageing literature has begun to emerge which is aimed at redressing this imbalance (Chong, Ng, Woo & Kwan 2006; Davey 2002; Ranzijn 2002a; 2002b).

Negative perceptions of mature-aged Australians continue, despite substantial shortfalls in labour supply over the past several years and concerns about the likelihood of serious labour shortages in the future as the labour force continues to age (Productivity Commission 2002; 2005). Secondary research cited in this thesis shows that many mature-aged workers continue to experience great difficulty in securing adequate employment as a result of continued under-rating of the favourable productivity rates among older workers generally. This has come to the attention of governments and substantial resources have been directed to fund campaigns, which promote the economic benefits of employing mature-aged workers. For example, in the first half of 2007, the Queensland government engaged in a mass media advertising campaign to convince employers and the community of the productiveness and reliability of older workers. While signs are emerging that employer interest in mature-aged workers is beginning to emerge, the impact of the measures taken to increase workforce participation have had quite limited effects in Australia (Bennington & Wein 2000; Encel 2003; Hemmingway 2007; OECD 2005).

This thesis explores the subjective life-world realities of a group of mature-aged workers in regional Australia who experience marginalisation from the labour market, by either having no job or access to insufficient work only. Participants' experiences reported in this thesis can be viewed in the context of ongoing deregulation of labour in which the availability of jobs that provide sufficient remuneration has been reduced. In addition to this, secondary literature reviewed in the thesis suggests that the persistence of widespread age discrimination by employers works to marginalise many mature-aged workers from the labour market. The research conducted for this thesis shows that these particular mature-aged workers felt a great deal of frustration in their search for jobs in a society that, they believe, views older workers as unable to change or adapt to the new economy. Yet, the story of workers interviewed for this thesis is also one of remarkable resilience, albeit mixed with bewilderment and heartache, as they search for jobs via newspapers, Job Network agencies, and through networks of friends and family.

Background: mature-aged workers in the labour market

Australia's economic downturn and industrial restructuring of the 1970s and 1980s were leading forces behind large scale retrenchment of predominantly male, mature-aged workers as they were targets of early redundancy policies (Baker 1993; Trindler, Hulme & McCarthy 1992). Official unemployment statistics were high during this period, and Australian Bureau of Statistics (ABS 1995) data indicated that by the mid-1990s workers 45 years and over accounted for over one third of those classified as unemployed. In such a competitive labour market, these workers were not only seen as less productive, but there was also a perception that older workers should exit the workforce to open opportunities for younger people (Hartmann 1998; Lindemann & Kadue 2003; Raymond 2001). These trends were not confined to Australia but common to developed countries (Organization for Economic Cooperation & Development [OECD] 1992).

Finance and trade liberalisation policies that apparently help underpin the economic recovery from the early 1990s recession also resulted in a dramatic restructuring of the Australian labour market that impacted negatively on mature-aged workers. A decline in traditional manufacturing industries, and subsequent growth of service sector jobs meant that subsequent growth in the demand for labour occurred largely in non-permanent and non-fulltime forms of employment including casual work (Borland, Gregory & Sheen 2001; Burgess & Mitchell 2001; Burgess, Mitchell & Preston 2003; Campbell & Burgess 2001). Mature-aged workers as an aggregate group have not fared well and their continued marginalization from fulltime work has been reflected in statistics on 'underemployment' and studies of re-employment (ABS 2001; Gray 2002; Murray & Syed 2005; Saulwick & Muller 2004; Steinberg, Walley, Tyman & Donald 1998).¹ Many workers in the mature-aged cohort also worked in industries that experienced the largest declines in demand for labour, including manufacturing, agriculture and construction (Bureau of Labour Market Research [BLMR] 1983; Vanden Heuvel 1999). However, large numbers of mature-aged males with relatively high standards of education were also retrenched from middle management and professional jobs. These displaced white collar workers have experienced similar difficulties to their blue collar counterparts in regaining secure full time employment (Access Economics 2001; Bennington 2001a; Borland 2005).

¹ The ABS classify underemployed workers as those who work less than 35 hours per week and desire more (ABS 2001; 2006b) An individual only need work as little as one hour within a survey week to be excluded from unemployment statistics.

In contrast, over the past decade official unemployment figures have fallen to near record lows and skill and labour shortages have become a significant concern in recent years. Concerns about future labour supply are deepening as baby-boomers approach retirement age, resulting in a retraction of the working-age population (Productivity Commission 2002; 2005). Government responses, in Australia and elsewhere, include major policy and discussion papers such as “The National Strategy for an Ageing Australia: Employment for Mature-aged Workers Issues Paper” (Bishop 1999). Policy measures outlined by these documents aim to increase workforce participation of mature-aged workers through the enactment of anti-age discrimination policies, by abolishing mandatory retirement for most occupations, by providing financial incentives to encourage employment of marginalised mature-aged workers, and by making work more financially attractive to these workers. Substantial resources have also been directed towards campaigns to promote the economic benefits of employing mature-aged workers. While signs are emerging that employer interest in mature-aged workers has started to increase, the measures taken to increase workforce participation have had quite limited effects to date, and this is certainly evident in Australia (Bennington & Wein 2000; McGoldrick & Arrowsmith 2001; Encel 2003; Hemmingway 2007; OECD 2005).

Statistical evidence also suggests that retrenched mature-aged workers experience far less success in regaining work than those in younger age groups (ABS 1999a; 2002a; 2002b; ABS 2005a; Kerr, Carson & Goddard 2002; Landt & Pech 2001; Wanberg, Watt & Rumsey 1996). Mature-aged workers also continue to be over-represented in statistics on long-term unemployment (ABS 1994a; ABS 2002; ABS 2005a). Interestingly, participation rates for mature-aged females have continued to increase markedly since the 1970s, and in recent years this has, in effect, offset statistical rates of unemployment for mature-aged workers as an aggregate group. So while mature-aged workers no longer feature as a problem group within aggregate statistics on unemployment, available research nonetheless shows that participation rates for both females and males decrease dramatically as they become older mature-aged

workers, but even more so for women (Borland 2005; Encel 1998; Ginn & Arber 1996; Vanden Heuvel 1999).²

Official labour force statistics reflect an improvement in employment rates for mature-aged workers over the past decade, and a significant fall in unemployment rates generally, due to a period of strong economic growth and increasing demands for labour (Access Economics 2005; Kennedy & Da Costa 2006; Megalogenis 2006). The then Howard government regularly cited economic growth and low unemployment statistics as indicators of increasing Australian prosperity (See, for example, Howard 2005; Howard 2006 ABC Television News, 28 August; Howard 2007; Howard, 2007 ABC Television News, 2 June). Statistics depicting a record low for unemployment were used by the Howard Government to claim that the labour market was in good shape. It also claimed that workers at all income levels, including those at the lowest levels, fared better as a result of their economic management than under former Labor governments (See, for example, Howard 2005; Howard 2006 ABC Television News, 28 August; Howard 2007; Howard, 2007 ABC Television News, 2 June). However, Wicks (2005) points out that the government used aggregate data to support claims of across-the-board income growth: an approach that tends to mask the hardship experienced by many people as a result of labour market peculiarities. In fact, there is ample evidence that income inequality has increased considerably over the past decade (Briggs, Buchanan & Watson 2006; Lewis 2004; Mitchell, O'Donnell & Ramsay 2005; Fincher & Saunders 2001; Saunders 2005; Watson, Buchanan, Campbell & Briggs 2003; Watson & Buchanan 2001; Wicks 2005). What government rhetoric of a healthy labour market did do was help conceal underemployment and increased levels of relative poverty among marginalised social groups, including mature-aged unemployed and underemployed citizens.

² However, it must also be noted that a large proportion of mature-aged workers are not disadvantaged in the labour market, and are instead very well positioned with secure, well paid and high ranking jobs. Vulnerability to marginalisation for mature-aged workers can be contingent upon factors such as education, qualifications, employment status, and work history along with factors involving level of demand for one's skills set at a given time. Work history which can also be disrupted and marred by unfortunate circumstances e.g. redundancy, health, caring for ill parents or relatives as reflected in the data of this study.

Because those who work any number of hours are excluded from official unemployment statistics, casual forms of work can function to conceal the extent to which workers are marginalised from the labour market. For the purposes of this thesis, the definition of underemployment extends further than that of the ABS to include instances where workers have been compelled to take jobs for which they are over-qualified and/or unsuited and that do not meet their income needs and/or desires. In other words, job holders whose skills are being underutilised and whose subsequent earning capacity is lowered are also regarded as being underemployed. This kind of labour market outcome is significant because displaced mature-aged workers who do manage to re-enter the workforce are highly likely to do so through lower-ranking jobs many of which are non-permanent and non-fulltime and, often, do not meet their income requirements (Borland 2005; Casey & Alach 2004; Gray 2002; Kelly, Bolton & Harding 2005; Murray & Syed 2005; Saulwick & Muller 2004). While the ABS has been collecting some data on hidden unemployment and underemployment, labour force statistics on unemployment continue to be used as the major indicator of labour market and economic health (Watson 2000). On this basis, some argue that the use of conventional unemployment statistics in the contemporary restructured labour market is no longer provides an adequate measure of the state of labour (market) demand and supply (Saunders 2004; Watson 2000).

The erosion of employment conditions associated with 'flexible' workforce reform can lead to underemployment and other employment outcomes that often fail to meet the needs of disadvantaged labour market segments, such as mature-aged workers. More specifically, the expansion of non-standard work has led to a segmented two-tiered labour market of 'rich work' core jobs, characterised by good pay and job security, and 'poor work' peripheral jobs characterised by poor job security and pay and often temporary in nature (Borland 2001; Burgess & de Ruyter 2000; Lee 1991; Pocock 2003; Stilwell 2000). The expansion of non-standard, flexible labour under the Howard Government has been hailed by its supporters as a time of great opportunity for stimulating new careers and flexible working conditions (Junor 1998; Sapsford & Tzannatos 1994). In reality these less secure and lower paid jobs serve as a highly unattractive last resort for many workers, giving rise to a large and growing population of 'working poor' (Burgess & de Ruyter 2000; Dunlop 2001; Pocock, Prosser & Bridge 2004; Hartmann 1998; Saulwick & Muller 2004).

Mature-aged workers, productivity and stereotyping

A large body of research in Australia, and elsewhere, shows that negative age stereotyping is prevalent among employers, despite productivity data to the contrary. Segrave (2001) reviewed a history of age discrimination in industrialised countries showing that discrimination against older workers has been prevalent in industrialised countries for more than a century, despite consistent evidence, which shows that older workers are at least as productive, and often discernibly more productive than their younger counterparts. Research on employers' perceptions shows that many perceive mature-aged workers as slower, more prone to making mistakes, less alert, less flexible, less able to adapt to change, less able to learn, more likely to require sick leave due to increased health problems and less creative or innovative (Brooke & Taylor 2005; Bennington 2001a; Bennington & Tharenou 1996; Bennington & Wein 2000; Encel 2003; Falconer & Rothman 1994; Gringart & Helmes 2001; Hendricks & Hendricks 1986; Pickersgill, Briggs, Kitay, O'Keeffe & Gillezeau 1996; Steinberg, Donald, Najman & Skerman 1996; Studencki & Encel 1995; Taylor & Walker 1994; 1998).

A large Queensland study involving a survey of almost 1000 employers and employees found substantial evidence of age discrimination against mature-aged workers (Steinberg, Donald, Najman & Skerman 1996). This study showed that although older workers were regarded as loyal, dependable and amiable, they were commonly viewed as being less mentally alert, less adaptable to technological change, less healthy, less ambitious, less creative and hardworking. Indeed, empirical research has also shown that loyalty and extent of experience gained by mature-aged workers over substantial periods in the workforce, count for very little in the eyes of employers (Encel 1997; Harris 1991; Steinberg et al. 1996; Studencki & Encel 1995; Taylor & Walker 1994). Steinberg et al. (1996) found that most organisations preferred recruiting 26 to 35 year olds for most job categories, a strong lack of interest in recruiting people over 56, and only minimal interest in recruiting people over 45, consistent with Studencki and Encel (1995).³

³ The most common age definition for the category of 'older worker' has been 45 and over (e.g. ABS 1994a; Encel & Studencki 1996), while more recently (over the past decade) the term 'mature-aged worker' has become a more commonly used term (e.g. Bishop 1999, Brooke 2003; Encel & Studencki 2004). While the terms older worker and mature-aged worker are used interchangeably, the term mature-aged worker is preferred and is used more commonly throughout the Thesis. However, the term 'older mature-aged worker' is used in this Thesis to refer to mature-aged workers in the later age range of 55 and over, because the aggregate definition of mature-aged worker, fails to distinguish between younger and older age ranges within this cohort. This distinction is considered important because negative age bias discrimination intensifies with the advance of ageing.

Recent research shows that age discrimination against mature-aged workers is a continuing phenomenon in Australia and overseas (Bennington 2001a; Borland 2004; Brooke & Taylor 2005; Duncan & Loretto 2004; Encel 2003; Encel & Studencki 2004; Kennedy & Da Costa 2006; Kerr, Carson & Goddard 2002; OECD 2005; Peetz 2005b; Ranzijn, Carson & Winefield 2004). Ranzijn, Carson and Winefield (2004) also found a lack of awareness of the future impact of population ageing on labour shortages was common among Australian employers.

Meanwhile productivity data continue to show that as a group, mature-aged workers have lower rates of absenteeism, have fewer accidents, make fewer mistakes, remain in the same job longer, have good rates of productive output, and are able to learn effectively and contribute beneficial experiential knowledge to workplaces (Cau-Bareille & Marquie 1998; Charness & Bosman 1992; Encel 2003; Hale 1990; Pickersgill et al. 1996; Plett 1990; Salthouse & Maurer 1996). Accumulated experience has been identified as a major factor underlying the capacities of mature-aged workers to deal with new, unusual, difficult and unexpected situations, well developed problem solving skills, and robust capacities for learning and acquiring new skills (Encel 1998; Fellowes 2001; Joe and Yoong 2004; Ranzijn, Carson & Winefield 2002).

While there have been some signs of an increased interest in employing mature-aged workers, the low rate of success suggests that government campaigning on a 'business case' that employers stand to benefit economically from mature-aged workers has had a limited effect in convincing employers to date (Duncan & Loretto 2004; Kennedy & Da Costa 2006). Past and relatively recent research that indicates a widespread preference by employers for younger workers, especially for fulltime core positions (Bennington 2001a; Bennington & Tharenou 1996; Encel & Studencki 2004; Handy & Davy 2007; Harris & Associates 1976; Hendricks & Hendricks 1986; Murray & Syed 2005; Pickersgill et al. 1996; Reid 1989; Taylor & Walker 1994).

Significance of the research

Much of the literature explored, thus far, can be described as quantitative studies that relate to the marginalisation of mature-aged workers from the labour market (e.g. Bennington 2001a; Duncan & Loretto 2004; Pickersgill et al. 1996; Steinberg et al. 1996). However, there has been very

little qualitative research on the impact this has on the lives of marginalised mature-aged workers themselves (Studencki & Encel 1995; Encel 2003). The Thesis addresses this gap, exploring the subjective life world experiences of mature-aged workers from a regional centre in Queensland who were marginalised from the labour market. Experiential accounts are analysed and supported by relevant secondary literature, where possible, to provide links with wider social, political and economic contexts. The research findings have comparative value in relation to existing research. For example, many of the hardships experienced by participants in this study are congruent with findings in previous studies that examine labour market marginalisation. The Study also examines how participants manage hardships associated with labour force marginalisation. The advantage of qualitative methods is that they can capture the complexity of life, allowing us to improve our understanding of life from the perspective of those we wish to better understand (Heller, Price, Reinharz, Riger & Wandersman 1984).

Phase 1: Interpretive, critical analysis of interview data

Phase one addresses two research aims - to explore:

1. The subjective, life world, experiences of mature-aged workers who believe they are unable to gain adequate work due to age discrimination.
2. The strategies participants use to cope with the hardships they encounter under their marginalised employment circumstances.

Phase one of the thesis provides documented accounts of the impacts of workforce marginalisation as experienced from the perspective of marginalised mature-aged workers. In doing this it also attempts to build better understandings of how participants manage their life-world circumstances and giving meaning to them. Phase one of the research also incorporates a critical theory perspective to challenge dominant assumptions relating to mature-age workers that work to their disadvantage whilst benefiting other socio-political actors (Mezirow 1990; Miller 2005). This theoretical framework is largely used in Chapter 2 as part of a broad critical analysis of the age deficit accumulation model, and in Chapter 3 as part of a critique of neo-liberal labour market theory and associated theoretical constructs (Green, 1993). However, it is also applied, where appropriate, to data analysed in later chapters. Critical theoretical analysis of the data is also achieved through the integration of supporting literature in the interview results

chapters and then again in the final chapter, which is based on the use of action research as a critical theory method.

Phase 2: Three participatory workshops

The research aim of Phase 2 was to increase participants' awareness about the nature of their circumstances, and to enable them to use this knowledge as a means of empowering themselves by considering action for positive change, including the development of:

1. Abilities to cope with stress experienced by participants' perceptions of their circumstances. This workshop was informed by positive psychology and cognitive behavioural therapy (CBT).
2. A critical theoretical analytical framework to assess the impact of wider social, political and economic forces on their marginalised status.
3. Literacy-based job search strategies and techniques that enable participants to improve their employment prospects.

Phase two of this study was inspired by participatory action research (PAR) as a critical theory paradigm research approach. This phase of the research was modeled on PAR because its aim was to facilitate positive change among participants involved in the study by introducing the 'plan, act, observe and reflect' framework to help them enact desired changes over the longer term. However, it departs from PAR in that the brevity of this phase did not permit fully developed participant-driven PAR research which normally requires an extended period of engagement to enable reiterations of the plan, act, observe and reflect cycle. In accordance with Sense (2004) a 'high control' variation of PAR was adopted as it enables researchers to utilise the knowledge they hold and reduce length of engagement. This helped to meet the time constraints of this Study. This phase of the study involved a series of three interactive workshops with a pre-designed learning program aimed at empowering participants by working with them to provide the behavioural, analytical and literacy tools to bring about positive change.

Organisation and summary of thesis

This Chapter has incorporated a brief literature review, which established the basis for one premise of the thesis: that age discrimination against mature-aged workers continues to impact

negatively on employment prospects of many in this age cohort. This and other review chapters, particularly Chapter three, provide additional contextual information for the primary research. Secondary literature cited in data analysis chapters provides a support for themes emerging from the qualitative data.

Chapter 2 outlines the theoretical foundations and research methods used for this study. It provides a rationale for adopting both interpretive and critical theory frameworks to inform and interpret the thesis research. As a social constructivist theoretical framework, interpretivism suits the experiential focus of the Study and its research aims. The thesis adopts a critical theoretical perspective as a means of critiquing dominant assumptions and stereotypes; as a means of addressing wider socio-political dimensions of the data; and as part of the second, participatory action research-based (PAR) phase of the study.

Chapter 3 critically reviews the shift towards the deregulation of the Australian labour market. The aim of this review is to provide a greater understanding of the labour market context in which marginalised mature-aged workers are situated. The chapter argues that trends towards deregulation of the labour market have contributed to the marginalisation of segments of the labour force including many mature-aged workers. The erosion of employment conditions associated with ‘flexible’ workforce reform can lead to underemployment and other employment outcomes that often fail to meet workers’ income needs. Previous research has shown that many mature-aged workers are prone to both joblessness and underemployment.

Chapter 4 is the first of three results chapters, it presents two major themes that emerged from interview data: perceptions of age discrimination; and participants’ rejection of the deficit accumulation model of ageing. A significant number of participants claimed that they were subjected to age discrimination by employers. Participants also expressed frustration over the difficulty of proving age discrimination, and the difficulty of finding work in what they argued was a youth-centred culture. The chapter also found that participants strongly rejected a deficit view of ageing. Instead they claimed to possess competitive advantages over young workers that stemmed from their longer years of experience.

Chapter 5 analyses data from the Study using the concept of ‘employability profile scarring’. Many participants argued that their employability profile had been scarred because at their age they are no longer seen as ‘prime-age’ workers. Disrupted work histories emerged as another major source of scarring. Women in the Study appeared to be particularly disadvantaged as they were far more likely to take on care-related duties including raising children and providing care for elderly parents and relatives. Marginal employment in itself, was also viewed as a major source of employability profile scarring, because participants believed that being in low status employment damaged their chance of attaining fulltime positions. Lower levels of education and computer competency, in comparison with many younger workers, were also viewed as sources of profile scarring.

Chapter 6 examines participants’ experiences of working in marginal forms of employment including casual, short-term contract, labour-hire work and self-employment. Participants’ experiences of marginal work tended to be negative because of insufficient hours of work, insufficient remuneration and lack of job security. Many also argued that marginal forms of employment left them with reduced power and status in the workplace. For some participants this equated to increased pressure to cover up unethical, abusive practices. Several tried to avoid the drawbacks of marginal employment by becoming self-employed. While some participants saw marginal work as providing a potential pathway to more adequate employment, many did not. Ultimately, participants in this study saw casual and part-time work as a poor substitute for permanent employment.

Chapter 7 analyses participants’ experiences of intermediary institutions and agencies such as Centrelink and the Job Network. Participants’ experiences were largely negative: a result this chapter attributes to both the normative and regulatory aspects of the Mutual Obligation regime. Participants’ tended to see Job Network agencies as disempowering and ill-suited to providing assistance to disadvantaged jobseekers. They also argued that Job Network programs, including training programs, were inadequate and demeaning; and this evaluation extended to the Work-for-the-Dole program.

Chapter 8 is the final chapter from the interpretive interview phase of this study. It examines participants’ experiences of marginalisation from the perspectives of financial hardship, and then

from the perspective of psychological and health impacts. The chapter also explores techniques and strategies participants use to cope with their disadvantaged circumstances.

Chapter 9 reports on the second phase of the study inspired by participatory action research (PAR); it reviews the purpose of three workshops designed to empower participants, as well as participants' experiences of the workshops. The first workshop explores the potentially debilitating psychological impacts of unemployment and underemployment and the use of cognitive behaviour therapy (CBT) strategies as a means maintaining wellbeing under such circumstances. The following two workshops incorporated critical theory analyses of neoliberal labour market structuring and an examination of strategies and techniques aimed at increasing participants' chances of attaining desired employment outcomes. Participant feedback showed that they perceived each of these workshops to be useful, and some reported that they had adopted strategies based on at least one of the workshops.

Chapter Two

Theoretical Frameworks and Research Methods

Introduction

The first chapter provided a brief review of relevant literature to establish that age discrimination by employers continues to marginalise many mature-aged workers. It also provided a rationale for the study and included a summary of chapters. This chapter is divided into two sections: first, it provides a description and rationale for the theoretical framework used in the thesis, and; second, it provides a description and rationale for the research methodology used for the thesis study.

The first section outlines the theoretical frameworks for the critical, interpretative analysis of data in phase one of the study. This phase examines the life world experiences of mature-aged workers who perceive that they are marginalised from the labour market. It provides a description and rationale for the use of an interpretive theoretical framework. As a theoretical framework within the social constructivist paradigm, interpretivist analysis is used as a basis for exploring the experiences of marginalised mature-aged workers and the phenomenon of negative age stereotyping by employers. The first section of the chapter also provides a rationale for its application of critical theory, which is applied in three different ways. The first application of critical theory occurs in this chapter as part of a broad critical analysis of the age deficit accumulation model (Green 1993). However, it is also applied, where appropriate, to data analysed in later chapters. Finally, critical theoretical analysis is also achieved by integrating supporting literature within interview results chapters and then again in the final chapter, which is based on action research as a critical theory method.

The second section of the chapter provides both a description and rationale for the use of both interpretive, interview-based research and a research approach inspired by, and based on, participatory action research (PAR). Specifically, this section provides a rationale for the research methods employed in the thesis including the design of

interviews, participant selection processes and research quality assurance measures. The interpretive interview-based research constitutes the major research component of this study, while a second minor phase is based on PAR in the form of a series of workshops.

Social constructivism and phenomenology

Constructivism differs markedly from positivism because it orients the researcher towards the individual's life-world as they experience it. This characteristic is important for the thesis because its central aim is to examine the experiences of participants, particularly relating to their perceived marginalisation from the labour force. The study's focus on participants' experiences aligns with the constructivist perspective, which problematises the concept of objective truth. Constructivists argue that if individuals construct their own knowledge about the world, it follows that the only world we can know is the one of our own subjective experiences (Gergen 1995). Accordingly, Guba (1990:25) argues that, for constructivists, reality "... exists only in the context of a mental framework (construct) for thinking about it". An important *caveat* is that individual interpretations are not entirely monistic or self-referential because they are constructed from within broader cultural or normative frames of reference that depend on our given social milieu (Erickson 1986).

Despite the culturally constructed nature of our social realities, individuals tend to experience the social world as objective. Berger and Luckmann (1966) explain that repetitive exposure to socially produced conventions and institutionalised practices become reified and seemingly take on the character of objective features of the social world:

It is important to keep in mind that the objectivity of the institutional world, however massive it may appear to the individual, is a humanly produced, constructed reality. The process by which the externalized products of human activity attain the character of objectivity is objectivation (Berger & Luckmann 1966:78).

For this reason, despite the constructed nature of institutionalised practices, it is often not possible to simply "wish them away" (Berger & Luckmann 1966:13). Indeed, Berger and Luckmann (1966: 78) claim that there is a complex dialectical relationship between human

beings as producers of the social world as well as inhabitants of it – in which, “The product acts back upon the producer” (Berger & Luckmann 1966:78).

Despite the power of such social constructs it is important not to overstate their influence because this may prevent us from acknowledging any variation in individual response. The social phenomenologist, Schutz (1973) uses the term ‘natural attitude’ to explain differences in individual interpretation of the constructed world. Situated within the constructivist paradigm, social phenomenology is based on the assumption that interpretation of the phenomenal world is constructed differently by different individuals but does not deny the social nature of commonly shared experience.

Schutz is credited with developing the philosophical foundations of social phenomenology, which stands in sharp contrast to Husserl’s earlier tradition of ‘transcendental phenomenology’ (Husserl 1970a). Schutz came to view the life-world of individuals as inherently social: a place where individuals inter-subjectively share a common environment with those around them. In emphasising the extent to which common knowledge shapes experience he noted that "... the unique biographical situation in which I find myself within the world at any moment of my existence is only to a very small extent of my own making" (Schutz 1970:163). Nonetheless, Schutz maintains the view that individuals are subject to their own particular realities, noting that any two people viewing the same object experience it with variations due to their uniquely subjective positions.

Social phenomenology also provides a useful framework for examining the function of commonly shared interpretive schemas which are used to inform individual experience. Interpretive schemas can include popular myths and stereotypes that constitute commonsense knowledge. Schutz (1967; 1973) refers to these commonsense knowledge constructs or frames of reference as ‘typifications’. This process of knowledge construction has also been described as consisting

- . of a set of socially derived and socially approved typifications. These serve as 'social recipes' which enable us to act in typical ways in given circumstances and to expect typical outcomes (Crotty 1996:137).

Schutz (1971) derives his theory of typification from Weber's concepts of 'ideal types'. In Schutz's conception, ideal types are based on the typical features of phenomena, rather than individualised or specific features of phenomena, and in this way knowledge becomes typified (Schutz 1971). He conceives ideal types in terms of our knowledge about features which characterise, for example, 'typical clerks', 'typical policemen', who perform in typical ways. For example, typical policemen defend public order (Schutz 1971:44-45).

Schutz (1967) explains that the typificatory anonymity we bring to the understanding of one another is likely to increase as the extent of intimacy with that 'other' lessens. For example, the way in which we expect a 'typical' older person to behave can differ from what we understand and expect from a close friend or relation who falls into this age classification. Berger and Luckmann (1966) affirm that typifications of social interaction become progressively anonymous the further removed subjects are from direct face-to-face interaction. Schutz (1973) asserts that we have tendencies toward relying upon this kind of 'social stock knowledge', which is based more on indirect experience of the world, handed down by friends, parents, teachers and others, than on direct personal experience. This is particularly relevant today as a great deal of contemporary knowledge is derived indirectly from mass media sources. Television, in particular, is highly informative, as it goes well beyond news and current affairs to provide continual information or impressions about people with, "which viewers may not otherwise come into contact" (Wober & Gunter 1988:63). There is some evidence that the media has traditionally portrayed images of ageing as a negative and unattractive process (Hooyman & Asunman-Kiyak 1993; Wober & Gunter 1988).

Tversky and Kahneman (1982) argue that such typifications are resilient because they are resistant to contradictory information. For example, instances of high productivity among older workers often go unnoticed by employers (Hendricks & Hendricks 1986). This shows that typificatory schemas are flexible and can be adjusted to accommodate contradictory information, and still continue to stay in tact. Tversky and Kahneman (1982:126), note it is "easier to assimilate a new fact within an existing causal model than to revise the model in light of this fact". Hence, if an employer's typified view of older people is that they are relatively slow and lethargic, then contact with an energetic older person may be interpreted

as a one-off exception to the rule. In this way contradictory information can be accommodated into an existing cognitive schema without disruption to that schema and individuals who evade typification tend to be represented as deviations from the norm. This is reflected in expressions such as ‘she’s active for her age’. From this perspective, the term ‘older’ worker marks an individual as being a deviation from a ‘normal’, ‘ideal’ or ‘standard’ worker, demoting the individual to the status of ‘less than ideal’, ‘substandard’, ‘incomplete’ or and ‘not fully-fledged’. These deviations from the norm are compared with ‘prime age’ workers: a concept, which has entered the discourse of age and employment (Glover & Branine 2001), and which can also work to exclude and stigmatise workers who are ‘other’ than prime age.¹

Critical theory research paradigm

It can be argued that the constructivist research paradigm by itself is limited because it does not provide a strong basis for critiquing the context that helps to shape individual and collective experience. A critical theory perspective is also adopted by the thesis, as a means of analysing dominant views that may disadvantage mature-aged workers but benefit other powerful socio-political actors such as government and business (Mezirow 1990; Habermas 1978). For example, business stands to benefit from powerful age stereotypes that discount the value of mature-aged workers labour by framing their age in terms of ‘deficit’. Such stereotypes also enable governments, for example, to absolve themselves from the responsibility of addressing the disadvantage experienced by many who make up this cohort. This also allows governments to minimise welfare costs and maintain existing power structures.

From a critical theory standpoint, dominant ideologies can be understood as: world views promoted by ruling classes or social elites, which dominate wider understanding and thinking in societies. Critical theorists believe that dominant ideologies or ideas serve the interests of such ruling class or elites (Lull 1995; Joseph 2002). Gramsci’s (1980) concept

¹ The term ‘prime age’ worker is used in the literature to refer to workers considered the most employable as being in the age range of 25 to 54 years (Boushey 2005). However, research shows that employers regard the ideal age for workers as being between 25 and 44 (Glover & Branine 2001; Pickersgill et.al 1996; Steinberg et al. 1996), marking this age range a more realistic perception of what employers regard to be prime age workers.

of hegemony is based on the premise that institutions maintain socio-political power through intellectual, cultural and moral leadership. Hegemonic power functions to serve the interests of those in positions to exercise power, by gaining the acceptance for their ideas by subordinate groups. Hegemony can be achieved by promoting ideas, policies and their underlying values so that they appear ‘natural’. Accordingly, Lull notes that “... central to hegemony is a strong connection between the major information-diffusing, socialising institutions of a society and the ideological lessons they create and sustain in that society” (1995:53).

As well as providing a basis for identifying powerful vested interests within the thesis, interpretive analysis of interview data, critical theory is used below to critique and contest what is arguably still a dominant deficit accumulation model of ageing. This model informs commonly held understandings of ageing and elderly people, and can often extend to those in middle age groups, including mature aged workers. Miller (2005:67) explains that while critical theory aims to move beyond representation of the social world, its proponents do attempt to unpack representations to reveal significant vested interests and power relationships. Thus critical theory can provide a framework and perspective from which to challenge prevailing knowledge and dominant ideas by questioning the very assumptions that underpin them. Doing so can undermine the true ideological power of such constructs, which is to appear natural, unproblematic and free from contradiction (Fairclough 1992). One key assumption that this thesis aims to challenge is that of ageing as ‘deficit accumulation’. This critical theoretical analysis provides a foundation for later critical, interpretive analyses of the interview data in the results chapters in phase one of this study: chapters four to eight.

Critique of ageing as deficit accumulation

Social stock knowledge on ageing in our society can be seen as one which is based on a metaphorical model of ageing as decline or biological deterioration and ‘deficit accumulation’ (Green 1993:129). By emphasising decline and de-emphasising or overlooking, positive aspects of ageing, this model arguably functions to exaggerate rates of physical and mental decline that occur with ageing. This is because many of the changes associated with ageing are interpreted through an ideal-type model that conceptualises

mature-aged workers in relation to the ideal, 'prime age' worker. If prime age workers represent the ideal, then any movement away from it is necessarily conceived as decline rather than change (Bytheway 1995). This representation of ageing as a movement away from the ideal also serves to mask the existence of more positive conceptual frameworks, which present ageing as a process of accumulating knowledge, understanding and wisdom (Ng & Bradac 1993).

The interpretation of ageing as a movement away from the ideal, prime-aged worker arguably serves to limit employment opportunities for older workers. Indeed, a large body of research has shown, despite evidence to the contrary, that many employers still believe that older workers are typically not ideal candidates for many secure forms of employment. This is because they perceive mature-aged workers to be less productive, slower, less accurate, more accident-prone, less trainable and less adaptable to technological and other forms of change (Brooke & Taylor 2005; Bennington 2001a; Bennington & Wein 2000; Borland 2004; Brooke & Taylor 2005; Charness & Bosman 1992; Duncan & Loretto 2004; Encel & Studencki 2004; Falconer & Rothman 1994; Gringart & Helmes 2001; Kennedy & DaCosta 2006; Kerr, Carson & Goddard 2002; OECD 2005; Peetz 2005b; Pickersgill et al. 1996; Ranzjin, Carson & Winefield 2004; Salthouse & Maurer 1996; Steinberg et al. 1996; Steinberg et al. 1998). Negative stereotypes based on a model of age as decline, marginalise older people and can persist in a culture long after they have lost their social relevance. For example, people today live longer and healthier lives, in effect delaying declines traditionally associated with ageing. Given the debilitating health problems traditionally associated with old age are being delayed, the age at which old age is thought to occur may need to be reconsidered (de Bruin & Firkin 2001).

The social construction of ageing as a process of biological decline can be traced back to the biomedical model of ageing, which constructs a view of ageing as progressive disease (Biggs & Powell 2001; Haber 1986; Phillipson 1982). Green (1993:43) and Hazan (1994: 20) argue that medical discourses like gerontology tend to linguistically erase the notion of a "healthy old age". Harris (1990) argues that negative myths of ageing have been heavily informed by the many studies on ageing conducted in the 1940s and 1950s which focused solely on the aged and infirm who lived in medical and aged care institutions. More

recently it has been argued again that the medical tradition of pathologising old age has continued to lead to a very narrow focus on ageing as a disease and that this continues to underpin deep-seated negative stereotypes of older people as dependent, incompetent and unproductive (Gething 1999; Koch & Webb 1996; Ranzijn 2002a).

It can be argued that social stock knowledge on ageing, as modelled by decline, also informs the discourses of formal knowledge, for example, social gerontology. Lakoff (1987:118-119) argues that 'ordinary' people (without technical expertise) have 'folk' theories about aspects of importance and relevance to their lives, and that "scientific theories develop out of folk theories". Gubrium and Wallace (1990:132) also make the point that specialists are not the only ones who theorise about age as "we all do to the extent that we set about the task of attempting to understand the whys and wherefores of growing old". They point to what they claim as striking parallels between specialist-scientific theory and ordinary 'natural attitude' theorisations (Gubrium & Wallace 1990).

Disengagement theory, originally formulated by Cumming and Henry (1961), echoes the folk theory of biological decline. Disengagement theory presents ageing as a process whereby people progressively withdraw from their roles and participation in society as they grow older. The assumption underpinning this model is that older people experience a substantial degree of decline in both biological and functional capacity which, in turn, diminishes their ability to contribute to society:

The process of phasing out older people from the mainstream of society thus becomes institutionalized as stable routine norms are developed to indicate which individuals should be disengaged and what forms of behavior should occur at this time. Accordingly, societies develop norms requiring that an individual retire from work at a certain age (Cockerham 1991:52).

This view of ageing is affirmed through the social convention of retirement and further institutionalised by compulsory retirement: a practice which has only recently been legislated against for most occupations. Theories, like disengagement, appear to be based on inferences from common knowledge folk models of biological decline (Bytheway 1995). This is not surprising, if one considers Husserl (1970b), Schutz (1970) and Berger and Luckmann's argument (1966) that scientific domains are often based on and guided by the

underlying constructs of social stock knowledge. Ultimately, as Harris (1991) argues, the negative typification of 'older worker' that persists in the labour market amplifies any natural disadvantage they may have:

Because there are valid grounds for supposing that the value of some workers in some occupations declines over time, it is likely that this will inform (and already does inform) a prejudice against all older workers as a category thus motivating employers to prefer to discharge older workers and not to re-employ them (Harris 1991:115).

Disengagement theory supports a view that with ageing comes the requirement to withdraw from society, despite the wishes of the individual themselves (McCann & Giles 2002; Brooke & Taylor 2005; Borland 2004; Encel & Studencki 2004; Kennedy & DaCosta 2006).

Negative typifications of ageing can have material consequences for mature-aged workers. Older workers have less access to employer and government-sponsored training to help update their skills, while employers and government are, in effect, absolved from their responsibility for the provision of training (Anlezark 2004; Australian National Training Authority [ANTA] 2003; Gelade, Catts & Gerber 2003; Ginn & Arber 1996; Kearns 2005; Taylor & Walker 1994; Whitnall, McGivney & Soulsby 2004). This disadvantage results in what could be labelled a 'self-fulfilling prophecy' whereby older workers are much more likely to reach a point where they lack up-to-date skills:

Once an older worker becomes unemployed he or she is less likely to be re-employed because they are old. Being less likely to be re-employed means that they will remain a longer time unemployed. Being long-term unemployed further reduces their chance of re-employment... Being unable to find work they will stop looking and hence become "discouraged workers", or redefine themselves as "sick" or "retired" and hence not be classified as active (Harris 1991:109).

A more recently emerging 'active ageing' perspective stands in sharp contrast to traditional and persistent attitudes and understandings of those working in aged-care sectors. Knowledge in these sectors is often informed by a deficit model which encourages disengagement with ageing, and particularly so from physical activity in older age (Ranzijn 2002a). Attention and research are beginning to emerge on issues relating to successful ageing and the role of social activity in promoting health and wellbeing in older age. Ranzijn

(2002b) argues that more emphasis, including research, needs to be directed towards examining the positive potential of ageing, for example, increases in freedom and time to pursue one's interests once children reach maturity. Literature advocating 'active' and 'positive' approaches to ageing with an emphasis on developing potential for ageing is beginning to establish a strong presence (Chong, Ng, Woo & Kwan 2006; Davey 2002; Ranzijn 2002a; 2002b).

However, Laliberte Rudman (2006) warns that 'active' and 'positive' ageing, as 'ideal types' of ageing, have been constructed through political discourse to support a neo-liberal rationality of older age which promotes economic self-reliance. From this perspective, active ageing discourse promotes perpetual youthfulness, thereby denying the 'naturalness' of dependency in later life (Katz 2000).² This characterisation of aging may suit governments wishing to roll back state responsibility for supporting citizens in their old age, but it may also have the potential undermine much-needed healthcare and other support for all older citizens. Ranzijn (2002a) acknowledges that a shift in focus on successful ageing for older groups should not overshadow the medical needs of older people in relation to health conditions associated with later stages of life. A balanced view of ageing 'balanced optimism'³ is one that does not deny the eventual degeneration of health leading to death. Nevertheless, promoting disengagement and limiting people's access to meaningful activity can leave a person trapped in a state of limbo (Keith 1985), that pressuring older people into marginalised status positions infringes upon their human rights in terms of their rights as people to participate in society and exercise freedom to choose to actively pursue their own interests including their own continued self-development.

Many mature-aged workers wish, and are able to, retire early. However, a large body of research cited in this Study shows that many others are forced out of the workforce

² In Australia and in many other countries governments have implemented compulsory retirement funding schemes (e.g. superannuation in Australia) based on regular employer and employee contributions in an effort to negate economic dependency on public welfare in old age with self-funded retirement.

³ The term balanced optimism is based on Seligman's (1996) concept of 'flexible optimism' and associated theory 'learned optimism' which advocates the benefits of an optimistic orientation in relation to individual psychological wellbeing. Flexible optimism/balanced optimism now underpin the discipline of positive psychology (Seligman 2002; Seligman & Csikszentmihalyi 2000).

prematurely and are unable to regain suitable employment. This is largely attributable to distorted stereotypes that underestimate the worth and productive value of mature-aged workers. Social stock knowledge on ageing is currently configured in a way which attributes problems associated with ageing, like diminished employability, as being due to inherent flaws in mature-aged workers. This then diverts "attention away from the social and political institutions that, in effect, produce many of the problems" (Estes 1991:177). The blame for a socially constructed problem is laid at the feet of the victims, who "...are rendered socially opaque and morally nebulous, epistemologically blurred, and normatively dubious" (Green 1993:56).

Section 2: Research methodology

Interpretive interview-based research: Phase 1

The first, interpretive phase in this study draws primarily on phenomenology which is compatible with social constructivist epistemology. Phenomenology is well suited to investigating life as experienced by individuals themselves (Schwandt 1994; van Manen 1990). For this reason, this method provides an appropriate fit for the research questions in this study:

1. What are the (subjective) life world experiences of mature-aged workers who believe they are unable to gain adequate work due to age discrimination?
2. What strategies do participants use to cope with the hardships they encounter under their marginalised employment circumstances?

This phase of the research used one-on-one interviews to discover how participants' experience, and give meaning to their lives, as marginalised, mature-aged workers. As Cohen, Manion and Morrison (2000:22) note: "The central endeavour in the context of the interpretive paradigm is to understand the subjective world of human experience". Of specific interest to this study are perceived barriers to employment, hardships and issues participants face, and how they appear to cope with their marginalised circumstances. As with the interpretive component of the thesis' theoretical framework, qualitative research provides a means of capturing the complexity of life from the perspective of the people one wishes to research (Heller, Price, Reinharz, Riger & Wandersman 1984).

This study incorporates critical research literature to provide both context and support for the qualitative results. One of the contextual chapters, Chapter 3, provides both historical context and a critical review of neoliberal-based labour market theory. The critical theory component of the thesis methodology is balanced by successive reviews of the qualitative data to verify meaning with participants (Lincoln & Guba 1985; Neuman 1997). This strategy is based on three criteria proposed by Lincoln and Guba (1985: 327), which are used to determine research quality and rigour of qualitative research. These criteria must uphold the central aim of interpretivist researchers: to faithfully represent the views and life world experiences of research participants (Patton 1990) to whom this thesis seeks to give a voice.

Research quality and rigour

Lincoln and Guba (1985:301-327) recommend the following criteria for ensuring the quality and rigour in naturalistic and interpretivist research. Credibility refers to the extent to which participant-data have been accurately represented. Dependability relates to adequacy of methods used, while confirmability relates to the adequacy of the relationship, between the data, the interpretation and the findings. Transferability refers to the extent to which the results of a study can be applied to other contexts.

In terms of ensuring credibility in this study, it was important to ensure that participants' concerns as articulated by them were identified and described accurately (Marshall & Rossman 1995). This was addressed through prolonged engagement with participants, using multiple interviews, which enabled them to verify data from their earlier interviews. Another way of addressing the issue of credibility in terms of faithfully representing the experiences of participants was by attempting to position participants as co-producers of the data, to help reduce the dualism of investigator versus investigated (Lincoln & Guba 1985: 93-100): something which can arguably never be completely overcome. Empowering participants with the recognition that they are co-producers of the research helped to elevate their status in the process and subsequently their levels of involvement and responsibility. This approach appeared to foster trust and hence facilitate the production of data of a high quality in terms of trustworthiness (Marshall & Rossman 1995), richness and depth. I believed that positioning, and encouraging,

participants to be actively involved in the research process (Holstein & Gubrium 1995), allowed them to be to more authentically contribute to data and meaning generation and verification, particularly with the use of follow-up questioning and interview transcripts for review. These principles were also most important to the second, PAR-inspired phase, which sought to stimulate high level engagement and input from participants in the research process and generation of research data.

Multiple interviews were conducted with most participants (Bogdan & Biklen 1992) as a means of trying to achieve depth and trustworthiness for this study. Quality is enhanced in studies where the researcher is in the field for an extended amount of time and "not dependent on a single interview with a respondent" (Patton 1990:281). Subsequent interviews were designed to verify and clarify data from initial interviews, and add depth by stimulating conversation on developments, both in the thoughts of participants and in their life circumstances. Repeat interviews also gave participants the opportunity to add details that they felt were omitted from previous interviews along with additional thoughts and reflective comments.

This study addresses the criterion of dependability by making methodological processes transparent so that reviewers can follow and assess conceptual development of the research (Lincoln & Guba 1989). Dependability has been built into the study through the provision of detailed explanations on the use and application of research methods. I have endeavoured to provide a level of detail that enables reviewers and users to follow and assess the conceptual development of the research (Hammersley 1992).

To address the criterion of confirmability I have attempted, throughout, to present the primary research in a way that clearly demonstrates the relationship between the data and my critical, interpretivist analysis of the data. As with the criterion of dependability, this allows reviewers to assess the confirmability of the research (Lincoln & Guba 1985). Data analysis in this study involved the development of themes which initially emerged from studying the data themselves in accordance with 'low constraint' approach: by allowing themes to emerge naturally in the course of interaction (Bogdan & Biklen 1992). Every emergent theme is supported by exemplar-type excerpts from the data, and is

further supported through the integration of relevant secondary literature. Confirmability was also enhanced by the second stage of the thesis research. As Lincoln and Guba (1989) argue, the use of more than one research method can also enhance confirmability and this has been achieved, to some degree, with the use of a PAR-based approach in its second phase. Data generated in the PAR phase helped to reinforce themes that emerged from the interview phase.

While the results of qualitative research cannot be considered statistically generalisable, sufficient methodological and contextual detail and relevant linkages to secondary research provides the basis for transferability of primary research findings (Lincoln & Guba 1985). The results chapters of this thesis seek to demonstrate that findings of the study provide *qualitative* support for existing quantitative and qualitative secondary research from a range of disciplines including those focused on financial and psychological impacts of labour market marginalisation.

Interview design

In-depth interviewing has been referred to as phenomenologically-based interviewing (Seidman 1991) suited to identifying "people's experience of social reality through their routinely constructed interpretations of it" (Minichiello, Aroni, Timewell & Alexander 1990:94). While in-depth interviewing can be time intensive, it facilitates the development of a trusting relationship between participant and researcher and strengthens the trustworthiness of the research data (Lincoln & Guba 1989). While it was originally planned to allow for up to one and a half hours for each interview session, most exceeded this with several interviews exceeding three hours. The length of these interviews was due to the eagerness of many participants to talk at length about their circumstances and problems they experienced. As the study progressed it emerged that the time spent was an investment that would help add depth and richness to the data set. Not surprisingly, not every lengthy session led to high quality data outcomes in terms of depth or relevance. Generally, however, allowing interviews to run over an extended period provided greater opportunities for participants to reflect upon their own accounts and perspectives as a means of augmenting depth to this study (Seidman 1991).

A semi-structured approach to interviews was chosen in an effort to minimise the problems associated with structured and unstructured approaches. Van Manen (1996) cautions that the focus of interviews can be lost due to the lack of structure; conversely, highly structured approaches tend to restrict and over-determine research because they prevent participants from being able to tell their own stories in their own words (Bogdan & Biklen 1992). This can inhibit the generation of new insights (Patton 1987) and conflicts with the generative aim and nature of exploratory research. The more open-ended approach enabled participants to raise and explain what they felt were the key issues and concerns they faced, but to do so in relation to the topic (Kvale 1996): their life world as marginalised mature-aged workers.

The use of a semi-structured/conversational approach to interviewing is compatible with the use of a naturalistic approach to human inquiry. Naturalistic inquiry involves studying the phenomena of interest in a naturally occurring setting or as natural a context as possible. For this reason, efforts were made to dispense with formality and opt for an open style of interviewing known as conversational interviewing (Lincoln & Guba 1985:163; Schwandt 1997:164). Interviews thus proceed along everyday conversational lines rather than in a formulaic question and answer format. This approach can be used to structure interviews in the form of dialogue and, as such, as naturalistic and conversational. In an effort to establish rapport interviews began with general 'getting to know you' conversation with a cup of coffee, tea or other beverage which allowed for a relaxed start to the interviews. The naturalistic approach was incorporated into this study because it is conducive to eliciting information on how people construct meaning in natural everyday life (Neuman 1997:69). These attempts notwithstanding, as a research interviewer I am not a natural part of their environment and even conversational style interviewing occurs in a context that is not natural for participants.

Initial interviews were used, in a sense, as preliminary interviews, which helped me to orient myself to major issues of significance. This approach is particularly appropriate when operating within a broader interpretivist framework where a researcher is unlikely to have any prior knowledge about the experiences of those individuals within the study to enable them to ask questions which are relevant and important (Merriam 1988).

Information gained from the earlier stages of interviewing were used to help develop more focused and follow-on questioning in the later stages and, as such, it was reasonable to expect that the interviews would progressively become more and more focused (Seidman 1991), although lines of inquiry did change from participant to participant. The merit of this approach was that it enabled the study to develop a focus on issues of greatest concern to individual participants. Again, the process of data generation and analysis were intrinsically linked in an interactive relationship (Bogdan & Biklen 1992) where data from each interview were compared and analysed with the data generated to date, in a process called 'constant comparison' (Strauss & Corbin 1990). This simultaneously generates depth and a certain level of generalisability in terms of central themes.

Research context and participant selection

Research, especially humanistic research, cannot be divorced from the context in which it is framed (Lincoln & Guba 1985:38). Hence, it is methodologically desirable to report contextual information as part of the study. The contextual aspects of this study are reported in this chapter. As noted previously, the Study is also relevant to my own theoretical and methodological choice of social constructivist phenomenology and action research, and the study outcomes are shaped by these choices.

Intensity sampling was used as a means of selecting participants who had 'intensely' experienced the phenomenon of interest, as a selection strategy designed to locate 'information-rich' sources (Patton 1987). Accordingly, I selected mature-aged workers who felt strongly that age discrimination had adversely affected their employment prospects and led to their subsequent marginalisation from employment. The methodological strategy of intensity sampling was also used to decide which participants could serve as key informants, as a means of optimising data generation and verification (Bogdan & Biklen 1992:67). Key informants are those the researcher considers to be highly rich sources of information, as demonstrated by their apparent breadth and depth of knowledge and ability and willingness to articulate that knowledge and spend time on the study, including time for verification (Goetz & Le Compte 1984). These factors helped to determine which participants would go on to contribute actively as key

informant sources. The use of key informants from the participant pool further enabled the generation of information rich data from a relatively small sample (Babbie 1995).

The study drew on a research sample of thirty-one mature-aged workers in the regional Queensland city of Toowoomba and surrounds. Participants were recruited via the distribution of posters and Research Information Sheets at the Toowoomba branch of the Commonwealth unemployment agency, Centrelink, and local Job Network employment agencies. I also publicised the call for participants for this research via local radio stations and local newspaper, *The Chronicle*. Participants were selected on the following eligibility criteria:

1. They were 45 years of age or over
2. They were unwillingly marginalised from the labour market i.e. unemployed or underemployed/unsatisfactorily employed upon commencement of this research; and
3. They felt strongly that age discrimination had adversely affected their employment prospects and subsequent marginalisation from the employment market.

In accordance with University research ethics policy, informed consent was obtained from all participants. Prior to the commencement of interviews participants were informed about the purpose of the study and their right to withdraw from the study at any point. Initial telephone contact was used to develop rapport and to arrange face-to-face interviews. I began interviews by asking participants to provide a brief overview of their employment history. This appeared to be effective in terms of getting interviews underway in a relaxed but focused manner. Open questions were also used along a phenomenological orientation where I ask myself: "What it must have been like for the interviewee?" (Van Manen 1990). They were also encouraged to lead the discussion so that the issues of most concern to them could emerge naturally. Open follow-up questioning ("How?" and "Why") was then used to facilitate the disclosure of the basis upon which their understandings were built. I also used interviews to check my interpretations against those of the participants (Saville-Troike 1994) and to obtain 'then and there' verification of data and my interpretations.

Interviews were recorded, which allowed me to focus on listening and interacting with participants. For the sake of expediency I mailed transcripts along with interpretive notes prior to subsequent interviews for review by participants.⁴ Data were transcribed and subjected to a preliminary analysis, as soon as possible after each interview, to help preserve accuracy (Patton 1990:352). Data from the first interviews provided an initial array of themes, and then each successive set of interview data were compared and integrated with reference to the existing themes and data in a process of ‘constant comparison’ (Glaser & Strauss 1967).

Phase 2: Participatory action research (PAR) inspired workshops

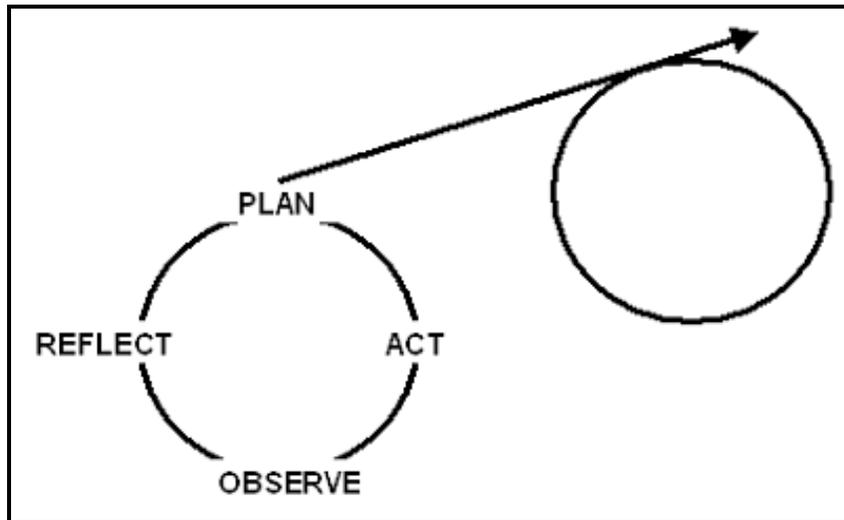
This phase of the study is inspired by action research as an approach that seeks to engage participants actively in a research process that is aimed at emancipatory change and the personal development of participants (Kemmis & McTaggart 1990). As a research method, action research was initially considered marginal but is gaining popularity amongst researchers (Wadsworth 2005). Action research itself now provides a rich variety of research strategies and the choice of these can be guided by research aims, context and constraints.

Participatory action research (PAR) departs from the research tradition of individuals as subjects to be studied, to one in which the researcher involves them actively as participants and contributors to the research being undertaken (Berg 2001). With guidance from the researcher, participants enter into a ‘living’ process to examine their own life world realities, deliberate on alternatives for change and undertake actions with the key aim of facilitating empowerment or improvement in the lives of participants (Kemmis & McTaggart 1990). PAR methodology provides a series set of steps: (1) planning, (2) action, (3) observation and (4) reflection that are designed to assist individuals to better understand their problems and subsequently devise plans of action and change (Smith 1997) (see Figure 2.1). Planning involves both problem analysis and strategic planning or the formulation of proposed solutions; action involves

⁴ While many participants said they had not had the chance to read transcripts, I was still able to use follow up interviews to seek verification on data and points for which I had questions or verification concerns. I also fulfilled one participant’s request for duplicate audio recordings for all her interviews.

implementation of strategic planning; observation involves monitoring action and outcomes along with initial assessments of outcomes; and reflection involves putting time aside to critically reflect upon the outcomes in order to further learn and develop deeper understanding of the phenomena of interest and issues of concern (Revans 1982).

Figure: 2.1
Steps in Participatory Action Research



The knowledge gained by participants is then used as a basis for moving forward by repeating the process in light of what has been learned (Smith 1997). Participants were introduced to the cyclical process of reflective-practice as a systematic way to enhance learning and personal development in their day-to-day lives.

While the study did follow some aspects of PAR, time and institutional ethical constraints led to methodological departures from the usual action research cycle. Where this phase of the research did follow the PAR method was in its aim of facilitating positive change among participants by introducing the - plan, act, observe and reflect sequence – as a systematic approach to pursue change. Where it departs from PAR is in the brevity of this phase, which normally requires a prolonged level of engagement with participants. Prolonged periods of engagement enable multiple reiterations of the plan, act, observe and reflect cycle over an extended period time to help ensure the aims of the action

research project are met. In this sense the PAR-inspired phase of the research is an adjunct to the interpretive phase, rather than a fully developed PAR thesis study. Accordingly, it functions to verify and enrich themes, which emerged from the data in phase one of the thesis.

This second phase also departs from conventional PAR research strategies, which are participant-driven (Smith 1997). However, Sense (2004) argues that variations in the degree and nature of participant control need to be considered in reference to research aims and context. While high levels of participant control can help enhance participants' sense of ownership and engagement it can also lead to a loss of clear productive focus. On this basis Sense (2004) asserts that researchers can justifiably take a high degree of control of PAR sessions in an effort to energise and direct the process in ways that capitalise on their knowledge. This is particularly suitable for cases where research aims have been, to a large extent, predetermined. This latter position seemed the most appropriate given the aims of this study and time constraints which did not allow for a more lengthy 'ground up' participant-driven process.

The aim of the PAR workshops was to try and facilitate some level of empowerment of participants through knowledge generated as a result of the process. As a PAR-inspired researcher, my aim was to take on a coaching role and provide motivational and informational assistance, which enabled participants to enact changes aimed at enhancing their subjective well-being (Berg 2001). Specifically, PAR in this study involved the development of an interactive learning program carried out through a series of three workshops. By determining workshop structure and content myself I have, to some degree, predetermined this phase of the research and interaction by privileging my views and preferred conceptual categories.

Key aims of the PAR-based phase of this research were to provide participants with opportunities to: (1) build self-efficacy, that is, confidence in their own abilities to set goals and undertake courses of actions in an effort to improve self-esteem; (2) initiate positive changes in their life circumstances (e.g. employment prospects) and strengthen their ability to cope with their marginalised life circumstances; and (3) enable participants

to develop a greater understanding of the ways in which they are constrained by social and economic factors. Facilitating the development of a greater understanding of the nature of the disadvantages experienced by participants was used as a means of exploring ways in which they might empower themselves. Therefore, rather than supporting a ‘self-as-victim’ or multiple constraints view, emphasis was also placed on a positive ‘agency’ view that constraints can be managed, traversed and overcome, (Seligman 1996; White & Wyn 1998). Accordingly, the PAR cycle provides a model which enables participants to adapt responsively to change by actively reflecting upon their own practices, the practices of others, and the contexts in which these occur (Giddens 1994).

Workshop 1: cognitive behaviour therapy and positive psychology

The first workshop was based on Cognitive Behaviour Therapy (CBT) and positive psychology.⁵ Most training programs targeted at unemployed people have been focused on occupational and job searching skills. However, in recent years programs have also emerged to target improving self-esteem, psychological wellbeing and self-confidence. In particular, training programs based on cognitive behaviour therapy (CBT) techniques demonstrate strong support for the effectiveness of CBT in helping people to counter debilitating psychological effects associated with unemployment (Creed, Machin & Hicks 1999; Machin & Creed 1999; 2003). CBT methods have been shown to be effective in counteracting depression, and in building resilience and perseverance in the face of adversity across a wide variety of contexts (e.g. Ruini & Fava 2004; Seligman 1996; Seligman 2002). Accordingly, CBT methods have also been deployed and trialled in programs to assist groups of people experiencing unemployment (e.g. Machin & Creed 2003; Hoare & Machin 2006).⁶

⁵ This workshop was informed by a chapter I wrote on “Barriers to Communication” (Tyler, Kossen & Ryan 2005) and the unemployment CBT based training program “Changing Wonky Beliefs” (Machin & Creed 2003). The workshop also covered issues and concepts pertaining to general wellbeing, referred to as happiness (and also subjective wellbeing) and extends into a critique analysis of consumer-culture and potential negative impacts including those on happiness/subjective well-being.

⁶ Reported success in CBT based training has been demonstrated within the field of psychology using quantitative intervention and control group-based research methods. And while this research is based on and more concerned with a qualitative research approach a record of success in the use of CBT training was a factor of influence in deciding to base the first workshop on CBT. CBT based training techniques have been incorporated into a range of teaching and training contexts including school curricula (Bishop & Roberts 2005; Gillham et al. 1995; Quayle et al. 2001).

Workshop 2: Critical theory based analysis

The second workshop engaged critical theory as a theoretical framework through which participants could evaluate their experiences as marginalised mature aged workers. A critical theory research approach aims to expose the inequities of dominant ideologies and the ways in which they constrain changes to entrenched power relations. The critical orientation of action research means that it is openly political, particularly given its core aim is to challenge contemporary orthodoxies (Kemmis & McTaggart 2000) and the ideological frameworks that position them as natural and unproblematic. In this workshop, the critical analysis of individual constraints imposed by wider cultural, social and political belief systems (Montero 1998) was ultimately used to challenge the assumption that circumstances such as individual underemployment or unemployment arose as a result of any inherent personal deficit.

Workshop 3: Employment strategies

The third, and final, workshop modelled Jackson's (2003) literacy-based approach to job searching. This session provided participants with information about techniques for job seeking, job applications and interviews. Participants were provided with supporting materials, such as exemplar résumés and job applications, for analysis and future reference. Jackson's (2003) 'literacy-based' approach to job-seeking, also largely exemplar based, was used to show that job-seeking is a specialised knowledge area, with its own particular norms and techniques. Adopting this approach allowed the workshop to address a key theme that emerged in Chapter 6: that participants perceived they lacked knowledge and confidence in seeking and applying for jobs. This theme is supported by secondary literature on marginalised mature-aged workers (e.g. Perry & Freeland 2001; Steinberg et al. 1994).

Positive psychology is the study of conditions and processes that contribute to the optimal functioning of people (optimal functioning is also referred to as flourishing) (Gable & Haidt 2005). It places strong emphasis on building personal character strengths in order to improve wellbeing/subjective well-being, in contrast to a traditional narrow focus in psychology on correcting deficits (Seligman 2002). Seligman outlines three pillars of positive psychology as (1) positive subjective experience (2) positive character strengths (virtues) and (3) positive institutions (Seligman 2002).

Data analysis and verification

Berg (2001) and Dick (1999b) note that the methods used to analyse data in interpretive studies are also typically applied to data analysis of action research projects. Accordingly, constant comparison was again used for the analysis of workshop data to generate themes. However, themes were also largely driven by the content of the pre-designed workshops themselves. The workshops were recorded on to audio cassette for transcription and analysis. As in the earlier, interview-based phase participants were supplied with transcripts and interpretative analysis from chapter drafts for review, verification and additional comment. Participants were generous with their time in taking part in, and contributing to, these follow-up interactions. This helped to ensure the quality of the data and analysis in relation to verification processes.

Conclusion

The first section of this chapter outlined the theoretical frameworks and related research paradigms chosen for this study. It provided a definition of, and justification for, the use of both interpretivism and critical theory. It was argued that the experiential focus of the study makes interpretivism – a social constructivist framework – a logical choice, particularly since it also provides a basis for examining dominant social constructs or typifications that may serve to negatively stereotype mature-aged workers. The chapter also provided a rationale for the use of critical theory: both as a means of introducing a political dimension to the study, and as a framework for the final action research chapter. This section concluded with a critical review of secondary literature in order to establish a key premise: that ageing continues to be constructed primarily in terms of deficit accumulation.

The second section of this chapter provided an outline and justification for the research design based on naturalistic and emergent design as an approach to exploratory qualitative research. The first and major phase of the research involved conducting interviews to fulfil the research aim of gaining insights into how participants experience and cope with their life world realities, as marginalised mature-aged workers. Aspects of in-depth and semi-structured interviewing styles were selected as effective methods for gaining these kinds of insights. These were supported with quality assurance measures

appropriate for this research approach. The second (minor phase) of the research, a variant of participatory action research (PAR) in the form of a series of workshops, was selected as an approach suited to the aim of empowering participants and exploring their life-world experiences further. Chapters four to eight report the results of the major phase of this study, the interpretive interview-based research conducted, followed by Chapter 9 which reports on the results of the PAR-based workshops. The following chapter argues that trends towards economic deregulation in Australia have eroded employment conditions and marginalised vulnerable groups, including many mature-aged workers, leading to unsatisfactory employment outcomes including underemployment.

Chapter Three

Labour Market Context

Introduction

The previous chapter outlined the theoretical frameworks and research methods used for this critical, interpretive study into the life world experiences of mature-aged workers marginalised from the labour force. This chapter provides both a review of labour market changes, and a critical theoretical analysis of popular neoliberal constructs, that have the potential to negatively affect participants in the study. These changes have arguably been brought about by government responses to economic trends such as the globalisation of markets. This chapter begins with a review of Australian literature that charts the shift from a labour market characterised by centralised wage arbitration and high levels of fulltime employment towards an increasingly decentralized wage arbitration model and increasing non-standard employment such as part-time, casual and contract work. The use of non-standard forms of employment can sometimes provide workers with positive gains in terms of a greater range of possible models of employment tenure. However, the central argument of this chapter is that trends toward labour market deregulation and decentralization have led to an increasingly segmented labour market, where marginalised groups including mature-aged workers are more likely to be relegated to low paid and precarious forms of employment.

Much of the justification used by advocates of labour market deregulation falls within a broadly neoliberal discourse, which rests on particular assumptions about the way labour markets work. Therefore, after reviewing the literature on trends towards market deregulation, this chapter will critically assess neoliberal assumptions about the labour market including individualistic conceptions that underpin human capital theory. From this analysis, I conclude that the atomistic individualism, which underpins neoliberal labour market theory, cannot recognise more collective

phenomena such as discrimination and particularly, in the context of this thesis, age discrimination. Instead, the chapter suggests that segmented labour market theory offers a more convincing explanation for current labour market conditions and, in particular, employer discrimination against mature-aged workers. The chapter concludes by providing a brief outline of the ‘shape’ of the periphery labour market, as experienced by many mature-aged workers and briefly considers regulatory alternatives to make such work more viable as a means of securing improved economic security.

Australian industrial relations: from centralisation to fragmentation

A full review of the history of labour market relations in Australia is beyond the scope of this thesis. The aim of this smaller review is to provide some historical context for later interpretive, critical analyses of interview data, including a brief examination of trends that may have contributed to the marginalisation of mature-aged workers.

The landmark *Harvester Judgment* by Justice Higgins in 1907 represents a defining moment in wage determination in Australian industrial relations. Higgins instituted the concept of a minimum ‘living wage’ as the reference point for national wage determination. This had a major impact on the long-term structure of wage determination (Markey 1994). In principle, the needs of workers, based on a male ‘breadwinner’ and his dependents, were given priority over the profitability of those employing labour. Under this ‘needs-based’ principle enterprises were regarded as having a social obligation to pay a minimum living wage for standard jobs.¹ The model was also predicated on the assumption that employment should be available to all male breadwinners (Watson, Buchanan, Campbell & Briggs 2003). Acceptance of high levels of government regulation of the labour market by business occurred on the basis that this regulatory system also provided them with protection from global competition (Gardner & Palmer 1997; Watson et al. 2003).

This collective arbitration model was based on the process of independent mediation that took into account the competing interests of employers and employees with

¹ This arbitration model of industrial relations was unique to Australia and New Zealand, and was one in which institutions of the state played a role in determining wage and work conditions outcomes (Peetz 2005c:91).

consideration also given to the public interest or common good (Peetz 2004). Under arbitration unions were able to bargain for improved wages and conditions in strategic workplaces and then facilitate their dissemination to other workplaces and the rest of their membership (Peetz 2004).²

A combination of wage arbitration and industrial protection helped to establish an era of full employment and a strong domestic economy, which ended in the 1970s after the 1973 oil crisis. The oil crisis triggered inflation growth in Australia and other Western nations, which was exacerbated by ensuing wage claims and strong wages growth (Langmore & Quiggin 1994:62). These factors were considered the cause of stagnating economic growth (Leach 1993). Declining confidence in the Keynesian model of government economic management gave impetus to business' interests, including its preference for market rather than government regulation. Employer groups, particularly the Business Council of Australia (BCA) and the Australian Chamber of Commerce and Industry (ACCI), pressed for government policy aimed at increasing the competitiveness of labour costs to meet the demands of a new era of economic globalisation (Eccleston 2004; Evans 2002).

In the late 1980s the Hawke Labor Government successfully implemented its corporatist³ agenda by introducing of the "Prices and Incomes Accord" in an effort to restrain wages growth (Hawke & Wooden 1998:84). In this climate of economic stagnation and correspondingly high unemployment the Australian Council of Trade Unions (ACTU) accepted a move towards decentralisation of the industrial arbitration system. The Labor Government's Industrial Relations Reform Act (1993) sought to further decentralise wage determination with a model based on bargaining at the level of individual enterprises, referred to as enterprise bargaining (EB). Barns and Preston (2002) claim that the move to enterprise bargaining was also the result of successful

² The arbitral model is based on judicial principle of independent/non-partisan 3rd party adjudication (i.e. arbitration) in which employers are required to recognise the legitimacy of officially registered unions.

³ The concept of corporatism is often used in discussions about different democratic regime types: a theoretical model initially proposed by Swedish social welfare theorist Gosta Esping-Andersen. In corporatist states, such as Germany and Italy, political activities are usually undertaken at a state level by organised political groups, such as unions, business councils and other associations, on behalf of their members. While such groups do exist in Australia, Hawke's strategy of brokering a consensus between them for the national good was seen as unusual in a liberal democratic state, such as

lobbying by the Business Council of Australia (BCA). Under EB workers gain access to wage increases by negotiation with individual employers, thereby increasing wage flexibility by ending 'flow on' based wage determination.

Double digit unemployment figures from the late 1980s carrying through to the early 1990s increased pressure on both the Hawke and Keating Labor governments to further stimulate economic and employment growth, which itself provided further impetus for labour market flexibility through deregulation (Watson et al. 2003). It has also been noted that the most significant deregulatory reforms were implemented during the period of the Keating government (1992-96) including 'floating' the Australian dollar for trade on the global currency market and opening Australian domestic markets to global competition (McCarthy & Taylor 1995). Increased exposure led to increased business volatility and deregulatory pressure on the labour market to lower labour costs including growth of non-standard/non-fulltime forms of employment (Lucarelli 2003; Pusey 2003).

Income inequality grew substantially from the start of the decentralisation of the industrial relations system. Many attribute substantial increases in income inequality in Australia over past decades to the structural reforms of the labour market (Borland 2001; Briggs, Buchanan & Watson 2006; Fincher & Saunders 2001; Lewis 2004; Mitchell, O'Donnell & Ramsay 2005; Pusey 2003; Watson et al. 2003; Watson & Buchanan 2001; Wicks 2005). In addition, the weakening of restrictions in the use of non-standard forms of work including casual, part-time, contract and labour-hire employment contributed to increased fragmentation of the labour market. This tended to impact most adversely on marginal employee groups, including unskilled labour, young workers, migrant workers, Aboriginal and mature-aged workers (Mitchell, O'Donnell & Ramsay 2005; Fincher & Saunders 2001; Lewis 2004; Watson et al. 2003; Watson & Buchanan 2001). Lack of access to adequate employment has also been identified as a major contributor to the growth of financial hardship and poverty since the mid 1990s (ACOSS 2007a; Borland 2001; Gregory & Sheehan 1998; Hartmann 1998; King 1998; Mitchell & Bill 2006; Wilkins 2004).

Australia, that is characterised as politically adversarial and individualistic (for a full discussion of

The drive for greater labour market flexibility continued under the conservative, Howard Coalition Government (1996-2007). In 1996 it introduced the Workplace Relations Act (1996) which reduced the role of the AIRC to ‘safety net’ regulation, although it did retain the power to authorise workplace agreements (Mitchell, O’Donnell & Ramsay 2005). The Act placed a greater emphasis on non-union collective workplace bargaining and Australian Workplace Agreements (AWAs): individual agreements between employees and employers. Further reduction of union power with legal restrictions on industrial action and status of unions as bargaining agents was justified on the basis that increased labour market ‘flexibility’ was needed to ensure increased workplace productivity (Lee & Peetz 1998; Mitchell, O’Donnell & Ramsay 2005). Upon its decisive 2004 re-election victory, and with a first-time majority in the Senate, the Howard government embarked upon further deregulatory reform with the Workplace Relations Act 1996. The Act further reduced award conditions, placing restrictions on union involvement in workplace agreements, whilst continuing to promote AWAs.⁴ Prior to this electoral win AWA provisions had been ‘watered down’ in the Senate by being made subject to a ‘no disadvantage’ test. This had made AWAs unattractive to many employers because it prevented them from making agreements that delivered lower conditions than those covered in relevant awards and collective agreements (Peetz 2004).

Available findings from recent research indicate that non-unionised, non-standard, low- paid and low-skilled workers are more likely to be adversely affected by AWAs (van Wanrooy, Oxenbridge, Buchanan & Jakubauskas 2007), with a high proportion of these workers falling into the mature-aged worker cohort. In the federal election year of 2007, the Howard Government gave in to public criticism when it announced a major change to Work Choices with the introduction of a ‘fairness test’ for workers entering AWAs earning less than \$75,000. This in effect marks a restoration of the ‘no disadvantage test’ which was abolished by Work Choices reforms. The introduction a fairness test for those earning less than \$75,000 appears to indicate a substantial step back in the government’s pursuit of a deregulated labour market. However, what remains is still of concern to unions and workers. For example it does not restore

democratic regime types see: Goodin, Headey, Muffels & Dirvin 1999).

⁴ Australian Workplace Agreements (AWAs) ‘individualised’ direct employment contracts between individual employers and employees.

workers' rights to bargain collectively. Employers retain the right to determine the terms of employment agreements unilaterally and to deny new employees access to collective bargaining, which is in breach in of the International Labour Organisation's (ILO) labour conventions that Australia has previously ratified. Consequently, "Australia is the only developed country where an employer can refuse to negotiate with a union even when its employees are union members and wish to be collectively represented" (International Trade Union Confederation [ITUC] 2007:3).⁵

The trend towards a more deregulated labour market has adversely affected substantial numbers of mature-aged workers (Borland 2001; Borland, Gregory & Sheehan 2001; Fincher & Saunders 2001; Keating 2003; Saunders 2005; Mitchell & Bill 2006; Mitchell & Muysken 2003; Mitchell, O'Donnell & Ramsay 2005; Pappas 2001; Watson et al. 2003; Watson & Buchanan 2001). Mature-aged workers as an aggregate group have not fared well and their continued marginalisation from fulltime work has been reflected in statistics on underemployment and studies of re-employment (ABS 2001; Gray 2002; Murray & Syed 2005; Saulwick & Muller 2004; Steinberg et al. 1998). Research has also shown a general preference by employers for younger workers for fulltime core positions (Bennington 2001a; Bennington & Tharenou 1996; Encel & Studencki 2004; Handy & Davy 2007; Harris & Associates 1976; Hendricks & Hendricks 1986; Murray & Syed 2005; Pickersgill et al. 1996; Reid 1989; Taylor & Walker 1994). The fragmentation of the labour market, combined with the tendency of employers to reject mature-aged workers for fulltime jobs means that even in times of improved employment availability do not necessarily provide relief for those trapped in the peripheral workforce. While government has tended to frame justifications for labour market in terms of individual choice and flexibility, the collective experience of older workers presents a challenge to such a justificatory framework.

The rhetoric of deregulatory reform: 'individualism', 'choice' and 'flexibility'

In arguing his case for changes to industrial relations laws, former Prime Minister John Howard claimed that employment conditions in Australia have been damaging

⁵ Violations of conventions ratified by Australia: No. 87 on Freedom of Association and Protection of the Right to Organise and No. 98 on Right to Organise and Collective Bargaining (ITUC 2007).

businesses because they are too inflexible. He argued that changes provide employers with more flexibility and as such result higher rates of productivity needed to keep the economy strong and competitive, and thereby create more jobs and produce higher wages (The Australian, 19 November 2005:1). In spite of this, research has consistently shown that of that previous deregulation of labour markets and use of individual workplace, agreements in New Zealand and Western Australia have failed to significantly lift productivity (Dalziel 2002; Rasmussen & Deeks 2002). Peetz (2005a) argues that the higher workplace productivity argument being put forward is flawed and that in reality the reforms are aimed at driving down wages costs at the lower end of the income chain, particularly in services sectors. He uses the following restaurant industry scenario:

This is often dressed up productivity - for example, corporations may claim that not having to pay penalty rates for night or weekend work increases labour productivity in the hospitality industry. But it does not. There is no gain in the number of meals served per restaurant employee by abolishing their penalty rates. All that happens in this situation is that the wage cost per hour has gone down, and the profits go up (and restaurant workers' incomes go down), even though productivity is unchanged (Peetz 2005a:49).

Peetz's (2007) study found no noticeable increases in productivity in the year following Work Choices 2005 reforms and rebuffed the government's argument that Work Choices represented economic reform. He argued, instead, that the policy was aimed at further increasing the power of employers. By contrast, union representation in collective bargaining has been shown to be a positive force, not only in lifting wages and work standards, but in improving innovation, productivity and economic performance and growth in organisations (Belman & Block 2002; Freeman & Kleiner 1999). Despite these findings, it is clear that many Australian businesses prefer an individualised, rather than a collective, relationship with employees.

The rhetoric of choice in neoliberal arguments for labour market deregulation also obscures the asymmetrical nature of the power relationship between labour and capital. Instead, it conceptualises the labour market as a place where workers are free to choose from a wide range of employers, in ways that are akin to consumer choice. The Business Council of Australia (BCA) has promoted the concept of individualism since the 1980s. It has based this on the argument that Australians today are more concerned with rewards for individual talent and effort than they are about equality

and uniformity (BCA 1989 cited in Peetz 2004:25). In considering future visions the BCA⁶ concludes that it is most likely that Australians in the future will,

Become increasingly self-interested and see themselves as individuals in a globalised world rather than participants in an Australian community... Egalitarianism in the Me World becomes an increasingly irrelevant concept – inequality is more accepted and Australians are reluctant to support programmes to provide equal outcomes for all Australians (BCA 2004 online).

This rhetoric places individualism and the purported increase of individual self-interest at the centre of justifications for increased economic inequality and reduced support for collective, government-funded programmes. It is also a prime example of the neoclassical labour market view that conceives workers as atomistic, self-actualising agents who invest in themselves as a means of improving their economic position. However, such a worldview ultimately fails to acknowledge collective experiences of marginalisation from the labour market.

Labour Market Theory and Labour Market Practice

Much of the rhetoric around individual choice and individual responsibility can be linked back to theories, such as the neoclassical human capital theory, which conceptualise individual employability in terms of employer ‘investment’ and ‘self-investment’ by workers. This self-investment theoretically translates into various forms of education or training as a means by which to gain access to higher earnings and increased productivity from their labour (Becker 1993). According to this theory, investment in human capital adds value to the capital worth of workers’ productive capacity and subsequently their value to employers.

According to this theoretical model, economic marginalisation such as unemployment and underemployment, is understood as an outcome of choices made by the individual workers. Theoretically, a marginalised worker can choose to improve their labour market position by investing in education, training or by entering the workforce at a relatively low level in order to gain the experience and skills needed to advance their position. There is evidence to support the proposition that higher levels of education and training can lead to improved employment outcomes (e.g. Becker 1993; Birrell & Rapson 2006; Cully 2004). However, there is also evidence, which shows that these

⁶ The BCA is widely regarded as Australia’s peak business lobby/interest group (Shields 2005).

kinds of human capital investment do not always lead to improved employment outcomes for mature-aged workers (Egerton 2001; Pitcher & Purcell 1998). Indeed, some claim that older workers have been systematically excluded from educational and training opportunities (Allen Consulting Group 2006; Gelade, Catts & Gerber 2003; Hall, Bretherton & Buchanan 2000; Knight 2006; OECD 2005; Wooden, Vanden Heuvel & Cully 2001). This discrimination against older workers as a group shows that addressing problems related to the marginalisation of labour through individual education and training alone is not sufficient to generate secure and well paid employment. Indeed, the individualised focus on cause and effect can result in a tendency to “blame the victim”.

Because of its assumptions about employment and human capital investment, the neo-classical human capital model ultimately works to reinforce a deficit view of marginalised workers, in which deficiencies in individuals are seen as the cause of their disadvantaged situation. This locates blame with those affected, rather than with external systems, labour market trends and relative group disadvantage. Within the neoliberal model, blame and deficit are conceived as a result of irrational choices made by deviant economic actors whose behaviour is considered abnormal (Simpson, Greller & Stroh 2002).⁷ This process of individualisation leads to a view of the labour market that does not account for external factors, such as discrimination or availability of jobs. From a critical theory perspective, this process of individualisation serves powerful actors such as government and employers who might otherwise be held accountable for problems caused by poor economic circumstances or age discrimination leading to labour market disadvantage.

Unlike human capital theory, segmented labour market theory can account for the existence of persistent discrimination against certain groups within the labour pool. Segmented labour market theory is based on the premise that labour markets are based on a division between core (or primary) employment and non-core (or secondary/peripheral) employment (Cain 1976). Core sector jobs are seen as ‘good’ jobs because they are well paid and secure, including benefits such as paid sick leave

⁷ The issue of undervaluing the capacities and knowledge base of older workers due to human capital conceptions of ageing as depreciation of human capital was discussed in more detail under “The Social Construction of Ageing” in Chapter 2 Theoretical Frameworks and Research Methods.

and holiday leave. They also provide opportunities for development and career progression. By contrast, peripheral sector jobs tend to require fewer skills, and provide lower rates of pay, have little job security, tend to provide far fewer benefits and have fewer hours of paid work. Peripheral or secondary sector jobs tend to provide much less opportunity for career progression and, in many cases, do not provide a pathway to core sector work. As such, employment within the peripheral labour market increases the risk of future periods of unemployment (Eardley 2000; Mitchell & Bill 2006; Mitchell & Muysken 2003; Wooden & Warren 2003). A benefit of segmented labour market theory model is that it acknowledges employers' propensity to discriminate among groups of workers when allocating core and peripheral employment (Becker 1971; Black 1995).

Employment in peripheral or secondary sector jobs has the potential to further marginalise already marginalised workers. Barker (1998) notes that while such jobs provide these workers with experience, the nature of this kind of work weakens their perceived value in the workplace and, as such, many of these workers are also accumulating deficits:

To the degree that workers are negatively valued or stigmatized due to their contingent status, a deficit model of work is created. One implication is that employers will not evaluate contingent work experience fairly or positively when a worker competes for subsequent employment (Barker 1998:196).

This corresponds with Pocock, Prosser and Bridge's (2004) qualitative research into the experiences of casual employees, where they conceptualise employee attachment to organisational culture in terms of 'workplace citizenship'. Their study concluded that many of the negative features of casual employment stemmed from a lack of integration into organisations and workplace culture. In addition to being seen as not fully fledged members of the organisation and kept 'out of the loop', marginal workers are at a higher risk of being pressured to work harder to retain employment.⁸ Overall, research shows that workers in the secondary labour force are more expendable and also more vulnerable to exploitative and discriminatory practices (Barker 1998; Burgess, Mitchell & Preston 2003; Burgess & Campbell 1998; Campbell 2000; Eardley 2000;

⁸ In Chapter 7 Marginal Employment Experiences many participants reported negative experiences relating to working in secondary labour positions including pressure to work excessively harder, lack of recognition and respect, and poor treatment by managers and other permanent staff.

Peetz 2005a; Pocock, Prosser & Bridge 2004; Stilwell 2000; Wilkins 2004; Wooden, Vanden Heuvel & Cully 2001).

The tendency of peripheral work to devalue periphery workers in the eyes of employers is important for this study. This is because literature reviewed in Chapter One and cited again in this chapter shows that a large proportion of mature-aged workers displaced from the labour market only gain access to the secondary labour market. Burgess and de Ruyter (2000) conclude that in a segmented labour market a high proportion of movement into permanent employment is taken up by people who already occupy permanent positions. Burgess and Campbell (1998) and Watson and Buchanan (2001) note that this marks a reversal in hiring practices and use of casual labour by organizations that, in the past, commonly recruited workers, initially on a casual basis, into fulltime permanent jobs

One reason may be that the growth of casual and other non-traditional forms of employment has been outstripping the growth in standard jobs in Australian since the 1980s (Borland, Gregory & Sheehan 2001; Buchanan 2004; Burgess & Campbell 1998; Burgess & de Ruyter 2000; Mitchell & Bill 2006; Mitchell & Muysken 2003; Pocock 2003; Watson et. al. 2003). As Pocock explains:

There is plenty of evidence that the labour market is segmented, and that different conditions attach to jobs that fall within different segments. Shorter hours jobs are usually different than full-time jobs: they are more likely to be done by women or carers, and they are more likely to be lower paid, less integrated into workplace, occupational and industry labour markets, and to be less secure (2003:160).

Cooper (1998) and Cooper and Jackson (1997) agree, arguing that workplaces are being transformed into deregulated ‘hot house’ environments. In such cases, organisations employ a small core of permanent and fulltime workers and buy in most of their labour on a contract ‘as needed’ basis repackaging employment as project and portfolio work. In response to the 2007 release of ABS statistics showing record low unemployment rates, members of the Centre of Full Employment and Equity (CoFEE) claimed that many of those classified as ‘employed’ struggle financially in “fragments of jobs” as a result of workforce casualisation (CoFEE 2007:1). For those workers trapped in the peripheral workforce, this kind of hiring and firing ‘flexibility’ combines minimal or no training and development of casualised labour, which can

have negative consequences for labour market capability. This is because secondary sector workers receive very little in the way of employer-supported education and training (Birrell & Rapson 2006; Rubery & Grimshaw 2003).

Labour market fragmentation also involves the growth of labour hire and outsourced contract work (Bauder 2001). Contracting of workers enables organisations to outsource labour needs. A small and growing number of workers are employed on an independent contract basis as self-employed. This, in effect, shifts the risks associated with employment on to workers themselves and provides employers with the means by which to evade long-established responsibilities associated with employment, as those working under such arrangements fall outside regulatory labour standards (Carabetta & Coleman 2005). Contracting labour can also intensify competition for work, leading to bidding wars and undercutting of fees, as well as the increased likelihood of hazardous behaviours associated with 'cutting corners' (McNamara 2006). Outsourcing employment through labour-hire companies has increased substantially over recent decades (Laplagne, Glover & Fry 2005). Labour-hire employment involves the supply of labour by through engaging a third party organisation, a labour-hire company, to supply work that is performed for the 'client' organisation and often at that organisation's worksite and under their direction (Hall 2002). As Hall, Bretherton and Buchanan affirm:

The increased use of outsourcing and associated growth in the labour-hire industry is not simply the result of compositional or structural changes to Australian industry, rather, the growth of outsourcing is the result of conscious management choices and decisions and is associated with a new approach to the management of labour resources (Hall, Bretherton & Buchanan 2000:19).

Gonos (1997) and Hall (2000) conclude that a great deal of the growth of labour-hire employment is part of a deliberate management strategy to utilise labour without the obligations of formal employment arrangements. While short-term cost benefits may appear attractive to employers, hidden costs, identified with labour-hire employment strategy, can include reduced commitment by workers, as well as employer under-investment in employee skill development (Hall 2000; Laabs 1998; O'Neill 2004). Some unions are also concerned that the use of labour-hire employment may undermine working conditions for directly employed workers as labour-hire workers

often perform the same work for lower pay and conditions (Laplagne, Glover & Fry 2005; O'Neill 2004).

In terms of addressing the erosion of labour standards through the proliferation of poor work, Pocock (2003) argues that there is a need for sufficient regulatory protection for non-standard labour so that the benefits and standards associated with standard employment are made available to all workers, not just those in permanent and fulltime positions. While high quality flexible work does exist, it appears that it is only open to a very limited number of occupational groups, for example, professional workers who already hold strong labour market positions (Bill, Mitchell & Welters 2006; Lawrence & Corwin 2003; Phillipson & Smith 2005).

Pocock (2003) argues for a re-engineering of non-fulltime forms of work aimed at creation of quality part-time work with a 'shared work/value care' model. She contends that the working conditions of non-standard labour including pay rates; leave entitlements; job security; and access to career paths, promotion and training; need to be lifted to meet the standards of traditional fulltime work model. According to Pocock (2003) non-standard work, especially ongoing part-time jobs, needs to be integrated into the labour market in an effort to provide labour market flexibility along with the flexibility needs of workers not wanting to work fulltime, particularly those undertaking unpaid care duties.

This model holds at its core the promise of genuine choice and the realisations of diverse patterns of work and care, that properly recognise and value the productive work of care, and equally reward various forms of labour and its organisation rather than marginalise the 'non-standard' (Pocock 2003:39).

Government can also play an active role in making part-time work financially attractive to workers through tax concessions. For example, the May 2006 budget saw the introduction of superannuation and taxation reforms effective July 2007, after which superannuation benefits for those 60 years and over will no longer be classed as assessable income, making part-time work attractive for workers over 60, and making phased-retirement a more attractive option. However, this is of little or no benefit to many marginalised mature-aged workers under the age of 60 (Costello 2006). The recent election of another Labor government may herald yet more positive changes for mature-aged workers, with the promised reversal of labour market policies such as

Work Choices. How the substance of these forthcoming policy changes plays out for mature-aged workers remains to be seen.

Conclusion

This chapter has argued that trends towards economic deregulation in Australia have led to segmentation of the labour market. This labour market segmentation has resulted in the erosion of working conditions, which have reduced the availability of well-paid, fulltime jobs. The erosion of employment conditions associated with flexible workforce reform can lead to underemployment and other employment outcomes that impact hardest on disadvantaged groups in the labour market, including mature-aged workers. For this reason, the chapter has argued that the neo-classical construct of human capital is inadequate because its narrow framework of employer and individual self-investment cannot provide an adequate explanation for the marginalised status of disadvantaged groups such as mature-aged workers. Specifically, it cannot acknowledge factors external to the employer-employee relationship such as labour market conditions and age discrimination.

Despite the inherent weakness of this approach, the Howard Coalition Government, in particular, has marshalled the rhetoric of individual choice and labour market flexibility to justify its program of labour market deregulation. Business groups such as ACCI and BCA have also used individualist rhetoric to advocate labour market deregulation. Such strategies serve to undercut collectivist responses for workers whilst, paradoxically, masking the collective interest of employers in the deregulation agenda. However, some of the research cited in this chapter has shown that even the collective benefits to Australian business, in terms of productivity and responsiveness, are doubtful.

Whatever the outcome for business, for mature-aged workers – as for other disadvantaged groups – one outcome of the now segmented labour market is, sometimes permanent marginalisation from the core, fulltime workforce. Consequently, this chapter concludes that, for the sake of economic fairness, government must act to bring benefits and rewards of part-time and casual work into

line with that of fulltime work so that employees are provided with genuine choices as to what kinds of work they engage in.

The following chapter, the first to report results from the interviews conducted for this study, reports on participants' perceived experiences of discriminatory treatment based on their ages and their overwhelming rejection of ageing as based primarily on a process of deficit accumulation and subsequent erosion of their capacity for productive work.

Chapter Four

Perceptions of Age Discrimination and Rejection of Age as Deficit Accumulation Model

Introduction

This chapter is the first in a series of chapters that report on the data generated in the interpretive interview-based research phase of this study. The previous chapter argued that employment conditions for many have deteriorated with the advance of labour market deregulation in Australia. The erosion of employment conditions associated with a 'flexible' workforce has led to increasing underemployment and employment outcomes that do not meet the needs of many of those relegated to this kind of work. Drawing on a substantial body of research, this thesis has argued that many mature-aged workers are prone to both joblessness and underemployment and that a widespread negative age-based perception about their capacity for productivity is often a significant factor contributing to this state.

This chapter reports on experiences of discrimination as perceived by study participants. Accounts provided by participants indicate strongly that age discrimination is a major barrier to their attaining adequate employment. The overwhelming majority of participants provided accounts of being subjected to age discrimination by previous employers and prospective employers when applying for jobs. This experience is central to the study and was an expected outcome of intensity-rich sampling. Two broad themes emerged from related interview data: first, experiences of age discrimination, and second, a rejection of the age deficit model.

Participants' experiences of age discrimination can be divided into two distinct sub-themes. The first reflects participants' frustration with the difficulty of proving age discrimination and, the second relates to what scholars (Pettinger 2004; Warhurst & Nickson 2007) refer to as issues of 'aesthetic labour'. Participants reflected on the difficulty of finding work in a youth-centred culture that places pressure on workers to look young and attractive. This emphasis on the aesthetic was seen as a means of

disregarding other positive characteristics of older workers, such as experience and attitude.

The core theme that relates to the rejection of a deficit view of ageing is divided into three underlying sub-themes. Firstly, most participants saw their many years of accumulated experience as a major advantage in terms of their capacity for productivity, yet they also believed employers often construed this length of experience as a major disadvantage, and especially, as a sign of inflexibility. Many participants also believed they possessed a comparatively strong work ethic along with a strong intrinsic commitment to work and appreciation of a job, which made them reliable and more likely to be longer-term employees. Finally, some participants also felt they were disadvantaged in the labour market because some younger managers perceived their older age as somewhat threatening.

Perceptions of Age Discrimination

Since the 1990s Australian governments have adopted a range of modest measures to counter age discrimination and disadvantage in the labour market for older workers, including the enactment of anti-age discrimination legislation.¹ This has included abolishing mandatory retirement for most occupations, and providing financial subsidies as an incentive for employers to hire mature-aged workers. Substantial government resources have also been directed towards campaigns to promote the economic benefits of employing mature-aged workers. To date, these measures have had limited impact on increasing workforce participation for this group (Bennington & Wein 2000;

¹ The prohibition of age discrimination in employment is contained in both state and federal legislation including anti-discrimination and workplace relations legislation (Bennington & Calvert 1998). However, the federal government only recently passed the *Age Discrimination Act (AD Act)* in 2004 in an effort to raise awareness that people have the same fundamental rights to participate in society regardless of their age and to remove ageist stereotypes that function as barriers to participation (Goward in Thew, Eastman & Bourke 2005:2). The *AD Act* 2004 is limited in that it does not have an 'amicus curiae' (i.e. enforceable decision-making influence function as is the case with other federal anti-discrimination legislation (e.g. anti-racial and sex discrimination). However, the government has assigned a commissioner responsible for Age Discrimination (Human Rights and Equal Opportunity Commission HREOC). In relation to the Act HREOC aims to provide support to complainants, attempt conciliation, disseminate information about the Act and undertake related education and research programs (Thew, Eastman & Bourke 2005). The *Act* also serves Australia in meeting its responsibilities under international conventions (eg. Discrimination: Employment and Occupation Convention). One year after the introduction of the then Federal Legislation Commissioner, Goward (in Legge 2005) reported that men had made almost twice as many complaints as women, and that many men have experienced difficulty in obtaining suitable employment with the economy now geared towards part-time service based employment.

Encel & Studenski 2004; Hemmingway 2007; McGoldrick & Arrowsmith 2001; OECD 2005). The data on participants' subjective experiences in this study reflect the proposition that discriminatory views among employers continue to act as a major barrier to employment for mature-aged workers. This is also consistent with ABS data, which shows that the most common reason given by mature-aged workers (45 and over) for difficulty in finding work is "being considered too old by employers" (ABS 2005a; ABS 1998a). However, the data presented in this chapter also demonstrate how difficult it is for these older workers to prove that such discrimination occurs.

With reference to the Federal Age Discrimination Act, former Commissioner Goward herself concluded that age discrimination is almost impossible to prove. She explained that this has been exacerbated by the 'dominant reason' test under the legislation where plaintiffs must prove that age discrimination was the dominant reason for unfavourable treatment, rather than one of many reasons. (*The Australian*, 9 May 2005:3). While Louw (2005 in Thew, Eastman & Bourke 2005:13) also acknowledges the limits of legislation alone as a means by which to combat age discrimination, she argues that "[t]he introduction of federal age discrimination legislation is a significant symbol of the Federal Government's opposition of [sic] age discrimination".

Similarly, in Queensland anti-discrimination legislation provision is framed so that it is not unlawful to provide a benefit to a particular group where such action was intended to meet a need that arises from that age group (Anti-Discrimination ACT, 1991). This is so there are no problems regarding the legality of programs and initiatives that target disadvantaged groups. For example, Queensland initiated the largest state-based labour market program in Australia in 1998, called "Breaking the Unemployment Cycle", which incorporated the "Back to Work Program" and "Experience Pays Strategy/Program" targeted at mature-aged jobseekers. Under the "Experience Pays Strategy/Program" employers are provided with wage subsidies for employing workers 40 years and over who have been unemployed for six months or longer (Queensland Department of Employment and Training 2004; Queensland Department of Education, Training and the Arts 2007).

However, labour market programs based on subsidies to employers have been criticised for sending the wrong message to employers. Some argue that this policy reinforces the stereotype that mature-aged workers must be inferior and not financially viable on their own merits as employees, which also tends to reinforce ageist attitudes among employers (Ranzjin, Carson & Winefield 2004). Alternatively, it has been argued that income support from government should be paid directly to low paid workers themselves as a form of income support rather than subsidies paid to employers as is the case in the UK (Encel 2003). Whatever the measures, the experiences of workers interviewed for this study highlight the need to go beyond the significant symbolism of various legislative approaches to age discrimination to provide substantive outcomes for unemployed, and otherwise marginalised mature-aged workers.

The participants in this study firmly believed that ageist perceptions were a major barrier to employment. Many participants provided accounts of being subjected to age discrimination by prospective employers when applying for jobs, while there were others who provided accounts of being treated poorly because of their ages while employed in previous positions. This theme is central to this chapter and was an expected outcome given the intensity sampling criterion that participants firmly believe that commonly held perceptions about their age are major barriers to their employment prospects.

Participants expressed great concern over what they believed was a widespread reluctance by employers to hire applicants of their age. Generally, they felt that employers tended to underrate their work abilities on the basis that productive capacities decline with age. Participants used phrases like ‘past it’ and ‘out of touch’ to express how they believed their capacities were perceived by prospective employers. As Ged’s and Ben’s comments illustrate:

Employers think that we’re really ‘out of touch’. They see us as useless and annoying and make no effort to hide their feelings.

Ged, mid 50s

Once you’re over 50 they start treating you differently – younger managers begin to doubt your ability simply because of your age, they think you’re

“not with it”, “past your use by date”. Age is a really bad sign, unless you’re higher up... like a boss or a manager.

Ben, early 60s

Ken’s account refers to his experience of organisational restructuring which he believed was used as a ploy to remove mature-aged workers from his previous place of employment.

The restructure was used as an opportunity to get rid of the older guys. I wasn't sacked but they just made life so unhappy... I took a redundancy. They went back to the old structure, but they’ve got a younger workforce now.

Ken, mid 50s

Upon the introduction of the Work Choices 2005 legislation and its weakening of unfair dismissal provisions, the media gave substantial attention to unfair dismissal claims including allegations of age-based discrimination. For example, the “Today Tonight” program (14 June 2006) featured a report about ten mature-aged workers who claimed they were dismissed as a result of their age. They claimed that they were part of a group of twenty-four workers over forty years old who had been dismissed or forced to resign from the same Returned Services League (RSL) club in a six-month period. These retrenched mature-aged workers also claimed that they had since been replaced by younger staff and that they were aware of earlier rumours that management had planned to dismiss their older staff in order to replace them with younger workers.²

The assertions of these workers are also reflected in Ken’s claim that some employers deliberately replace older workers with younger workers. Ken described what he viewed as discriminatory treatment that he and his other mature-aged colleagues had been subjected to by managers in the department in which he had previously been employed:

We were treated very badly...they gave the good jobs to the younger guys and gave us the crap. We weren’t allowed to work on anything important ... we couldn’t be trusted.

Ken, mid 50s

² These workers claimed that management used false allegations of misconduct in order to avoid allegations of age discrimination. The use of false allegations in discriminatory treatment based on age and difficulty in proving age discrimination emerges again later in this chapter.

Ken and others' experiences reflect their perception of discriminatory treatment in the workplace. This contradicts the letter of anti-discrimination provisions, which prohibit less favourable treatment of an individual on the basis of age. For example, the Queensland Anti-Discrimination Act 1991 prohibits discrimination "by treating a worker unfavourably in any way in connection with work". Legislation in New South Wales is more detailed on this point describing discriminatory practices such as assigning a worker demeaning tasks, lower status tasks or few tasks (Anti-Discrimination Board New South Wales 2005). Participants like Ken also felt demeaned by what they believed were lower status tasks to which they had been assigned consistently.

Many more participants claimed that they had been subjected to discriminatory treatment during their search for work. A number of participants cited incidents where they were told directly that their age ruled them out for consideration as suitable job applicants. Bruce (early 50s) decided to settle for part-time work after submitting over one hundred job applications in a year. Phillip and Bob claimed that they were not considered suitable employees because of their age:

I was able to get staff to admit to me that age discrimination is a really big problem. They've admitted "It's really because you're too old, but we're not actually allowed to say that".

Phillip, late 50s

He said to me "We're not looking for people in your age bracket".

Bob, early 50s

A coordinator of a mature-aged employment initiative in Toowoomba claimed that the most common complaint she hears from mature-aged job seekers is related to a perceived lack of support and respect by job search agencies. These perceptions are supported by reports from the Human Rights and Equal Opportunity Commission (HREOC 2000), which receives many complaints of age discrimination by job search agencies. A report on regional areas by the Anti-Discrimination Commission Queensland (ADCQ) (2002:3) also found that agencies sometimes acquiesced with requests from employers to discriminate when referring jobseekers. These findings are consistent with Bennington's (2001b) assertion that some employers use job agencies

to try and conceal their discriminatory hiring preferences.³ John, a public service employee who works for a major federal government department, claimed that age discrimination against mature-aged workers was prevalent in this organisation:

If you retire, it is almost impossible to come back and, if you do, it is rarely at the same grade. I was only able to come back as 'nominal oldie' at a reduced rank at a time when there was a great need for my experience.

John, mid 50s public service employee

John claimed that recruiting practices in this government department had been blatantly discriminatory:

They've got a policy of recruiting young graduates who they try to keep by rapid promotion, higher duties, and opportunities ahead of older workers. This created a great deal of unhappiness amongst older employees.

John, mid 50s public service

John argued that while the union was aware of this situation, younger workers comprise the bulk of the union's membership. For this reason, he believed that the union was reluctant to take action for fear of losing favour with their larger cohort of young members.

John also provided material evidence to support claims of age discrimination against older workers in the recruitment practices of this department by referring me to a magazine advertorial that was a part of a major recruitment drive by the department for senior and executive positions. This print magazine article explicitly targeted younger workers stating there was a strong preference for people in their 20s and 30s. The advertorial did subsequently result in a number of unofficial complaints from mature-aged employees of the department. Apparently, senior human resource staff claimed that they had been misquoted and that their campaign was not actually targeted at recruiting younger workers. This example suggests how easily employers can refute allegations of discrimination by simply claiming that they had been misquoted. Perceptions of discrimination were also reported by participants in other government sector professional positions.

³ Participant reports of poor and inadequate treatment by support agencies is examined in detail in Chapter 8 Institutional and Agency Experiences.

Lyn, a recently retired head of department from a Brisbane high school, contacted me after a radio interview to recruit participants, to convey her concerns about age discrimination against mature-aged teachers. Based on her own experience of hiring practices in State schools, she claimed that discriminatory practices were common. Lyn offered to pass on information about this study to five casual mature-aged teachers she felt met the recruitment criteria. These teachers contacted me wishing to take part in the study and subsequently became rich sources of data. Lyn explained that senior staff within individual State schools hold most of the decision-making power in the employment of teachers. She claimed that in her own experience mature-aged graduates and older teachers trying to reenter the workforce, particularly females, were discriminated against in very consistent and pronounced ways:

Timetabling of older women on contracts worked on the view that an older woman "should be glad to get any work at all" but no one says that about young males. They get permanent jobs. I know there's a lot of [mature-aged] women wanting to get into permanent positions, but most of them don't stand a chance. They also put a lot of them [mature-aged] off at the end of the year [as they are on contract]. That is most unfair - they really lack compassion.

Lyn, former/retired Head of Department teacher

The following account given by a mature-aged teaching graduate claims that she was subjected to discriminatory treatment by Education Queensland: firstly, by being given a poor teacher competency grading (a proxy for employability rating), and; secondly, by being prevented from obtaining suitable employment as a teacher. This individualised account provides personal insights into the hardships faced by mature-aged professionals trying to secure a career position:

I got graded as S4 and you only have a few days to challenge it. They're the bottom of the pile and not considered suitable for teaching, let alone fulltime. I knew I'd been ripped off. I'd done well in my practical teaching. I phoned to find out what had gone wrong. They said it was because of my referees. But my referees all said they hadn't even been contacted...I contacted my member of Parliament, and within a day and a half I was granted a new assessment interview and upgraded to S2. But still I couldn't get work, I rang all over Queensland. In desperation I asked my husband would he mind if we moved from Queensland? Luckily, he said he would. I tried the Northern Territory Education Department, got a job offer a week later [named remote area] and I've been there ever since...The mature-aged student-teachers I went through

uni with all had trouble getting work but the young graduates got work straight away. My son went through 'uni' same time as me and got a job straightaway. And he was rated as a S1, yet my grades were better than his. It's because I don't fit into their stereotype of what a graduate teacher looks like at my age.

Sue, mid 50s

Sue was successful in securing employment she considers desirable and this can be regarded as a positive outcome. However, she went to extraordinary lengths to do so. Sue was proactive in having her employability rating upgraded from 'poor' to 'reasonably good'. Her employment outcome was also dependent upon her willingness, and the willingness of her husband, to move to a remote area on a permanent basis where many others would be unable or unwilling. Sue also related how she had been treated poorly in the school working environment while undertaking the practical experience requirements of her teaching degree:

My bad experiences with being treated badly by teachers at schools where I had done practicum teaching were the result of the prejudice against me by younger teachers and by older teachers too. A lot of older teachers have a problem with me coming in at my age, while they were getting ready to leave.

Sue, mid 50s

Stephen and Scott's experience reflects the power of social norms in particular professions that appear to place greater value on youth than on experience:

I've just applied for a dozen jobs in real estate and my age is really working against me. I'm interested in real estate and I already own rental properties. I also did a course in mortgage broking and have a Mortgage Lenders License. I applied for a job in lending and found out that a younger guy got the job – early twenties with very little life experience. His job is to give advice to people [most of them much older] about financial matters such as negative and positive gearing, budgeting for maintenance costs, inform them about depreciation and other potential tax deductions.

Stephen, mid 40s

I suppose I kind of knew [that age would become a problem] because when I was working for IBM through the 1980s I used to hear stories about IBM in America would not hire anyone over 37. At the time I thought it was rubbish in the 1980s there were a lot of older workers

working at IBM. ...by the 1990s IBM culled them down. All of a sudden the older workers were gone.

Scott, early 50s

Despite the implementation of anti-discrimination laws, the information technology (IT) industry remains demographically young and workers are considered ‘older workers’ at ages well below definitions of older workers in other literature: over 30 years as opposed to 45 years and over, for example (Duncan & Loretto 2004; Marshall, Morgan & Marshall 2005). In a study of the IT gaming industry, Prensky (2001) found a distinction between ‘digital immigrants’ - those who have gained IT skills as adults (those over 34 years) - and ‘digital natives’ - those who grew up with that technology. In a study of perceptions of older workers in the IT industry, Marshall, Morgan and Marshall (2005) found that younger workers were viewed positively as not having to ‘unlearn’ old ways of doing things: this discriminatory typification of older workers reinforces the stereotype of older workers as less adaptable to change.

Marshall, Morgan and Marshall (2005) also note that preference is given to those who best fit the model of a highly dedicated IT worker, such as those without family commitments. This describes the circumstances of many young males. Tapia (2004) argues that labour has become highly intensified in IT industries, largely due to the effective exploitation of the ‘time famine’. They are conceptualised as professional contexts where employees experience constant crises where they are expected to do “whatever it takes to solve the crisis of the moment” (Tapia 2004:318). A recent information communication technology (ICT) employment survey (ACS, 2007) by the Australian Computer Society (ACS), again confirmed age discrimination as a significant issue of concern by IT workers, with 19.2 percent of all respondents reporting that they had been discriminated against.⁴

⁴ In contrast, recently, IBM Australia appear to have recognised the importance of recruiting and retaining mature-aged workers in response to a shrinking labour market on the eve of the baby-boomer generation reaching retirement age. In 2006 IBM Australia was named “Employer Champion for Mature-aged Employment” by the Minister for Employment and Workplace Relations. This award was recognition that at least twenty percent of their workforce are over 45 years (*Australian Financial Review*, 25 February 2006:8). IBM now provides consulting services (IBM Consulting) to assist organisations prepare for the potential loss of knowledge and skills in the future and see themselves as a corporate leader in managing mature-aged workers and workplace diversity.

A number of participants raised the issue that older workers are often perceived by younger managers as a threat to their authority. Participants who raised this issue felt that this was most pronounced in cases where the managers doing the hiring were substantially younger than themselves. These participants raised concerns that the younger the manager or persons charged with making hiring decisions, the greater the likelihood that they would be seen as a threat and as a consequence discriminated against:

It took years to work my way up to senior electrician and foreman. I've also done a lot in taking on training in specialised areas and in management. That can be off-putting to a younger manager looking to hire someone, he doesn't want someone as qualified and experienced as me because I might compete with him for promotions to more senior positions. He wants to protect his position, he wants to stay the boss and doesn't want to put on people who might be able to outshine him or pass over him.

Ken, mid 50s

I have had job agency people tell me off the record that they probably didn't employ me because I was actually more experienced than they are [i.e. the interviewer/ manager hiring] and they would have seen me as a threat. When someone feels threatened by you they don't want you around because you could leap over the top of them [be promoted over them].

Scott, early 50s

In the case of Bob's comments it seems clear that he is not setting out to climb a career ladder, as he is nearing retirement and his career aspirations are modest and are non-threatening:

I went for a job at [named restaurant] and the head chef there was a young female, and straightaway she perceived me as a threat. But actually I'm not interested in any of that - I don't want to take over her job, I just want to get into the job and do it.

Bob, early 60s

As argued in Chapter 2, typification of older workers can also stem from a lack of contact with workers in this age group. Generally, people tend to favour people they see as similar to themselves, and stereotype people they see as dissimilar (Ranzijn 2002a). Accordingly, younger employers and managers with hiring-decision responsibility are predisposed to stereotype-based age discrimination even though

they may not be conscious of doing so. Again this was the finding of the Queensland Anti-Discrimination Tribunal in the recruitment process in the 2005 Virgin Airline case. A further potential barrier that may prevent some younger managers from employing mature-aged workers is anxiety over the prospect of having to correct or discipline older workers (Schabracq 1994).

Perceived ineffectiveness of anti-discrimination laws

In terms of lodging complaints of age discrimination the data from this study indicate that many participants are reluctant to do so. This is because they feel that employers can easily refute allegations of age discrimination by simply denying them and claiming that they have been misquoted or misinterpreted. Not only are allegations of age discrimination very difficult to prove legally, penalties, and compensation to complainants for successful cases have also been meagre (Bennington & Calvert 1998; Thew, Eastman & Bourke 2005).⁵ Indeed, experiences of age discrimination recounted here by participants also demonstrate the difficulty of proving that such discrimination occurs at all. Many participants saw legal provisions as partly responsible. They found it difficult to tangibly identify and articulate specific and direct evidence of age discrimination which they believed they had been subjected to. For example, Karen expressed frustration at not being able to substantiate age discrimination:

Sure it's illegal, but they get around it, they've always got an excuse to cover it. They're not silly enough to say it. You'd have to have them admit it in writing.

Karen, early 50s

A few participants resorted to following up and checking to see who had been appointed to positions where they felt they were strong contenders. Jill (late 50s) noted that: *“Most of the jobs I've applied for and missed out on have gone to people younger than me. It's pretty clear what's going on here”*. Similarly, Malcolm (early 50s) began following up on jobs he had applied for to try and determine the age of successful

⁵ Anti-Discrimination Tribunal Queensland (QADT) examples: In 1997 the tribunal awarded \$5,000 in general damages for pain and suffering to a 65 year old lecturer who had been pressured to retire on his 65th birthday (QADT 4). In 2004, the tribunal awarded a 46 year old Brisbane chef \$2500 in damages for hurt and humiliation in relation to an advertisement for someone suited to work as a part of “young team” (QADT 39).

applicants: *“I started taking an interest in what kinds of people were getting the jobs I was missing out on and I found out that they were all younger than me, but I still can’t prove it”*. Suspicions of age discrimination and frustration at not being able to obtain direct and convincing evidence of ageist treatment by employers appear to have basis. Bennington (2001b) concluded that anti-age discrimination legislation has been mostly ineffective because age-based discriminatory practices do not lend themselves to observation.

Of the participants who provided accounts of what they believed to be direct and indirect discrimination, none mentioned giving consideration to lodging a formal complaint. This outcome concurs with Bennington’s (2001a) findings which suggest that a strong trend among mature-aged workers and mature-aged job applicants to tolerate substantive incidents of age discrimination they believe they have experienced. In interviews where the topic of age discrimination law was raised, participants were quick to conclude that age discrimination laws are a waste of time. For example:

Age discrimination laws are a waste of time. We’re already down. We’re the least likely to take something to a court. We don’t have the money to hire the best lawyers to take on big business.

Brenda, late 50s

Karen felt that spoken evidence by employers, job agencies and recruitment agencies would be virtually impossible to prove. She believed that this would result in deadlocked ‘their word against my word’ scenarios: *“Of course they’d deny ever saying it”* (Karen, early 50s).

Available evidence indicates that mature-aged workers who feel they have been discriminated against because of their age often feel powerless, fear repercussions, and believe that employers can easily evade the legislation (Bennington & Wein 2000; Encel 2003; OECD 2005). Specifically, Bert singled out a lack of commitment by the Howard government to anti-discrimination legislation as a major inadequacy with the present regime:

The government says they’ve got these anti-discrimination laws but what I’m frustrated about is that we’ve got a government that doesn’t take responsibility for these laws. They will not make a direct push to say

we're going to monitor you to make sure that you meet your responsibilities. Get people to go in checking, to say "look excuse me but you've got too many young people working in these particular jobs - we need to review the way you hire people and see why you're not employing older staff." But they're not doing that, there's no enforcement. Passing a law on its own is useless, it's a bit of paper, because you've got governments that aren't prepared to take the law seriously.

Bert, mid 50s

Research into the effectiveness of anti-discrimination legislation also concludes that this kind of legislation has not significantly influenced recruitment and selection practices by employers (Bennington & Wein 2000; Encel & Studencki 2004). Indeed Bennington and Wein (2000) arrive at the same conclusion as Bert: that anti-discrimination legislation without proactive monitoring and enforcement measures is, in itself, insufficient. Bennington and Calvert (1998) also note that varying interpretations by tribunals and courts has created a great deal of complexity and uncertainty within the legal landscape. This is exemplified by a recent successful case brought against Virgin Airlines in 2005 by eight flight attendants. This case was won on the basis of a statistical correlation showing only one from approximately 750 successful applicants was over the age of 36, and hence indirect discrimination was established. However, most other grounds complainants used to support allegations of age discrimination were deemed subjective (Queensland Supreme Court [QSC]:075).⁶ For example, appellants complained of euphemistic selection criteria, such as 'Virgin flair', and a 'fun person', which they believed were used to privilege younger applicants (QSC:075). This case was revealing in that it showed how difficult it can be to substantiate age discrimination in legal proceedings, particularly when such discrimination is subtle, indirect and unsupported by hard evidence such as a significant statistical correlation.

⁶ In the Virgin Blue Airline case it was found that the recruitment assessors 'unconsciously' preferred people younger as they were closer to their own age. This is consistent with Butler's (1987) work on age-based stereotyping as "... a process of systematic stereotyping of and discrimination against people because they are old(er) ... Ageism allows younger generations to see older people as different from themselves, thus they subtly cease to identify their elders as human beings" (Butler 1987:22).

The phrases ‘too experienced’ and ‘over qualified’ as suspected euphemisms for age discrimination are often reported in research relating to employment and experiences of mature-aged jobseekers (Encel 2003; Segal 2006). Truncating work history as a strategy for disguising age was common amongst participants in this study. This practice also emerged in other qualitative studies (Bennington 2001; Encel 2003; Ranzijn, Carson & Winefield 2004). Many participants in this study reported their frustrations at being told that they were over qualified:

You send in your résumé, put down all your experience and you get comments that “you’re too experienced”, now what does that mean? And that you’re too qualified. So you start rubbing out pieces in your résumé. It doesn’t seem fair – taking out valuable skills and a great deal of experience.

Scott, early 50s

Scott believed euphemistic phrasings were being used to conceal age discrimination in an information technology position for which he had applied:

I applied for an IT job, I had worked for larger companies before, and they said “we’re looking for someone to grow with the job.” I thought I’ve got another 15 or 16 years yet ... that’s no trouble, why can’t I do that?

Scott, early 50s

Courts in the US have recognised that the term ‘over qualified’ has been used as a proxy for age discrimination and hence they have begun to scrutinise use of the term in cases carefully (Segal 2006:3). However, some highly qualified participants believed that their qualifications were actually a major reason for their lack of success in obtaining work. They reported that prospective employers admitted to being reluctant to employ experienced, mature-aged workers because of fears they would become bored and leave. Nonetheless, many believed that employers often fabricate these kinds of reasons because they serve as convenient excuses which in effect serve as proxies for age discrimination.

Bennington’s (2001a) research concluded that subtleties in the wording of many job advertisements may deter potential mature-aged applicants from inquiring about and applying for jobs. Words used to typify younger workers in job advertisements include: “recent graduate”, “at least 2 years experience”, “fast-paced”, “go-getter”, and “dynamic”. These kinds of terms can be used as evidence to argue cases of indirect age discrimination against mature-aged workers (Itzin & Phillipson 1993).

Hence both the Human Rights and Equal Opportunity Commissions, Commonwealth and Queensland, and other advocacy organisations advise employers and human resource personnel to be diligent in their choice of descriptors when advertising positions and drafting selection criteria. One participant raised this issue directly. She felt that job advertisements used vague descriptors as a form of code to encourage young applicants and discourage those older:

...again and again I see they're advertising for 'energetic; team player; driven'... what they really mean is younger workers. Meanwhile they keep telling me that I'm over-qualified and I've also been told that I'm too experienced. What it means is you're 'over the hill'.

Sally, early 60s

While anti-age discrimination legislation has been effective in cases of overt age discrimination, the use of typifications, stereotypes and discursive proxies for age demonstrate the difficulty involved in obtaining convincing proof for prosecution. From a critical theory perspective, this lack of ability to prosecute serves the interests of businesses who favour employing younger workers, and maintain a 'code of silence' on the matter of age discrimination. Murray and Syed (2005) argue that while many businesses are aware of equal opportunity and anti-discrimination legislation, very few aim for more than compliance with minimal legal requirements.

Not surprisingly, participants who feel they have been constantly overlooked because of their age and "fobbed off" with clichéd excuses by employers become quite frustrated. Sally decided to try and tackle the issue directly:

It's not like I'm expecting to just walk into some fancy job straight away. I even tried retail just to get into something. I went in and asked, "Do you employ older workers?" they said "Oh yes, of course". Of course they're going to say yes. It's a silly question. I was so sick and tired of being 'fobbed off' with silly excuses. I know I'm not young, but I'm not decrepit, surely people can see that I'm not that old?

Sally, early 60s

While some participants felt that perceptions of their age were the major factor preventing them from being able to obtain suitable employment, many viewed age as a compounding factor amongst other factors of disadvantage. For example, those who had moved from other areas to this region felt that their lack of local knowledge and networks, in conjunction with their age, disadvantaged them. Factors contributing to

disadvantage to emerge in this Thesis include lack of social networks; competition for limited real jobs; less costly younger workers; lack of education and training (including computer competencies and higher than needed qualifications and/or experience).

Nonetheless, most participants viewed ageism as a barrier to re-entering the workforce, particularly access to stable work that meets financial needs and desires. Much of the primary and secondary data presented bear this out. Perhaps one of the most telling pieces of evidence from the data lies in the many reports of participants claiming that they had applied for large numbers of jobs. In many cases participants claimed they lodged well over one hundred unsuccessful job applications. Maureen's (early 60s) comment is typical: *"I've applied for over a hundred jobs and still nothing"*.

Labour and aesthetics: the pressures of youth-centric culture

The age-based pressures of a 'youth-centric culture' emerged as a key theme in this study. It has been argued that our society is one in which youthfulness is extolled (Eckel & Wilson 2006; Fischer 1978; Harris 1990; Warhurst & Nickson 2007). Many participants raised concerns about having to compete for jobs in a culture where employers prefer younger workers: a view that they claim stems from a society in which image, particularly youthfulness, is viewed as highly desirable and valued accordingly. Some participants in this study referred to the high status of youthfulness in service-related industries which involve highly visible work such as fashion retailing, waitressing and bar service; a phenomenon identified as 'aesthetic labour' (Pettinger 2004; Warhurst & Nickson 2007).⁷ Nicola and Bob's comments reflect their experience of this phenomenon:

Realistically, nobody's going to have me working behind a bar while there are plenty of young girls, backpackers and tourists who are quite happy to work in a bar for very little pay.

Nicola, mid 40s

⁷ Discrimination on the basis of attractiveness has also been identified in the literature on aesthetic labour as "lookism" and it has been alleged that some employers seek to recruit for attractiveness using terms such as "well presented" in job advertisements (Warhurst & Nickson 2007).

I've tried getting chef work here in [local] pubs and restaurants all's they want is kids - it's all about image. I've got so much more experience but that doesn't count for anything.

Bob, early 60s

Bob's comments reflect a broader trend of displacement of mature-aged workers by youthful workers in hospitality and also often in retail (Hofman & Steijn 2003; Nickson, Warhurst, Lockyer & Dutton, 2004). Brenda has many years of experience in clerical/reception work and had been experiencing difficulty in trying to re-enter the workforce by applying for this kind of work. She felt that her age had become a major barrier in her quest for work:

When you get to my age you become very aware that age is a big issue. Businesses want to put forward the right kind of image - a young image. Once you become older, the way you look reflects badly on you. People stop taking you seriously because of your appearance. I use hair colour and make-up to make my appearance as good as I can. Looks are important especially if you're applying for jobs and if you're going for promotions too.

Brenda, late 50s

Rachel (mid 40s) viewed ageism as rooted in a wider culture preoccupied with the image of youthfulness. She felt that there is a tendency to exclude many mature-aged workers from jobs where workers are highly visible to the public including retail. This perception is supported by studies that found employers showed a strong preference for clerical and reception staff around the age range of 25 and under and that there was very little interest in employing women 45 and over (Brooke & Taylor 2005; Encel 2003; Steinberg et al. 1998). A major report published in the mid 1950s raised concerns about the lack of opportunity for mature-aged women in the workforce due to strong preferences for youthful appearance in the retail industry. As a major employer of female labour, this result indicates that employment discrimination on the basis of age has been a longstanding problem (International Labour Organisation, 1955). Rachel believed that older women were much more disadvantaged than men. It appeared that, in some cases, signs of ageing in men could even work to their advantage, but much less so for women:

Employers want young and attractive workers especially in places like cafes and restaurants. But ageing is a much bigger disadvantage for women. Men can still be considered good looking when they start going

grey - an “air of authority” - which can be an advantage. But for women it’s never an advantage ...always a disadvantage.

Rachel, mid 40s

Oswick and Rosenthal (2001) argue that ageism in employment is often the result of the process of ‘age-typing’, which is common to many job roles (e.g. retail, hospitality). Literature on gendered ageism indicates that the mature-aged women’s employment prospects are particularly restricted by both gender and age ‘job-typing’ within the labour market sectors (Duncan & Loretto 2004; Granleese & Sayer 2006; Handy & Davy 2007; Onyx 1998). Duncan and Loretto (2004) dispute the concept of gendered ageism arguing instead that the added disadvantage suffered by many older women, is really rooted in sexism driven by the continuation of a traditional patriarchal model of gendered roles.

A common strategy evident in this and other studies was the manipulation of résumés to suppress indicators of ageing (Bennington 2001b; Encel 2003; Ranzijn, Carson & Winefield 2004). Goffman (1963) developed the construct of ‘impression management’ to describe a tendency for people to control image in ways to help avoid stigmatisation and maintain a desirable identity. Rachel and Brenda said that they used hair dyes to help mask physical indicators of age, to increase physical attractiveness, and to boost their value in the eyes of employers. While Rachel claimed that ageism was a result of an infatuation with youth in the wider culture, she was very dedicated to presenting herself in ways that help to make her appear younger and attractive as a female. Clearly, a critical awareness of wider social pressures did not preclude her from feeling pressure to delay physical signs of aging.

Indeed research has shown that some workers have resorted to cosmetic surgery as a means by which to regain a more youthful image to maintain employability status. Mienczakowski’s (1998) study of Australian men and women who had undergone cosmetic surgery found that more than fifty percent did so in an effort to extend their time in the workforce and improve their employment opportunities. A review of major trends, by the Australian Society of Plastic Surgeons also found that the desire to stay youthful and consequentially, desirable to employers, in what is perceived as a competitive labour market, has become a major motivation for people seeking

cosmetic surgery (Webster 2006). *The Sunday Mail* (10 June 2007:3) featured a story of a 55 year old woman who underwent facial rejuvenation surgery in an effort to obtain a better job. She said, “It is the best investment ever – much better than renovating the kitchen”. Her plastic surgeon commented that most of his clients, men and women, were now seeking plastic surgery to improve their job prospects (*The Sunday Mail*, 10 June 2007:3). Concerns about appearance may well be warranted as research supports the view that appearance enhancement through the use of cosmetic surgery can increase the employability profile of cosmetic surgery patients (Khan 2001; Rankin & Borah 2003).

There is also research that supports the proposition that discrimination in employment is often based on the superficial characteristic of physical attractiveness (Anderson & Nida 1978; Biddle & Hamermesh 1994; Biddle & Hamermesh 1998; Cann, Siegfried & Pearce 1981; Etcoff 2000). As with age discrimination, people are unlikely to admit they have made decisions on the basis of physical attractiveness. These kinds of practices are often very subtle and therefore difficult to ascertain let alone prove.⁸

Rejection of age as deficit accumulation

Participants in this study tended to reject the view that ageing had irrevocably reduced their capacity to work productively. Many felt that negative stereotypes were widespread in Australia and hence among Australian employers. Participants also expressed concerns that negative typifications worked to depreciate their ‘real’ capacity to contribute in the workforce, especially when held by those who hold decision-making power in the labour market, such as managers and job recruitment agencies.

Research associated with employers’ perceptions about employing mature-aged workers reveals that many typify mature-aged workers as lacking in flexibility, in the ability to adapt to change and in the ability to learn. These perceptions are a major disincentive to their employing older workers (Bennington 2001a; Bennington & Tharenou; Encel 2003; Hendricks & Hendricks 1986; Pickersgill et al. 1996; Steinberg et al. 1996;

⁸ Watkins and Johnston (2000) have also argues that physical attractiveness as a discriminatory phenomenon has escaped labour regulation.

Studencki & Encel 1995). Yet, others affirm that, in cases when training has been made available to mature-aged workers, they progress comparatively well in relation to younger age groups (Cau-Bareille & Marquie 1998; Charnass & Bosman 1992; Hale 1990; Plett 1990). Research shows that while older workers can take longer to train in comparison to younger workers, they go on to produce comparatively higher standards of work after completion of training (Sheen 2000a; Sheen 2000b). However, lower levels of involvement in training among older workers works to exacerbate disadvantage for many mature-aged workers (Wooden, Vanden Heuvel & Cully 2001).

Participants in this study overwhelmingly believed that they were employable in today's labour market and this is consistent with previous research (Patrickson & Ranzijn 2003). Furthermore, most felt that the increased life experience added value to their knowledge including depth to their understanding on a range of areas including how to relate to others and tackle work tasks efficiently and effectively. They held strong and positive views about ageing particularly in relation to the ways they believed that experience gained with age gave them a range of relative advantages over young workers:

I've had a diverse career but all of those experiences and skills I've picked up make up who I am today. But there's this mentality out there that once you're over 40 you're useless. But I think it's not until you get to 40, where you reach a stage of being able to bring all of the knowledge and skills you've picked up in ways that are really useful. A lot of people are at their best after 40.

Chris, mid 50s

We have years of experience under our belts - this gives us quite an advantage. We've got a lot of experience to draw from, when it comes to working out the best way to handle tricky situations. The idea that you're 'washed up' after 50 is totally untrue and completely unfair.

Brenda, mid 50s

I've spent my life developing and honing my skills as well as picking up new ones. Over the years I've come to understand situations better and people a whole lot better too. I've been able to improve myself because of my age and all my years of experience. The problem is ... that's not the way it's seen, a lot of people just can't see the value of it.

Malcolm, mid 50s

The views expressed by these participants are consistent with empirical evidence which shows that the accumulated experience gained by mature-aged workers over substantial periods in the workforce, count for very little in the eyes of employers (Brooke & Taylor 2005; Encel 2003; Encel & Studencki 1997; Ranzijn, Carson & Winefield 2004; Steinberg et al. 1996; Studencki & Encel 1995; Taylor & Walker 1994). This marks a major point of incongruence as many participants felt that their range of life and work experience is one of their greatest advantages. In contrast research has shown a strong tendency among employers to associate lengthy experience among older workers with inflexibility including reduced capacity for learning and adapting to change (Encel & Studencki 1997; Ranzjin 2002a; Salthouse & Maurer 1996; Steinberg et al. 1996).

While participants quite vigorously defended their beliefs that ageing had not undermined their capacity for productive work, they tended to do so with a degree of modesty and so did not appear to boast about or over-rate their own abilities or those of mature-aged people generally. A number of participants who had worked in jobs that were physically demanding in the past were quick to concede that their capacity for physically demanding work had been reduced due to age, injuries and physical damage sustained as a result of prolonged periods of physically demanding work. These participants claimed they were unable, and one unwilling, to return to the manual kinds of work:

I don't want to be too picky, there's many jobs I'd have a go at but I'm not interested in construction or maintenance... I don't want to crawl around in ceilings anymore. I'll leave that for the younger guys.

Ken, mid 50s

When you turn 50 you start to realise that things start breaking down a bit, but it's not that bad. I keep myself pretty active and have pretty good health. I can still do most things.

Cheryl, mid 50s

Robert had left his last job of five years working as a butcher because it had become too physically demanding. Upon leaving he had knee replacement surgery and he also suffers from arthritis. Robert considers himself no longer suited to jobs requiring substantial physical effort. Robert has also worked in real estate and upon reflection he feels he should have returned to the less physically demanding work:

At 62 with health issues I wasn't able to cope with the 10 to 12 hour days standing and walking on concrete floors and working in cold rooms any longer. I've got knee problems and rheumatoid arthritis in both hands. Looking back ...I should have gone back into real estate ... instead of wearing my body out being a butcher ... work I can't even do anymore.

Robert, early 60s

Kev was made redundant and since then spent two years recovering from a damaged back and rehabilitation after surgery. He no longer considers himself able to manage physically demanding work. However, he has experience in office-based work with some managerial duties, has computer skills, and feels that many of his skills would be transferable to other work situations:

I've learned to manage my back problem so I still consider myself an able-bodied person ... but I can't go back to heavy labour.

Kev, late 50s

Participants commented that the knowledge and skills they possess not only add to their capacity for productivity, but that they can pass valuable knowledge and skills to younger workers:

You need older people who have experience to mentor younger people. That's the way it used to work.

Bert, late 50s

Younger ones don't always know how to handle situations very well. Older experienced people can pass that kind of knowledge on.

Rachel, mid 40s

Joe and Yoong (2004) argue that retention and development of valued employees can be enhanced by putting processes in place for managing knowledge and skill development through mentoring. While formal mentoring processes may not be necessary for transfer of organisational skills and knowledge, it is reasonable to argue that the efficacy of an organisation can be improved with a culture that values the development and maintenance of organisational knowledge/capital. However, literature suggests that employers have by and large, very little regard for corporate knowledge retention held by mature-aged workers (Dore 1976; Encel 2003; Encel & Studencki 1997; Steinberg et al. 1998).

The business case for diversity in the workplace continues to grow and diversity and intergenerational diversity now features in contemporary human resource literature as a highly desirable strategy for maximising workforce productivity through synergistic processes of complementarity between skills and life experiences (Guest & Shacklock 2005; Joe & Yoong 2004; Noon & Ogbonna 2001). In terms of an age-mix or age diversity, Kev's comment alludes to a perspective on age differences that values both older and younger employees because of their potential to work together in ways that harness the complementary skills of each for the good of the workplace:

I think I've got things I can pass onto the younger ones but I can also learn from them too. Working together gets the best results.

Kev, late 50s

Many participants believed that mature-aged workers generally have a substantially stronger work ethic compared to many younger workers and saw this as a major point of relative advantage for employers willing to take them on. The participants who raised this point considered themselves to be more committed as workers than many in the current generation. Commonly cited reasons included positive attitudes towards work (that mature-aged workers find work more intrinsically rewarding), a higher level of appreciation for having employment, and the possession of values that support high levels of commitment (loyalty, pride in their work, importance of work to their sense of identity, and their sense of purpose in life):

Unlike many young blokes I don't go on big benders [which means they] can't get up in the morning.

Bob, early 60s

I think older workers take a lot less time off because they don't go out partying till late. Young people come home about two or three [in the morning] and think I'll chuck a 'sicky' today – but an older person won't do that.

Cheryl, mid 50s

Comments from Bob and Cheryl, as with others, show that participants viewed younger workers as having different priorities and values:

A lot of young people work just to get the money so they can go out and have fun, where a lot of older people value their job much more and actually enjoy work more. I'm not being judgmental about young people, but as you get older your perspective changes and what you see as valuable

to you also changes. A job is seen as something that is very important and very valuable.

Peter, late 50s

Guest and Shacklock (2005) note that mature-aged workers tend to take more pride in their work and have a much stronger work ethic in comparison to younger workers. Mature-aged workers have also been shown to be more committed to work itself as they tend to find work more intrinsically rewarding and motivating (Kaplin 2001): a finding reflected in this study. In terms of advantages and disadvantages Sheen (2000) also concludes that younger people may work faster in some instances, but older workers pay more attention to detail and therefore tend to make fewer errors which in itself can give them a competitive productivity advantage:

Employers really get their money's worth putting on an older person. People from my generation grew up with hard work and see it as a positive thing.

Brenda, late 50s

A lot of younger workers today are quite lazy not all of them of course, but many of them are. They go through the motions but they won't go out of their way to do anything. But older staff are the opposite they have a completely different attitude to work their work ethic is very different.

Maureen, early 60s

In terms of validating the self-perceptions of many participants as being particularly productive workers, research has shown that the increased labour costs associated with older workers who have risen to more senior level classifications are offset due to higher rates of productivity among mature-aged workers (Brooke 2003). The data in this study and literature reviewed suggest that many workers within the mature-aged cohort value work as an end in itself, and that this is less common with workers in younger cohorts. However, the danger with this kind of a suggestion is that it can negatively stereotype younger workers. It is important to note that many participants were aware of this when making critical assessment about younger workers they encountered. These kinds of comments were most often qualified to acknowledge that not all younger workers were poor performers at work and that many younger workers are very capable and motivated workers.

High levels of appreciation of having a job may contribute to what participants viewed as their high level of commitment to work. A part of this may be generational where workers in older age cohorts see themselves as having a stronger work ethic and a more positive attitude towards work itself. Alternatively, more limited job opportunities for mature-aged workers may also play a part in making employment generally more valuable to them:

We really appreciate a having job, and having the opportunity to go out and work. I think that's why we're so committed.

Robert, early 60s

When you have the job you don't realise the many ways you are rewarded besides the pay packet. You have the company of other people - you develop friendships. You get satisfaction from the work you are doing you get satisfaction from working as a part of the team and the gain when you see goals reached and you know that your contribution is appreciated.

Phillip, late 50s

We're more likely to turn up every day and believe in giving a fair day's work for a fair day's pay, especially these days I'd be glad just to have a job... that sort of work ethic we've got.

Harry, mid 40s

A number of participants also argued that older workers in general were more likely to be longer term employees and therefore offer employers more stability, where lengthy periods of employment are desirable. This is consistent with empirical research, which shows that older workers are much more likely to be long term employees of an organisation than younger workers (Joe & Yoong 2004; Ranzijn, Carson & Winefield 2004). Typical indicators marking likelihood of longer periods of tenure included comments like: *"I'm interested in a long term proposition"*, *"I want to work for another 10 to 15 years"* and *"I'm not ready to retire, no way mate I've got years left in me yet"*. Bruce's comments help encapsulate this sentiment, which was common among participants:

At 50 a lot of people think you're getting ready to retire, which puts them off when they're after someone who'll stay... But the reality is quite different at 50 you're less likely to move, you're looking for stability and a steady job.

Bruce, early 50s

Greg felt that as a typical person of his age, his geographical mobility is limited due to the commitments of a home mortgage and children in school. He feels that these kinds of commitments help to make him more likely to be longer term employee:

I live here and have a house and family here, now that makes me a stable worker. Now if there's another applicant who is in his early twenties, he probably won't have kids yet or a mortgage. He's probably had several jobs since graduation each one a promotion or he might be moving into new areas to broaden his experience. Being younger he may stay for a year or so to add his CV and then go the next step up somewhere else, he's much less likely to be a stable long-term employee.

Greg, early 50s

Sue, a mature-aged teaching graduate, explained that she had invested a great deal over recent years studying and acquiring a teaching degree in order to establish a career as a school teacher. Her comments reveal that she emphatically sees her future teaching career as a long term proposition:

I've got to take a longer-term view of things, I've invested a lot of time and money to become a qualified teacher, I don't just want to do five years or so I want at least 10 years and preferably 15 years maybe even longer.

Sue, mid 50s

These participants' comments conflict with a common perception that older workers simply do not have sufficient working-years left for long term commitment to an organisation or profession. The data revealed that in addition to this commitment, these particular older workers perceived that they had many other skills to offer. Research supports participants' perceptions regarding their ability to substantially and competitively contribute to workplace productivity (Joe & Yoong 2004; Platt 2001). Productivity data has shown that as a group mature-aged employees have lower rates of absenteeism, fewer accidents, make fewer mistakes, have high rates of accuracy, remain in the same job longer, have good rates of work output, and are able to learn effectively and contribute beneficial experiential knowledge to workplaces (see, for example, Pickersgill et al. 1996; Salthouse & Maurer 1996).

Breadth and depth of experience have been identified as factors enhancing the productive capacities of mature-aged workers to deal with new, unusual, difficult and unexpected situations, as a result of well developed problem solving skills, and ability

to learn and acquire new skills (Brookfield 2000; Encel 1998; Joe and Yoong 2004; Ranzijn, Carson & Winefield 2004; Whitnall, McGivney & Soulsby 2004). Fellowes (2001) argues that many mature-aged workers have been members of the workforce for a lengthy period and as a result have learned lessons, often painfully, over time. Based on their own study and review of the literature Ranzijn, Carson and Winefield (2004) conclude that many workers in the mature-aged range do possess qualities that are to their advantage.

Older workers have many advantages which should be attractive to employers. A large body of literature demonstrates that they are loyal, reliable, and conscientious, have low turnover, are productive and hard-working, have fewer accidents, are trustworthy, mature, enthusiastic, experienced and dedicated (Ranzijn, Carson & Winefield 2004:9).

However, the persistence of negative age typifications and subsequent lack of awareness of the positive qualities among workers in mature-aged cohorts are the major factors contributing to the continuing marginalisation of many of these workers (Ranzijn, Carson & Winefield 2004). This is also consistent with past and recent research (Bennington 2001a; Bennington & Tharenou 1996; Encel & Studencki 2004; Harris & Associates 1976; Hendricks & Hendricks 1986; Pickersgill et al. 1996; Reid 1989; Taylor & Walker 1994). The activation of negative ageist stereotypes can cast doubt over the ability of older workers in the minds of many employers, in effect scarring a worker's employability profile. Harry took a cynical view of the value of experience, or more precisely employers' views about the value employers attach to the work and life experience of mature-aged workers:

Experience doesn't matter a damn anymore. Experience actually goes against you, they start thinking that, well you must be too old.

Harry, mid 40s

While mature-aged participants in this study viewed their range of experience as a major advantage contributing to their ability to perform well in the workforce, some nonetheless believed that employers viewed their length of experience as a drawback rather than a benefit so some manipulate their résumés to counteract such bias. Indeed many studies (Bennington 2001; Encel 2003; Ranzijn, Carson & Winefield 2004) have shown that truncating résumés and employment histories is common practice among mature-aged workers as a ploy to conceal their age and avoid discrimination. Wooden, Vanden Heuvel & Cully (2001) agree that mature-aged workers are at risk

of having the skills and competencies they have developed over their lifetime underrated by employers. On this point Sennett (1998:94) comments that “For older workers, the prejudices against age send a powerful message: as a person’s experience accumulates, it loses value ... The passage of years seems to hollow us out ... our experience seems a shameful citation” (Sennett 1998:97). Beck (1999) agrees with Sennett’s analysis of the new and more unstable workplace that depth of knowledge developed over time from length of experience is being devalued today in favour of an overemphasis on surface level technical skills.⁹

As well as the phenomenon of employers underrating their skills a number of participants believed they were disadvantaged because people at their age are more likely to be independent in their thinking and not as readily compliant in comparison to younger workers. These participants felt that these attributes could be seen as a source of inconvenience to younger bosses or as a potential threat to their authority:

The workplace is full of younger people in positions of authority, an older employee can be a worry to them. They don’t want anyone challenging that authority. They want to put on people who won’t “rock the boat”; people who do what they’re told without question.

Karen, late 40s

Nicola’s comments below show that she has strong feelings about the importance of “standing up for herself” in cases where she feels she has ethical concerns with what she may be directed to do as an employee. She explained that personal integrity is important to her and that it is “ ... a part of who I am ... ”

I started to notice [in named government department] the preference for younger workers had to do with malleability. Younger people are seen as being more likely to conform or as being easier to be made compliant, they hold less steadfastly onto values and ideals, they are more likely to ‘fall into line’ no matter what...But I think my age gives me a perspective and a maturity and understanding that in some ways makes me less palatable to employers than someone who is youthfully naïve... or simply willing to go along... I’m not that sort of person, integrity is very important to me, it’s a part of who I am ...and if I can’t be me and conduct myself professionally then I find that it’s too stressful.

Nicola, mid 40s

⁹ Interestingly, a real estate job advertisement appeared in the local newspaper offering \$52,000 per year plus bonuses specifying “Prefer no experience!” (*The Chronicle*, 6 June 2007:39).

This observation may be supported by secondary literature, which found that many managers tend to view younger recruits as the most desirable because they are seen as more flexible and therefore much more amenable to being molded to fit corporate culture (Glover & Brainine 1997; Ranzijn, Carson & Winefield 2004; Studencki & Encel 1995).

Older, experienced workers tend to be more judgmental of their superiors than workers just starting out. ... older employees are more likely to speak up against what they see as bad decision-making. They will more often do so out of loyalty to the institution than to a particular manager. Many younger workers are more tolerant of taking bad orders. If they become upset they are more likely to quit, rather than fight within, and for, the organization (Sennett 1998:94).

Conclusion

This chapter has examined the perceptions of marginalised mature-aged workers in this study. Not surprisingly, given the intensity sampling method used in the thesis, the qualitative results show that participant perceptions of discrimination are profound. The data from this study supports existing research that suggests that discriminatory views held by employers represent a continuing impediment to employment for the mature-aged population. In addition, the current data also highlight both the difficulty in proving that such discrimination has occurred, and the need for future legislators to re-examine the 'dominant reason' test as a useful measure of discrimination. Many participants reported difficulty in being able to clearly identify direct evidence of age discrimination and experienced frustration with the ease by which employers were able to dismiss allegations of discrimination. Indeed, anti-age discrimination has been subject to criticism on the basis that age-based discriminatory practices are not easily observable.

The frequent use of euphemistic language and proxies for age by employers when drafting job advertisements and selection criteria were also noted by participants and demonstrate the difficulty in acquiring clear evidence of age discrimination. Furthermore, in terms of lodging a formal complaint, several participants noted the potentially prohibitive legal costs associated with this process, along with a sense of fear regarding reprisals from employers (e.g. further negative stereotyping). These results are consistent with the view expressed by Bennington and Wein (2000) that

anti-age discrimination legislation is ineffective without proactive monitoring and enforcement measures.

Despite the fact that most participants viewed their (often substantial) previous work experience as a positive factor in terms of their search for employment, many argued that employers tended to interpret this experience negatively as a sign of inflexibility. Similarly, support for the phenomenon of 'aesthetic labour' was also found as many participants reported feeling pressure to look young and attractive in a youth-centred culture. This focus on the aesthetic was perceived as being at the expense of positive characteristics of mature-aged workers such as experience, reliability, and a constructive work ethic. Notwithstanding the enactment of anti-age discrimination legislation by successive Australian governments and the use of public funds to promote the economic advantages of employing mature-aged workers, such measures have shown limited effectiveness.

Reports by participants in this study show that they actively reject the age-deficit model. This model suggests that ageing is associated with a reduced capacity for productive work. Consistent with previous research participants claimed that their increased life and work experience had contributed positively to their knowledge/skill base and enhanced their capacity to deal with interpersonal challenges in the workplace. However, these participants also reported a strong tendency by employers to associate age with a reduced capacity for learning and adaptive behavioural change. These experiences resulted in many participants reporting high levels of anger, frustration, and a sense of powerlessness.

The current participants also provided qualitative data which reflects the view that mature-aged workers tend to be more intrinsically motivated and committed to work than their younger counterparts. The challenge for future researchers involves further examination of this question from a quantitative perspective. For example, greater specificity is required regarding the nature of the cognitive differences between older and younger workers in terms of attitudes towards work and motivational differences. Such knowledge would be beneficial both in terms of informing hiring practices and with respect to ongoing training for existing staff. Increasing awareness of the positive

qualities of mature-aged workers may also act as a powerful counterbalance against the level of negative stereotyping that seems to persist within the community.

The following chapter, Chapter 5 Marginalisation and Scarring, reports on participants' experiences in relation to their susceptibility to a process referred to as employability profile scarring.

Chapter Five

Marginalisation and Scarring

Introduction

The previous chapter examined participants' experiences of workforce and workplace marginalisation, which stem from their perceptions of age discrimination. This chapter highlights participants' experiences of problematic life and employment histories, such as periods of unemployment and marginal attachment to the labour force, which compound the effects of their marginalisation from the core labour market. The results of this chapter echo the findings of discussed in secondary literature, which suggests that existing Australian labour market programs may also hinder, rather than help, older Australians in their search for mainstream employment. This chapter begins with a background theme that explores the concepts of scarring and stigma, and the position of mature-aged workers as 'other' compared with 'prime age' workers. This builds on discussions from previous chapters regarding stereotyping, typification, and age discrimination. A key finding was that many participants in this study felt devalued in the eyes of employers simply by virtue of their poor fit with common stereotypes of an 'ideal worker'.

Problematic and disrupted work histories featured as a major source of employment profile 'scarring' according to participants. The first theme – chance and misfortune – reports on the views of participants who felt that unfortunate chance events had forced them out of jobs, subsequently scarring their employability profiles. The second theme examined disruptive life events, including the scarring effects of gender roles that appeared as a common issue for female participants. Many participants' work histories were disrupted due to caring responsibilities, and it features as a major source of perceived disadvantage. The third theme examines participants' experiences of low status jobs and diminished social networks, which they perceived as another source of scarring. Many participants believed that negative perceptions about low status jobs devalued their perceived suitability for mainstream work. Others expressed

anxiety over what they perceived as diminishing social/network capital arising from their joblessness and marginal employment. The fourth theme explores experiences of participants who were prepared to discount their labour by taking on low-paid, low-status jobs in order to enter the workforce. The final theme, computer literacy, education and training, examines the experiences of many participants who argued that their employment profiles were scarred because of a lack access to relevant education or training. Many claimed they were disadvantaged because they started their careers in an era where formal education or training was not deemed important.

Background: scarring

In their Australian Bureau of Statistics (ABS) report, Le and Miller (1999) use the term, 'scarring', to describe damage done to a worker's employability profile. This scarring occurs as a result of longer periods of unemployment and also as a result of marginal attachment to the labour market in precarious or peripheral employment. Scarring refers specifically to the diminution of a worker's worth in the eyes of prospective employers. Encel and Studencki's (2004) study of marginalised mature-aged workers also found that the likelihood of re-employment declines substantially as the duration of unemployment increases. Based on these findings, they concluded that early intervention is critical for mature-aged jobseekers. Other research shows that the scarring of unemployed workers decreases the likelihood of their obtaining secure and fulltime forms of work and, as such, many have resorted to lower paid and non-standard forms of work (Borland 2005; Casey & Alach 2004; Gray 2002; Murray & Syed 2005; Saulwick & Muller 2004). However, as noted above, non-standard lower status work can also scar a worker's profile and lower their chances of obtaining secure and fulltime work.

The results of this chapter suggest that for mature-aged workers in the study, age compounds a range of other disadvantages associated with marginalisation from employment. Disrupted employment histories can occur as a result of a range of factors, including: retrenchment, periods of ill health, raising children, caring for ill or dependent relatives, as well as time out of the fulltime workforce in less secure forms of non-standard employment. Indeed, there is some debate as to whether precarious and other non-standard forms of employment provide an effective means of transition into future fulltime employment (see, for example, Productivity Commission 2006a;

Burgess & de Ruyter 2000; Dunlop 2001). Many have argued that a large proportion of these kinds of jobs are a 'dead end' with little opportunity for advancement (Barker 1998; Burgess, Mitchell & Preston 2003; Burgess & Campbell 1998; Campbell 2000; Eardley 2000; Pocock, Prosser & Bridge 2004; Stilwell 2000; Wilkins 2004; Wooden, Vanden Heuvel & Cully 2001). Those who subscribe to the latter position use the term 'churning', to describe the phenomenon of cycling between periods of unemployment and precarious employment (Le & Miller 1999).

The concept of scarring is consistent with Goffman's (1963) theory of stigma where certain groups or individuals are identified by the dominant culture and then set apart because they have 'spoiled' identities. Stigma refers to an individual or group attribute that is perceived as deeply discrediting (Goffman 1963:3). The concept of stigma is consistent with segmented labour market theory, as outlined in Chapter 3, and provides a possible explanation for why employers tend to discriminate against groups who are not seen as 'prime' category workers, particularly in times of labour surplus (Cain 1976). Until quite recently, a competitive market with surplus labour may have led to situations where many mature-aged workers have been stigmatised and discriminated against in favour of younger, more 'ideal', workers. As in previous research, this study found that participants also developed strategies to conceal their ages in efforts to counter perceived disadvantage due to discriminatory views by employers (see, for example, Encel 2003).

Because of perceptions of age discrimination against this cohort labour market discourse has substituted the previous label of 'older worker' for that of 'mature-aged worker'. The term 'prime age' worker refers to workers between the ages of 25 to 34, who are considered the most employable (Boushey 2005; Pickersgill et al. 1996). However, this categorisation is at odds with the wider research literature which shows that employers tend to regard prime age workers as those between 25 and 44 years of age (e.g. Glover & Branine 2001; Encel 1997; Encel 2000; Steinberg et al. 1996; Studencki & Encel 1995). While this thesis acknowledges that many mature-aged workers are very well placed in the primary labour market, those interviewed in the

study who were displaced have experienced great difficulty in regaining adequate work or work comparable to their previous employment.¹

Chance and misfortune

The role chance plays in producing the marginalised circumstances of mature-aged participants emerged as a significant theme in the study. Many participants felt that their marginalised employment circumstances stemmed from one or more unfortunate chance events. The employability profiles of many mature-aged workers are prone to deep scarring as a result of losing employment or losing job security, job status and income. Statistical evidence shows once they lose a job, mature-aged workers are much more vulnerable to marginalisation than prime age and younger age workers (ABS 2005a; Encel 2000; Gray 2002; Kennedy & Da Costa 2006; Murray & Syed 2005; Saulwick & Muller 2004). In this sense many mature-aged workers are inherently scarred because many will experience great difficulty in re-entering suitable full time employment and many may never work or find regular work again. The marginal 'other' status of many mature-aged workers of itself leads to scarring of their employability profiles. Examples of misfortune that emerged from this study include: the loss of employment due to organisational change, restructuring, corporate take-over, untimely health problems, and interpersonal problems with management or colleagues.

In a study based on ABS data, Peetz (2005) concludes that age is positively associated with individual misfortune in the labour market. He argues that, "Misfortune in the labour market is unevenly distributed. Some groups are much more likely than others to face disadvantage ..." (Peetz 2005:294). In the case of mature-aged workers, some studies show that workers in higher age ranges have been disproportionately targeted in organisational restructures and downsizing, and once out of work, experience far greater difficulties in attaining employment, particularly types that are suitable, secure and adequately paid (ABS 2005; Duncan 2003; Sheen 2000a).

¹ As acknowledged earlier, while the thesis is concerned with the marginalisation of mature-aged workers and their perceptions of the role age discrimination may play, this cohort represents only one group susceptible to disadvantage/discriminatory disadvantage and employment profile scarring in the labour market.

Experiences of misfortune were evident and varied for many participants in this study. Some participants believed that they had been pressured to leave jobs due to discriminatory treatment in the workplace and by employers. However, quite a number of participants left previous employment due to other chance-related factors including a company takeover, hostility in the workplace, the onset of particular health problems and, particularly for women, to raise young children and take care of elderly relatives in poor health. Bert's comments below provide insight into how he has come to give meaning to and, in part, accept his marginalised circumstances as a sign of personal misfortune rather than of personal shortcomings:

My brothers and sisters are debt-free and have second houses. They don't understand that it's the different circumstances we've experienced, is the reason why our lives worked out differently than theirs. We've been unlucky, and they haven't, but what happened to us could have happened to them too.

Bert, mid 50s

The role of chance, including the concept of time and timing, as a theme, emerged largely from participants' reflective moments during our interviews. Their awareness of chance as a factor is evident in comments such as: "*Leaving the job turned out to be a bad move*"; "*I can't undo the past*"; "*If I could have my time again*", and; "*Financially I did the wrong thing*".

Critical, life-changing events stand out as major contributing factors to participants' initial and ongoing marginalisation. These include being made redundant, leaving the workforce because of health problems, leaving to care for ill and ageing parents, and also choosing to leave due to workplace stress. Some participants who had experienced high levels of work-related stress said that the additional offer of a substantial redundancy payment was pivotal in their deciding to exit a job:

I left because of the stress - a personality clash that was very bad. Looking back now I regret leaving a secure job; the job itself was a good job. I liked the work. Financially I did the wrong thing leaving before I had another one to go to.

Brenda, late 50s

After years with Myer my relationship with management took a major turn for the worse, I saw it as a bit of an opportunity and decided to leave the job and take six months off to visit my parents in England, have

a good holiday and also to have this hip replacement operation I needed...I thought I'll take this time off and then come back and get a job because I've never had any trouble getting a job before. I came back and found I just couldn't get a job. I can see now that leaving the job the way I did wasn't a good idea.

Scott, early 50s

Scott's comments also suggest that decisions to exit the workforce can occur as a result of a combination of compounding factors rather than one leading reason. As with a number of participants, Scott reveals that he now regrets some of the decisions he made; especially leaving the workforce for an extended period. Evidence from other studies also indicates that many mature-aged workers regret decisions to leave work, particularly since those who are successful in re-entering the workforce often do so in lower ranking and more precarious positions (Gray 2002; Hansson, DeKoekkoek, Neece & Patterson 1997; Kelly, Bolton & Harding 2005; Murray & Syed 2005; Saulwick & Muller 2004).

The literature has shown that substantial numbers of mature-aged workers leave the workforce because of health-related problems and physical limitations, especially those who work in jobs involving considerable physical demand (Patrickson 1998; Patrickson & Ranzijn 2004). There were many accounts by participants in the study about having to leave a former job due, primarily, to health-related issues:

I was working in retail and then ended up having shoulder surgery so I had to give it up. It wasn't their fault but I couldn't go back to them because I'm limited with lifting I can't lift stock up onto the display... I don't want to put myself in a position where I'm expected to lift things because I can't.

Sharon, late 40s

Like many people my age who have worked in manual jobs I have no computer skills. That's OK if you're lucky enough to have good health and you can handle physical labour, but if something goes wrong and you don't have computer skills then you're in trouble. I should have gone back into real estate, I would've learned how to use computers instead of wearing my body out being a butcher, a job I can't even do any more.

Robert, early 60s

While a large proportion of mature-aged people have high-pay, high-status jobs, those in high-end jobs are not immune from labour force marginalisation. High-end workers including those in expensive, well-educated managerial and executive positions can become "... a tempting cost cut" (Ehrenreich 2006:2; see also Encel 2000; Vanden Heuvel 1999; Webber & Weller 2001). This phenomenon has been noted in the media. For example, in July 2004 the ABC television program *Compass* featured the issue of employment marginalisation among senior executives entitled, 'Fighting Ageism', which included interviews with members of a two hundred strong members' support group for executives, the Executive Co-ordination Group (Excalibre).²

Some of the participants in this study experienced this very phenomenon. For example, Paul had worked his way up to an executive-level position with a large and very profitable company. However, he was made redundant after an unexpected takeover of his company. Since his redundancy he has experienced great difficulty and, to date, has been unsuccessful in obtaining employment at any level suitable to him. Paul pointed out that he is unlikely to find a job at the level of his previous job in regional Queensland and indicated that he has had to adjust his expectations:

...out of nowhere a company came in, brought us out and in the stroke of a pen I was unemployed. It was devastating because they had been going so well. ...my salary included a lot of benefits: a company house, so not only did I lose my job, I lost my residence. We didn't have a car because I had a company car. My [salary] package also included a car for my wife, education [for the children], home phone, mobile phones. All of these things we'd 'taken for granted' were taken away.

Steven, mid 50s

Greg had held several senior-level public service positions but was made redundant in the process of a major departmental restructure. He has also experienced great difficulty securing suitable or comparable work in his field:

² Excalibre reported some 'limited' success in placing members into comparable employment with salary packages ranging between \$90,000 and \$175,000. In Chapter 1 it was also noted that mature-aged blue collar workers (e.g. manufacturing industries) were the worst hit in the first waves of organisational downsizing in the 1970s and 80s, and subsequently white collar workers in all industries have been targeted heavily in more recent decades through the process of organisational delayering.

Because I've been out of my professional area for so long now it leaves an enormous gap. I've been working for myself and I've even had to resort to labouring jobs. That makes things worse still. Once you're 'knocked out' getting back to where you used to be is pretty much impossible.

Greg, early 50s

While Greg and Steven had held the highest level positions of those in this study, this thesis has shown earlier that many participants had held reasonably high level positions including professional and middle level management positions. Furthermore, Greg like a number of other participants also held a degree level qualification.

Disruptive life events

As Greg's comment (above) shows, once mature-aged workers become unemployed they experience longer periods of unemployment, and are more likely to find themselves working in peripheral, part-time forms of work (Vanden Heuvel 1999). They also experience the largest declines in remuneration for work on re-entering employment (Bennington 2001a). Australian research shows that many workers who lose a job in their fifties never regain fulltime employment (Encel 2000; Steinberg et al. 1994; Vanden Heuvel 1999; Webber & Weller 2001). Burgess and de Ruyter (2000) note that secondary sector jobs, including temporary and casual positions, can provide marginalised workers with access to some form of employment when access to their primary sector jobs ceases. Studies also show that mature-aged workers in Australia are more likely than prime age workers to be marginally attached to the labour market as part-time and/or casual workers (OECD 2005; Sheen 1999, 2000; Vanden Heuvel 1999). The further marginalisation of older workers as a result of long periods of unemployment was directly reflected in the comments of interviewees.

Kev had not worked for five years since accepting what he describes as a "meagre" redundancy package. The first two of these years were spent recovering from back problems and surgery. His prolonged period out of the workforce appears to have scarred his employability profile, and a long employment history as a highly specialised technician may have narrowed his skills base and, therefore, his

employment prospects. Kev believes his back problems were the result of decades of heavy work, which included lifting. It was only a short period after leaving that he sought medical attention as his back pain had become unbearable. He has never sought compensation from his previous long term employer and argued that it was now too late to pursue compensation:

It was bad timing with my back. By the time I was ready to go back to work ...I'd been out too long. ...explaining my back problem wouldn't help much.

Kev, late 50s

However, Kev believes that he has learned to manage his 'back problem' and considers himself to be able-bodied but not able to work in jobs where 'heavy labour' is required: "*I could certainly go back to a desk job again or something fairly light*". Kev is one of a number of fortunate participants who are financially independent; he receives investment returns from shares and from several rental properties. Kev, can be classed as a 'discouraged worker', that is, someone who is wanting to work but no longer actively seeking work or receiving unemployment welfare. His comments indicate that a lack of financial pressure combined with a prolonged period out of the workforce has led to a loss of motivation and interest in actively seeking work. However, he is also concerned about his de-motivated state:

I've lost the motivation. I can get by without the money so there is not a lot of pressure. Next year I'll have been out of work for six years. I don't want casual work... but then it might lead to something.

Kev, late 60s

Kev's situation highlights McClelland's (2000) point that 'joblessness' is a broader, more complex phenomenon than that of unemployment. Quite a number of participants like Kev are unable to register for unemployment welfare and are, therefore, not included in official unemployment figures. Many participants in this study were unable to qualify for unemployment benefits in some cases because of other sources of income. While Kev and Stephen had rental properties, quite a number of others had a working spouse and one participant was receiving single parent benefits. Another issue that contributed to the scarring and marginalisation of interviewees was gender stereotyping, particularly of mature-aged women.

Women experience a great deal of career and employment disadvantage during their working-age lives as most become mothers and take on the role of primary caretaker of their children. Time out of the workforce can impede skill development and maintenance and is also a source of employability profile scarring. The more precarious employment status of disproportionately large numbers of women also appears to be linked to their traditionally defined role of care providers for the family unit including primary responsibility for the care of children (Arendell & Estes 1991).

Despite such disadvantages, women today are also participating in the paid workforce in unprecedented numbers. They are also under considerable pressure to rejoin the workforce as soon as possible after giving birth in order to minimise periods outside of the workforce. This is because the longer the period the greater the accumulation of perceived deficits to their employability profile. Accordingly, many mothers rejoin the workforce via non-standard forms of employment by taking on part-time, casual or other kinds of jobs. While taking on non-fulltime work to avoid prolonged separation from the workforce can help reduce career and employment profile scarring, the care-giving responsibilities so many women continue to perform confines a very high proportion of them to the secondary labour market (Arendell & Estes 1991).

The marginal forms of employment to which many women are confined bring with them a host of serious disadvantages including the lowering of their status in the workplace; and reduced access to promotion, career development and transition to secure and fulltime employment. Marginal employment can also lead to poorer working conditions and rates of pay (Dunlop 2001; Edgar 2005; Lee 1991). In addition, employees in secondary labour market jobs, including casual and part-time positions, also have far less access to training and development compared to fulltime and permanent employees (Connell & Burgess 2001). For many women participation in the workforce has not improved their economic position as many continue to depend on their spouse for their financial wellbeing (Arendell & Estes 1991; Onyx 1998).

Most of the female participants in this study were mothers. Older participants tended to have independent adult children while the younger mothers had young dependent

children. Invariably they all raised serious concerns about what they viewed as the negative impact of time spent out of the workforce to bear and care for young children. Not surprisingly, older mothers with independent adult children had spent prolonged time out of the workforce to take on the traditional role of fulltime motherhood. However, in most cases these participants had re-entered the workforce in casual or part-time jobs before their younger children had commenced high school. Participants were aware of the disadvantage they faced because of their adherence to traditional gender roles, such as motherhood:

Leaving work to have a family is definitely a big disadvantage because things can change quite a lot like new technology and different ways of doing things. You can get left behind quite quickly.

Judy early 50s

Trudy is married and has four university-educated children: three independent with one partially dependent attending university. Trudy's lack of regret about leaving fulltime work to work as a fulltime mother is consistent with other participants who had experienced these circumstances:

I don't regret leaving work to bring up my children, but it's impossible to get back into a decent job. The very fact that you haven't got a job is the biggest disadvantage. You haven't got a job so why should we employ you?

Trudy mid 50s

Heather's comments below also appear to reflect generational change in terms of gender role expectations. For example, like many women of her generation Heather left paid employment upon the approaching of motherhood:

In those days you stopped work when expecting [a first child]. There was no maternity leave or any of the kind of support young women get these days.

Heather early 50s

Stanley (2006) points out that Australia and the US are the only developed countries that do not have a universal scheme for paid time off when workers have children. While women in these countries are having fewer children, Stanley (2006) also claims that many women today believe they are facing a choice between careers or having children, and that a large proportion of these women are choosing careers. Apps (2006), Edgar (2005) and Stanley (2006) also point out that Australia's effective tax

rates for part-time wage income, combined with a heavily means-tested welfare regime, provides a disincentive to take up work for many partnered mothers. Stanley (2006) also argues that there is a lack of financial incentive for many single parents to take on part-time work because of the degree of ‘clawback’: the rate at which welfare benefits are withdrawn and taxed relative to hours worked.

The economic dependency of many women occurs as a result of foregoing employment and career development opportunities in order to support the employment goals and desires of their male spouses. Onyx (1998) also stresses the point that many women experience disruptions to their own career in order to follow their husbands. Long (1980) argues that many females are oriented towards a family-investment model in which the well-being of family members takes priority over their self-interest in respect to investment in their own human capital and development (Cobb-Clark & Connolly 2001). Similarly Lechner and Creedon (1994) argue that the loyalty many women have towards their family prevents them from developing satisfying and well-paid careers. Spalter-Roth and Hartmann (1998) suggest that there may be a tendency among employers to stereotype women negatively as being family-centered as opposed to career- and breadwinner-centered and therefore less suited to primary labour positions. They also argue that one of the reasons that there is a greater tendency for women to work in secondary labour is because, in the main, these are the kinds of jobs made available to them:

If employers think of women as ‘secondary’ workers rather than as breadwinners and as employees more committed to their families than to their careers, then employers are likely to pay women less and to provide fewer opportunities for training and advancement (Spalter-Roth & Hartmann 1998:70).

In light of this it is interesting to note Burgess and Campbell’s (1998) claim that many mature-aged women experience less difficulty in re-entering the labour market because of a willingness by many to accept low pay, low status, and precarious forms of employment. However, many women today have significant and pressing income needs. For example, single-mothers carry the financial responsibility of being the sole-income breadwinner of their families.

Sally worked as a school teacher for five years after graduating and then left the workforce for ten years to raise children. She then re-entered the workforce as a teacher nineteen years ago. She moved to a property in the region to fulfil a retirement wish for her husband and she has not been able to obtain work of any kind despite her willingness to take on any work at all. Karen left the fulltime workforce after six years of administrative work in the human resources department of a large organisation to have children. Several participants reported that unforeseen circumstances and relationship difficulties and ‘workaholic’ husbands created barriers to employment and re-skilling for re-entering the workforce for example:

My husband was a workaholic. I needed to be there for the kids, getting a job wasn't an option. After my youngest turned six, I wanted to prepare myself so I started 'tertiary prep'. But then my dad had gotten throat cancer, and I had to help look after him.

Karen, late 40s

Trudy has worked as a teacher and in various clerical positions before leaving the workforce to start a family and become a fulltime mother. Comments she recalled from one of the staff at Centrelink reflect the deep level scarring that can affect older women who have experienced a prolonged period out of the workforce to fulfil the role of fulltime mother:

The lady at social security said you have to come off the pension and onto JobStart. She said: "Well you've been out of fulltime work for nearly 20 years. You have no skills so you're not going to be able to get a job. You're going to need training". It's a big a shock. Bringing up kids is hard work, and then you're told you've got no skills, nothing. They have a very negative view of women who have dedicated themselves to bringing up their kids.

Trudy, mid 50s

Similarly, Karen felt fulltime motherhood was devalued in the wider community and that the pressures of social expectations had an impact on her self-esteem, which made her feel awkward in many social settings:

Being a fulltime mother is very hard on your self-esteem. When you go to the school Christmas party or whatever the first thing you get asked is "What do you do?" when you say you're a mother, that's the end of the conversation.

Karen, late 40s

Stereotypes around gender roles also affected male participants. For example, Stephen felt being a male outside of the workforce placed him in an awkward and demeaning position:

I find social occasions and meeting new people really difficult because when people ask "What do you do for a living?" Well what do I say to that? "That I'm a house husband?" It's really difficult when you're a bloke out of work. A woman can say "I'm looking after the kids while my husband works".

Stephen, mid 40s

Other female participants experienced gender disadvantage based on their status as single parents, after separation. At 45 Rosie, a young mother within this participant sample, is seeking employment now that her two children are in school. As a relatively young mother Rosie claims that prospective employers have concerns about her ability to work because of her children and marital status as a single parent:

I've been bringing up the kids on my own now for eight years and I don't want people thinking that that's holding me back. They keep asking me questions like "What will you do if they get sick?" Having the kids is really putting employers off.

Rosie, mid 40s

Of all the participants, women were also the most likely to leave the workforce for an extended period to provide care for ill and ageing parents. As Sharon explains:

When my mother got sick I had to look after her... I explained to my manager I need to take some time off and she said "Well I need you at work" I said "Look my mother's had a fall and I don't have a choice here". She said "It's either your job or you go", so I left to look after mum.

Sharon, late 40s

Only one male participant in this study, Graham, left a secure, well-paid, fulltime job he had held for 25 years to take care of his ailing parents for three years until they both died. Graham and his wife experienced financial hardship during these years, managing to subsist on his wife's part-time job:

Mum and dad couldn't look after each other anymore and I didn't want to see them split up putting them into a home. So I left work to look after them fulltime, which they needed at this stage. It was hard we had to survive on [wife's name] money.

Graham, mid 50s

The term 'sandwich' generation is now a common term used to encapsulate the combined caring responsibilities of many women today starting with children in the earlier parts of their lives and then aged and/or ill parents later in life (Edgar 2005). Moen and Rosehling (2005) also argue that women have overwhelmingly continued to retreat from paid employment in times when families face pressures to provide care, thus reinforcing male-breadwinner and female care-provider ideal-types.

Thus far, the chapter has focused on the scarring effect of unemployment and peripheral employment on the employability profile of mature-aged workers. The next section deals more particularly with the effect of such conditions on the life-world of participants, including their networks and relationships.

Low status jobs and diminished social networks

According to Lin (2001:6) social capital involves "... investment in social relations with expected returns" and argues that strategic networking can involve using social ties as a resource, for example, having referees or in-organisation persons who can "put in a good word" for you and may be able to positively influence a hiring decision. There is some debate in the literature about the effectiveness of social and network contacts (Fernandez & Castilla 2001; Erickson 2001). For example, some research suggests that 'social capital' tends to be more effective for higher level employment than for lower level and, less surprisingly, the value of the resources embedded in social contacts depends on circumstances such as employment status (Erickson 2001). From a labour-market perspective, Flap and Boxman (2001) see social capital networks as an informal employment selection and search method that can be less costly than searching through formal channels such as advertising and recruitment firms. The data that follow shows that a number of participants were concerned that their lack of suitable networks and contacts, and especially the lack of suitable referees, as major factors contributing to their lack of success in attaining employment.

The employment backgrounds of a number of participants consisted of temporary, casual and precarious work including cleaning, seasonal factory and farm work, and hospital and hotel domestic services. Julie's explanation below provides an

illustrative reflection of the experiences and sentiments articulated by participants whose employment histories are characterised by these forms of work:

It's hard to get references for jobs you lost because the business went bust or a contract fell through or wasn't renewed. If I put someone down as a reference from a job I had over 5 years ago they're going to say 'Who's that?' The last company that I worked for, for a long time, was a cleaning company in Western Australia - although I really worked for a subcontractor. I never saw the actual company 500 kilometres away. Getting referees is not practically possible.

Julie, mid 40s

Julie's work history is characterised by repeated periods of short-term employment that is perceived as low-status and low-paid. As with other respondents, the itinerant nature of these kinds of jobs appears to greatly limit the development of durable referee contacts often crucial for attaining further employment:

Even though I've had to run my own farm, including the financial side, I still think employers could be put off because I haven't had much experience in normal jobs. I don't have references to show people my abilities, what I am able to do... and that I'm reliable and a hard worker.

Cheryl, mid 50s

David found he had difficulty in obtaining suitable employment in Australia because of what he believed was his age combined with his 'non-mainstream' work history. As a result he now travels overseas to obtain periods of work:

My trouble starts whenever I finish a project and I come back to mainstream Australia. I've always found a kind of attitude, it's unspoken, that you'll never work in the mainstream because you'd never fit in. But you know it's actually the opposite because one of the things about working overseas is that you have to be much more self-sufficient, you don't have the luxury of wonderful administrative support with offices well stocked with equipment...

I think a lot of companies have a crooked view of just how self-reliant people who do the kind of work I do - am. But when you try and come back into the mainstream they see you as 'different' they find it hard to categorise you and put you in a particular box.

David, mid 50s

Chris also felt that his diverse and unusual work history (theatre and media production and coaching for voice and presentation for corporate executives) serves as a major barrier to obtaining regular work:

... with such a diverse background people don't know how to categorise me. They're not too sure on how they can use me so they don't even bother. I've enjoyed doing all of the things I've done in the past, but the problem is it's mainly been bits and pieces; short-term stuff ...now that's a really big disadvantage when you're trying to get a normal job.

Chris, mid 50s

While participants identified multiple ways in which they felt they were disadvantaged, many felt that most of these forms of disadvantage were, in part, a consequence of employers' negative perceptions of their, age, which rendered them inherently unsuitable.

Some participants felt significantly disadvantaged and marginalised by a lack of social networks. These concerns may well be valid, as research indicates that the most successful and common job seeking method involves the use of personal contacts and networks (Jensen & Seltzer 2000). For example, some of the participants had moved from other areas to the region and believed that as newcomers to the city they lacked important local knowledge and networks they regarded as important for obtaining suitable employment. Phoebe's comment reflects this belief:

I've applied for about 50 different jobs, but it's hard when you move, you lose a lot of friends and people who can be help with getting a job.

Phoebe, mid 40s

Judy and Susie's stories characterise the plight of a number of female teacher participants who feel excluded from school-based networks:

Supply teaching at schools firstly goes to the parents of children at that school. I used to do a lot [supply teaching] at [named school] until there was an enrolment of three new families all with parents who were teachers, so that was it. They said they we're really sorry, they were really pleased with my work, I fitted in well and all the rest of It ... Catholic schools prefer to employ teachers who are members of that religion which makes it hard... A lot of casual teaching also gets taken up by teachers who have retired. Retired teachers find out in advance so they have plenty of time to prepare, they're really looked after.

Judy, mid 50s

The only way you can get back [as a school teacher] is with the backing of a principal and I haven't been able to get the contracts [from casual appointments] to be able to get recommendation from a principal. But

my sister has just come back from three years away from teaching and it's all because she knows the principal that she could get back in.

Susie, early 50s

This study attracted a large proportion of female teachers. One reason was due to a now-retired teacher notifying me about five marginalised teachers - four of whom contacted me and agreed to participate in the study. The consistency in their stories of marginalisation may suggest that, as a demographic group, qualified mature-aged female school teachers experience high incidents of marginalisation. For the participants in this study, at least, school community networks play a substantial role in assisting supply teachers to obtain regular teaching work even supply teaching or short term contract work.

Some argue that marginal forms of employment can help jobseekers to develop social-network capital which can in turn lead into transitions into more secure and suitable jobs should they become available (Korpi & Levin 2001). A large proportion of jobs are filled informally through recommendation by contacts within or close to employing organisations. As mentioned earlier, many jobseekers find personal contacts to be the most effective job seeking method (Jensen 2000; Quiggin 2001a). Quiggin (2001a) notes that people who are unemployed for substantial periods tend to lose contact with network employment related contacts. This is consistent with Rachel's experience:

I was able to keep up with some of the ladies I used to work with I asked them to keep an eye out for me for any job opportunities they see come up. We used to catch up over coffee every now and then but that dropped off. It's just the way it goes, when you no longer work with people you lose contact. When jobs come up they'll probably have forgotten me.

Rachel, mid 40s

Maureen's story provides an interesting account of the positive effect of social networking. It appears she managed to gain employment with an organisation after establishing a positive profile during her work as a volunteer. However, her account also hints at potential pitfalls of volunteer work:

At Centrelink the lady said if you do volunteer work for so many hours a week, there will be less pressure to do "work for the dole". She said I should try and get about 18 hours of volunteer work a week. So I was

*doing three days a week [aged care home] and they finished up employing me, being a volunteer actually paid off...But when I started [volunteer work] I thought I won't go over the 18 hours, because the more I do the more they'll expect it. I got pretty cunning, if I didn't feel like turning up on a particular day I wouldn't, I'd just ring up and say "I won't be in today". I also kept changing the days I went in ...to avoid them taking advantage of me.*³

Maureen, early 60s

In contrast, Julie was unsuccessful with her deliberate attempt to provide volunteer work as a means by which to try and secure a position as a teacher's aid:

I tried to get work as a teacher's aid, so I started to do some volunteer work at the school to get experience – but after she left the job they decided that they weren't going to replace her. Instead of getting another teacher's aid, they decided to use "mother helpers". Mother helpers are mothers who come along to the school and just lend a bit of a hand. ... it's made it really difficult to get a job as a teacher's aid.

Julie, mid 40s

Accounts by these participants show the often tenuous nature of efforts to develop and maintain networks, particularly when they are excluded from the networks that jobs themselves provide.

This sense of vulnerability also extended to concerns by participants over their ability to represent their skills and abilities in résumés and job applications in a way that would do them justice. On one hand they appeared to feel that their diverse experiences had broadened their skill range while also enabling them to become more flexible and adaptable workers, generally. However, they also seemed to worry that employers would not recognise the value of this. These concerns were greatest for those who had worked in lower status and non-standard employment such as cleaning and farm work, as with Julie's account:

... they showed us how to do résumés at TAFE but to do a good résumé you need a lot of good sounding things to put down. Like a company manager, probably has all these qualifications. What trouble is he going to have with a résumé? He'll have loads of good things to put in...[Then again] I have picked up a lot of skills. The problem is they're not

³ The exploitation of casual/non-standard workers also emerged as a significant theme appearing in Chapter 6 Marginal Employment Experiences.

recognised. You say you've cleaned school - you know full well it doesn't matter what you say about the skills you've learnt or the responsibilities you've had. In the end they're still going to say 'She's cleaned schools, scrubbed toilets...' But I've had to liaise with managers, contact the Education Department to report safety problems. But none of this is recognised because people think of you as "you're just a cleaner".

Julie, mid 40s

Julie felt very frustrated by what she claimed was the stigma associated with the lower status jobs that characterise her work history. She believed that her experience and skills were considerable and of great value, but also felt that it was impossible to escape the stigma associated with lower status jobs and, therefore, impossible to articulate these attributes in a manner that would be effective in convincing prospective employers.

Mabel has a diverse work background with experience in management and a Masters degree. She also has experience in farm work and points out that while the knowledge and skills needed to work on a farm can be substantial, including it on a résumé can damage one's reputation in the eyes of prospective employers. Mabel also explained how the kind of work she is applying for at a given point guides her in the making of decisions about what to include and what to exclude on résumés and job applications:

When I'm applying for office work, I don't show people that I've done farming work. People don't consider that working with cattle is a real job. They don't realise that farm work is hard work and you need to have a lot of knowledge to do it. You have to know about how to prepare and apply poisons and chemicals, it sounds easy but it's not so easy, it can be very demanding. For example, pruning you have to know what you're doing when pruning, and spraying chemicals you handle 20 different tanks, if you kill one of those [olive] trees – that's a lot of money, so you really have a lot of responsibility. ..You also need to be able to drive a tractor. It's more than just going out and spraying and you're doing 2000 to 4000 trees [per field] one person does 12000 per day. If you get it wrong and kill a field you're looking at millions of dollars.

Mabel, mid 40s

Mabel's comments are consistent with those of Julie and support her point that lower status jobs can involve considerable knowledge and skills and a great deal of responsibility. However, explaining this convincingly and clearly to an employer may

be difficult because of the social stigma and stereotypes attached these kinds of jobs. It is worth noting that someone with an advanced level degree education finds conveying this information problematic. As well as experiencing marginalisation and scarring as a result of low status jobs, many participants also reported experiencing difficulties in understanding the processes involved in applying for work in today's environment.

Many mature-aged workers have accrued long periods of tenure with one employer and as a result lack experience in current job search and employee selection processes. Some participants were quick to point out that they felt "out of their depth" when it came to dealing with current procedures common in applying for work today. Several participants with higher levels of education and professional training had previous experience in preparing résumés and addressing selection criteria and felt they were reasonably competent with these kinds of procedures. Nonetheless, many participants raised concerns about feelings of unease in writing résumés and job applications because they had little or no experience in applying for jobs since the introduction of résumé writing as part of the contemporary job market:

They put me in a program called 'intensive care'. I didn't have a résumé, I'd never needed one before. A lot of people my age don't have résumés. Fair enough you need résumés for jobs where you need a university education. But today you need a résumé to go for a job as a kitchen-hand. It's stupidity. They helped do a résumé, but I still haven't got a job [four years later].

Bob, early 60s

Most of the résumés provided by participants were chronologically structured with date-specific information: For example, schools attended and a comprehensive list of every job they had held since leaving school. This kind of information, which is not considered relevant to the job, may convey a sense of lack of sophistication in the mind of prospective employers.⁴ This kind of information can also be problematic as it gives clear indications of an applicant's age:

⁴ In the Participatory Action Research (PAR) based phase of this Study, I referred participants to Jackson (2003) who recommends a 'skills-based' résumé model as an alternative to the traditional 'chronological' résumé model as a means by which to minimise age cues when applying for work.

My daughter asked “Did you put your date of birth in your résumé?” She pointed out that my schooling goes back to 1965 so it doesn’t take much to work out what kind of age I am.

Heather, early 50s

Others did not include their ages in their résumés and nearly all of these pointed out that this was a deliberate attempt to try and mask their age in an effort to increase their chances of obtaining work:

At the end of the day you’ve got to get smart. You’ve got to work out what to cull so they can’t tell your age when you apply for jobs.

Ken, mid 50s

In Cheryl’s case, she has had experience in owning a farming business with her husband in which she managed the financial aspects of the business. In her story below she shows how she had tended to overlook the skills and demonstrated abilities associated with her farm but subsequently learned and became aware about the importance of them and how to articulate these into résumés and job applications:

A big problem is you undersell yourself. You know that you can handle BAS [Business Activity Statement] for the farm and run a business, but you easily overlook these important things. At the ‘Learning Centre’ we were told with résumés to include things that are relevant to the job you’re applying for. If you’re applying to be a meat slicer, you’d put down that you’ve butchered your own meat, because it’s relevant to the job. But if you’re applying for a job in the office you wouldn’t put that down. You could put down that you have managed all the administrative and financial aspects of your farming business.

Cheryl, mid 50s

Cheryl has developed the ability to identify skills and abilities for job applications for specific and differing kinds of jobs. She also began to realise that her knowledge of the cattle industry could be very much to her advantage in an office-work position at a nearby abattoir hence making credible links between this kind of office job and her farming experience.

Employers have also identified a lack of confidence and familiarity with interviewing and selection processes as a problem among mature-aged jobseekers (Jackson 2003; Perry & Freeland 2001; Steinberg et al. 1994). While most participants did not raise issues directly related to difficulties and concerns about job interviews, Brenda,

Heather and Nicola did raise concerns about employment interviews. Lack of predictability of interview questions was a major concern:

... an interview is a very hard thing when you haven't had experience with them. Interviews today catch you right off guard unless you're experienced at them. The questions they ask you: "Tell me about a time when you had a difficult customer and how you dealt with it?" To recall that kind of thing on the spot when you're not expecting it is very difficult.

Brenda, late 50s

Already marginalised as a result of their age, compounding factors such as a lack of experience in current job search and interview practices meant that many unemployed workers in this study were prepared to accept jobs that were at lower levels than their previous position(s).

Discounting labour

There was a mix of participants in this study of those (a) who had worked in higher levels jobs but eager to work in lower level jobs in order to enter the workforce, and (b) who were more particular about what they would be willing to do. Some participants made it very clear that they would rather remain outside of the workforce than take on employment that they felt would be too stressful, too physically demanding, or would make them unhappy. However, many said they were very willing to take lower level positions in order to gain entry back into the workforce, while many others were not. These data are indicative of those participants willing to accept lower level positions:

It's not like I'm expecting to just walk into some fancy job straight away. I even tried retail just to get into something ...

Sally, early 60s

Over the past four years, you name it, and I've gone for it, I've applied for labouring, sales work, car sales, car detailing, chef's jobs – obviously. I've never really gone for anything that I thought I wasn't able to do. I've tried to be realistic. I never applied for jobs as a general manager.

Bob, early 60s

Bob's scenario is fairly typical in that while he had a strong preference for work with which he is most familiar (in his case, chef or cook), he was also willing to take on

“just about anything” including labouring. Bob also felt that because he only had a couple more years before retirement he had no high career ambitions and hence taking on lower level positions was not an issue for him.

At 46 years Phoebe can be regarded as a younger mature-aged worker and her story also shows that she is willing to discount her labour by taking on lower level jobs as a strategy to regain entry into the workforce. This is evident when she makes the point that working would provide her with better opportunities for networking to allow her to “*take something else up later*”.

When I've asked for feedback on why I didn't get the job, they've said, "we can't understand why someone of your skill level would apply for a job like this". When I say to them "because I want a change, I feel like getting out of management or whatever" they say, "Oh... OK, well good luck with the future". They don't like the idea that you're taking a job, that they believe is below what you've done before. They think you're taking a job that someone else deserves...I decided to apply for this job in retail, they rang me up after receiving my résumé and said "this is a waste of your time and a waste of our time – we can't understand why somebody of your experience would be applying for a job like this". At that stage I was thinking – any job would help me it would give me an income, and give me the opportunity to network and take up something else later.

Phoebe mid 40s

Stephen has previously managed to successfully establish and run several small businesses. However, he says that he now finds the stress of running businesses has become too difficult and so he now wishes to make a transition into employment. As discussed previously, he feels frustrated by what he sees as a lack of recognition by prospective employers of his abilities and skills and suspects that his lack of a regular résumé of past employment and referees has put him into a disadvantaged position. As a result of this he has little in the way of immediate career ambitions (although he has pursued training related to real estate as his original first preference) and so is willing to take on any kind of work simply as a means by which to re-enter the workforce:

Look I'll take what ever I can get. I'm not fussy and I don't mind getting my hands dirty. Even a few days labouring a week would be good and it's better to be doing something and have money coming in, than nothing at all.

Stephen, mid 40s

Stephen's comments are characteristic of the many participants in this study who appeared anxious and desperate for employment and therefore very willing to accept any kind of work. This is also consistent with Burgess and de Ruyter (2000) who conclude that many jobseekers view non-standard work as a shelter from unemployment.

While Rosie has considered offering to work for a week on trial without pay, she was also concerned about the possibility of exploitation by unscrupulous employers, a practice reported as being common in hospitality industries (Pearce 2007):

I was prepared to work with no pay for a week on a trial, but then you see in the paper today where employers are taking advantage of young people wanting a job, by working them for a week and then they move onto the next. I know that's true too at [named restaurant] they're huge on doing that.

Rosie, mid 40s

Some participants felt that employers were genuinely discouraged by their higher education qualifications and level of experience, believing that these kinds of factors make a person unsuitable, particularly for what may be regarded as basic kinds of work. I was personally surprised to find that so many participants were very well qualified; quite a number of bachelor's degrees and a few with masters degrees. Mabel (mid 40s) holds a Master of Business Administration (MBA) and has substantial management experience. She felt that taking a break from the workforce to help her husband establish a small hobby farm and moving into this region, with a small population and less opportunities, has made finding work suitable to her qualifications impossible. On the other hand she feels that her qualifications have also made it very difficult for her to obtain lower level jobs which she was eager to take on:

It is very hard for me to find a job because of that. I would be happy to do anything you know. I would be happy to just work in an office so that I don't have the stress that I used to have in my life ... and then I can go home and work on my farm. They [employers] say we would like to employ you but we don't have a job that suits you – you have a Master's in business and we just need someone to help run the office.

Mabel, mid 40s

Phoebe's experiences were similar in that she had great difficulty in obtaining lower level jobs. This is because employers viewed her experience in higher level managerial jobs and educational attainments negatively, as a problem for positions at that level. In a later interview with Mabel, she explained how she eventually found a job that she is happy with, and one that suits her needs:

I decided to apply for work with an egg processing plant I went to the interview without make up, jeans and boots looking younger than my 46 years. I told them my studies were just high school [i.e. omitting degree qualifications] and at last I got the job.

Mabel, mid 40s

While Mabel had indicated that she would be content with a higher level job suited to her qualifications, it was also clear that she was eager to 'downshift' as a part of her move to a rural hobby farm lifestyle. She noted "*I am happy I do not have to stress or use my brains, I can leave all of that for working on our property*".

Several participants were selective about the kinds of work (including position level) and terms of employment they would consider taking on. However, these participants did not appear to be completely inflexible about the kinds of jobs they were prepared to accept. Cheryl was quite concerned about the nature and status of some jobs she sees as being at the lower end of the job market. Her comments reveal her reservations about taking on lower level jobs, including concerns about her own physical capacity to carry out heavy manual work:

They're crying out for workers at the abattoir, but abattoir jobs attract some rough types: smokers and druggies. You'd be picked on as a loner if you didn't mix with them. I don't want to work in a pub; either you're stuck with smokers and drinkers there too...I don't want lower level jobs where you don't have to think like labouring. I want a job where there are challenges and you do have to think, I want my [abusive] husband and [other] people to realise that I am capable. So they just can't say – "Oh she's working at the abattoir because that's all she's capable of". I don't want a job where people look down at you.

Cheryl, mid 50s

Greg claims that he has been marginalised from the workforce since his redundancy from a senior public service job. He says he has applied for hundreds of jobs but cannot obtain employment in comparable work and so has taken on various low paid

manual jobs. After a period of unemployment he decided to start a freelance consultancy business. However after two years he has been unable to generate enough business to support his family. Consequently, he has taken on a fulltime position as an abattoir worker in addition to running his small business:

It may seem to be intellectually arrogant, but the culture at the abattoir is dreadful. With few exceptions there is no hope of an interesting, well-balanced conversation. Discussions range from the eternal Commodore versus Falcon debate, to who is 'screwing' who and how 'pissed' or 'stoned' everyone got on the weekend...I'm not a prude, but it's depressing to work with people, males as well as females, who cannot construct a sentence without using the words 'fucking' and 'cunt' over and over again. It actually distresses me to see ladies in their 60s, having to tolerate this.

Greg, early 50s

Greg's experiences of working in an abattoir lend weight to Cheryl's concerns about not wanting to work in an abattoir because workers there tend to be 'rough types' based on their behaviour and the language they use. Rosie's story also supports the view that the language and behaviour of some workers in some 'lower end' jobs can be offensive to others:

I left the market garden a year ago. They had young workers out there and I thought I'd heard all the bad language that exists ... but even a lot of the young girls out there use it ... I just couldn't hack it any longer I had to leave. You know that they even try and have sex amongst the cauliflowers. The girls didn't care who they slept with because there was so many young men out there; young kids about 19 and 20 years old, and a lot of them were also on drugs. You go back and tell the manager and he just doesn't care. And the conditions are terrible, no eating facilities; you just sit there in the sheds where there's rats and mice running around while you're eating.

Rosie, mid 40s

Some participants expressed concern about the negative effects of having to discount their labour to enter the workforce, while others felt marginalised by lack of technical abilities and educational qualifications.

Computer literacy, education and training

Quite a number of participants felt that their lack of confidence and skills in using computers in the workplace was a major barrier to job opportunities in the current environment. Of these participants, many felt that their own skills were eclipsed by younger people who they saw as more adept at using computer technology. They felt that this was largely because younger people had grown up with this technology around them. Two of these participants made the point that they viewed their lack of confidence and competence, not as a result of ageist attitudes by employers or people generally, but rather a consequence of unfortunate timing of the emergence of computer technology and their time of birth. Julie (mid 40s) summed up these sentiments arguing that *“we haven’t had as many opportunities with computers”*. Many participants raised concerns about the need for competency with computer technology. They appeared to be quite fearful of this technology and wished to avoid using computers. The ubiquity of computer technology in the workplace today means that jobs today differ significantly from the jobs available when mature-aged workers first entered the workforce. Wooden, Vanden Heuvel, and Cully (2001) note that lack of confidence and familiarity with computer technologies can put mature-aged workers especially at risk of having the skills they have gained during their working lives, appear obsolete.

Despite the fear expressed by some participants, it is interesting to note that a number of participants considered themselves to be quite competent with computers and current software programs. Some also felt that their skills were quite advanced, citing their regular use of internet banking, bill paying, purchasing and job searching as examples. The level of confidence and apparent competence of some older mature-aged workers in this study suggest some fallibility of myths that mature-age workers: (1) do not use information-computer technologies and; (2) are less capable of learning how to use these technologies. Some relatively older studies have shown that mature-aged workers develop computer technology proficiencies as effectively and as rapidly as younger workers in training environments (Barth & McNaught 1991; Charnass & Bosman 1992; Charnass, Schumann, & Boritz 1992). Ged’s more recent experience echoes such findings:

I use my computer all the time. I send emails to my friends and family. I use it for job applications, and I also use it to search for jobs on the internet. It's not that difficult, it's just another modern day appliance.

Ged, late 50s

Nonetheless, a lack of computer based technology skills among mature-aged workers is still widely regarded by employers and mature-aged workers/job seekers as one of the most significant barriers to obtaining employment (Bishop 1999; Wooden, Vanden Heuvel, & Cully 2001). Lack of access is a critical barrier to employment for many mature-aged workers: for example, for those who have had a prolonged break from the labour force. According to Steinberg, "If you are in work but do not have access to a computer as part of your job, you are almost as poorly placed as people who are not in work" (cited in House of Representatives 1999:536).

In addition to anxieties about computer skills, many participants also expressed concern about their relative lack of educational credentials. Many entered the workforce at a time when the need for higher education and certifications were not necessary for many jobs whereas they are commonly required today. Hence the term 'credentialism' represents a theme derived from and grounded in the interview data of this study. Lower levels of education and training in comparison to many younger workers were seen by a number of participants as a major source of disadvantage for themselves and for others in their age range. The growth of credentialism, a fairly recent phenomenon, from the point of view of marginalised mature-aged workers, can further weaken the position of workers in older age groups, as many have not had a great deal of access to training and formal certification of this kind (Hartmann 1998). Furthermore, many of those that now make up the older cohorts completed their formal education before the expansion of higher education in recent decades (Borland 2005). Concerns over a lack of formal credentials are reflected by Robert's statement:

It's like you need certificates and papers for most jobs today. People our age ... a lot of us don't have all this stuff, never needed it, because it wasn't around. But we're the biggest losers out of all of this ...

Robert, early 60s

Heather, who was retrenched after the closure of the regional branch of the organisation she worked for, feels that the length of time she spent working in one job (over ten years) may have damaged her employability profile. She said that her former

supervisor pointed out to her the supposed risks of staying in one job for a lengthy period:

My supervisor was made redundant before I left the job. She had said “Don’t be surprised if this branch gets closed down. You know you’re unemployable Heather.” She said “After 10 years in the one place people won’t be interested in you.”

Heather, early 50s

While Heather suspects that her long tenure in one job is a contributing factor to her marginalised position she refutes the validity of assumptions that her skill development was impaired because of the length of time in the one job:

But that’s also unfair because the job has changed a lot over the years. We’ve gone from using a computer hooked to a Mainframe to PCs, so we’ve had to change with that. The way things are processed changes all the time, so you’re still learning new things. It’s not right to assume that just because you’ve been in a job for a long time you must be incompetent.

Heather, early 50s

Nonetheless, the literature shows that lengthy periods in one job can lead to skill stagnation where it involves highly repetitive and routinised work environments. For this reason, employers tend to view lengthy periods of tenure negatively because of concerns about the ability of prospective employees to adapt to new conditions (Buchanan 2004; Falconer & Rothman 1994; Sheen 2003). Given that the mature-aged working population has experienced more lengthy periods of tenure in comparison to their younger counterparts they are more susceptible to this kind of employment profile scarring. For this reason, documenting achievements may need to be approached with care (Arrowsmith & McGoldrick 1996; Sennett 1998; Sheen 2003).

Many participants complained that while experience has provided them with the skills and competencies required for certain kinds of jobs they receive no recognition for them. In their view, this lack of recognition is exacerbated by a major shift towards formal training and certification, even for lower-skilled occupations.⁵ OECD (2005)

⁵ Participants overwhelmingly viewed their ability to work productively in today’s workplaces positively, primarily as a result of years of experience accumulated in the workforce. This was reported as a major theme in Chapter 4. Participants believed that while their comparatively long span of work

research into ageing and employment policies in Australia identifies a lack of Recognition of Prior Learning (RPL) procedures for mature-aged workers as a major policy weakness because it is a major source of labour market disadvantage among mature-aged workers. Traditional conceptions of learning, particularly education and training, are rigidly constrained by institutions and bureaucracies in which learning is subject to formalised instruction and assessment processes. This conception of learning fails to appropriately acknowledge that skills, knowledge and competencies can be acquired outside of formal learning institutions and formalised learning environments (Illich & Verne 1976). However, learning and acquisition of competencies can also occur through practical experience (Palonieme 2006:40), but once again the lack of recognition and processes for formalising recognition of existing competencies appear to be a common flaw in educational and training institutions and the accreditation process. In relation to older and mature-aged people the Australian Council of Ageing (2000) concluded that, “prior knowledge and experience are neither recognised nor counted when assessing an older person’s skills base” (cited in Kerr, Carson, & Goddard 2002: 88). In the May 2006 Budget the Australian Government announced its commitment to improving promotion of, and take-up rates for RPL as a part of a package of reforms for the vocational education and training sector (Hardgrave 2006). But as Palonieme (2006) points out the implementation of RPL processes is likely to remain inherently complex. He warns that the relationship between experience and skill development should not be assumed without question and that the quality of experience is more important than quantity.

Despite trends towards a greater emphasis on credentials, many participants were sceptical about the benefits of training programs in relation to the development of useful skills and as an effective means by which to gain access to employment opportunities. Indeed a number of participants appeared to feel that today’s emphasis on formal training generally is misplaced and viewed it contemptuously. Others felt that training in itself would not be sufficient to overcome age discrimination by employers, making it an unattractive proposition:

experience (and life experience) gave them a competitive advantaged over many younger workers, that employers tended not to give their experience credence and also felt that many employers viewed their experience and age negatively (as threatening and as an indicator of inflexibility / lack of adaptability).

God you even need a piece of paper to clean toilets these days, it's completely out of hand - it's gotten too ridiculous.

Julie, mid 40s

You can go out and pay money for training and these qualifications, but it's not really going to help you if you're 58.

Kev, late 50s

Kev's belief that training is ineffective because it does not overcome age discrimination as a barrier to employment is consistent with Wooden, Vanden Heuvel and Cully's (2001) finding that there has been a reluctance among mature-aged workers to undertake training because they do not believe it improves their chances of employment in the face of age discrimination. Julie's experience reflects this phenomenon:

I've done courses on computer training but haven't gotten anything much out of it at all - and when you don't have a computer at home you lose a lot of it anyway. I don't mind using a computer if it's a part of the job - but it's just not me to just do a course unless it is for a job or if it will help me get a job. I much prefer to learn things on the job, that's how I picked up most of the skills I have, by learning as you go along. The real problem is that there aren't enough jobs out there - studying courses at TAFE is not going to change that.

Julie, mid 40s

However, some of the points raised above also seem to suggest that apprehension and avoidance of computers and further education and training may contribute to participants' comparative lack of certifications and there is evidence in the literature to suggest that this is the case (Farr, Tesluk & Klein 1998; Hale 1990; Spiezia 2002). As a result, educational and training opportunities may be less accessible to mature-aged workers particularly older mature-aged workers (HREOC 2000).

Another source of reluctance to take up educational and training opportunities stemmed from participants' perception that what was on offer was either inadequate, or too costly:

I've done computer courses, health and safety courses, communication and customer service course and most of them are very repetitive, they can be really boring and a lot of the time they just go over the same old things, a lot of it is very basic and commonsense. But the biggest

problem is that they do not help you get a job. The TAFE courses I'm talking about are cheap government funded courses. But if you want to study something useful where you get qualifications that mean something, you can't afford it.

Rachel, mid 40s

In relation to education and training Kerr, Carson and Goddard (2002) also conclude that the high costs associated with user pays-based training serves as a major barrier to participation in training for disadvantaged mature-aged workers. Seitchik and Zornitsky (cited in Schweke 2004:16) remark that "... no one has yet found a way to help the dislocated workers afford the acquisition of new, more marketable skills or to figure out how to aid the older and less well educated to move forward". The experience of participants is worth quoting at length:

I did the 'Discovery' course run by a psychologist. It's meant to pick you up and get you active. It's a five-week course at [named employment agency] and it didn't do anyone any good. Nobody got a job out of it; just wasting government funds. He said by the end of the course we'll get you into a job – that was a promise. But at the end it was like see you later you've done the course there was no follow-up with help or support. So in the end it was all a big waste of time. It made me feel worse, not better.

Rosie, mid 40s

I've done a computer course but the problem was that it didn't go anywhere... they just skimmed the surface, one day a week for a few weeks. There needs to be a lot more in a course like this. They need to follow it up, make it worthwhile; design it so that it really can help people get a job.

Robert, early 60s

Available research shows quite clearly that training systems in Australia have been skewed too far towards preparing younger people entering the workforce and developing the skills of those earlier on in their careers. As such, they fail to provide training and retraining for older groups within the workforce along with appropriate recognition of prior learning (Allen Consulting Group 2005; Gelade, Catts & Gerber 2003; Knight 2006; OECD 2005; Wooden, Vanden Heuvel & Cully 2001). Recent reports have also argued that the educational and vocational training sector in Australia needs to be redesigned to produce a modern training system that meets the

needs of industry and the labour force of today and into the future (Allen Consulting Group 2005 OECD 2005).

Literature relating to effective training methods for older workers emphasises the importance of providing a positive, non-threatening and motivational learning environment which includes the absence of younger learners; the provision of self-paced learning; the use of self-evaluation in conjunction with competent trainers as opposed to formal tests; and a strong focus on employability needs as perceived by learners, which can also be based on two-way negotiation (Cameron 2004; Charnass, Schumann & Boritz 1992; Gelade, Catts & Gerber 2003; Wooden, Vanden Heuvel & Cully 2001). The use of 'experience-based' learning strategies which build on learners' existing skills and knowledge has also been identified as an effective approach for mature-aged groups (Harris 1999; Schabracq 1994).⁶

While ageism as an issue has received a great deal of attention over the past decade with the development of an extensive body of research challenging negative stereotyping of older workers, evidence of age-based discriminatory practices, for example in hiring mature-aged jobseekers, points towards substantial levels of residual ageism and the need for deep cultural change. Labour market programs, such as employer incentives to hire mature-aged workers, and policies designed by government to increase mature-aged workforce participation have had very limited success. A recent OECD (2005) report showed that workforce participation rates among mature-aged workers in Australia have remained one of the lowest among OECD countries.

Conclusion

This chapter used Le and Miller's (1999) concept of 'scarring', which refers to the devaluing of workers in the eyes of employers, to interpret participants' experiences of marginalisation from the core labour force. The causes of scarring, as expressed by participants, were organised into five themes.

⁶ A 2006 report commissioned by the Australian Industry Group claims that the Governments have continued to bias in supporting traditional training systems geared towards preparing school leavers about to enter the workforce and as a result of a failure to fully to recognize and address the importance training and up-skilling for those who have been in the workforce for some time (Allen Consulting Group 2005) It seems unlikely that the training voucher scheme will benefit many mature-aged or other marginalised workers.

The first theme, chance and misfortune, explored concerns by raised by participants about the role of unfortunate chance events in forcing them out of jobs in compounding their disadvantaged employment status. Chance factors included loss of employment due to organisational restructuring, corporate take-over, health problems, and relationship difficulties with management and/or colleagues. Specifically, results of the study show that while some participants had left employment by choice and some involuntarily, many of these job separations occurred under what can be regarded as problematic circumstances. For example, leaving a job because of personality conflicts with managers and stressful work environments, some participants claimed that they had been subjected to unfair or hostile treatment by co-workers or managers.

The second theme explored the perceived scarring impacts of disruptive life events. The data in this study suggests that women appear to be particularly disadvantaged as they were far more likely to take on care related duties including raising children and providing care for elderly parents and relatives. Care-givers who continue to work often do so in more marginal casual, part-time and non-permanent work. The third theme explored the perceived impact of low-status jobs as source of scarring. Marginal employment, in itself, was regarded as major source of disadvantage, putting those working in low-status jobs out of contention for fulltime positions. Concerns were raised regarding added difficulties in conveying the true extent of one's skills in résumés as a result of the stigma associated with low-status work. Concerns were also raised about added difficulties with sourcing referees and diminished social/network capital with both joblessness and marginal employment.

In the fourth theme, discounting labour, some participants expressed a great deal of willingness to discount their labour by taking on lower status/lower paid jobs in order to enter the workforce. In the final theme, computer literacy, education and training, many participants felt that their employment profiles were scarred because of a lack of access to relevant education or training. Many felt that they were disadvantaged because they began their careers in an era where formal education or training was not deemed important. A key finding was the common perception that employment profiles may be negatively influenced by a lack of job search and interview skills, computer skills, and access to relevant education and training. Several participants

expressed frustration with the increasing emphasis placed upon formal education and qualifications given that they began their careers at a time when such training was viewed with less importance.

Participants' experiences in this study suggest that a substantial number of mature-aged workers experience barriers to employment including (1) having little or no experience in applying for work in today's job market (e.g. addressing basic selection criteria, familiarity with interview procedures), (2) lack of access to referees due to the nature of previous employment and, (3) lack of certified credentials..

The following chapter reports on participants' experiences of working in marginal forms of employment including casual, short-term contract, labour-hire work and self-employment.

Chapter Six

Marginal Employment Experiences

Introduction

Many participants in this study claimed that casual, part-time jobs were the only employment options available to them. Chapter 5 discussed the marginalisation and scarring of mature-aged workers' employment profiles, as well as their identities. It explored participants' perceptions of how being out of the workforce, or only marginally attached to the workforce, scarred their employability in the eyes of employers, and others, including themselves. This chapter examines participants' experiences of non-standard, part-time and casual employment. The data have been grouped into themes based on the type of employment tenure experienced by participants.

The first theme explores participants' experience of what is referred to as 'permanent casual' work, including both labour hire and limited-term contract work. The second theme examines the experiences of those 'true' casual workers who receive insufficient shifts, are paid cash-in-hand, or are employed as result of contingent, competitive funding. The final theme explores the experience of several participants who decided to avoid the drawbacks of casual part-time employment by becoming self-employed. Based on its analysis of the data, this chapter argues that both permanent or ongoing and true casual labour serve to marginalise participants in this study. This marginalisation manifests itself in terms of relative pay, in terms of relative status or increased pressure as a result of work intensification, working unpaid hours, and the need to tolerate sub-standard work conditions and practices.

Non-Standard Labour

Marginally employed participants in this study fell into either one of two categories: 'true casuals' and 'permanent casuals'. The term true casuals refers to those workers employed on an irregular or genuine short-term basis, whereas permanent casuals are often indistinguishable from permanent employees in that they are employed on an ongoing basis, but denied the rights and standards accorded to those in working positions categorized as permanent (Campbell 2000). The casual (non-permanent) rate of employment has increased in Australia over the past two decades with casual jobs accounting for over one quarter of all employment by the mid 2000s (ABS 2007; Buchanan 2004; Pocock, Buchanan & Campbell 2004; Wilkins 2004). Many of these workers have ongoing positions, with the majority having been employed in the one casual job for over twelve months (Campbell 2000; Pocock, Prosser & Bridge 2004).

A major criticism associated with the growth of the permanent casual employment is that some employers may be exploiting the classification of casual labour in order to evade obligations associated with permanent employment (Buchanan 2004; Pocock, Buchanan & Campbell 2004). In principle, the use of casual labour is supposed to attract a premium hourly rate called a casual 'loading' which compensates workers for lost standard entitlements such as paid holiday and sick leave and discourages employers from hiring casual labour for ostensibly ongoing positions (Pocock, Buchanan & Campbell 2004). However, most casual workers are not paid a casual loading (Campbell 2000). Indeed, hourly rates of pay are, on average, substantially lower for casual workers even when a casual loading is being paid. This is because most casual positions attract substantially lower rates of hourly pay than fulltime jobs (Dunlop 2001; Pocock, Prosser & Bridge 2004; Wooden & Warren 2003).

A number of participants felt that they had been exploited because they had been working in jobs that were ongoing but were classified as casual or temporary. O'Neill (2004) notes that, compared with international standards, Australia has had very few restrictions on the recurring use of temporary employment contracts. Some unions have campaigned successfully in some states, including Queensland and New South Wales, for conversion rights for ongoing positions that extend beyond an agreed-upon period such as six months (Carabetta & Coleman 2005). Despite the obvious drawbacks, there is anecdotal evidence that some casual workers prefer casual work

because they have come to depend on the pay ‘loading’ they receive. For example, a casual worker interviewed on the 7.30 Report stated that *“I weighed it all up and realized I want that money this week, not in six months later if I take holidays, I live week by week and that’s how I like to have my money”* (casual worker, 7.30 Report, 8 June 2006). However, this did not emerge as an issue for the participants in this study.

While casual work is desirable for some, critics (Pocock, Prosser & Bridge 2004; Green 2006) argue that the majority are reluctant casual workers who are unable to secure suitable and adequate permanent employment (Pocock, Prosser & Bridge 2004; Green 2006). According to Pocock (2003), such findings are at odds with neo-liberal assumptions, which support the view that casual and other non-standard forms of employment occur as the result of individual choices and preferences made by certain employers and employees. Research has shown that the majority of non-standard secondary labour workers unwillingly accept such jobs and have a strong preference for jobs with better conditions including rates of pay, hours of work available, regularity and job security (Pocock, Buchanan & Campbell 2004; Pocock, Prosser & Bridge 2004; Wilkins 2004). By contrast, however, some studies have reported job satisfaction among workers in marginalised employment as being on par with that of fulltime permanent workers (Hall & Harley 2000; Wooden & Warren 2003). One explanation for these findings has been that job expectations among these workers may well be substantially lower compared with those in permanent and fulltime work (ACIRRT 1999; Peetz 2006).

Many participants in this study were reliant upon non-standard forms of work. Because of the intensity sampling method used for the study, it is unsurprising that participants in both ongoing and permanent casual, and true casual jobs, experienced some common stresses related to their employment conditions. However, each form of employment appeared to give rise to different kinds of stresses. For this reason, most of these participants viewed their non-standard working conditions as an undesirable but necessary alternative to the fulltime and permanent positions they desired. Participants reported that they felt ‘locked out’ of regular employment or ‘real’ jobs.

‘Permanent’ casual jobs: labour hire and contract work

Existing job tenure for participants in the study fell under two broad categories: ongoing or permanent casual work consisting of temporary, short or medium term contracts, or true casual work that was paid by the hour. While employment through labour hire companies has increased dramatically over the past two decades (Laplagne, Glover & Fry 2005), only a small number of participants in this study had labour hire company experiences in employment. One participant, Phoebe, explained that she felt ‘squeezed’ out of the fulltime workforce having to settle instead for temporary outsourced, labour hire work commonly referred to as ‘temping’. This form of employment is often misused as an outsourcing strategy in which such workers are effectively excluded from the organisation (Connell & Burgess 2002; Gonos 1997; Hall 2000; Hartmann 2005):

It’s very hard to get into fulltime permanent work. In the [government] departments where I have been ‘temping’ many of the women I work with are in permanent [government] jobs and a lot of them are scaling back the hours they work so they can have kids. They take a year off on maternity leave and then when they have to go back to work they convert their jobs to share jobs. They hold onto these jobs because they want to hang on to their good conditions.

Phoebe, mid 40s

Phoebe explained that she uses temporary work as a strategy to help her break into the fulltime job market. Her, and others’, willingness to engage in these forms of work shows that they are willing to discount their labour by accepting employment conditions well below that which they desire and consider suitable and adequate in an effort to gain entry into the labour market. Phoebe’s story provides rich insights into the kinds of difficulties and frustrations she experienced as a result of taking on temporary work in the pursuit of regular work:

You’ve got to be prepared to apply for even share jobs and jobs that are well below your previous levels just to get in. And then there is no guarantee that a good fulltime job will come up. It’s not only happening in government departments; it’s happening in the business sector as well, where they’re trying to rely more and more on temp work and less on fulltime permanents.

Phoebe, mid 40s

Rachel views her temporary labour hire job as an opportunity to develop networks and build reputations for herself as a valuable and dependable worker in the hope that this will facilitate a future transition into permanent work:

There is a [permanent] position that has just become vacant and so they're wondering whether I would like to take it for two days a week which I'm willing to do. If I can just keep my 'foot in the door' then hopefully I can eventually get into something fulltime.

Rachel, mid 40s

However, she is also concerned about the possibility of becoming a 'permanent' temporary worker and sees the 'temp' agency relationship as an exploitative one:

Luckily I've been able to get on to a fair bit of 'temp' work. I'm supposed to be working with them for about two days a week but it usually turns into four or five. They [temporary labour hire agency] are doing extremely well, because they pay me a certain amount an hour but they get paid an amount over and above that so they can make a profit. Really it is to their advantage to have you out of a full-time job, so that they can keep making money from you as temp. The problem is that it is to the disadvantage of people like me as a temp. You can end up working virtually fulltime permanent, but miss out on all the benefits. This kind of thing could go on for years – it's not fair for temps.

Rachel, mid 40s

Barker (1998:197) points out that in many instances contingent workers and permanent workers labour side by side at the same jobs but under different conditions. Rachel expressed mixed feelings about her temporary labour hire work based on her perception of the relative risks and benefits, compared with a permanent position:

These temp agencies also take advantage of their workers because really they don't pay you very well at all. The permanents make more than us and they still get their sick pay and holidays and all their other benefits. But I still find that there are some positives... even with doing the basic lower jobs you're still keeping up to date with the latest [software] programs. It's better than being out of work totally.

Rachel, mid 40s

Some participants argued that the classification of their job as casual did not fit with its actual requirements. Reg (mid 50s) works at a large farming business and he is employed as a casual worker through a labour hire company. Reg's partner, Mabel, explained that while he was too busy to come into town for an interview, he had consented to her discussing his circumstances with me. Mabel explains:

It is very hard as a casual worker because if a machine breaks down or it is a rainy day then you don't work and so you don't get paid. If you are sick ... Casual jobs are OK for things like picking fruit because its work that only last a few weeks a year – that's alright, but it shouldn't be allowed for work that's there all year around like my husband's.

Mabel's comments on husband Reg, mid 50s

She claimed that the owner-managers of the farm were taking advantage of this psychological need for employment:

When he goes to work he manages a team of about twenty workers and this is good for his confidence and self-esteem. But it's not right because they are still paying him at labourer's rates. The managers of the farm are very good at telling their workers that they [i.e. the workers] are really great and that they need them – to keep their egos up. My husband feels important because he's a foreman and he has responsibility. This makes him feel good. He feels good because it shows other people that he is still useful. They know he'll work really cheaply because he needs the job.

Mabel's comments on husband Reg, mid 50s

Other participants, such as Ken, found limited-term contract employment working on a project after losing their full-time job:

I went into a contract [work] situation with a team of others, and we were all working in jobs way above the job classifications they give us. Now they [management] said that there were opportunities to apply for reclassification at a higher level. But if you're working on a nine-month contract for a particular project, then they just stall until it's all too late and the project is winding up. They don't care because they're only interested in getting the work done for as little as possible.

Ken, mid 50s

Some participants were not only expected to perform tasks that were above their actual job classification: they were also expected to work unpaid hours and overtime. This phenomenon of casual or contract employees carrying out work well beyond their classified position also emerged as a major theme in Pocock, Prosser and Bridge's (2004) qualitative study of casual workers. Harry explained that he has had to take on limited term employment contract work in which he and a number of his co-workers are also required to perform duties well above the classifications of their positions. Harry and Sharon complained that they were under pressure to work a great deal of unpaid overtime on the basis that they were expected to perform a

designated load of work which inevitably required more hours of work than had allotted to them:

You've got a set amount of work to do and people just end up working back late to get it all done. This involves a lot of unpaid overtime, so they're making a killing at our expense. We're the losers. Work has become much more pressured they want to squeeze as much out of you as they can, for as little money as possible. They don't care about people.

Harry, mid 40s

When I left [a large telephone retail outlet] I actually went through Industrial Relations to get money owed to me because they hadn't paid me correctly. The manager had done the wrong thing, and I wasn't the only person. The way it worked was that it was impossible usually to finish on time and so you worked over the time. You'd end up working a half an hour over and that was just too bad. When I left I went to Industrial Relations and ended up getting a couple of thousand in pay for time I had worked over – over twenty months.

Sharon, late 40s

Ken's transition from fulltime to contract-based employment also came with expectations of extra duties and unpaid overtime:

After the introduction of competition policies I shifted to contract work, where Telstra competes for work with other organisations. When we are successful in picking up a contract we [Telstra workers] are expected to go beyond what used to be the "call of duty." It comes with a lot of unpaid overtime and being put into positions where we are required to perform duties above our level of classification. It's just a way of cutting costs.

Nev, late 50s

Brenda expressed her dissatisfaction about the way in which many retail employers allegedly expect employees to work unpaid time under the guise that work only commences during hours of open trading:

With retail most companies won't pay you for the whole time you're working. The company says "The doors open at nine and close and five-thirty" which means you have to be in before nine to set up and get money in the till, get the display racks out ... that sort of thing. They don't even give you tea breaks. This is a problem for me because with my back I need to be able to take five or ten minutes to sit down and give my back a break. But I need the money so I'll just have to stick with it and see how things pan out.

Brenda, late 40s

Brenda also expressed concerns that her current retail employer extracts additional unpaid working time for activities pertaining to inductions and job training:

I thought there might something funny going on when they said “Come in on Thursday for half an hour and give us your tax file number”. Well I was there two hours with them going through this really big manual, then they said you can take it home and read it through properly. This is time I should be getting paid for; this really ‘gets my back up’.

Brenda, late 40s

One participant in this study was offered employment on the condition that she work initially for ‘cash in hand’ which is problematic as it is illegal. Furthermore, this kind of arrangement is, in essence, an even further marginalised form of employment. The employer refused to convert her job to official employment status and she was not prepared to continue on this basis and hence left this job:

I got a bit of office work. It was good for me, getting up in the morning getting dressed to go for work I started to take a bit of interest in myself. But he hadn’t put me on the books [black market work ‘cash-in-hand’ only basis] ... I wasn’t comfortable with it and eventually left.

Karen late 40s

One participant argued that their position was classified as casual, and remained contingent on external funding because of its devalued status, relative to other work, within a government department. Technical staff dominated her organisation so her non-technical role was seen as being less important and of lower status. The marginality of Nicola’s position was reflected in the fact that it depended upon her gaining funding from grants and sponsorships:

My job was contracts [government department] but my operational budget was dependent on sponsorships which I had been able to acquire locally ... working under these conditions was very stressful. My job involved education promotion and community-oriented work which was not as highly regarded as the technical areas such as engineering and science research. As a consequence I was employed on temporary contracts for 10 years. With contract work you’re only ever as good as your last successful funding submission.

Nicola, mid 40s

Sally’s experience also highlights the phenomenon of project-based work based on successful sourcing of external grants and funding as a common temporary form of

employment. Sennett (1998) identifies a trend in the labour market towards the transformation of more and more jobs into limited term project-type work:

I taught at Skills Centres, teaching disabled and disadvantaged people life skills, maths and English. These are contact jobs where you'd teach for 'x' number of weeks and then you'd wait for the next round of funding to start up again. They also rely on volunteer tutors which also limits the amount of paid work there is for people. When I first started I thought I'd 'hit the jackpot' I was very excited. They tell you the job's yours, which really sounds great, but it all depends on funding ... it's not really a job at all. I've been waiting the past two months for funding to come through to start working there again I'm not counting on this any longer.

Sally, early 60s

A single participant, Graham, was successful in converting his contract job to a permanent position. He accepted a part-time job with a charity organisation because he had been unable to secure fulltime work after several years out of the workforce as a fulltime carer for his parents. He explained that he had the opportunity to choose from several part-time jobs, but took this position because the idea of working from an organization with a social conscience appealed to him:

The job they gave me was 20 hours a week but most weeks I worked 40 hours and even more. I didn't mind, I was new and I just accepted it as a part of my 'apprenticeship' because I was also learning on the job, I really didn't mind. But after a year I thought well I've done this long enough, I should be getting a better deal. I went to the boss and said 'I should be on as fulltime' and that I'd leave and go to another job if they weren't going to put me on fulltime. They didn't even argue they just said we'll do it... [The organisation] are really good at doing this to people [voluntary unpaid work], they really get a good deal out of volunteer workers and part-timers who work many hours for free. The fulltime job is good, but at \$30,000 a year it's still only half the money I was on.

Graham, mid 50s

While labour hire and contract workers are marginalised because of their relatively inferior status and the precariousness of their positions, others are marginalised because they simply cannot earn enough to participate fully in society. This is often the case for true casual workers.

‘True’ casual work

Those who have to rely on work that is truly casual in nature experience difficulties due to insufficient and often unpredictable hours of work. Pocock, Prosser and Bridge (2004) have found that many casual workers were dissatisfied and frustrated by the impacts on their lives of having to be ‘on tap’ in case their employer called them in to work, often on short notice, making it difficult for them to organise other aspects of their lives including starting and maintaining relationships. ACIRRT (1999) explains that the preference among employers is for workforce flexibility to the point where workers are called in on the basis of fluctuating demand, which Bittman (1991) describes as “the employer’s equivalent of just-in-time inventory” (cited in ACIRRT 1999:138). At the extreme, this kind of arrangement delivers maximum convenience for employers and maximum inconvenience for employees (Oxenbridge 1999). Under this model, workers may work relatively few hours per week in some periods of the year and work relatively long hours during others. This can add up to unpredictable work schedules, unsociable working hours, eliminate penalty rates for overtime and unsociable working hours and further intensify work-time (Bettio & Rosenberg 1999; Campbell & Brosnan 1999). Two participants explained that they had recently left casual jobs because of insufficient hours on their shifts:

I used to work out at [named nearby town] seven days a week, because they’d only give you four-hour shifts and so I had to work seven days a week to try and scrape up enough money...

Peter, late 50s

I ended up leaving the [casual] job because they started giving me two-hour shifts every day. I’d spend time getting dressed professionally to go to work, having to drive downtown for just two hours work, while the other young girl who was working there was getting long shifts from nine to five. She’d get to work all day and make good money, while I was going to work every day for two hours pay. I believe that the other young manager was behind it. So I decided that if they can’t treat me as a good worker, which I am, then I don’t even want the job and I left.

Sharon, late 40s

Karen felt frustrated with the volatility of her casual job. She explained how she waits for very long periods to see whether she may pick up a shift. Then her dilemma of whether to stick with her current job in the hope that the demand for her work improves or turn her energy towards finding an alternative job:

You think that you're getting a job – but there's nowhere near enough work to keep you going... all the paper-work that goes with getting a job all the teeing it up all for a few days work here and there once a month. And you don't know whether you should be looking for other jobs or whether your hours will become regular if you stick it out. You're always waiting for calls all for a few hours. It makes you really wary with every job you go for – oh no I hope it's not another one of 'those' jobs.

Karen, late 40s

Julie has also found her casual work experiences to be very 'piecemeal' with erratic and unpredictable hours. For example, with one employer she would often only be called in for two days work in a month, at very short notice, and for unsociable hours that other staff did not wish to work. Based on her experience she believes that casual jobs often involve sporadic work that is not worth her while, and do not provide pathways to more adequate employment:

At a time in your life where one wants to enjoy more freedom from parental responsibility, and earn money for a more enjoyable life style and also start to pay off debts and save for retirement. With casual work a lot of people still say that any work is good work, because you get your foot in the door. But this isn't true any more. Casual jobs these days are very unreliable and a road to nowhere.

Julie, mid 40s

Maureen's feelings of marginalisation stem from the low rates of pay she has received as a casual worker. As argued above, the majority of workers employed as casual labour receive lower hourly rates of pay than other workers (Dunlop 2001; Pocock, Prosser & Bridge 2004; Wooden & Warren 2003):

My last casual job only paid \$13.60 an hour. The majority of people out there [aged care industry] are casuals. Most can't get fulltime. I don't know how families manage, I struggle on my own. You don't get [paid] holidays, and you can't afford to go on holidays, I went for about 12 years without any holidays. Employers love it - it saves them a lot of money.

Maureen, early 60s

The contingency and unpredictability of casual employment caused some level of anxiety for many participants in this study.

Job insecurity and intensification

Participants' comments below indicate what they perceive to be the tenuous nature of their jobs, which made them feel very vulnerable. Their comments also expressed their belief that managers use this job insecurity as a means of pressuring them to achieve higher sales. Participants reported that they felt constantly on edge because they believed that their reputations and work performance were under unremitting scrutiny. This issue is also highlighted in Pocock, Prosser and Bridge's (2004) study. For example, the potential impact of lost income was a deciding factor in choosing whether to work while unwell. Indeed, a substantial body of research has found that stress brought on by prolonged periods of job insecurity and lack of control in the workplace lead to worsened physical health outcomes (Marmot 2004; 2005; Frieland & Price 2003; Quinlan, Mayhew & Bohle 2001; Taylor & Morrell 2002) and affective and mental wellbeing (D'Souza et al. 2003; Dollard & Winefield 2002; Dooley & Prause 2004; Wilkins 2004).¹

Competitiveness and work intensification also emerged as a topic in participants' interviews. McQueen argues that this kind of competitive work culture alienates employees as it creates an environment in which "every worker is confronted by every other worker as a competitor" (2001:13). Competition between casual workers to 'win' work also emerged as a major theme in Pocock, Prosser and Bridge's (2004) study. In this sense the casualisation of labour, including the proliferation of other non-permanent forms of employment, may play a significant role in the intensification of work. Pocock, Prosser and Bridge (2004) refer to this form of work intensification as 'insecurity driven effort' which is, in essence, a productivity strategy based on fear brought on by the threat of job security and insufficient income that would result when a worker loses hours of work on offer. Their study concluded that "[m]any casuals feel that the work intensity expectations that they must meet are unfair, relative to other workers, and beyond reasonable" (Pocock, Prosser & Bridge 2004:110). Participants' comments below reflect experiences of both insecurity and work intensification:

There's a lot of pressure with these jobs [in small retail outlets]; these days you're expected to increase your sales every year usually by about ten percent. Friends of mine [in retail] have been saying that sales are

¹ The health impacts of underemployment and unemployment are discussed in more detail in Chapter 8 Impacts on Wellbeing: Health, Wealth and Relationships.

right down and they're under a lot of pressure for sales figures. There's always talking about cutting back hours for casuals.

Brenda, mid 40s

You're constantly being monitored and badgered about making more and more sales. The job I applied for was basically a bank teller, a customer service officer, but then you find out that it's really more about sales than service. You're working under the pressure of always trying to outdo the others to make sure you keep your job. The casuals copped it the worst because they don't have any job security. Every day the manager would walk past and yell in my face, "what are your targets for the day?"

Heather, early 50s

When you're working as a casual you're always in a state of worry because you could lose your job at any time. All casuals compete with each other to keep their jobs and get enough hours... that puts a strain on relationships with the people you're working with. You've got to come to work when they call you... you've got to be one hundred percent reliable so that you stay in their 'good books' even when you're sick. Your worth is always in question being so dispensable is very hard on your confidence. Your job can be taken away from you at any minute.

Suzie, late 40s

Supply teaching is very hard. You have to make yourself look impressive. [If] people doubt your ability you're on the back foot. You're always trying to impress everyone so they support you, so you get picked for more work.

Trudy, mid 50s

Not all participants with casual work experienced insecurity and intensification in their work. Bruce still considers himself underemployed but he expressed relief that his present part-time job provided regular hours and a high level of security:

At least I've a part-time [permanent, regular hours job] which is much better than the last place, where they had me on temporary contracts... from month to month there's always the worry that you won't get another.

Bruce, early 50s

Participants not only felt stress and strain that affected their personal physical and mental wellbeing, they also felt pressured to accept unethical practices in the workplace, such as bullying and illegal practices. Participants' experiences are reflective of Jackall's (1988) investigation into morality and management practices

which found an array of pressures employees are subjected to in an effort to ensure compliance and silence.

In relation to the tenuous nature of casual and non-permanent work Pocock, Prosser and Bridge (2004: 97) concluded that it often gave managers a great deal of power over people working under these conditions and also allowed them to exercise control in arbitrary ways. They also found that personal relationships were very important for many casual workers who actively managed relations upwards to keep things ‘sweet’ with those who have power and influence. Maureen’s story shows comparatively subtle ways in which she faced pressures to conform to the wishes and expectations of managers and workplace culture:

I was on casual contracts and there was a lot of nepotism and favouritism. After three years, four permanent jobs came up. It was the exact work I was doing. They only interviewed four people and they all got the jobs; they hadn’t even been there 12 months. It was all because they’d managed to get really friendly with the ‘right’ people. I was feeling quite bitter about it and made a nasty remark about what had gone on and my hours got cut. By Christmas I was down to one and two days a month. If they don’t like you, you find out about it when they start cutting your hours. If you don’t bow to them they’ll get rid of you.

Maureen, early 60s

Increasing pressures for compliance by workers to retain precarious jobs has already emerged as a theme of significance. The following account reveals the pressure experienced by one school teacher, Robyn, to participate in an intimidating culture of concealment in which physical abuse of staff and of children with intellectual disabilities was allegedly commonplace. As a last resort Robyn decided to take up work in the area of Special Education for children with special needs especially those with physical and intellectual disabilities which substantially reduce their ability to learn in mainstream school environments. Despite this alleged culture of silence she did on occasion try to report incidents and serious concerns she had to higher levels of authority explaining that:

Somebody’s got to speak up for these kids because they can’t speak up for themselves. Many of these kids are completely non-verbal [i.e. cannot speak or express themselves clearly]. They are unable to let other people know about the abuse they are being subjected to.

Robyn, late 40s

Casual workers from another study also complained that as casual workers they were marginalised and poorly treated. Such treatment might include being left out of the information ‘loop’ and directed to do the jobs permanent employees did not like. Pocock, Prosser and Bridge (2004) conclude that the marginalisation and poor treatment of many casual workers stems from a lack of integration in their workplaces and subsequent lack of full ‘workplace citizenship’ and inclusion in the workplace community. The results of such marginalised status are characterized by lack of respect, lack of opportunity, lack of integration and inclusion into the workplace culture, and lack of power to actively deal with bullying, favouritism, injustice and inappropriate workplace practices. Barker (1998) also reports a strong tendency among employers to underrate the value of work performed and the attainments of non-permanent secondary tier workers. Julie’s comment echoes these findings:

Permanent staff have no respect for casual workers. You’re treated poorly by everyone. Even the permanent workers see you as lower class. And with employers you’re so expendable... they have a limitless supply of people desperate for work. This is a very degrading situation.

Julie, mid 40s

Robyn resigned from her casual position and explains, that “*I still think I did the right thing. I tried to get things changed while I was there and when I couldn’t I walked away. And it was my health that was in jeopardy.*” She now works as a supply teacher with responsibilities for a small number of mildly intellectually impaired students at a large high school. She feels that she has eventually found job satisfaction in a job to which she is well suited. But this regular work is nonetheless on a casual employment basis and her preference is for permanency. Rosie also raised concerns regarding [alleged] treatment she witnessed of residents in an aged care home where she had worked in casual employment:

Tell you about working with some of the young ones just come out of uni and call themselves nurses, well some of them treat the elderly [at the aged care home] with no respect whatsoever. They’ve even knocked them around in the showers and they’ll say, “That stupid old cow has got dementia. She doesn’t know what we’re doing to her anyway so what’s matter?” It’s terrible the way they have no respect for the elderly and the way that they treat them so roughly. We all end up like that eventually - they’re not all stupid you know. They know what’s going on but they’re too frightened to complain. I wouldn’t be surprised if we see more suicides in the future. I couldn’t take that. I had to leave.

Rosie, mid 40s

Fear of repercussions and susceptibility to bullying and intimidation, because of the precarious nature of casual employment and marginalised status of peripheral or casual workers, also emerged as major themes in Pocock, Prosser and Bridge's (2004) study into the working lives of casual workers. Bullying, abuse, negligence, and unfair and unsafe practices can flourish and become embedded in work cultures where there is widespread fear about job security. With all the risks associated with part-time and casual work, many workers opt for self-employment as a potentially better option.

Starting a business

A few participants in the study have considered the prospect of buying or starting a small business venture as an alternative to standard employment. In common language this is sometimes described as 'buying a job'. Out of these, two participants decided against the self-employment route:

I thought about setting myself up as a private contractor providing services on contract for local government, but there are serious things I have to consider. There's the question of getting the money for start-up costs and I don't have any money. There's also the question of public liability insurance it's very costly. I really don't have the money to do it. ...am aware that there's government support for people out of work wanting to set up business ... [New Enterprise Incentive Scheme NEIS] but I've heard from others that they don't provide you with much and that it's not worth getting into. If I set up as a business it might not get off the ground in which case I could be up for huge debts and we can't afford that. We have no money. So it's a very serious thing to be considering.

Bert, mid 50s

Burgess and de Ruyter (2000) note that while many businesses are started by using redundancy payouts to seed a small business, there are strong associations between this form of 'self-employment' and the incidence of underemployment and also unemployment after business failure. Cooper, Gimeno-Gascon and Woo (1994) concluded that possessing substantial financial capital is a key factor in starting successful small business ventures as it provides entrepreneurs with more scope. It also helps provide a buffer against the teething problems commonly experienced while establishing a viable business and reserves for periods when downturns may occur.

Two participants in the study attempted to start new businesses through the New Enterprise Incentive Scheme (NEIS) funded through the Federal Department of Employment and Workplace Relations (DEWR) and administered by Job Network contractors. This scheme is available to people who have been unemployed and aims to assist them in starting their own business as an alternative means by which to generate a self-supporting income. NEIS provides participants with the same amount as unemployment welfare New Start Allowance (NSA) for the period of one year while also providing training support and guidance and mentoring. Details about NEIS as described in the following participants' accounts were verified by cross-checking details with NEIS program online. For participants in this study, the effectiveness of the NEIS program was limited:

... [NEIS] said, you've got to have a unique business idea and I said I want to start a business that coaches people on presenting themselves publicly in the media radio, TV, that sort of thing, for business people who want to do their own TV commercials. That was unique enough to get into the scheme I don't think it takes much. I did NEIS for a year - I think it runs for one year, and that was good because I didn't have to fill out all of those terrible forms [for New Start Allowance]. But then it ran out and I wasn't making enough money to live on. It's OK as a sideline but it didn't work for me.

Chris, mid 50s

Greg holds a bachelor degree (in communication and journalism) and has senior level public service work background spanning almost two decades. After being made redundant he spent the next three years in a range of jobs outside of his area of professional expertise including work as a sales representative but lost that job during a period of substantial economic downturn and resorted to unemployment benefits. Greg gave up hope of ever obtaining suitable employment and decided to start his own small business as a self-employment strategy:

My [NEIS] support finished so I've been on my own a year now but it's still very hard going. Lucky my wife works, there's no way you could live on what I'm getting. I still think that the program is worthwhile. It has definitely made setting up a small business, from scratch, a little easier... My criticisms would be that the support (including financial support) ends abruptly after 12 months, where it might better be phased out over a second 12 month period. Also their definition of 'success' for NEIS is inappropriate. They define a successful outcome as a situation where the client, me, undertakes the full 12 month NEIS program and then does not apply for a Centrelink benefit in the three months following

completion of the program. This is unrealistic and leads to a situation where the government can claim that the NEIS program has an 80-85% success rate.

Greg, early 50s

Greg's story shows that he experiences great difficulty in obtaining sufficient work and that the work he does receive comes with a great deal of uncertainty and instability. In his words it "goes up and down." Indeed, evidence from both Australia and overseas shows that this kind of self-employment is often cyclical and unstable (Burgess & de Ruyter 2000; Cooper, Gimeno-Gascon & Woo 1994). A review of NEIS and similar enterprise programs overseas shows that the main reason for leaving this kind of scheme is insufficient income (Kelly et al. 2002). In their review of the NEIS program Kelly et al. (2002) found that while self-employment outcomes were similar for both mature-aged and prime age participants, mature-aged participants received less hours of work and income and also noted that older business operators tend to tolerate lower income levels. This may be because many mature-aged workers experience less success in obtaining permanent and fulltime employment.

Greg continued to run his consulting business by finding sixteen to twenty hours of work a week. Essentially Greg is a 'portfolio worker' because he is trying to make a living by working for several clients. While Greg hopes to build up his business and portfolio of clients he has also had to resort to fulltime work at an abattoir in order to meet his and his family's financial needs:

While I am a healthy and reasonably fit man for a man of fifty, work at the abattoir is heavy, repetitive, lowly paid and probably doesn't offer much prospect of advancement. I'm starting to suffer from rheumatic pain in my fingers as a result of the work and the fact that the abattoir is bloody cold!

Greg early 50s

Kelly, Lewis, Mulvey and Dalzell (2002:3) conclude that overall the NEIS program is "in good shape" and reported that 56 percent of participants remained in self-employment two years after NEIS assistance ended. Based on these success rates and the poor success rates of gaining employment for many older mature-aged workers they argue that NEIS provides "...an important alternative mainstream employment for this age cohort" (Kelly et al. 2002:3). However, the experience of some participants in this study suggests that the criterion of 'remaining in self-employment'

for a certain period is not necessarily an indicator of economic wellbeing. Steven appeared to be the most successful of those participants who had attempted to start a small business as an alternative outside of the labour market. While he was not eligible for the NEIS program, he was fortunate enough to have the financial resources often needed to get established and buffer him against periods during periods of downturn in available work:

I did make a conscious decision, I thought well I'm out of debt and yes I'm happy to go and work for a lot less money but still I couldn't find work. So in the end I decided that I'd just work for myself and I've been doing that for almost five years now. The first work I managed to get was with [named] employment agency doing some training and so I started starting studying too and got my Cert four in Workplace Training and Accessing, and also in, Office and Administration and in Small Business. I sourced some work from employment agencies and partner with them in some cases in putting in tenders for funds for training and so on.

Steven, mid 50s

While Steven said he enjoyed the nature of the work he is doing, he was also concerned about the pressure of having to be continually searching, and competing for, future work. His ongoing interest in a fulltime job clearly shows that that he still considered his self-employment as an employment situation of last resort. While Steven was the only participant that considered himself successful in establishing self-employment venture, his also story suggests that this success is related to his personal wealth because he is able to draw on financial reserves during downturn periods. In contrast Greg has experienced a great deal of stress in periods where incoming work declines which has been a common occurrence.

Just over one in four Australian workers are now employed on casual terms and the majority of these jobs carry with them inferior conditions, benefits and pay rates (ABS 2006b; Pocock, Buchanan & Campbell 2004). While it is important to acknowledge that casual employment suits many workers, for example high school students, research indicates that casual employment is considered inadequate by the majority of those in casual positions (Pocock, Prosser & Bridge 2004; Sverke, Hellgren & Naswall 2002).

The continuing shift towards the casualisation of labour, and the tendency to substitute casual labour and outsourcing in place of traditional fulltime and permanent workers, has been conceptualised as the dissolution of a construct of traditional employment called the 'psychological contract'. The psychological contract refers to a set of unwritten expectations regarding reciprocal obligations between an employee and employer that go beyond any formal employment contract (Rousseau 1996). Working as an employee for an organisation involves the exchange of labour for financial compensation. Traditional expectations of reciprocal loyalty include loyalty from the organisation to employees in the form of job security, through provision of ongoing employment (Guest 1999). The growing preference for 'flexible' casualised sources of labour marks a major withdrawal of loyalty that has traditionally underpinned the psychological contract (of the employment relationship between workers and employers of labour) and commitment by organizations towards workers. Rapson argues:

They [neoliberals] invented [the concept of a] 'flexible labour market' to justify the dismantling of employment as an institution; a term which quickly entered the lexicon of new orthodox economics. However, supply-side theory has little to do with economic fundamentals of 'supply and demand' and everything to do with plunder (2006:40).

The experience of participants in this study is that this type of job flexibility rendered them vulnerable to underemployment, work intensification and job insecurity.

Conclusion

This chapter explored participants' experiences as non-standard, part-time and casual employees. The first theme it discussed was participants' experience of contract work, including both labour hire and limited contract work. In their experience, this type of work 'cuts both ways'. Not only do labour hire and limited contract work categories tend to devalue employees, they can also, paradoxically, require staff to perform higher duties without acknowledgement. The second theme examined experiences of participants who are true casuals, and identified a second layer of marginalisation arising from insufficient and unpredictable hours of paid work. Data from this study indicate that competitive pressure to 'win' hours of employment features as a major source of stress experienced by these participants. This theme also highlighted participants' negative experiences of casual, part-time employment, including: insecurity, anxiety and pressure, and; impacts on mental and physical health. The third

theme dealt with the effects of participants' reduced power and moral status in the workplace as a result of their casual, part-time tenure. In particular, some participants found that their precarious, inferior status put pressure on them to cover up unethical, abusive practices in their workplaces. The final theme 'starting a business', explores the experience of participants who decided to avoid the drawbacks of casual, part-time employment by becoming self-employed. Several participants from this study pursued self-employment through the government sponsored NEIS program. Their experiences showed that they were unable to generate sufficient income via this option, a finding consistent with the literature which indicates that insufficient income is the main reason for leaving such schemes.

For participants in this study casual, part-time work is a poor substitute for secure fulltime employment. Furthermore, research shows that the proliferation of such employment renders increasing numbers of marginalised workers vulnerable to underemployment and associated consequences of low pay, impacts on health and other abuses.

Chapter Seven

Job Network Experiences

Introduction

Chapter 6 explored participants' perceptions of being funnelled into less than adequate, marginal employment. This chapter explores participants' experiences of intermediary institutions and agencies such as Centrelink and the Job Network. The first theme deals with participants' experiences of disregard by support agencies in relation to both Job Network and Centrelink. One possible reason for this treatment is the influence of normative and regulatory aspects of the Mutual Obligation regime. However, participants themselves also believe that agency disregard for them occurs as a result of perverse incentives offered to Job Network members by government. The second theme explored in this chapter is participants' perception that they are further disempowered through their participation in the Job Network, since it places them at one point further removed from employers themselves. The third theme briefly outlines participants' contention that staff at Job Network agencies discriminate against them because of their mature-aged status. The fourth and final theme examines participants' perception of Job Network programs as restrictive, inadequate and inappropriate in terms of helping them either find employment, or increase their employability. This perception also extended to Work-for-the-Dole training. This chapter concludes from the data that the mature-aged participants' in this study were further marginalised and demeaned by both Centrelink and the Job Network, and that the Job Network, in particular, offers services and support that are a 'poor fit' for skilled, and/or mature-aged workers.

Background

In 1998 the Howard government adopted a radical new model in employment services delivery when it created the Job Network, where for-profit and non-profit agencies compete in a 'quasi-market' for contracts to deliver employment services to the

unemployed.¹ As part of this new arrangement, Centrelink became the government's one-stop agency for welfare delivery. Centrelink is the gateway to unemployment benefits, such as New Start Allowance, and employment services for people classified as unemployed. Centrelink employees assess and classify unemployed people as either high or low risk and then refer them to the Job Network employment service providers (Eardley, Abello & Macdonald 2001).

Services of both Centrelink and the Job Network require clients to adhere to a principle of reciprocity: that those receiving benefits should give back to the system that supports them. This principle of Mutual Obligation is aimed at ensuring that those receiving benefits do not adopt a 'welfare dependency' mentality (Mendes 2000:34). An initiative of the former Howard Coalition Government, the idea of a contractual employment relationship was first introduced under the auspices of the Keating Labor Government's 'Job Compact'. However, the current policy framework marks a shift away from this prior contractual model, in which the government had an obligation to ensure that substantial paid employment was available. Current contractual arrangements discharge government from that responsibility, instead placing the onus on welfare recipients to be 'active' and take 'responsibility' for obtaining paid employment (Quiggin 2001b:57).²

The Government's policy principle of Mutual Obligation, and its implementation within Centrelink and the Job Network, has been criticised for reconstituting unemployment as an individual or social problem, rather one that stems from the inability of markets and government to provide sufficient employment (Carney & Ramia 2002; Eardley, Abello & Macdonald 2001; Kerr, Carson & Goddard 2002; Mendes 2000). This is reinforced and reflected by procedural mechanisms such as the Jobseeker Diary, which is designed to ensure active job search behaviour and Work-for-the-Dole, which is designed to re-instil unemployed individuals' work ethic

¹ In this context the term quasi-market refers to the modelling of public sector services on market principles, based the assumption that a competitive market-based system will provide the most efficient (i.e. inexpensive) and effective delivery and allocation of services (Eardley, Abello & Macdonald 2001). This market model has also been used to effectively outsource labour market support programs.

² Alternative labour market policies and approaches, in particular the Labor Party's Working Nation policy and program are discussed later in this chapter and were also discussed in more detail previously in Chapter 3 Labour Market Theory, Models and Dynamics. It also analysed the construction of individual 'self-responsibility' in relation to neoclassical labour market theory (i.e. individualism).

(Reference Group on Welfare Reform 2000). The discourse of individual deficit marshalled by the former government's Mutual Obligation policy fails to recognise that unavailability of adequate employment is a recurring problem for market-based economies. This failure also arguably functions to absolve government of responsibility for labour market policies to address such recurring problems.

Despite this individualisation of responsibility for unemployment, the government has continued to champion the performance of the Job Network in helping to place unemployed citizens in employment. The success or otherwise of this is difficult to assess because limited data are made available for independent scrutiny (Eardley, Abello & Macdonald 2001). However, the research that is available consistently argues that the Job Network has performed quite poorly, particularly in providing positive outcomes for the most disadvantaged jobseekers in the labour market (Eardley, Abello & Macdonald 2001; Handy & Davy 2007; Kerr, Carson & Goddard 2002; McDonald, Marston & Buckley 2003; Pawar 2006; Thomas 2007).

Disregard

Some participants argued that both agency staff and agency processes treated them with disregard, were disempowering, and discriminatory. In many cases, participants found staff at both the Job Network and Centrelink to be unhelpful, insensitive and, on occasion, overtly ill-mannered. These feelings of dissatisfaction with job agencies by participants are consistent with high levels of dissatisfaction reported by mature-aged jobseekers and others with problematic employability profiles in other research (Eardley, Abello & Macdonald 2001; Kerr, Carson & Goddard 2002; Gray 2002; Handy & Davy 2007; McDonald, Marston & Buckley 2003; Pawar 2005; Thomas 2007).

Participants felt that the Job Network provided little real support, and that staff showed a lack of willingness to help them. Carolyn, Phillip and Harry's comments reflect their dissatisfaction with this lack of support:

You've got to chase them up all the time - they don't even bother to return calls. It shows just how genuine they are about trying to help. I attended all appointments with my resume and dressed professionally. I emphasised that I was prepared to do anything ... I didn't get one job offer. I decided to be more proactive and call in and phone on a regular

basis. I asked “What do you have to do to noticed?” I was told to “Just keep doing what you’re doing”. So what do you have to do to get noticed?

Carolyn, mid 50s

They give you next to no help all. You do all the work, and they do very little. They just sit back and leave all up to you to chase them around for jobs they have listed. There’s very little they’re willing to offer you – so what’s the point in having them?

Phillip, late 50s

They don’t really help you they leave everything up to you. They don’t say “Harry, what can we do to help you?” I’m doing it all myself I am sending resumes and job application all over the place... When I say to them, “Should I call back?”, they say “Oh if you really want to” in a really discouraging way. You’re treated like you’re a nuisance.

Harry, mid 40s

Participants believed that this lack of motivation on behalf of agency staff was due to ‘perverse incentives’ arising as a result of the Job Network funding model. The available research indicates that the incentive-based model upon which the Job Network is based encourages agency staff to direct resources and effort into quickly placing easy to place job-ready clients into employment: referred to as ‘creaming’, while ‘parking’ less employable, hard-to-place jobseekers in poorly resourced dead-end programs (Considine 2003; Eardley, Abello & Macdonald 2001; Kerr, Carson & Goddard 2002; Gray 2002; Handy & Davy 2007; McDonald, Marston & Buckley 2003; Pawar 2005; Rapson 2006; Thomas 2007).

Job Network agencies cover five key services: job matching; job search training; intensive assistance; assistance under the New Enterprise Incentive Scheme (NEIS); and project contracting involving seasonal work such as fruit and vegetable picking. Intensive assistance is available to those deemed as seriously disadvantaged and can involve counselling, training, work experience and wage subsidies. However, it has been alleged that jobseekers with problematic employability profiles and classified as needing ‘intensive assistance’ often receive very little to no help at all, they are in effect ‘parked’ (Considine 2003; Eardley, Abello & Macdonald 2001; Handy & Davy 2007; Kerr, Carson & Goddard 2002; Pawar 2005; Quiggin 2001).

The phenomenon of ‘parking’ described in the literature appears to be consistent with participants’ reported experiences of a lack of support and interest from Job Network agencies. In a qualitative study of non-metropolitan Job Network agencies, Pawar (2005) reported that agency staff tend to find dealing with intensive assistance-classed jobseekers daunting, and that staff were not adequately resourced for providing intensive assistance. Agency staff participating in the study also said that, in reality, the support they provided to intensive assistance clients was often little more than that of a job matching program. Rapson (2006:42) explains that after a second round of program assistance, jobseekers are referred to a mutual obligation program – most commonly ‘Work-for-the-Dole’ – and after completion they are returned to the beginning of an assistance program to be cycled through again.

A number of participants raised concerns that Job Network agencies were primarily interested in making profits through easy-to-place clients rather than people like themselves who were highly disadvantaged:

It's like they're only interested in certain kinds of people... people who are younger and easier to slot into a job. I just don't meet the criteria they're concerned with, there's probably not enough money for getting me a job.

Sally, early 60s

They are businesses. Naturally they're motivated by money, and so they'll work hard to help some people and not really bother too much about others that aren't worth their while.

Heather, early 50s

They're first and foremost there to make a profit - helping the people who need it the most is not really important. That's a big part of the problem, when services like these are run on a commercial basis.

Robert, early 60s

This is consistent with literature which criticises the Job Network because it provides very little incentive for agencies to allocate sufficient resources for disadvantaged jobseekers to become genuinely job-ready (Considine 2003; Eardley, Abello & Macdonald 2001; Kerr, Carson & Goddard 2002; Quiggin 2001; Rapson 2006; Thomas 2007). This lack of incentive for agencies to support disadvantaged jobseekers, such as mature-age unemployed citizens, also extended to those

participants who were unemployed, but not able to register for unemployment benefits.

Stephen and Bronwyn argued that while their need for employment was as important as those receiving unemployment benefits, their status unfairly rendered their needs as a low priority in the existing system:

They don't get paid to get people like me into a job because I'm not on the dole. So we just get shoved to the back of the line, we get so far back so that we're out of their way. It's not fair. I need a job as much as anybody. I said to the guy there – I'll give you \$500 if you find me a job. He backed off and said 'We can't do that' But I told him "It's not a bribe" If I'm in a job I can recoup that money fairly quickly, I see it as a business proposition.

Stephen, mid 40s

I've heard from someone that they don't get paid much money for getting me a job. But they get paid well for getting a job for someone who is on the dole. So here I am doing this every week and not getting anywhere. I only ever get to interview stage when I apply for jobs [directly] in the paper.

Bronwyn, late 50s

The type of disregard described above can be directly linked with financial incentives provided to Job Network agencies by government. However, according to participants in the study, they also experienced disregard in the form of disrespect and sub-standard treatment by both employment agencies and Centrelink.

Several participants expressed dissatisfaction with Job Network programs and the treatment they received under these programs. Scott and Will experienced both unprofessional and insulting treatment from Job Network trainers:

When it came to me he said "What job have you found for yourself out of the paper?" I said I have found a sales rep job where you go around to GPs for Johnson and Johnson and he laughed at me. I said "Why are you laughing at me?" He said "You're not a GP". I said "No it's not a GP, it's a sales rep job". He said "But you know nothing about that". I said "How would you know, you've only just met me? How could you know what I can and can't do?" He said "You have to be university qualified". I said "Well I am university qualified".

Scott, early 50s

I actually put in a complaint against one person about the way he handled one of our group workshops. The person running it was actually abusive and made people feel extremely bad about being unemployed – in a roundabout way he told us that it was our fault.

Will, mid 50s

While delivering participant recruitment materials to employment agencies I also noticed the sombre surrounds and atmosphere. None of the offices I visited had a water cooler available for their clientele apart from one, which carried a notice, that if clients did want water they could ask for a cup at the front desk. The obvious lack of basic amenities, particularly the lack of convenient access to water, stands in sharp contrast to many other organisations today, which provide tea and coffee as well as water to their clients. Rosie's experience was very different:

You have to sit and wait an hour or longer because they get so behind in interviewing people. You never get an apology or anything like that - you don't even get a cup of tea offered while you're waiting all that time.

Rosie, mid 40s

The conditions job-seekers are subjected to in the offices of these agencies appear to be below common community standards and, arguably, reflect a lack of regard for job-seekers as citizens and users of employment services.

Participants also expressed dissatisfaction about the counter service at Centrelink. McDonald, Marston and Buckley (2003) found similar points of dissatisfaction regarding front counter service from Centrelink, including abrupt service and embarrassment due to lack of privacy exacerbated by long queues. Former senior Centrelink bureaucrat Rod Whyte (2004), claims that counter staff at Centrelink are under pressure to provide a maximum of three minutes per person, making adequate service very difficult. He argues that satisfactory service often requires assertiveness by clients to demand that their queries and applications are dealt with "there and then" (Whyte 2004:35). Participants experienced embarrassment and a sense of stigma in their encounters with Centrelink counter staff:

I find it very embarrassing going into Centrelink and the job centres they send you to. When I go to Centrelink the first thing I do is try to find a corner to hide in so I can check around the room to make sure there's no one there who knows me. It's embarrassing just being near the place. But if I was seen by someone that knows me that would be the most embarrassing thing of all. I also see others there walking around

awkwardly looking ashamed and stupid standing in ridiculously long lines.

Robert, early 60s

Centrelink is hell. You really start to resent the people over the counter because you've paid tax in your life and there they are 22, 23 years old and try to accuse you of rorting the system. They really do treat you like dirt.

Julie, mid 40s

I really used to dread going into Centrelink they'd treat you like shit, talk down to you, they treat you like a problem and that it's all your fault.

Chris, mid 50s

While this type of active disregard for participants was a common theme in the study, many also found Job Network systems themselves inherently disempowering.

Disempowerment

As jobseekers, many participants felt that agencies failed to provide them with adequate information about job vacancies, the nature of the work, and the employers. Some of these participants felt that job agencies operated as gate-keeping organisations, which withhold information as a way of obtaining and maintaining control over them as clients. In this sense agencies can be viewed as the gatekeepers of vital social network capital:

The whole system works against you. All control has been taken away from you. You hand in your résumé. You don't have control of where it goes and who gets to see it. Nobody tells you where it has been sent to. I think they like having all of the power and control. They send you off to places and you have no idea what's going on. They sent me to a place a long way from where I live and told me nothing about the place. No one could tell me about the conditions. They couldn't even tell me what kind of work it was.

Julie, mid 40s

You can't get close to the actual companies that have the jobs. Look at this piece of paper [from job agency]. It just says Administration Officer, that's all, so I know nothing about the company or the job. I want more information like: "What will be the salary?" and "Exactly what are going to be the duties?". The job could be anything. How am I supposed to know whether I'd be wasting my time?

Mabel, mid 40s

The information you get about jobs you're applying for is limited...it's hard to put together a detailed application that addresses what the organization is after. It's hard to do that when there's so much you don't know about the job because you're being "kept in the dark".

Greg, late 40s

The practice of withholding specific details about employers has been justified on the grounds that screening procedures provide the most efficient way of delivering employment services to employers (Eardley 2002). Following their frustrations with employment agencies, Julie and Sharon decided that they would try to gain some more control in their quest for a job by approaching employers directly. However, after a lack of success over some time they concluded that approaching employers directly was no longer an effective way of obtaining a job:

I got fed-up and decided I'd go directly to the employers. I went out there knocking on doors and found out the hard way that it's not an effective way to look for jobs anymore. They just tell you – we can't help you. We deal with such and such [employment agency] - they handle all of this for us. All the old methods don't work any more. But a lot of people still think you can get work if you really want to – if you use your initiative and get out there.

Julie, mid 40s

I tried 'cold calling'. You know. Approaching businesses directly with your resume; 'beat others to the punch', make a good impression. But most places won't even let you leave a resume. People said "It's a company thing we don't take them". Susan Gray, Office Works, K Mart ... they say "Sorry there's nothing we can help you with here". You can't even go in and see people and present yourself to them - there's no point.

Sharon, late 40s

Perceived discrimination

Peter reported feeling disempowered by an incident of overt age discrimination by a staff member working in an employment agency, while a number of other participants strongly suspected that they were being discriminated against by agency staff on the basis of their age:

It's difficult because they're supposed to be your support. When the staff there said, "you're too old" – when I heard that I thought I'm really done

for ... to think that I am now considered 'had it', good for nothing. And they're your line of support... so where does that leave me?

Peter, late 50s

They concentrate on younger people because it's much easier to get them into a job. The way the government has set things up means that it makes sense to focus on people that they can get into work easily.

David, mid 50s

Once you're over 50 they don't even bother. They stop trying, basically nobody tries ... and it doesn't really matter how well qualified you are.

Brenda, late 50s

This experience is supported by a number of studies, which note that job agencies are vulnerable to pressures of discriminatory tendencies of employers, and as such serve as a screening instrument for employers (Eardley, Abello & Macdonald 2001; Encel & Studencki 1997; Handy & Davy 2007).

Restrictive, inadequate, inappropriate services

A number of participants complained that the procedures used for gathering information from them for employment suitability were highly structured and restrictive. Consequently, they felt they were denied the opportunity to have information they considered important regarding their preferences and their views of their own suitability for certain kinds of work included in their employment profile records.

I was told to fill in this form and they were all these little boxes to tick mainly naming different computer programs... I ticked that I have experience with Microsoft programs - that's that really. I couldn't really see how they could figure out what I can and can't do by just ticking a few boxes. When it comes to telling them what sort of job I was after, there is a ridiculously small space.

Heather, early 50s

Some agencies asked me to complete forms requiring ticks in boxes - so there was really nothing else but the information from the form that was entered into the database. There was no provision for comments regarding presentation or personality and other qualities you may have and no question asking "What kind of work are you interested in?"

Carolyn, mid 50s

Participants' views correspond with criticisms about the adequacy of information collection instruments used by agencies, especially Centrelink, to profile candidates (see: Kerr, Carson & Goddard 2002; McDonald, Marston & Buckley 2003). McDonald, Marston and Buckley argue that heavily proceduralised and automated processes reduce discretionary capacity of agency staff and that these "technologies configure a regime of control and obligation around the unemployed" (2003:508).

Evidence available to date also suggests that staff working in Job Network agencies spend a great deal of time meeting day-to-day bureaucratic requirements (Eardley, Abello & Macdonald 2001; Pawar 2005; Quiggin 2002; Thomas 2007). Furthermore, Pawar (2005) concludes that, in many cases, employment agencies are not equipped with the resources to begin addressing multiple, complex barriers including problematic personal and relationship problems; illiteracy; and aggression; often associated with the most disadvantaged jobseekers. Eardley, Abello and Macdonald (2001) also report that bureaucratic demands on Job Network staff to monitor and police jobseekers for Centrelink are very high. This presents many staff with an ethical dilemma as it can undermine their capacity for advocacy, which is particularly the case for non-profit and church-based agencies. Specifically, the onus on non-profit community welfare organisations to detect and report breaches of mutual obligation requirements is arguably at odds with their organisational purpose of care for community members experiencing financial hardship.

Steven's employment as a portfolio worker involved funded contract work in partnership arrangements with a number of employment and Job Network agencies. His comments reveal insights into operational constraints from an agency support staff perspective:

You know there are opportunities and avenues out there for people, traineeships and so on but the problem is a lot of people don't get to find out about them. You really need to ask Job Network staff what free training is available. ... staff really need to spend more time explaining all the options that are available. It's an information problem. In the short amount of time that they're with someone they need to produce a profile and go through all the registration processes. There's a lot of paper work to get through and at the end of it all there's very little time for anything else like offering people good information; information that is useful.

Steven, mid 50s

Given the frustration participants reported at not being able to pass on what felt was important information, it is perhaps not surprising that the following participants reported dissatisfaction regarding inappropriate job referrals and job matches:

While I say I am prepared to have a go at just about anything – there are still jobs that I don't want to do. The agencies keep recommending jobs I don't want to do such as car sales. I don't feel I'm 'cut out' for the kinds of high pressure sales work they're pushing on me.

Carolyn, mid 50s

When they do eventually put you on to something, they're jobs that are poorly matched. They wanted me to go for a building inspector, I don't have the background or qualifications for this – it's totally inappropriate.

David, mid 50s

They said they'd organise some training me, but then I found out that they wanted to train to be a fork lift driver. I said "I don't think a fork lift driver would really appeal to me" and my kids thought it was so funny.

Trudy, mid 50s

Participants also felt that Work-for-the-Dole was inadequate in terms of helping them obtain employment, or improve their employability skills. Work-for-the-dole requires participants to perform prescribed work tasks in return for benefits; unemployed citizens are generally required to register for Work-for-the-Dole after receiving benefits for an allotted period (Thomas 2007). This failure to provide useful training is supported by existing research into the Work-for-the-Dole program and related literature (Borland & Tseng 2004; Rapson 2006). Indeed, Borland and Tseng (2004) found that Work-for-the-Dole participants experience long periods of unemployment because of the reduced time available for search for jobs and stigma attached to the program as a negative signal to employers about their ability. Rapson (2006:42) describes Work-for-the-Dole as merely a compliance program rather than one aimed at the retraining and redeployment of displaced workers. This might explain its apparent lack of success in improving the employment prospects of participants in this study.

While Scott found aspects of his Work-for-the-Dole experience enjoyable, he nonetheless concluded that the program, in his case, failed to improve his

employability profile, in that it did not enable him to acquire specific job related skills:

I got called for a meeting at the job agency, they said you've all got to do "Work for the Dole" and the choices are: the Historical Rail Society, or Lifeline needs people to sort out their clothes - I took the Railway Society one. They had some old carriages and what they wanted to restore. As well as restoring the old carriages we were shown how to make 'knick-knacks' items for sale from wood pulled off the old carriages. I was never much good at woodworking, but I thought it doesn't take much to learn these things. This project was extremely well funded they had money for safety gear and all kinds of power tools. I quite enjoyed doing it in some ways because it got me mixing with people again. I also enjoyed learning some new skills. But the problem is that these skills aren't any good to me, they're only hobby skills. The skills I picked up on Work-for-the-Dole were more useful for a hobby and had nothing to do with skilling me for work that would be appropriate for me. It didn't really achieve much of anything...

Scott, early 50s

In contrast Phillip found the Work-for-the-Dole experience very unpleasant, even demoralising. Like Scott, however, he also argued that the program failed to provide him with skills that would improve his employment chances:

We were running a new power line and they need to put in these big pylons. Space had been made to fit these pylons and now it had to be revegetated. Anyway some nursery business got the job of putting the plants in, and I was sent along to plant trees with them, which isn't very good work especially for someone like me who can no longer bend easily. That was slave labour at a hot time of year, it was very unpleasant. It was awful. It was very hard on me physically but there were others in a lot worse shape than me having a worse time of it. We had to work on very steep slopes, where you just couldn't stand there, you had to hold onto the ground and we were actually expected to plant these things into areas made up of rock. So we had to thump away with crowbars to make holes to put these plants in. We also had to put nets over the ground to keep the plants and rocks in, this work was actually dangerous. And the guy who was supposed to be organising us would drive off and not come back for hours. The working conditions were terrible. They were supposed to provide us with boots – but we had no boots, no hats, no sunscreen, and in summertime.

Phillip, late 50s

Nicola's story below affirms Phil's experience. She was a volunteer environmental worker who was assigned a group of Work-for-the-Dole participants who were over 45:

I met up with some sorry over forty-fivers, who may well have failed to upgrade their skills or reach a professionally suitable goal, but who were being used as fodder for Green Corps the Conservation Volunteers. They were all professionally qualified but had landed on the unemployment scrap-heap. These people included forcibly retired psychologists, two electrical engineers and PR consultant. All with skills that were poorly matched to the kind of work they had been assigned with me at Green Corps. I fail to see how this kind of work experience helps them. How can it possibly help them to get back into the workforce?

But what was most obvious was how demoralising it was for these people. I wish [Prime Minister] Howard could actually see what his policies are doing they create a lot of suffering, it's not really helping people, he's just using this to cruelly punish them. The whole way they [the Government] go about it ... the concept doesn't work. Once again they've also degraded the value of environmental work - to the status of work you get people to do when it seems like there's nothing else to do. They're not prepared to put money into real training or real redeployment of their skills into something which is meaningful for people who've their lost jobs. This kind of thing doesn't really do anything to improve their odds of getting back into the workforce. They do basic manual labour like planting trees.

Nicola, mid 40s

Nicola and Scott also commented on the inadequate amount of additional money job-seekers receive while participating in Work-for-the-Dole:

They got about an extra \$20 per fortnight on their dole... for their work, which again is ridiculous ...I have never been more anti-Liberal government than I am at this stage, I fear for the future of our country, I feel that the caring society that Australia once exemplified is slipping away.

Nicola, mid 40s

When you're doing Work-for-the-Dole they pay you an extra \$20 a fortnight. People feel as if they're being used and abused – you hear written all the time people say “I'm getting \$21 a fortnight and I'm working 32 hours a week, so I'm being paid 60 cents an hour.” Now if that is not slave labour I don't know what is. But it's justified as not being the pay you get for working, but it's to cover out of pocket

expenses. But that doesn't stop at that mindset that you're really being used and abused. You're made to feel that the work you're doing is pretty much considered worthless, not worth paying money for. The problem with Work-for-the-Dole is that you're forced to be there, people turn up but only because they are being forced to be there, it's not really the right way to treat people.

Scott, early 50s

Participants' experiences of agency disregard, disempowering processes, discrimination and inappropriate or inadequate services can be explained by the government's principle of Mutual Obligation, which informs the service delivery ethos of both Centrelink and the Job Network. The Australian Council of Social Services (ACOSS) (2000) argues that the Work-for-the-Dole program is designed to fulfil the reciprocal requirement of Mutual Obligation, rather than providing the kinds of work experience needed to help improve people's employment prospects. This is apparent in the explicit Work-for-the-Dole policy objective of 'restoring work habits' (Department of Employment, Workplace Relations [DEWR], 2004). As Henman (2002 p. 78) argues, ultimately, Work-for-the-Dole and Mutual obligation are designed as a means of "focusing the policy gaze on the behaviour or welfare recipients ... rather than addressing their employment prospects". Individualising unemployment arguably serves the interest of government, since it deflects attention away from the responsibilities of the state towards unemployed individuals themselves. However, the experiences of participants in this study re-direct our gaze to concerns about the adequacy of welfare support and services designed to help unemployed citizens obtain employment.

Conclusion

For the participants in this study, interacting with agencies that are nominally designed to assist unemployed citizens to find work was generally a negative experience. They felt disregarded and overlooked by agency staff who they perceived had no real incentive to help find them employment. Participants also claimed that they experienced disregard through the disrespectful and degrading treatment they received from agencies and agency staff. Participants believed that they experienced discriminatory treatment by agency staff themselves because of their mature-aged status. This chapter has concluded that the principle of Mutual Obligation, and its focus on individual behaviour, tends to stigmatise unemployed citizens, whilst

simultaneously directing our gaze away from the state, and any failures of welfare policy. This stigmatisation provides a possible explanation for the punitive, disrespectful behaviour experienced by participants in this study at the hands of agency staff. It also provides some explanation for the restrictive, inadequate and inappropriate nature of Job Network services and training, which are all designed to coerce young, low-skilled workers into entering the workforce. Certainly, the experiences of participants in this chapter suggest, that these services were a particularly poor fit for skilled mature-aged citizens.

The following chapter explores participants' perceptions of the effects of labour market marginalisation on their lives in relation to health, wellbeing, financial status and personal relationships.

Chapter Eight

Personal Wellbeing: Health, Finance and Relationships

Introduction

This chapter is the final to report on the data generated in the critical, interpretive interview-based phase of this study. It examines themes relating to the personal impacts of labour market marginalisation experienced by participants. The chapter provides marginalised mature-aged participants with the opportunity to give voice to their experiences and concerns relating to the hardships they face in their day-to-day lives.

The first theme explores participants' experiences of financial hardship as many struggle to meet day-to-day living expenses as a result of insufficient employment income. Many participants raised concerns in relation to difficulty of affording sufficient and nourishing food, as well as paying bills including health care and housing costs. Some participants also complained that they have to deprive themselves and their family of everyday items that many others take-for-granted: for example, forgoing activities including dining out and buying fashionable clothing for their children. Some participants also reported that separation and divorce had significantly increased the financial pressure they were experiencing.

The second theme to emerge related to strong concerns raised by many participants about the prospect of having to endure financial hardship in retirement years. In addition, participants who were comparatively better off, (with investments and rental properties), also worried that they would be constrained financially in retirement. These participants expressed strong feelings that means-testing welfare was unfair because their assets rendered them ineligible for income support which they believed they needed and to which, as taxpayers, they believed they were entitled. Participants in this cross-section argued that, at their stage of life, they should be consolidating their financial resources rather than depleting them.

The intensification of financial hardship as a result of prolonged periods of unemployment and underemployment also emerged as a significant theme of concern among participants in this study. Some longer-term unemployed participants explained that they have great of difficulty with larger expenses arising from items such as motor vehicle maintenance expenses and replacing of appliances. Participants also complained about the pressure of meeting housing costs as a result of long-term underemployment. Data in from study support Saunders' (2004) assertion that fulltime employment is often required in order to escape poverty and financial hardship.

Finally, perceived negative impacts of joblessness on psychological wellbeing emerged as a major theme of concern among participants. Many participants described the mental anguish they experienced as a result of a lack of structured activity that accompanies a job. Of these many experienced difficulty in trying to identify alternative activities. Many participants also reported experiencing major psychological difficulties, such as the erosion of self-confidence, stemming from feelings of lack of personal control. Those least affected were participants who were able to engage in alternative purposeful activities and maintain positive outlooks that allowed them to minimise stress and cope better with challenges.

Background

Over the last decade, the Australian economy has experienced a period of sustained growth (Access Economics 2005; Kennedy & Da Costa 2006; Megalogenis 2006). In this context, it has been difficult for social critics and welfare agencies to place poverty on the agenda as a serious social issue. While poverty itself is a highly contested concept, 'poverty' in this thesis it is conceived as 'relative poverty': where a family or individual's income falls to the point where they are no longer able to participate in what is regarded as a normal life in their own society (Townsend 1979:31). Saunders (2004) notes that the term poverty is rarely used in Australian government policy or media discourse today, and that statistics and research on poverty no longer hold the power to rouse public consciousness and provoke ameliorative action. As a consequence, substantial growth in the proportion of the population living in relative poverty, including those experiencing financial

hardship due to labour force marginalisation, remains, by and large, hidden from public view (ACOSS 2003; Gregory & Sheehan 1998; King 1998).

Indicators of relative poverty in Australia include not having enough money to buy the basics of food, housing, and clothing; difficulty in paying bills; not having enough to live reasonably; and an inability to buy what most people take for granted (Saunders 2002a:191). In contrast ABS indicators for ‘financial hardship and stress’ include: the inability to afford a one week holiday away from home per year; the inability to afford a night out once a fortnight; the inability to afford to have friends or family over for a meal once a month; the inability to afford leisure or hobby activities, and; the inability to pay bills on time (ABS, cited in Saunders 2004:14).

Many workers in the mature-aged cohort are experiencing increased financial needs and familial responsibilities. Common among these are increases in length of dependency of children, rearing children in later stages of life (often in second families/marriages), financial setbacks including depletion of assets in divorce, and disrupted employment income due to caring responsibilities (Access Economics, 2001; Bishop, 1999; Dooley & Prause 2004; Sheen, 2000a). Lengthening lifespans are also increasing the financial resources required for retirement years.

Affordability: living expenses

The experience of participants in the study shows that their status as unemployed or underemployed led to financial stress and hardship. While a comprehensive review of the literature on poverty is beyond the scope of this study, a large body of research has revealed that unemployment and underemployment are the major contributors to the incidence of financial hardship and poverty (ACOSS 2003; Eardley 1998; Eardley 2000; Gregory 2002; Gregory & Sheehan 1998; Harding, Lloyd & Greenwell 2001; Saunders 2002a; 2002b; Senate Community Affairs Reference Committee 2004; Wilkins 2004). Saunders concluded that “... it is clear that it is full-time employment that is needed to protect against poverty, rather than employment *per se*” (2004:16): a finding that is also supported by others (Ferrie 1999; Gregory 1998, 2002; Harding, Lloyd & Greenwell 2001; Saunders 2004).

The data reflect participants' experiences of hardship due to unemployment and underemployment and their subsequent inability to meet day-to-day expenses. Some, such as Bert and Bronwyn, expressed concern about a sense of deprivation imposed on members of their families:

Both of us [wife] are the poorest in our families. The family on my side wanted a family photo which required absolutely everyone to be in Victoria and they had to pay for us to go. It felt bad. Everybody else can get there on their own. People think that there must be something wrong with us because we're poor and we miss out on a lot. We miss out on going for a drive because we can't afford the petrol. We can't have people over for a meal or bottle of wine. Food is a huge issue it has gone up a lot but the money [welfare] we're on hasn't kept pace.

Bert, mid 50s

I'm having a lot of problems with our eldest son at the moment. He has a real thing about designer clothes because we haven't been able to provide it. He wanted a Broncos shirt for \$130, and I said there's no way of paying \$130 for shirt, where my daughter came home in a \$10 top that she looked good in, she was over the moon. Ross needs to have the good gear to feel good about himself, he lists off all the other kids who have this kind of stuff and complains about how unfair it is.

Bronwyn, early 50s

Others, such as Greg and Sally, framed their experience of financial hardship in terms of crisis and stress:

Even on our two [non-fulltime] incomes, I am always into our overdraft, and even every time a regular and predictable bill comes in there's a crisis. So the rates come in, that's a crisis, the car rego, that's a crisis, we just live with a lot of crisis in our lives.

Greg, late 40s

Everything is so dear. Electricity is dear, petrol is dear and we live out of town. My granddaughter and I are having lunch downtown today. That's a rare treat. We usually have to bring our own sandwiches with us because we can't afford to eat out.

Sally, early 60s

The comments of the mature-aged workers, above, indicate that their experience of relative poverty is remarkably consistent with indicators identified by Saunders (2004).

Children who grow up in low-income families are often disadvantaged because of restricted opportunities for educational development and are more likely to find themselves low-paid and precarious work and experience periods of unemployment more frequently than in adulthood (Daly, McNamara, Tanton, Harding & Yap 2006; Dawkins, Gregg & Scutella 2002; Dooley & Prause 2004; Marmot 2004; Parkin 1972; Pech & McCoull 1999; Travers 2001). Taylor (2002) also concludes that social and educational opportunities are substantially constrained for many children living in low income families and diminish their life chances and entrench generational disadvantage. In reference to the rising number of children living in 'job poor' and jobless families Saunders (2002c) notes that the growth of '[I]labour market inequalities can have powerful effects that lead to entrenched deprivation and exclusion that rarely show up in the statistics on income and earnings distribution' (Saunders 2002c:200).

A small number of participants in this study raised specific concerns about difficulties experienced in buying sufficient food - including foods that they consider to be nutritionally sound - for their families. Some, like Bert, relied more on their own parents:

Before my mother went into the nursing home she was sending up to \$200 a fortnight and that was a help. We didn't ask for it but it did help at the time, but at the same time it also makes you feel bad about your life, because you have to depend on other people to look after you and to put food on the table. That's how bad things have been for us right down to having enough food to eat.

Bert, mid 50s

Rosie found pensions to be increasingly inadequate for her to meet basic family needs:

Pensions aren't going up but food's going up ridiculously. Buying food that's good for the family has gotten harder and as a mother that's really hard because you want the best for your kids, especially when it comes to their health. It's also embarrassing when you're 45 and you have to scratch around looking for coins, opening a piggy bank to make phone calls, driving around in a car that's not mechanically reliable because you haven't got the money to get things fixed.

Rosie, mid 40s

She gets some help from charities, such as St. Vincent de Paul, but even this barely meets her family's needs:

St Vincent de Paul give you a \$50 food voucher every three months. That's not enough, but it can get you quite a lot of tinned soup which we've had to live on a lot. If you go back to them in the next week for money to feed the kids, too bad they say "sorry but we can't help you anymore". They have to put these limits on because there's so many people out there need of this kind of support.

Rosie, mid 40s

Bob and Sally were resourceful in developing techniques for managing their restricted financial circumstances. Bob learned that he could afford to eat well by grocery shopping close to closing times. Whereas Sally (earlier) avoids buying lunches when she comes to town for shopping and trips to the city with her granddaughter by bringing home-made sandwiches and drinks. However, she did add that her granddaughter felt less than pleased, evincing a strong preference for buying lunch like 'everybody' else. The experiences of participants in the study reflect again Saunders' (2004) indicators of relative poverty: not having enough money to buy what others take for granted. Wider studies (ACOSS 2003; Taylor & Challen 1998) on poverty also point to relative disadvantage in relation to health care.

While of wider significance in secondary studies, the cost of health only emerged as a minor theme related to participants' capacity to afford private health care. In their qualitative study of poverty and low income families Taylor and Challen (1998) found that many low income families found the costs of private health insurance prohibitively expensive. Participants were particularly concerned about the impact of their reliance on public health during their older years:

You know we've also had to scale back our health insurance and that's not a good thing with us getting older now. After paying for it for all those years, it's pretty tough, it's very unfair.

Sally, early 60s

I had to stop [suspend] my MediBank health insurance so if I need to go to hospital I'll be going public. I just can't afford medical insurance now I haven't got the money to cover it – so I have worked out this arrangement where I can go restart my policy when I have the

money to do it. I think that not being able to pay medical insurance, for a lot of people in my generation comes as a huge blow.

Jim, early 60s

The above comments show that participants experienced relative poverty and disadvantage as a direct result of being unemployed or underemployed. They struggled to provide basic needs for their families, such as nutritious food. Participants also found that they had to forego standard services, such as private insurance. For some participants, the financial hardship brought on by unemployment or underemployment is exacerbated by the breakdown of relationships.

The termination of partnered relationships, either through separation or divorce, is usually highly stressful psychologically for couples and their children (Simon & Marcussen 1999). Such terminations tend to leave all affected parties financially worse off generally in comparison to members of partnered families (Amato & Booth 2000; Emery 1999). Single parent families have a very high risk of chronic poverty after separation (Aspin 1994; Duncan 1994; Parker 1999) Depletion of assets and financial resources that often occur after separation and divorce also leads to enduring financial disadvantage for many (Access Economics 2001; Bishop 1999; Maley 2001; Sheen 2000a). Maureen explains her particular misfortune. Following her divorce, she lost the financial proceeds of her home as a result of financial demands posed by a subsequent relationship:

I have three kids with my first husband and he took off. I worked and eventually scraped up enough to have the house almost half paid for. Then I got married again and he talked me into selling it so we could set him up in a business. After he got the business he just sat around all day playing computer games and started getting on the booze. He wanted me to work so I could keep him. After we broke up he inherits \$96,000. I've lost everything I've been left a poor old lady.

Maureen, early 60s

Chris' experience shows that men can also be financially disadvantaged by the breakdown of relationships:

With my second wife, we've got two small kids now, a mortgage and not much behind me after the divorce, so the pressure's on to try and make up for lost ground financially. That's pretty much impossible

with a half-time job. I'm left with no real chance of catching up financially.

Chris, mid 50s

A number of participants in this study expressed concerns about the financial ramifications of separation or divorce, starting new families and having more children. Saunders (2002c) also reveals that adults who live alone and who have sole responsibility for the care of children are more exposed to poverty than people who live with another adult. He also points to the economies of scale in living costs gained by those living in households with more than one adult. Men often fare better than women after separation and divorce, with women more likely to be left with the responsibility for primary care of dependent children (Braver 1998). However, De Vaus, Gray, Qu and Stanton (2007) found that both women and men were more likely to experience financial hardship in later life as a consequence of separation or divorce, compared with never married, never divorced and divorced and remarried individuals. Participants' experiences of financial hardship, and their ability to afford everyday items was exacerbated by the fact that many were ineligible for government support.

Welfare and financial wellbeing

The issue of having to draw upon assets and savings before being able to access welfare support was a very common complaint raised by participants. Many still possessed savings and/or other assets, which made them ineligible for means-tested income support. These participants felt that they should be entitled to welfare income on the basis that they had contributed as taxpayers for many years and that they were in effect being penalised for "doing the right thing" by saving and accumulating resources in an effort to reach financial independence and, to avoid reliance on publicly funded income support in later life.

Kinsella-Taylor (2000) argues that large numbers of displaced mature-aged workers are being forced to deplete their asset base: a process in conflict with the current policy aim of ensuring financial independence into retirement. Certainly, the comments from participants in the study show that they perceive current, means-tested income support arrangements to be inadequate. The fact that so many do not

qualify also leads to their not being registered as unemployed in the first place. David's comment reflects a sense of injustice that he as a taxpayer should have to deplete his life-savings in order to receive help from the government. Other participants were also concerned about the potential damage to their security in their retirement years:¹

People my age have worked and paid taxes for a long time and yet we get no help just because of a few assets. It's not fair to expect people to spend their life savings before they can get any support.

David, mid 50s

I was unable to register with Centrelink, when you're not actually registered you don't appear as a figure anywhere if you've got no job, no way of actually making any money it makes absolutely no difference to them [if you are not registered as unemployed]. If you've got some assets or a working partner you're also on your own. There's no incentive for people like me to do anything about trying to invest money to help you with retirement.

Phoebe, mid 40s

Jobseekers who are not eligible for unemployment benefits constitute a large proportion of what has been referred to as the 'hidden' unemployed.²

Stephen was dedicated to working towards financial independence and had accumulated nine rental properties. He explained that all of his properties were mortgaged and obtained from his and his wife's efforts. Stephen believes he has been unfairly denied unemployment benefits because of his property interests. He claims that he needs income support as the properties presently generate only meagre income:

I'm not eligible for government assistance because I have rental properties, but I'm not making a living out of them at all. It's not fair. I've worked hard toward being self-dependent to save the government money. Others get lots of assistance, they get cheaper medicines, help

¹ Nonetheless it also needs to be acknowledged that many mature-aged workers in the Australian population favour the prospect of retiring early (before 65) particularly if they feel they have sufficient financial resources (Patrickson 1998).

² As noted earlier the ABS definition of unemployment excludes people that have worked for up to one hour in the weeks in which they conduct unemployment surveys (ABS 2001; 2006b). The hidden unemployed are those without sufficient hours of paid employment and people involuntarily out of work and/or ineligible for unemployment welfare for reasons including: spousal income (including many mothers), disability recipients (ACOSS 2003; Roy Morgan Research 2003).

with looking for work, free photocopying ... I've been a good taxpayer, I should be entitled to something, especially when I really need it.

Stephen, mid 40s

Heather believes her lack of eligibility is an added drain on her husband's already-modest income:

I can't get support from Centrelink [welfare] because I am in a de facto relationship. They look at my partner. He has a taxi [car] business. It's worth a lot of money on paper which works against me. But the income he gets is small and he shares with two other partners. We have very little money to survive on. Welfare would help a lot. We miss out while others that haven't tried as hard as us get it.

Heather, early 50s

These comments reflect the broad concerns of participants who were ineligible for income support, and so have no choice but to run down their existing assets, and/or continue to exist on what income they do have.

Financial pressure increases: length of unemployment/underemployment

Other participants were eligible for unemployment benefits but found that the longer they were out of work, the harder it became financially. While official unemployment figures have fallen to comparatively low levels over the past decade, long-term unemployment persists as a major problem for many people (ACOSS 2003; Eardley 2000; Gregory & Sheehan 1998; Saunders 2004; Senate Community Affairs Reference Committee 2004; Wilkins 2007). Furthermore, the incidence of increasing durations of unemployment has increased substantially over the past two decades (ABS 2000; Gregory & Sheehan 1998; Norris 2000; Saunders 2002). As one participant reflects:

I'm managing to pay rent, buy enough to eat, but eventually you do start running into trouble. See my old van? A lot of people would be too embarrassed to be seen in it, but I don't let it bother me. But my brother noticed that my tyres are worn. If the Police see it I could get into trouble, but I can't afford to fix it.

Colleen, mid 50s

Trudy noted that she and her husband had experienced increasing financial difficulties as her time out of work lengthened. This was particularly the case when they needed to replace expensive domestic items, such as their refrigerator:

We had to pull back our spending since my work dried up. We learned to do without things. But the longer it went on the harder it got with unexpected expenses. The fridge went and that was pretty hard. Our budget can't cope with any surprises or anything going wrong.

Trudy, mid 50s

The experience of participants is reflected by existing research, which has found that while income support may be adequate for relatively short periods of unemployment, financial hardship and poverty increase sharply along with lengthening periods of unemployment (Gregory & Sheehan 1998; Mishel, Bernstein & Schmitt 1999; Saunders 2002a). Similarly, low paid marginal employment entrenches financial hardship and disadvantage among marginalised workers (Dooley & Prause 2004; Dunlop 2001; Gregory 2002; Harding, Lloyd & Greenwell 2001; Preston 2001; Taylor 2002; Saunders 2004), creating what is known as a relatively new class in Australia of 'working poor' (Eardley 1998; 2000; Harding & Szukaiska 2000; Hartman 2002; Borland 2001; Reich 2004; Saunders 2004).

Some participants with part-time or casual employment also experienced increasing difficulties as time went on. Hartman (2002) argues that low-paid employment serves as a facade that works to conceal poverty. Saunders (2004) argues that fulltime employment is required to escape poverty and that labour market reforms undermining the fulltime job market are likely to exacerbate poverty. Suzie's account shows that her casual job initially appeared to be a positive development in terms of increasing income. However, she argues that the low income her job provides is insufficient over the longer term as she experiences great difficulty in paying larger bills and expenses:

I felt great when I started. I felt more confident. Just having a job was great something to do and having money. But after a while being casual eats away at your confidence and you start to find that you're not making enough money to live ... when you start cutting back on basics like food.

Suzie, late 40s

Greg's problem is that he cannot predict what his income will be at any given point in time:

When I'm able get work in that helps at the time [sporadic portfolio work], but it's still unreliable, I can't count on it to pay the bills. It could mean the difference between losing the house or keeping it, it's hard on your nerves. I'll have to get another job because we can't rely on it any longer.

Greg, late 40s

For Maureen, the combination of minimum wage rates with insufficient hours makes it hard to pay recurrent expenses:

The majority of people out there [age care industry] are casuals. I don't know how they manage. I'm paying \$150 rent which is the cheapest rent you'll find, but now I've got to move. It's going to cost me more to get to work and I am going to have to pay \$180. I am only on \$13.60 an hour. I need a full-time job you can live off.

Maureen, early 60s

Housing costs, including rent and mortgage payments, now consume a substantially higher proportion of workers' incomes despite relatively low to moderate interest rates at the time of interview (Gans & King 2003). Residential Development Council/Property Council (2007a; 2007b) studies conclude that Australians now spend more than 30 percent of their income on housing; a proportion traditionally regarded as affordable. It also notes that Australia is now one of the least affordable places in the world to buy a home. The shift away from fulltime employment to less secure and low income non-standard employment also affects people's capacity to receive and service housing mortgages as well as pay increasing rental costs. Indeed, short-falls in the availability of low cost housing for those in low income families are becoming acute (ACOSS 2003; Randolph & Holloway 2007; Residential Development Council/Property Council 2007; Yates, Randolph & Holloway 2006). Whether working part-time or receiving income benefits, all participants experienced increasing difficulty meeting financial obligations the longer the duration of their hardship. This can be exacerbated by existing welfare arrangements where the government 'claws back' a substantial amount of income benefits the more participants' work (Apps 2006; Edgar 2005); this can make low-paid casual jobs even less attractive.

Sally and Rosie claimed that they needed to ensure that a job will generate sufficiently long hours of work/income to overcome losses in the welfare support that they receive before it became worthwhile for them financially:

Even if I do get work it can bring problems – the way our Centrelink benefit works – for every dollar that I earn they'll take about 40 cents. In our present situation I would lose a very large chunk of every dollar... so a job has got to be worth my while before I take it.
Sally, early 60s

I need to know where I stand for child support. You've got to be careful that a job is going to bring in enough money, so that you're definitely better off and not worse off. If you're not getting much in and your benefits drop off, like the health care card, and you can end up worse off. I can't believe it, the way the government is going on about getting mothers back into work.
Rosie, mid 40s

Subsisting on income benefits or part-time income means that many participants experienced significant financial difficulties. As discussed above, this ranged from a failure to meet basic expenses, such as food and board, to equally important contingency costs such as private health insurance. However, it was not only material pressures that participants experienced but also those associated with their mental and physical wellbeing.

Unemployment and underemployment: and wellbeing

A compelling body of literature demonstrates a strong relationship between unemployment, underemployment and job insecurity, and incidents of poor health (Creed & Macintyre, 2001; Dew, Bromet, & Penkower, 1992; Dooley & Catalano, 1984; Dooley & Prause, 2004; Feather, 1990; 1997; Ferrie, 1999; Friedland & Price, 2003; Griffiths & Ziglio, 1999; Kasl, Rodriguez, & Lasch, 1998; Kessler, Turner, & House, 1987; Landy & Conte, 2004; Marmot, Kogevinas, & Elston, 1987; Murphy & Athanasou, 1999; Scutella & Wooden, 2006; Smith, 1993; Warr, 1987; Wilkins 2007; Winefield, 1995, 2002). Although research involving the effect of unemployment on health is conducted in a variety of disciplines using a variety of research designs and a wide variety of dependent measures, the negative outcomes are clear. Negative health outcomes are both physical and psychological and

included depression, anxiety, increased propensity to cardiovascular disease and other heart conditions, increased susceptibility to infection, and decreases in subjective wellbeing (Dooley & Catalano, 1988; Ferrie, 1999; Headey, 2002; Kasl, Rodriguez, & Lasch, 1998; Marmot, 2004; 2005; Mathers, 1992; Taylor & Morrell, 2002).

With respect to psychological health, depression and anxiety have emerged as the most prominent and debilitating adverse health outcomes associated with unemployment. For many individuals these conditions remain symptomatic for extended periods (Dew et al., 1992; Dooley & Catalano, 1984; 1988; Kasl, Rodriguez, & Lasch, 1998; Kessler, Turner, & House, 1987). Durkheim (1897/1966) was perhaps the first to quantitatively analyse the health consequences of unemployment. Using an aggregate approach he concluded that unemployment may result in feelings of alienation, distress and suicidal thoughts. In a more recent study using this design approach Dooley and Catalano (1984) were also able to demonstrate a reliable relationship between economic downturn and self-reports of poor health outcomes. Unemployed workers exhibit significantly more symptoms of depression, anxiety and mental health problems compared to others (Kessler, Turner & House 1987). Large-scale psychiatric epidemiological studies have also clearly demonstrated an association between unemployment, underemployment and an increased likelihood of major depression (Catalano 1991; Dooley & Catalano, 1984, 1988; Dooley & Prause, 2004; Liem & Liem 1988).

Researchers have long recognised the multidimensional nature of employment and the indirect psychological benefits that flow from regular employment. Ullah (1990) emphasises the indirect effect of unemployment on psychological health through its negative influence on social and leisure activities as a result of economic pressure. Similarly, Jahoda (1982) and Warr (1987) conclude that employment provides multiple outcomes in addition to economic gain including the opportunity for social contact, the use of skills, variety, externally generated goals, and a sense of control and valued social condition that are related to psychological wellbeing and are negatively influenced by job loss. Jahoda (1982) indicates that unemployment can result in profound changes in the lifestyle of previously employed adults. These

potential changes included loss of time structure, social relationships, status, and sense of identity, in addition to significant alterations to life goals and purpose.

These changes can have negative influences on psychological wellbeing. In a further analysis of employment and deprivation, Jahoda (1982) distinguished between firstly, manifest benefits (direct and planned) such as, monetary reward in exchange for work; and secondly, latent benefits consisting of social contact, social status and sense of identity, time structure, and purposeful collective activity. Self-efficacy, a person's sense of having a reasonable degree of personal control, in terms of day-to-day life and life direction, can also be added to Jahoda's cluster of latent benefits (Bandura, 1997; Fryer, 1986; Marmot, 2004). While neoclassical economic theory simplistically holds that people engage in employment for reasons of economic gain only, and that they receive economic gain only, Hamilton (2003: 156) argues that:

In modern times the unemployed suffer not from material deprivation but from the corrosive psychological impacts of exclusion from meaningful activity and the concomitant absence of time structure, idleness, impoverishment of social experience and loss of social status.

The data analysed in this chapter indicates that material deprivation should not be treated lightly. Nonetheless, it is also important to consider latent benefits of employment, particularly in the context of a world characterised by uncertainty, including job uncertainty and more loosely bonded family relations, Mackay (1993: 85) argues that:

... the benefits of regular and satisfying work are far greater than the simple reward of a pay packet. People with a job are able to define their own identity in terms of their work; the rituals and routines of work create a structure from the unpredictability of other departments of life; people in work are generally able to develop a sense of purpose and direction which gives meaning to their lives. Employment is therefore one of the most effective therapies for people who are suffering from the stress and anxiety.

Ideal work is work that provides people with relative autonomy and opportunities for expression of their creative capacities and character strengths (Hamilton, 2003; Marmot, 2004; Seligman, 2002). However, not all employment provides a full array of high quality benefits and hence the quality of work is critical in determining whether a job contributes to one's wellbeing or is a source of wellbeing (Dollard &

Winefield, 2002; Dooley & Prause, 2004; Ferrie, 1999; Friedland & Price, 2003; Marmot, 2004).³

Drawing on decades of research Marmot (2004) concluded that lack of control and opportunity for full engagement in their environment led to worsened physical and mental health outcomes and increases in premature mortality. He argues that the degree of self-perceived control over life circumstances and full social engagement and participation in the community's goods and services is not evenly distributed throughout society and that this is a major factor of influence on the disparity of health outcomes in society. Socially excluded groups, such as the unemployed, tended to be at the lower end of the social health gradient and would therefore be expected to experience greater health problems.

Lack of structured and purposeful activity

For some participants, being unemployed led to a lack of structure in their day-to-day lives, which impacted negatively on their psychological wellbeing:

I had my grandchildren over for the holidays and we had a great time. The next week was fairly full-on doing jobs around the house and that, catching up on all those things that are hard to get around to when you're working fulltime, but eventually you run out of things to do. I started going crazy trying to find things to do to fill in the day. You might think 'oh, there must be a million things you could do?' but it's not like that, it's really boring it's a hopeless situation to in.

Suzie, late 40s

I get into a rut. You find yourself getting very lazy. I'll spend some time on the Play Station, waste the whole day doing nothing and then get really down on myself over it. It's the same thing every day, at least when you work you can come home and can take it easy knowing that you've accomplished something.

Stephen, mid 40s

I was spending nearly all day playing computer games. Then I'd panic just before John got home – I haven't done anything all day. I was

³ Many jobs are not 'quality' jobs and as such do not provide benefits associated with employment. Literature reviewed earlier in this thesis shows that jobs with poor or unsuitable conditions can be as detrimental (and in some cases even more so) to wellbeing than unemployment/joblessness (e.g. Friedland & Price 2003). Chapter 6 Marginal Employment Experiences also reveals the stressful and unfulfilling nature of poorly suited employment encountered by participants.

surprised at how quickly I became depressed. I can understand people who get on the dole just never get off it because you lose the motivation to do anything.

Heather, early 50s

These comments show how important employment has been for all three participants in providing purpose and meaning for their daily lives. Jahoda (1982) argues that the structure employment provides for day-to-day life is the most critical latent benefit. Hamilton (2003) agrees, claiming that few people are equipped to sustain their mental health unless they are able to structure their days in a purposeful way. Participants' comments here show the struggle to come to terms with a lack of meaningful activity:

For others, employment conferred other positives in terms of their identity and self-esteem. Stephen's comment highlights this tendency, particularly in affirming the traditional Australian male identity:

*... as a bloke you're expected to be the breadwinner, I feel inadequate. A job is a very big part of who you are, it's what you do. You're a 'nobody' when you don't have a job, especially when you're male.*⁴

Stephen, mid 40s

Probert and Macdonald (1996) argue that people's sense of identity and self-esteem are often closely linked to paid employment, and that the loss of employment significantly erodes and problematises a sense of identity for many people. Marmot (2004:124) explains that after losing a job, initially one becomes an unemployed engineer or mechanic or programmer, one is simply considered unemployed. Many participants reported that they were surprised at how rapidly they began to lose confidence in themselves after losing their jobs. This finding is consistent with available research regarding unemployment and psychological wellbeing (McKee-Ryan, Song, Wanberg, & Kinicki 2005; Wanberg, Watt & Rumsey 1996). Robert's comment illustrates the centrality of paid employment to his psychological wellbeing:

⁴ Feather (1990) found that people who place highest value on work and strongest commitment to it experience higher levels of stress – this point is explored further on under the theme of stress.

I've learned that money and work give you confidence. Take people's job away and see what happens to them – they lose the confidence overnight it takes your confidence away very quickly. Now I understand how my son felt – when he was nineteen he tried and tried and just couldn't get a job. But once he got a job everything started to fall into place, he's been fine ever since.

Robert, early 60s

Participants' comments in this section re-affirm the important role paid employment plays in providing a meaning and purpose for their lives, as well as conferring positive identity and status upon them. The lack of confidence that participants describe is attributable to the loss of these non-material benefits but it is also, more particularly linked to perceived powerlessness that comes from having less control over finances and future prospects for employment.

Participants in the study also claimed that being unemployed had led to a decreased sense of control, both in terms of their present lives, and in terms of being able to plan for their futures. Fryer's (1986) concept of 'agency restriction' is based on the premise that the psychological impact of unemployment occurs because of a disruption to an individual's capacity to exercise control over their lives. Disruptive impacts on the lives of people experiencing prolonged periods of joblessness in terms of an inability to plan and think about their future were also reflected in the data reported in Jackson and Crook's (1993) study.

Some (Dooley & Prause 2004; Marmot 2004) contend that a lack of opportunity to exert control, in response to periods of unemployment and underemployment can lead to loss of self-esteem, loss of confidence in perceived abilities, and substantially increased risk of negative impacts on physical health. Specifically, in terms of underemployment, Friedland and Price (2003) and Marmot (2004) note those working in these low status roles tend to have less opportunity for self-direction and decision-making latitude. Research has also consistently shown that workers experience less stress when they have control over factors in their work environments (Karasek & Theorell 1990; Sutton & Kahn 1986; Weiss 1998).⁵

⁵ Chapter 6 Marginal Employment Experiences reports data on participants' life world experiences of marginal employment. Many participants in marginal employment said that their

Participants complained that their lack of income had prevented them from planning goals and ‘moving ahead’ in terms of: acquiring financial resources for retirement and later life, saving for holidays, acquiring goods, replacing appliances, and maintenance of cars. Sally raised concerns about feeling she had lost control over her life: a sense of loss primarily due to lack of employment income:

The worst thing for me has been that feeling of losing control. I don't have control over our finances, I don't have control over being able to get a job, I don't have control of the house because it's not ours (i.e. renting) either. Normally I never give up I just keep pushing and pushing but with the way things are now there just doesn't seem to be any way out of it. I've tried to look outside of the square and say "stop, think, is there something I've missed, is there something that I have thought of yet ... that could get me back working again?"

Sally, early 60s

Julie's comment reflects the frustrations of numerous participants about not feeling able to “move forward” with their lives because they feel constrained to such an extent that they feel they cannot make plans for the future, enact change, or look forward to progressing beyond their current circumstances. She explains that for her, “*There's no future. You can't have dreams, you can't have goals, you can't plan holidays, you can't think about a new car, you can't do anything*” (Julie mid 40s). Phillip echoes Julie's loss of hope, arguing:

I'm completely trapped. Everything stands still, day after day after day ... going nowhere, nothing to look forward to, no hope, no plans.

Phillip, late 50s

Phillips' comment reflects not only a loss of agency, but also a sense of hopelessness that characterises other participants' comments. Ferrie (1999) found that repeated exposure to rejection and failure in the goal of obtaining employment can be psychologically harmful for many jobseekers and particularly so for those unemployed, a finding reflected in participants' comments:

experiences in these work environments was very stressful for reasons including job instability and insecurity, intensification of work by competing for hours of work with other casual employees, lack of job control, lack of appreciation for their work efforts and in a number of cases vulnerability to bullying as a result of the precariousness of the jobs.

I get on the internet three days a week to find work. I couldn't tell you how many jobs I've applied for it's too depressing to keep track of how many and how many you've had no reply from.

Sharon, late 40s

I've gotten to the stage where I feel like just chucking it all in because I'm not getting work. I've still got two young kids in school, no money, and I just keep getting knock-backs. But I'm also worried that if I tell people I'm feeling depressed I might have the kids taken away for me.

Rosie, mid 40s

We're fairly religious, so when it starts to impact on your faith, well that's a really dreadful thing. That's how bad the depression has become. It's very profound when it starts affecting your faith it shows you just how insidious this problem is.

Greg, late 40s

Greg believed that unemployment had led him to clinical depression. He explained that he had tried to avoid acknowledging his depression because of the stigma associated with mental illness and had thought that mental illnesses were signs of weakness. However, he said that he did eventually seek medical advice.

Participants also reported the feeling of wanting to disengage from the outside world as a consequence of their status. Long-term unemployment and marginalisation can lead individuals to withdraw and disengage from a world they see as beyond their control (Price & Friedman & Vinokur 1998; Saunders 2002b). Not only are the unemployed more likely to be less content and have poorer health, they also exhibit a greater sense of disillusionment with economic and social trends (Saunders, 2002b). Warr (1987) suggests that workers gain a wide range of benefits from employment including the opportunity to exhibit skills, make social contacts, and the economic benefits. Marmot (2004) suggested that this inability to fully engage socially and economically has negative implications for physical and psychological health. Participants' comments show the level of disengagement they feel as a result of their status:

It's much harder to socialise when you're out of work, when people socialise just about everybody 'talks shop' you can't 'talk shop' when you no longer have a 'shop' to talk about.

Greg, late 40s

You don't want to go out you don't want to see people. You really don't want to have to explain it again and again so it's easier to stay in your own environment. I've just accepted it. I've just learned to get by on my own.

Jim, early 60s

Some participants appear to have learned to better manage and accept their circumstances over a period of time. Jim's comments point towards 'resigned adaptation' (Warr, Jackson & Banks 1988) in which he appears to have given up on trying to find work, deciding instead to accept his financial and employment deprived circumstances and adjust his lifestyle and perspective so that they can fit into these circumstances. While this kind of resigned adaptation can lead to some improvement in psychological wellbeing, it can also lead to reductions in skills and personal autonomy, and perceptions of self-worth normally regarded as psychologically unhealthy (Warr, Jackson & Banks 1988).

Aside from general effects on sociability the negative impacts of unemployment on relationships only emerged as a minor theme within this participant pool. However, literature relating to impacts of unemployment has shown that relationships within families affected by unemployment are more likely to experience more serious and frequent conflict and also substantially increased likelihood of separation (Gallie, Marsh & Vogler 1994; Price & Friedman & Vinokur 1998; Taylor, 2002). This impact was expressed by a few participants:

It's a strain on the relationship too it puts us under a strain because our needs are not being met. The constant battling, it gets you down and you do start to take it out on each other a bit.

Heather, early 50s

My wife feels very edgy with the way we are because she came from a very secure background. Her mother and father were professionals. She grew up in a family that had plenty. I cope much better because I've come from a family of nine, I am much more used to it...

Bert, mid 50s

... I was looking forward to this time of my life. With the kids grown up I thought we would get more of our own life back ... I'd work part-time we'd go on some nice holidays and start saving for retirement.

Julie, mid 40s

While participants' comments highlight the difficulties inherent in their unemployed or underemployed status, some also referred to coping strategies designed to make the best of their situations.

Coping strategies

Many of the participants sought out activities meaningful to them as a means of structuring their days and re-establishing as a sense of purpose in their lives. Jahoda (1982) has also acknowledged that employment is not the only means by which to access the latent benefits associated with employment. Studies have shown that people who experience the least stress while unemployed were those who achieved fulfilment in their lives through purposeful, or personally meaningful activities and social interaction with others through social networks (Hesketh, Shouksmith & Kang 1987, Hoare & Machin 2006; Waters & Moore 2002). Some participants turned to exercise and fitness-building activities in an effort to incorporate purposeful activity into their lives. Research has also shown that exercise can be effective in moderating stress, anxiety and depression (Adams, Moore & Dye 2007; Ensel & Lin 2004; Lindwalling, Rennemark, Halling, Berglund & Hassmen 2007).

Those who are economically marginalised have much more limited opportunities to engage in meaningful pursuits and leisure activities (Waters & Moore 2002), and this difficulty was reflected in participants' comments. Nonetheless, quite a number felt that their efforts to source alternative activities to help alleviate the stress of joblessness provided them with a considerable pay-off:

In the beginning I tried to take a positive approach to it but after a while I started getting very frustrated I'm sick of dusting, cleaning windows and sweeping under beds. I've gone through that whole gamut of cooking something different every night trying to make it all wonderful. I've done the whole bit with the grandchildren, I've been to all the sports days and school concerts ... it doesn't fill the gap. I like spending time with the grand-kids has been great, but I need more.

Carolyn, mid 50s

Exercising has really helped too: running and walking. I can't really afford to go to the gym.

Heather, early 50s

I paint. Being creative is a buffer against negative thoughts and depression. I also write. This allows me to reflect upon my situation and my emotions and express them in different ways.

Nicola, mid 40s

I started writing. I'm working on a novel - writing is a good outlet. It helps me to get away from my problems a bit.

Bert, mid 50s

While some participants tried to raise their quality of life through alternative structured activities, many drew comfort from viewing their circumstances in comparison to people much worse off, enabling them to develop a sense of appreciation and gratitude for their situation. This is common psychological strategy of social downward appreciation of one's circumstances through comparison can be effective in buffering depression and negative thought patterns (Price, Friedman & Vinokur 1998). The following self-reports encapsulate sentiments expressed by participants of this nature. For example, Scott and Bruce reassured themselves that compared with others they were not "badly off":

I went through the stage where I was clinically depressed, but I did manage to get through it. In the end all you can really do is be positive. I've seen how much harder life can be, in Bombay I saw people living on the streets with absolutely nothing, when you see that you realise that you're not so badly off after all.

Scott, early 50s

It's true there's always someone else worse off. People suffering with health problems and diseases like cancer, people with bad injuries. So you've got to be thankful for what you have got.

Bruce, early 50s

In contrast, Sally and Phillip draw on an appreciation strategy based on what they consider to be the positive aspects of their lives. For example Sally tries to focus on having good health and well adjusted children:

I think it's important to try and stay optimistic as much as you possibly can, it's important to realise what you do have. Health is very important and I've come to appreciate this a lot more. When I think about it I'm not really that poor. I've got a beautiful family. They're all strong citizens. I've got a terrific husband. We've got good food, a nice bed to sleep in and a funny old dog.

Sally, early 60s

You've got to start thinking about all of the good things you do have, your health, a roof over your head, that you're alive ... the positives, otherwise you get sucked up by all of the negatives. You have got to change your perspective.

Phillip, late 50s

The data from this study provides qualitative support for the results of quantitative research which suggested that psychological wellbeing is negatively affected by the myriad of potential stressors accompanying unemployment. Coping resources which have been found to be beneficial include time structure and sourcing purposeful activity, and social contact (Cohen & Wills, 1985; Hoare and Machin, 2006; McKee-Ryan et al. 2005) and cognitive appraisals, resulting from cognitive tendencies either towards optimistic views or pessimistic views (Seligman 1998; 2002). The data from this study also support previous research that suggests that people who are able to source alternative activities that are purposeful to them, maintain social networks and capacities for maintaining positive outlooks, experience less stress, and cope better with unemployment than others (Hesketh, Shouksmith & Kang 1987; Hoare & Machin 2006).

Conclusion

Experiences of participants in the study strongly echo Saunders' argument that full-time employment is a true measure of financial wellbeing. Financial difficulties cited by participants included, meeting day-to-day expenses, affording sufficient and nourishing food, and paying bills. Concerns about the affordability of health care and having to forgo social activities and dining out were also raised by some participants. For others, separation and divorce served to exacerbate financial hardship, and many were concerned about the prospect of enduring financial hardship in retirement years. Participants who were asset-rich expressed the concern that they too would be constrained financially in retirement and most of these also argued that means-testing welfare was unfair because it made them ineligible for income support. The intensification of financial hardship as a result of prolonged periods of unemployment and underemployment emerged as another significant theme with data from this study that reflect findings from secondary research that

fulltime employment is often required in order to escape poverty and financial hardship.

The chapter also explored themes related to negative impacts of unemployment and underemployment on psychological wellbeing. These include difficulties experienced by participants in identifying purposeful activities by which to structure time in day-to-day living. A major psychological wellbeing issue included difficulty in coping with an erosion of self-confidence, stemming from perceptions that their circumstances contributed to a lack of personal control. The data support other secondary studies, which show that deprivation of income can erode confidence, while lack of both purposeful activity and time structure also erode confidence and a sense of identity. For some participants, however, the capacity to identify and source purposeful activity and maintain a positive cognitive outlook appeared to help buffer feelings of depression and anxiety which often follow unemployment.

This study, along with supporting literature, suggests that there is an important need to help people to plan ways to maintain their psychological health and wellbeing during periods of unemployment. This is particularly relevant given that people can expect periods of unemployment in an increasingly flexible labour market. For this reason, cognitive-behaviour therapy (CBT), an approach to coping with stress and managing mental health, has been integrated into the second phase of this study.

The following chapter reports on the secondary, participatory action research (PAR) inspired, phase of the study which is based on three workshops designed to help empower participants by introducing a combination of positive psychology, critical theory and job search literacy approaches.

Chapter Nine

Participatory Action Research-Inspired Workshops

Introduction

This chapter reports on results from the participatory action research (PAR) inspired workshops, which form the second phase of this study. Working from a critical research paradigm the action research method used here is designed to help empower participants. Given the constraints of this comparatively minor phase of the study, I elected to undertake a highly structured approach, by developing three program-based workshops. The aim of these workshops was to explore information and ideas, chosen with the aim of helping participants to cope better with their marginalised circumstances. Participants were also strongly encouraged to take ownership of these sessions by interjecting their thoughts, experiences and opinions throughout.

The first workshop, “Looking after yourself first”, drew on cognitive behaviour therapy and positive psychology. It aimed to address personal issues of hardship by increasing the capacity of participants to cope with circumstances of marginalisation. The second workshop, “The way the world is organised”, incorporated a critical theoretical analysis of existing political and social arrangements which may work to the disadvantage of marginalised workers. Ultimately, this approach sought to empower participants by showing that unemployment and underemployment were also the result of political policies, rather than simply attributable to shortcomings or deficiencies in the individual. The aim of the third workshop “Employment Strategies” was to examine a literacy-based approach to job-seeking aimed at improving participants’ chances of future employment. Finally, this chapter reports on feedback from participants regarding the workshops.

Workshop 1: Looking after yourself first

The main aim of the first workshop was to help empower participants to cope better with their disadvantaged circumstances and improve their mental well-being by exploring different ways of coping with employment deprivation. Self-intervention and cognitive-behaviour therapy (CBT) targeting stress management were also considered. First, the workshop examined employment as a source of wellbeing. Participant responses indicated that suitable employment was particularly valuable as a means of providing a sense of purpose and structure in their lives. Not surprisingly, responses, both in the interviews and in this workshop, reinforced the negative emotional and psychological outcomes experienced by participants as a result of lengthy periods of unemployment. The workshop also considered concept of happiness (subjective wellbeing) and the idea that individuals can influence this in terms of how they respond to life events. In particular, it examined 'self-efficacy', or confidence in one's abilities, as a vehicle for identifying activities other than employment that would build self-confidence and overall wellbeing. Finally, the workshop explored society's emphasis on consumption as problematic in relation to pursuing individual happiness. While all participants were critical of consumerism as a source of happiness, they nonetheless felt that lack of finance made them feel deprived, in comparison to employed citizens.

Employment as a source of well-being was the first issue addressed in this workshop. The issue of employment as a significant contributor to wellbeing emerged from the interview research phase, and featured in Chapter 8. Secondary data showed that a lack of access to suitable employment can deprive people of many factors considered critical to their psychological wellbeing. Participant discussion tended to underline the centrality of paid employment for individual happiness. Whilst many participants felt they had little control over their employment status, the workshop introduced Seligman's (1990) idea that there are factors which affect happiness, over which individuals do have some control. This is consistent with cognitive behaviour theory (CBT) (Beck 1976; Ellis 1962; Seligman 1996; 2002), which asserts that whether individuals respond positively or negatively to life events is a learned response that, by extension, can be unlearned.

While there was some acknowledgement of this towards the end of the session, initial responses emphasised the importance of paid work for participants' emotional and psychological wellbeing. Ken's response exemplified this:

Work provides you with stimulation on all of these levels, I don't cope very well without it - it leaves a big gap in your life. You get to mix with people, they're not always the nicest people, but there are a lot of good ones. Having things to do to keep you occupied is important. Life becomes quite meaningless without it.

Bevan mid 40s

Other participants agreed that "keeping busy", in particular, was something they all found difficult to replicate when there was no paid employment to structure their daily lives. This sense of keeping busy referred not just to physical activity, or the lack of it, but also to mental activity and engagement. The lack of structured activity featured as a major problem in the lives of participants. Colleen, in particular, experienced great difficulty keeping busy without structured activity to organise her life. In contrast Maria claimed to be less dependent on stimulation from work-based activity and enjoyed reading and gardening. However, she argued that a lack of employment income curtailed the possibility of pursuing more fulfilling activities including travelling and hobbies. Her points here drew agreement from the rest of the group.

Workshop participants also linked paid employment with psychological well-being. Group discussion revolved around anxiety and concerns participants had about "getting into a rut", "not feeling good about oneself", as well as other negative psychological experiences. Comments by participants revealed that they held significant concerns about a sense of "loss of control" stemming from a loss of manifest benefits associated with paid employment:

When you've got a job you've got money, you're much more in control of things. You can pay your bills without any worriers and this makes you feel good. ... when you don't have the money to pay your bills and you're stuck at home for the day, and can't do anything about it.

Graham, mid 50s

I feel like I'm being left behind, other people are getting ahead and getting on with their lives they have career goals and other personal goals... and here I am, I have very little of that... it's pretty difficult.

Greg, late 40s

This theme of emotional stress and concern about self-confidence supports findings from the preceding interview research in this study. However, a key aim of the workshop was to empower participants by providing them with strategies to improve their wellbeing.

The term ‘happiness’ is used frequently today, even in social science literature, to refer to an individual’s sense of overall life satisfaction, sense of wellbeing and level of contentment. Seligman (2002) produced a formula-type theory-model (see slide below) which proposes particular factors that influence individual happiness or wellbeing. In the workshop, we discussed this theory of happiness and the proposition that we as individuals have the capacity to gain a large degree of control over our own levels of happiness. Seligman (1996:8) claims that one of the most significant findings in psychology in recent decades has been that individuals have the capacity to influence the way they think.

Figure 9.1

Happiness as a Formula

H = S + C + V

H: Happiness (overall, enduring happiness)

S: Set range (inherited biological range)

C: Circumstances (eg: wealthy, poor, unemployed...)

V: Voluntary control (areas we can gain control over)

How we respond, our existing coping habits

Seligman (2002) ¹

Some participants at first took issue with the term happiness - a sentiment reflected in Colleen’s comment:

Happiness is a very confusing word to use. They should probably pick a better word for what they mean.

Colleen, mid 50s

¹ Boxed sections in this chapter have been taken from Microsoft PowerPoint slides used during the workshops.

I explained that happiness is often used to refer to people's level of overall satisfaction in life and sense of wellbeing. In this context happiness might be conceived in terms of: "Generally speaking how happy are you with your life?" Participants' attention then returned to the proposition of whether we can control our happiness.² The majority of participants were not convinced that they could control their happiness under difficult circumstances. Colleen and Ken's comments below exemplify this position:

Happiness is hard to control when your circumstances are bad. I don't agree that happiness is something that people do have a lot of control over when their circumstances are bad.

Colleen, mid 50s

I don't think circumstances should be underestimated or your ability to control it should not be overestimated. You can be hit by circumstances that are out of your control, like losing your job, and when this happens you lose a lot of control over your financial circumstances.

Bevan, mid 40s

These two comments generated a good deal of discussion and varying degrees of agreement. Participants expressed concern about limited options for undertaking activities that could be rewarding due to lack of income, findings also highlighted in the preceding interview research. Much of the discussion also revolved around the degree to which the presence or absence of paid work acts as a contributing factor to people's happiness and sense of mental wellbeing. Graham argued that individuals have the capacity for substantial degrees of control over their own happiness and sense of wellbeing:

I think it is possible to have a fair bit of control over your own happiness if you put your mind to it. You've got to make up your mind to be determined to be positive. You've got to make sure you look on the bright side of things, things could always be worse. It's important to make sure that you make the most of what you actually have.

Graham, mid 50s

Graham's comments are consistent with the approach promoted by positive psychology (Seligman 1996, but also Ellis 1973; Ruini & Fava 2004). However, the

² The *Journal of Happiness Studies* and the Australian Happiness Institute were also referred to in order to show that the term happiness is now commonly used as an academic term.

majority response reflects other findings (Marmot 2004; Myers 2000; Seligman 1990), that difficult financial circumstances can have a large impact on happiness for some, but not all, people. Despite this consensus, participants did acknowledge that while financial hardship was undesirable, money was not, of itself, the key to happiness. As Colleen affirmed, “*I know people with lots of money, who aren’t very happy at all*”. However, overall they were sceptical about the claims of positive psychology.

Psychologists have identified negative ‘self-talk’ (i.e. internal dialogue and thought patterns) as a major source of depression (see, for example, Beck 1976; Seligman 1996). This negative self-talk was apparent in participant discussion:

Without stimulation I get bored and without resources I find it’s hard to fill in the time with any positive activities. ... naturally, you start thinking about how bad things are.

Bevan, mid 40s

All that time on your hands, it’s really easy to start thinking negatively and start doubting yourself, it’s hard not to.

Graham, mid 50s

Participant discussion focused on downward spirals of worry, depression, self-doubt and low self-esteem, and the difficulty in simply staying on top of things from day to day. Participants consistently reported that the circumstance of not having paid employment was having a negative impact on their emotional and psychological wellbeing.

The next proposition examined in this first workshop was that people have the capacity to exert control over their happiness, even under adverse circumstances such as prolonged joblessness. According to CBT, negative thought patterns develop as learned responses that manifest in negative ‘self-talk’. The first major step in countering counterproductive thoughts, using CBT, is to recognise them as they occur, and that this self-monitoring technique is a skill in itself. The skill of self-monitoring is one that develops through making ongoing efforts to apply and practice it.

The thought patterns on the workshop slide below are examples of what Seligman (1996) calls ‘learned helplessness’ and indicate a pessimistic outlook which can escalate into ‘catastrophising’.

Figure 9.2

**Detecting problem habits:
to look out for: self-monitoring**

- Self-defeating thought patterns**
 - *It's too hard... I can't do...*
 - *I'm no good at...*
 - *I'm not very good (is very hazardous personally)*
- Unrealistically high expectations**
 - *I must not make a mistake or else I'm a failure*
 - *I must succeed the first time...if I don't I'll never succeed...*
 - *Everyone one must like me (for me to be OK with me)*

(Adapted from Tyler, Kossen & Ryan 2005)

According to Seligman (1996), this kind of self talk leads one to conclude that there is no hope and that disaster is looming and inevitable. With these kinds of cognitive tendencies even small obstacles can come to be seen as insurmountable barriers. Greg's comment reflects this process:

Being unemployed and trying to survive on crap jobs has made me into a pessimist. I've been doing it rough for a long time. There just doesn't seem to be an end in sight. And when you're so down what would normally seem like a small thing becomes a really big problem.

Greg, late 40s

According to Hoare and Machin (2006), pessimistic thinking such as this can lead to counteractive behaviours and outcomes that decrease opportunities for employment. For example, holding a belief that you will never do well in job interviews increases the likelihood of behaviours that will result in outcomes that appear to support and perpetuate that belief. Such behaviours might include avoiding interviews, which reduces opportunities to develop the skill and confidence needed to perform well in them. Seligman points out that “Our thoughts are not merely reactions to events; they change what ensues” (1996:7). Accordingly, one can reframe an apparent problem in order to view it more positive terms, for example, as a personal challenge, or a quest or goal which is within reach if you allow yourself enough opportunities to achieve a

given goal. In this sense reframing involves arresting self-defeating thought sequences as early as possible and substituting a positive frame of mind.

Seligman (1996) also warns that pessimistic tendencies develop when a person personalises adverse circumstances through thought patterns that attribute blame to themselves, for example “it must be my fault that ...” and “there must be something wrong with me, otherwise I’d be able to get a job” as opposed to attributing circumstances to external factors such as “the job market is difficult right now” or that “it is difficult to find a job because there is a shortage of suitable jobs at the moment”.

Figure 9.3

ALTERNATIVE SELF-TALK THINKING	
<i>‘I haven’t got a job yet’</i>	→ <i>‘The job market is really tight at the moment’</i>
<i>‘It may take quite a while’</i>	→ <i>‘I’ll plan strategies to try and better my odds’</i>
<i>‘It hasn’t worked yet’</i>	→ <i>‘The job market is still very tight right now’</i>
<i>‘I will re-strategise’</i>	→ <i>new strategy / plan course of action</i>

The critical task of re-framing problematic self-defeating thinking includes the following steps: (1) detect counterproductive thinking as it starts to occur, (2) dispute such thoughts forcefully, and (3) replace negative thoughts with more optimistic but realistic patterns (flexible optimism) that are productive rather than counterproductive. The slide below provides a systematic process for dealing with self-defeating thoughts.

Figure 9.4

ABC (DE)	
• A ctivating event (set back)	<i>What events trigger?</i>
• B eliefs (<i>counterproductive selftalk</i>)	how we respond, more debilitating than event
• C onsequences of “ <i>Beliefs</i> ” (disempowering pain)	
• D ispute: our ability to dispute negative self-talk	
• E nergise: move forward with (new) conviction	
D: very important	
Seligman (1996)	

All participants acknowledged the potential usefulness of this model as a means for positive change in their thinking. However, not all were convinced that it was particularly straightforward. Ken and Graham could see the potential benefit:

It looks pretty good, I think it could help, I think it could be useful for a lot of people. I've actually been to psychological counselling for my unemployment and it didn't really address the issues I face. But I think this information is much more useful, in steering me in a more positive direction.

Bevan, mid 40s

Yes, you need to be very proactive, you need to use a lot of self-discipline when you're out of work, or you will fall into bad habits. I think it's a real danger period and people really need to understand this ... I think it's important to explain this to people who get affected by unemployment, for the good of their own health, I think this is really important information.

Graham, mid 50s

Greg acknowledged that personally, negative thinking had worn-down his sense of self-confidence and that he struggles emotionally as a result of self-doubting thoughts:

I find that my own thinking eats away at my confidence. I start on a job application and think, "yeah I can do this. I'm qualified" ... but then I start to think "Am I really up to this job? Maybe not?" You start to doubt yourself, it starts creeping in. But then you've got to pick yourself up and say "I shouldn't be doubting myself I know I'm qualified. I know that my years of experience really do count for the something." But it not easy there's still that lurking feeling, "Can I really do this?"

Greg, late 40s

Colleen and Greg also indicated that although they believed that adopting a positive psychological perspective was beneficial, they also argued that it is very difficult, despite having knowledge of a set of techniques to dislodge irrational and counterproductive thoughts:

It looks easy but it's not that simple. It's a lot harder than the people who put these things together realise. When you're getting rejected for jobs, again and again it gets very hard stay positive and feeling good.

Colleen, mid 50s

I sought help from my psychologist for depression and he tried to explain thought patterns. He said – imagine there's water flowing down a mountain and the water gouges a channel out down the hill, and then

after that whenever it rains the water follows down that channel. The only way to change it is to try and block it and redirect it somehow. It was a good example, of the kind of thing you're talking about here. I think it is possible [to change established thought patterns] but it's a very difficult thing to do and I think the 'water following the channel' really shows this. But I still think it's possible and the 'ABC' method's a good idea and definitely the place to start.

Greg, late 40s

As these comments imply, there may be some danger in unbounded naive optimism when facing difficult issues and problems. For example, wishful thinking fails to address issues and problems at hand and, as such, may sometimes become a counterproductive strategy for dealing with difficult issues. Notwithstanding these potential pitfalls, Seligman's (1996; 2002) work shows that people with an optimistic disposition are much more resilient and, as such, demonstrate the ability to persist longer and cope better when facing adversity. According to Seligman, this may be due to the emotional stress caused by negative thinking which can deplete energy quickly leaving a person exhausted and irritable.

By the end of the discussion on the issue of positive psychology, Graham, Maria, and Bevan agreed that the hardships associated with workforce marginalisation could be managed in ways to substantially improve happiness and wellbeing, Greg also agreed, albeit with some reservations, because of what he viewed as the sheer difficulty of changing ingrained thinking habits in the face of great hardship. However, Colleen continued to hold serious doubts about whether human beings had much in the way of capacity to change thought patterns or influence their own sense of happiness when experiencing difficult circumstances. A consensus developed about the difficulty of successfully executing techniques for cognitive change and belief in the capacity of individuals to learn the self-management skills to control unduly negative and counter-productive thinking. The next issue explored in this workshop would focus on the interrelationship between the performance of certain tasks, confidence and self-efficacy.

Self-efficacy theory, confidence and performance

The concept of perceived self-efficacy refers to a person's beliefs about their capacity to organise and carry out courses of action required to achieve given goals and

activities. Self-efficacy can be defined as personal effectiveness or, more precisely, as a person's perception of their effectiveness in completing certain tasks (Bandura 1997:35). The purpose of introducing this issue was to help participants identify activities other than paid work that would build their self-efficacy. According to Bandura's theory (1997), a person's level of confidence in their ability to undertake certain tasks and activities can positively affect their performance in a given area, for example, job interviews and developing job applications. Participants were invited to consider the role that self-efficacy plays in individual performance:

I don't know if it's true for everyone. Some people go around thinking they can just about do anything, when they haven't really got a clue. You've got to be careful not to take it too far.
Colleen, mid 50s

While Colleen's comments indicate a degree of concern that people can become deluded easily by an inflated sense of self-confidence, a consensus emerged that self-confidence can and often does influence a person's performance capacity. Greg summed up with a comment that reflected the general view arrived at by participants:

I'd say it's hard to disagree. It is hard to do something really well if you don't have the confidence in the first place.
Greg, late 40s

The focus then turned to the idea of pursuing alternative activities as a way of helping to fill the vacuum created by a lack of employment, thereby improving quality of life for people marginalised from the workforce. This theme generated a good deal of debate, primarily on the side of agreement rather than disagreement. The following comments also reflect the diverse activities participants pursued in an effort to counter a sense of deprivation associated with lack of employment:

I took up running, one of the best things in my life. It changed my life it gave me an outlet and goals to strive for. To think at my age I run marathons, I've been able to take my body further than I ever thought possible. You can achieve amazing things if you put your mind to it.
Graham, mid 50s

Reading helps me, it increases your general knowledge and get's your mind off things. Reading the paper it keeps you up to date with things and gives you something to talk about when you meet people. It keeps you involved in what's going on in the world.
Maria, late 40s

However, there were some concerns about limitations placed on individuals in their pursuit of worthwhile and rewarding activities by financial hardship. This has been a recurring theme in this study. Greg's comment provides some insight into this issue:

I've tried to set some goals like painting the kitchen, getting the garden set up but the problem is it takes money. I do what I can, it does help a bit, but you don't have many options when you don't have any money.

Greg, late 40s

Greg's comment shows that one reason self-efficacy revolves around formal employment is its connection with money, and the services and experiences money can buy. The next section of the workshop addressed this by examining the nexus between money, consumption and happiness.

Consumerism/materialism and happiness

The aim of this section of the workshop was to empower participants by critically examining the popular link between consumption and happiness. It began with the assertion that our society is based on a 'consumer culture' which by its very nature conditions us to seek happiness and wellbeing outwardly through consumption of goods, rather than more inwardly and through our relationships with others. Despite the dominance of consumerism, there is substantial evidence to support the view that higher levels of wealth and consumption have not produced happier populations in developed countries past the point where people's basic needs are being met and reasonable comfort has been achieved (Diener & Oishi 2000; Diener, Sandvik, Seidlitz & Diener 1992; Frey & Stutzer 2002; Hamilton 2002; 2003; Lane 2000; Myers 2000). Additional research indicates that depression and mental health problems have increased substantially in wealthy countries over the past decades despite unprecedented economic growth during this period (Kasser 2002; Lane 2000; Marmot 2004; Myers 2000; Seligman 1990; Seligman & Csikszentmihalyi 2000).

Discussion on this issue showed that participants were quick to reach a strong consensus that there was an unhealthy emphasis placed on consumption as a path to happiness and fulfilment in contemporary society. The critical importance of balance, moderation, and a healthy lifestyle featured as key components identified by participants in terms of attaining enduring happiness in life:

I think we are brought up with this idea that happiness is something that you just go out and buy.

Colleen, mid 50s

Lasting happiness comes more from achievements... People try to buy happiness; trying to get the biggest pay packet they can and use it to buy a new car every year thinking that only the best and newest of everything brings happiness. People have been convinced that they really need all these things.

Greg, late 40s

If you want to lose weight - pills and things aren't going to give lasting results. You need to take a longer term approach you're looking at lifestyle change for real results that last. A healthy lifestyle can help you to feel better and happier.

Maria, late 40s

Yes a healthy lifestyle...drinks are being marketed to young girls and the idea that fun is something you get by drinking and getting drunk...that's not happiness.

Bevan, mid 40s

Hamilton (2002) contends that marketing seeks to manipulate people's emotions to create enduring feelings of dissatisfaction and lack of self-fulfilment in order to produce impulsive urges to seek fulfilment through consumption. Participants also demonstrated some awareness of this issue. Bevan felt that advertising deceptively steers people away from more effective internal avenues for achieving happiness and contentment:

I think that consumerism probably stops people from being able to rely on themselves for their own happiness. Advertising makes it look easier to get happiness from just buying things for your self.

Bevan, mid 40s

I wouldn't be surprised if the happiest people came from countries not as rich as ours. They'd have a better chance to concentrate on other ways of being happy.

Maria, late 40s

People are working longer hours too, to get all of these things and the family and children get neglected.

Graham, mid 50s

Hamilton (2002; 2003) argues that neoliberal economic thought promotes a simplistic view that human wellbeing and happiness is attained through material accumulation and increased consumption. This view is problematic because it rests on the assumption that there are no limits to this relationship. In other words, happiness will continue to increase exponentially as a result of limitless consumption (Hamilton 2002). Participants agreed that such an assumption was problematic:

There comes a point when you've got enough money, and after that getting more of it won't make that much difference.

Maria, late 40s

I think the world has become too commercialised. You hear a lot of people today say that Christmas has become way too over commercialised. It's all about presents, how much money is spent on presents. A good Christmas is measured by how much money is spent.

Graham, mid 50s

However, Greg and Colleen also pointed to a connection between insufficient financial means and unhappiness, particularly for members of a society where consumption can be a direct correlate of celebration:

They say money can't buy happiness. It's true that spending more on things like Christmas doesn't automatically guarantee more happiness. But not having enough of it still makes life pretty miserable.

Greg, mid 40s

That's why Christmas is so miserable for people like us who don't have the money to buy all of these great presents. Other people get to have a great Christmas, while we're left without.

Colleen, mid 50s

Greg and Colleen's comments once again reflect a theme of financial disadvantage and hardship. This condition, which leaves those affected with feelings of isolation and deprivation, was a recurring theme in both the workshop and in the preceding critical, interpretive phase of this study. Nonetheless, participants were all critical of the emphasis placed on consumer items as a primary source of happiness. The next workshop, "The way society is organised", widened this critical perspective by addressing some key assumptions connected with neoliberal economics, economic growth, self-interest and the labour market.

Workshop 2: The way society is organised

Critical theory was introduced as a means of providing conceptual tools for critically analysing the way society is organised. The workshop was prefaced with a disclaimer about the possibility of any theory successfully addressing the complexities of individuals' lives. It was also noted that critical theory is unreservedly political in nature; that it emerged from the early work of Karl Marx, and that it seeks to critique and criticise the dominant order, particularly capitalism. As such, critical theory is often characterised as 'radical' and as an analytical tool of 'left-leaning' thinkers.

The aim of this workshop was to examine problematic assumptions and principles of neoliberal economics in an effort to challenge its legitimacy and expose it as an ideology. In particular, it sought to frame neoliberal economics as a dominant worldview that serves the interests of those with power and wealth at the expense of others, but particularly vulnerable socio-economic groups. From the standpoint of this study, the uncritical acceptance of the neoliberal worldview effectively places the responsibility for unemployment at the feet of those affected. The outcome is that those who find themselves without employment (or sufficient employment) come to view themselves simply as 'failures' in society, rather than the victims of a flawed and unjust system (Winefield et al. 1993). This workshop aimed to empower participants by offering a critical perspective on their marginalised position.

Ideology: creating gap between perceived and real interests

The workshop began by introducing participants to the concept of 'dominant worldview': a status attributed in this thesis to neoliberal economics. It explained that, according to critical theory, a worldview becomes dominant when it is widely accepted by working classes as 'the natural order of things', and as in their best interest when, in reality, it serves the interests of the wealthy. Ideology was simply introduced to participants through the concept of 'gaps', specifically, the existence of potential gaps between (1) what serves our best interests and (2) what we perceive as being in our best interest. Such gaps, therefore, are a result of our uncritical belief in a particular social, political and/or economic worldview:

So this is what happens when people are tricked into thinking that something is good for them, when it is actually bad for them?

Graham, mid 50s

The aim was to provide participants with a basic, rather than a technical, scholarly, understanding of ideology. In this context, the young lady/old lady gestalt was employed as a ‘concrete’ type of analogy to help demonstrate the idea that once one becomes accustomed to ‘one way of looking at something’ it can become difficult to conceive of alternatives.

Figure 9.5



The work of Hugh Mackay was also introduced in order to help support the contention that by adopting one particular perspective, such as an economic perspective, one can inadvertently overlook other matters of importance:

The economist...may become so preoccupied with the economic consequences of a particular policy that the human consequences may be entirely overlooked... Once we are imprisoned within the prejudices associated with a particular profession, discipline or school of thought, it becomes correspondingly harder for us to attend to messages which don't mesh with the particular framework ... (Mackay 1994:81).

Participants were asked to keep the above gestalt image in their minds as the symbol of a normalised dominant worldview. Participants seemed to understand and accept the proposition of ideological ‘naturalisation’, and most of the ensuing discussion on the problematic nature of ‘naturalised’ economic ideas and practices. Greg and Maria’s comments reflect the nature of discussion generated around this theme:

There isn't anything natural about any economic system; it's to benefit those at the top. But having it accepted as natural helps them of course...

Greg, late 40s

A lot of big organisations are like this they're just focused on money. They don't really think about what happens to people when they start having these big lay-offs and shift jobs overseas, and we're told that this is actually good for people.

Maria, late 40s

The workshop next critically examined the core neoliberal proposition that economic growth is good for society, using the ubiquitous 'pie' metaphor.

The 'economic pie' thesis

Neoliberal thinkers assume that the growth of the 'economic pie' - achieved by maximising production and consumption - provides the central means for overcoming poverty and attaining prosperity (Aghion & Bolton 1997). This is also based on the underlying assumption that the market provides the best way of creating *and distributing* wealth. We first explored this assumption from the corporate perspective, critically examining the growth imperative as it applies to corporate expansion. Next the workshop addressed neoliberal theory and economic growth more generally. Participants agreed with the proposition that unregulated markets do not redistribute wealth effectively:

We're told that free markets are supposed to be good for everyone, but when you look at this you can see that it's not really true – it's good for them, but it's not for us.

Maria, late 40s

I think money and greed does explain a lot. Why else would Coles and Woolies want to take over everything? They don't want to share it. They want it all for themselves. It's not a good thing, but it makes a lot of sense, it's obvious that they want as much as they can get.

Colleen, mid 50s

Materials used in the next component of the workshop were a transcript and video recording of a televised speech by Robert Reich (2004) to the Australian Press Club.³ This included follow up questions from members of the Press Club. After viewing the speech in its entirety, selected segments from the transcript were considered as a basis for discussion.

³ "Is America headed towards one-party government?" A video recording of this address was shown during the workshop, participants were also provided with a transcript and access to the video material as a library holding (University of Southern Queensland, Toowoomba campus).

Discussion that followed indicated strong agreement among participants that workplaces and the labour market generally had become increasingly exploitative and unjust from the position of Australian workers. Greg believed that the then Howard Coalition Government was following an American labour market model:

I think the government is taking us down the American road and you've only got to hear what this guy is saying to see how bad this is.

Greg, late 40s

While Maria sympathised with small business using casual employment to trial workers before offering permanency, she felt that many large businesses abused casual employment arrangements by having people classified as casual for positions that are really ongoing:

I'm not against putting people on as casuals but the wages should be higher for this. Small businesses really struggle to pay people and make ends meet. I think casual work is a good way of seeing if someone's going to work out before making them permanent. But there are big companies that abuse the system by making them casual when they should be permanent.

Maria, late 40s

The economic concept of 'externalising' labour costs (Bakan 2004) was then introduced into the workshop discussion. The Workshop used contracting of labour as an example because it shifts many of the costs associated with employment (e.g., paid leave, superannuation contribution), onto contractor-based workers who are deemed to be self-employed. Discussion on this matter led quickly to a consensus that externalisation appeared to be a common profit strategy and an unfair one, as reflected in the remarks from Greg and Bevan:

Yes it's a real sham. A lot of employers today will do anything to avoid putting people on as proper employees.

Greg, late 40s

It's all a part of reducing costs these days and it's very inhumane.

Bevan, mid 40s

Contradictions between the neoliberal economic assumptions that (1) people and corporations are rational economic actors whose behaviours are determined solely on the basis of financial gain and (2) that free markets provide the most effective means

of wealth distribution were considered by participants with reference to the following Reich comment:

... [contemporary] economics assumes that if you give the rich tax cuts they will invest it back into the US and that will grow the economy. But in a global economy that is very rarely the case. The rich will take their money and go wherever around the world... where it can get the highest returns. There is a wider and wider disparity in income and wealth between people at the top, people in the middle and people at the bottom. In fact at all rungs of an economic ladder that is becoming longer and longer ...the American economy, while superficially very good, harbours an enormous amount of stress and insecurity for average workers (Reich 2004).

During the discussion that ensued, participants expressed the following views about the behaviour of corporations:

Multinational companies aren't good at spreading wealth... They don't want it to filter down, they want to keep as much of it as they can. That's why we really need governments to make sure that things are kept fair.

Bevan, mid 50s

...it makes sense if you [i.e. business] want to make as much money as possible then you're not really going to want to go on sharing it around.

Graham, mid 50s

Greg and Maria were concerned about what they saw as injustices stemming from increasing economic inequality. Maria thought that growing economic disparity could alienate the poor and lead to increased crime and problems with law and order:

You can see the gap between rich and poor growing all the time. You can see it in health - the wealthy can afford good treatment and the less well-off, the poor, have to use a failing public health system. The same thing happens with justice, the law is the same for the rich and the poor, but the rich can afford a lot more of it than the poor.

Greg, late 40s

Because the gap between the rich and the poor grows wider, the poor feel powerless - leading to breakdowns in law and order. If this gap was addressed these people would feel better off, it would cut out a lot of crime and everyone would be better off.

Maria, late 40s

These comments echo the arguments of critics that neoliberal economic policies have delivered multinationals so much power that they have the power to drive down labour costs internationally (see, for example, Apps 1999; Bakan 2004). Apps (1999)

argues that low cost labour driven by deregulatory neoliberal policies limits the capacity for developing nations to lift their populations out of poverty. The global dimension of such a problem calls for regulation on a global scale. Yet the International Labour Organization (ILO), the lead agency for developing international labour standards, does not have power to enforce them (Rubery & Grimshaw 2003). Part of the reason is that the World Trade Organisation, whose mission is to promote free trade, has rejected attempts by the ILO for the inclusion of a ‘social clause’ to protect basic human rights and establish labour standards in trade agreements.

These barriers notwithstanding, Jackson (1996) argues that the focus needs to change to ‘fair trade’. This concept is based on improving living and working conditions in these countries as opposed to continued reliance on wage minimisation as a sole source of competitive advantage. Workshop participants agreed that corporations should be required to address minimum standards in terms of wages and conditions:

I think companies should be made responsible for paying a decent wage and governments should play their part... A lot of the time corporate social responsibility is a “sham” it’s all talk and not much action.

Greg, mid 40s

They should have to pay people properly especially if they’re profitable and can afford to do the right thing.

Bevan, mid 40s

Reich argues that there is a viable and mutually beneficial alternative to deregulating working conditions to the lowest possible standards as a strategy to maintain profitability. He claims that there is a large body of evidence to show that organisations, which “treat employees as assets to be developed” rather than “costs to be cut” fare better over the long-term (Reich 2004). There is some research to support Reich’s claim that businesses, which are strongly committed to the training and development of their employees, exhibit higher productivity and profit outcomes over the longer term compared with those companies that do not (Peak 1995; Pfeffer 1998; Savery & Luks 2004). Greg and Maria’s comments reflect a feeling among participants that employers are more likely to benefit, and substantially so, by valuing employees, treating them well and adopting a resource view of employees as assets to be developed:

If you treat employees like assets to be developed, they're more likely to be loyal and work harder, because they feel that they are valued. ... by treating them well you can get the most out of them.

Maria, late 40s

There are more benefits for everyone when employees are treated as assets to be developed but developing people costs short-term profit, so people don't want to do it.

Greg, late 40s

This workshop extended to approximately four hours. Participants appeared receptive to propositions presented and were enthusiastic about sharing their thoughts and views in relation to these. Indeed they were more receptive to the political orientation of critical theory than had been anticipated and appeared quite eager to engage in a critical assessment of social, economic, and political relations. This critical analysis of neoliberal economics proposed that the marginalisation of many workers from the labour force, including mature-aged workers, is exacerbated by an acceptance of related assumptions that underpin both economic thinking and labour market policy. The purpose of unpacking these assumptions was to challenge the premise that it is economically marginalised workers/individuals themselves who are to blame for their predicament. The third and final workshop adopted a more practical focus, and explored a range of strategies with participants for finding employment.

Workshop 3: Employment Strategies

The aim of the workshop was to share information about developing further job-seeking strategies. As with any training initiative, there was no guarantee of employment outcomes, however, the workshop was nonetheless a part of the action methodology aimed at empowering research participants. The employment profile enhancement and job-seeking techniques were considered with reference to the positive psychology/self-help literature covered in Workshop 1. As a more straightforward session, this workshop yielded a smaller amount of data than the previous two. It appeared to be well received by participants. Participant engagement and feedback indicated that they found the session, and materials given to them, both of interest and of value.

The structure of this workshop was based on a series of techniques proposed by Jackson (2003) who adopts a ‘literacy-based approach’ to job-seeking skills. These techniques include networking, researching a prospective position, skills-based job applications that are tailored for the job at hand, finding evidence to support selection criteria responses, conducting a personal skills audit, and preparing for interviews. Responses from participants indicated that many found these techniques to be extremely useful. What is most interesting about their responses is the apparent novelty of many of the techniques covered in the workshop.

The workshop covered a range of techniques aimed at helping people to enhance their employability profile through the development of, personal networks, job applications and supporting materials – particularly résumés, job seeking strategies and job interviews. Participants were supplied with job application exemplars. The text, “Surviving Redundancy: by Someone Who Did” (Jackson 2003), served as the main reference text for session content; participants were supplied with photocopied excerpts. This book traces Jackson and others’ experiences of recovery from redundancy. It also provides clear, practical and easy to comprehend advice and information on available support services, dealing with institutions (including Centrelink), financial planning, and job search techniques including guidelines for developing job applications, résumés and preparing for job interviews.

Networking: to tap into the hidden job market

Jackson (2003) advises jobseekers to consider networking as a key strategy for tapping into a large hidden job market. In many cases, this approach can also help people to sidestep the formal processes of submitting competitive job applications and attending job interviews. According to Jackson (2003) networking can be kept quite simple and straightforward by simply making a habit of talking to people and mentioning in the course of conversation one’s interest in finding a job. This kind of networking involves making good use of family and friends, while proactive networking can involve conversations with acquaintances and joining social or special interest clubs, such as a free walking club. Jackson (2003) refers to this strategy as one of making oneself more visible in the job market.

Participants indicated that they would give this some consideration although they did seem to be apprehensive. There was some discussion about the loss of social and networking opportunities and social isolation that stems from prolonged periods of unemployment. This theme of social isolation and lack of opportunity for social interaction and networking also emerged in the critical, interpretative phase of the Study. Despite such reservations, one participant did express a desire to take such an opportunity:⁴

The walking club sounds good. It'd be good just to get out of the house and interact... you never know, it could lead to something, like she [Jackson] says in the book jobs can come from the most unlikely places.
Colleen, mid 50s

The workshop also explored advantages associated with volunteer work and offering employers a free work trial. These techniques are based on the idea of proactively creating opportunities for oneself by “getting a foot in the door” and accumulating work skills and experience as a means of minimizing employability profile ‘scarring’ Jackson (2003:110) refers to this as a strategy of ‘résumé gap filling’. Participants also discussed the strategy of taking on jobs that they would not normally consider and find unattractive as a way of reducing résumé scarring. Some agreed that this was a good strategy, albeit with reservations:

It's true you're seen as 'damaged goods' once you don't have a job.
Colleen, mid 50s

I think you do have to be careful about what kinds of jobs you should take. At first you think it's a good idea to be choosy, but then you've got to realize that not having a job is an even bigger problem ... you can always explain that you're doing a job like this so that you can stay in work while you're waiting for something more suitable to come along. Most people are reasonable and would understand this.
Maria, late 40s

It doesn't really worry me. I've got a trade, but I'd be happy to just see out my time as a labourer. You get less pay but there's less responsibility, less worries... I'm not really ambitious at this stage, I just want to see my time out in a basic job, until I retire, that's all.
Graham, mid 50s

⁴ “Just Walk It” is a free Queensland wide walking group with several groups operating in the city.

However, others believed that résumé-gap fillers were more scarring than having no work at all. Greg acknowledged the paradox faced by long-term unemployed individuals:

Yes, but doing crap jobs, right down the bottom of the ladder can pull your résumé down, it can be a dangerous thing to do.

Greg, late 40s

Bevan also rejected the idea of gap fillers for his own personal strategy for minimising résumé scarring:

I don't think 'gap fillers' would do me much good, I think they would detract from the very important skill content of my résumé. This would probably give an employer a bad impression....but you know I have worked out one way of getting around the gap problem. Since I've been out of work I've considered myself to be a self-employed consultant and I've added this to my résumé, even though I've done very little paid work and it has actually been casual work. It's stretching things a little, but gaps are a problem, I don't think I've taken it too far.

Bevan, mid 40s

Greg also believed that gap fillers do not necessarily lead to better jobs in the long run:

But what about getting trapped into bad jobs? You start out thinking it's only for a little while to tide you over and before you know it you're stuck there, I think it can be pretty risky.

Greg, late 40s

Jackson (2003) recommended résumé gap filler employment on the basis that it provides a means by which to improve a person's employability profile to negate scarring associated with being unemployed. Nonetheless participants in this study showed a great deal of concern about the potentially negative effects of low status employment on their employability profiles.

Managing the Job Application Process

Jackson (2003) stresses the importance of researching a job, to determine your suitability, and to find out as much about the position and organisation as possible in order to tailor job applications. The aim of this is to increase one's chances of a

successful outcome. She provides techniques for researching job opportunities, which includes contacting people within a given industry to find out more about their role, and researching industry practices through online searches and obtaining information from industry body publications. The fact that Jackson adopts a literacy-based approach to job searching was alluded to by one of the participants:

I can see what she means by decoding ads. They're full of jargon; it makes sense to make sure you know exactly what they're on about. At least then you can speak to them using the proper language.

Colleen, mid 50s

Similarly, Graham thought there was a great deal of value in learning more about the nature of the role for positions that one applied for:

It's pretty good advice, I can see how this could help to put you in front. The more you know about the place and what the job is about the better.

Graham, mid 50s

Participants also seemed to find the workshop informative in terms of guidelines on compiling job applications. While Greg, Maria and Bevan, seemed to be reasonably familiar with the process of compiling job applications and résumés, Graham and Colleen appeared quite surprised to find out how detailed a process it can be:

There seems to be a lot to it, doesn't there?

Graham mid 50s

There is a lot to it, more than I ever thought ... I think it's a big disadvantage for older workers who aren't familiar with the 'ins' and 'outs' of it.

Colleen, mid 50s

Contributions by participants more familiar with job applications, including those requiring that applicants address selection criteria, revealed that advice on résumés and applications is quite varied, and that there is not a definitive set of rules or guidelines. This point is summed up by Bevan:

There are hundreds of opinions on what to include and what to leave out ... and how to go about putting together résumés and things. There aren't any hard and fast rules about what's appropriate and what will work. ... but there's one thing for sure, when they [employers] go through the pile of applications that come in for a job, they sift through them very quickly to weed out the one's that won't be looked at. So your

application has got to grab their attention very quickly if you want it to go into the yes pile.

Bevan, mid 40s

On the topic of résumés Jackson (2003) argues in favour of what she calls skill-based résumés over the more traditional chronological résumé model. This is because chronological employment histories provide cues as to a person's age and this has the potential to lead to negative age bias by some employers. Jackson also advises against including personal details that will not appear relevant to prospective employers, such as marital status, children's names and so on. These omissions came as some surprise to one participant:

Things have changed a lot. I've always included those kinds of thing: my children's names and my primary school and secondary school.

Colleen, mid 50s

However, others were already aware of this technique of omitting irrelevant or potentially damaging information:

A friend of mine, she has an engineering type technical background, and she tries to hide that she's a female, she calls and writes her name down as Jo instead of Joanne.

Maria, late 40s

Trivial things can work against you. They can take away credibility from the important things ... important skills and achievements in your work experience.

Bevan, mid 40s

Greg explained that he tailored each application for the job he was applying for, and omitted information accordingly:

I change what I put in and leave out depending on the kind of job I'm going for. I think Ken's right. Previous jobs can be a liability when they have no relevance to the job you're going for. I think carefully about this. I ask myself, "will this add to my application or will it detract from it?"

Greg, late 40s

The exemplar applications and résumés provided to participants ranged from basic to more complex. Participants did seem to appreciate this range of variation:

It's still good to have these longer versions with selection criteria, because if that's what they want to see. It's good to have ideas on how to go about doing it.

Greg, late 40s

I like this one [résumé] because it's in point form. It makes it easy to read and digest quickly.

Maria, late 40s

The more complex applications included responses to selection criteria, again ranging from short responses to applications with more detailed responses. I explained that many employers today ask for 'demonstrated' abilities on criteria such as teamwork dealing effectively with customers, and so on. This is why it is important to document work experience, skills developed and achievements as a means of developing an inventory of specific and concrete evidence to support claims one can make in addressing selection criteria. For some participants, such as Greg, this level of detail was in line with his expectations:

Detail is very important. These examples [we are looking at] are good examples of the kind of detail you need and how much you need.

Greg, late 40s

However, for others, such as Colleen, the amount of detail required came as a surprise:

They're expecting a lot. How can you be expected to do all this, if you've never done it before?

Colleen, mid 50s

Overall, some participants expressed surprise over the complexity of current job application processes. Bevan acknowledged the complexity but appeared reasonably confident:

One thing that is very obvious now is that you've got to be very calculated about the way you do things. To take down evidence while you are working, what you're responsibilities are, skills you're using and then remembering to file it all away so you can use it in future.

Bevan, mid 40s

However, others such as Colleen and Graham foregrounded the difficulty of current job application processes:

Work really has changed. People didn't have to worry about all of this before. It's pretty hard. You have to think of everything and have a whole lot of examples to prove that you've actually got skills.

Colleen, mid 50s

I'd find it hard to write something [an application] like this. I had a job for twenty-five years, and I can't think of much I could put down.

Graham, mid 50s

Graham's concerns about the difficulty of identifying and compiling lists of skills led to discussion about the technique of conducting a skills audit and identifying transferable skills. This requires setting aside some time to think about what kinds of skills you have developed – both from employment experience and from experiences outside of paid employment. One participant was already acquainted with the idea of transferable skills.

They call these transferable skills. Skills you can take from things you've been doing, that could help you in another job.

Bevan, mid 40s

Overall, comments by applicants show that mature-aged unemployment presents significant challenges in addition to the usual barriers such as age discrimination and training. While some respondents appeared to have kept up with trends in employment application processes, others were surprised at the amount of forward planning and detail required. Another area which now generally requires forward planning is the interview process itself.

Planning for your job interview

Jackson (2003) argues that an interview is much more likely to work out well when preparation for the interview is taken seriously. She argues that a lack of preparation is a common cause of poor performance by job interviewees. In preparing for job interviews Jackson stresses the importance of trying to anticipate the kinds of questions that may be asked and then preparing for these.

Figure 9.6**Common question types used in job interviews include:**

- Question type: asking you to talk about yourself
Reply: achievements that show you are suitable for this job
- Question type: why you want the job
Reply: interest in job/organisation, well suited to your particular skills (research on position and organization as good preparation)
- Question type: goals/where you see yourself in three years time
Reply: preferably working for, and contributing to, your organization (numerous ways to reply to this, extra consideration advisable)
- Question type: asking you to talk about your strengths
Reply: in style of selection criteria, use examples that demonstrate skills (many find embarrassing, so important to practice and rehearse)
- Question type: asking to identify a weakness or past mistake
Reply: transform into positive, show how you have learned from the past

(Based on Jackson 2003, pp. 87-89)

Participants particularly liked the question type that dealt with applicant strengths and weaknesses:

I'm glad you included the weakness question. I was asked this question and I didn't have a clue, I didn't know what to say. I didn't know how on earth you're supposed to answer a question like this.

Maria, late 40s

Picking a weakness that you can turn into a positive: a strength ... It's a great technique. It's really good to know about this.

Colleen, mid 50s

Yeah, it is good. It's really quite simple and easy once you know, but I never would have thought of it.

Graham, mid 50s

Overall, participant responses to Jackson's interview preparation techniques in general were positive. Colleen believed that adopting such techniques would give applicants a better chance at interview:

I can see how you'd have a much better chance if you think about it in advance and prepare answers for questions you think their going to ask.

Colleen, mid 50s

Whereas, Ken saw the technique as one that would help increase an applicant's confidence in an interview situation:

Yes I think it could help to take some of the uncertainty out of the situation, help you prepare and be more confident about the whole thing.

Bevan, mid 40s

Jackson (2003) argues that applicants adopt a similar level of preparation in organising their referees.

Preparing referees

She recommends applicants take time to prepare referees so that they can perform the role of providing favorable and pertinent commentary about the applicant. Accordingly, referees should be provided with ample information regarding both the position being applied for and the applicant. Jackson (2003) also argues that it is important that they are provided with a copy of the job application. She recommends that applicants contact referees immediately after a job interview and brief referees on the kinds of questions they were asked in the interview.

Again, participants seemed surprised that job applicants would be expected to go to such lengths when applying for positions. Nonetheless, they agreed that taking these kinds of measures made good sense in terms of increasing the chances of success.

This is reflected in Colleen and Maria's comments:

That's something I've never thought about before, it's never occurred to me that you would go to the trouble of preparing your referees.

Colleen, mid 50s

I haven't either but I can see it's actually not a bad. There's a much a better chance that they'll do a really good job for you if you've prepared them ... giving them you're application so that they can see what your skills are ...

Maria, late 40s

Because of their importance, Jackson (2003) advises that referees be selected using a great deal of care. Ideally, applicants should select referees on the basis that they have a strong rapport with that individual and that they feel confident that the referee will comment positively and appropriately regarding one's ability and suitability for

the given position. Participants accepted referee selection as being very important but nonetheless easily overlooked at the time of lodging applications. For example, Bevan's comments show that he came to understand the importance of reliable referee selection in hindsight:

I've learnt that choosing referees is very important. I'm applying for a job, still waiting to hear back. One of the referees I approached seemed to be concerned that he didn't have a lot of knowledge about me. Now I'm worried that if they call him he might give them an impression of me that is not really that positive. I think I made the wrong choice.

Bevan, mid 40s

Jackson (2003) also suggests that, as a job applicant, one may wish to check up on referees in cases when one has doubts about whether they will provide a positive review. This technique involves having a friend phone the referee in question under the pretence of an employer seeking a referee's review. This presented the group with a moral dilemma as all participants seemed to have some reservations about such a practice as reflected in Greg's comment. However Colleen argued that if doing this would be critical to one's chances of success then it may be worthwhile:

Checking up on referees, getting a friend to phone them up pretending to be an employer who's after a reference check, that's taking things pretty far, isn't it?

Greg, late 40s

But if it means the difference between getting the job and not getting the job, may be it's worth it.

Colleen, mid 50s

At the close of the workshop participants were supplied with a list of support service organisations and internet sites, online job vacancy sites, sites with advice on résumés and support sites for unemployed people. In addition, continued personal assistance was offered to participants in relation to development of future job applications.

In the following weeks I provided assistance to Greg to develop responses to selection criteria and ongoing assistance to Bevan for selection criteria and an interview. Although unsuccessful on this particular occasion, both of these participants were eventually successful in obtaining secure and suitable employment. Over the

following year four of the five participants found satisfactory work with reasonable security.

Workshop feedback

Feedback from the workshops was obtained by follow up contact including face-to-face interviews, telephone interviews and, in some cases, by email. I also provided participants with transcripts of action research data discussions to validate the data and help ensure that it appropriately and authentically reflected their views and understandings (Smith 1997). Participants verified their commentaries and reflections as accurate accounts of their viewpoints and intended meanings.

Smith (1997) asserts that action research requires having faith in the ability of people to learn and develop higher levels of understanding. Conceptions of action and change in action research are subjectively oriented. As such, any questions relating to substantive change as a direct consequence of taking part in the research must be viewed entirely in terms of the subjective perspectives of participants (Sarantakos 1998). The action research process enables participants to validate their own progress as they express their own thoughts and feelings about their views on the action research experience (Smith 1997).

Individual participants were asked about how they perceived the value of the action research. The following four responses indicate the value participants attributed to their participation in the three workshops:

I've never really taken much interest in politics or the goings on in the corporate world until now. I don't feel as though I can do much to change it but I do pay much more attention to it now on the news and in the papers. I feel more switched on about politics and what's going on in the news, but I do feel a bit powerless to do anything about it. One thing I have been doing is avoiding big companies when I can I try support small businesses especially if their prices are reasonable.

Maria, late 40s

I think my mind has been opened, I really enjoyed the workshops. I thought they were really good at challenging us to think about things. I think about ideology a fair bit and how biased it is in favour of big business. I think I understand how it all works better now – but now that

I do have a better understanding, I also find it quite frustrating at times because it's hard to really get out there and do things to change it.

Bevan, mid 40s

It has given me a bit of a new perspective, it's opened my eyes to a lot of things. There's a lot of unfairness out there, I'd rather know about it than not know about it. I think it was definitely worthwhile.

Greg, late 40s

There's a lot of things going on 'behind the scenes' and it was a good opportunity to have good look at these kinds of things. They [the workshops] really helped to make sense of it, which is really good. But I think the psychology part was the most important. There was a lot of really good advice on how to look after yourself psychologically, which I think is very important.

Graham, mid 50s

Heron and Reason (2001) stress the importance of using and producing practical knowledge that is useful for improving the everyday lives of participants involved in action research. Kemmis (2001:595) argues that successful application of action research relies less on the extent to which participants adhere to the steps of action research cycles and more on the extent to which they feel they have benefited from the process. Benefit in terms of a sense of personal growth is evident in the following participant responses.

I can see how keeping yourself positive and having a positive outlook is really important. It really reinforced this to me.

Graham, mid 50s

I really understand just how important your health is and that making it top priority and making sure you are looking after yourself is.

Colleen, mid 50s

I learned to accept being out of work as a setback that doesn't have to consume me. I feel more confident and motivated and this has given me more positive energy to put into actually finding work.

Bevan, mid 40s

I feel a lot better knowing that it's not my fault that I can't get a decent job. It helped understand that the job market is really tough especially for people who find themselves out of work. It easy for to criticise people who don't have a job and struggle just to get by; people just think you must be lazy and that there's something wrong with you. After a while

you start thinking it must be true. It was good to see things from another perspective and see it's not just our own fault.

Colleen, mid 50s

The workshops were good, I learned a lot about politics and the economy. It was really interesting, although a little depressing... The psychology was good. I think it can help a lot people, but I'm already a positive person, so I don't need much of that kind of help.

Maria, late 40s

I think I still need to keep working on keeping my self positive, it something I've really got to keep a careful eye on.

Bevan, mid 40s

Some participants claimed to have adopted or learned some new strategies by participating in the three workshops:

I'm much more calculating when I'm applying for jobs now. I understand much better now that it's all a big gamble really, and I try not to take the knock-backs so personally. I'm also much more selective about what I apply for, so that I not wasting my time as much.

Bevan, mid 40s

I learned a lot about how you going about applying for jobs, know the do's and don'ts and the all the reasons why. I already knew a fair bit about this kind of stuff but I still learned a lot, it was probably the best part, the most practical stuff I picked up from it.

Maria, late 40s

While others, such as Greg, drew solace from the wider perspective they gave him in relation to his individual struggle to find work:

It's just reassuring to know that the odds are very much stacked against you. Decent jobs are getting harder and harder to come by and that's why I'm finding it pretty much impossible.

Greg, late 40s

Based on the evaluative feedback data, the workshops were successful insofar as participants acknowledged some kind of positive change, whether attitudinal or behavioural, as a result of their participation. However, it is not possible to make any conclusive links between participants' experiences in the three workshops, and their subsequent employment or lack thereof. Nonetheless, dissemination of the findings of

this study may contribute positively to the development of future workshops and training programs targeting marginalised jobseekers, whether mature-aged or other groups.

Conclusion

This chapter outlines the results of the participatory action research (PAR) inspired phase of this Thesis. This component of the research comprised three workshops designed to help empower participants in terms of coping with the variety of disadvantages associated with unemployment. The workshops also help to reinforce themes drawn from the interpretive phase of the study, as well as generating further insights regarding how these particular mature-aged unemployed workers cope with their circumstances.

The first workshop considered the potentially debilitating psychological impacts of unemployment, which is one reinforced by existing labour market and welfare arrangements. Seligman's theory of positive psychology, reinforced by cognitive behavioural therapy (CBT), was introduced as a means to help maintain wellbeing under disadvantaged circumstances. While participants' responses indicated substantial support for CBT as a potentially useful technique for dealing with hardship, some participants argued that it was difficult to shift away from negative thinking. Data and some supporting literature in this Study suggest that training and support services focused on cognitive restructuring may be of benefit in terms of improving sense of self-efficacy and mental wellbeing for mature-aged workers who feel disempowered as a result of their labour force marginalisation.

The second, critical theory-based workshop, showed that participants were prepared to engage critically with the material offered to them. This workshop encouraged participants to consider problematic assumptions of neoliberal economics. In particular, the discussion aimed to challenge the uncritical acceptance of the assumption that responsibility for unemployment rests solely at the feet of the unemployed. Participants agreed that the labour market was becoming increasingly exploitative, particularly with respect to casual employment contracts and general trends towards externalising labour costs. While any emancipatory change arising as

a result of the workshop is difficult to measure, feedback indicates that participants appreciated the experience, and that some believed that it broadened their perspectives.

The third and final workshop was a training initiative which aimed to provide participants with a range of job-seeking skills using a 'literacy-based' approach to training. The workshop content included skills such as networking, researching a prospective position, the preparation of skills-based job applications, searching for evidence to support selection criteria responses, personal skills audits, and interview preparation. The importance of networking and the negative influence of social isolation and the lack of social interaction were highlighted during this workshop, as well as in the interpretive phase of this study. Participants appeared to find these approaches useful. Their responses suggest that employability training using a 'literacy-based' approach may be beneficial for some of those in the marginalised mature-aged worker cohort.

Chapter Ten

Conclusion

The main aims of this thesis were to explore the subjective life world experiences of mature-aged workers marginalised from the labour force, and how they cope with the hardships they encounter under their marginalised circumstances. The research findings show that the participants involved in this study experienced many hardships along with a great deal of frustration in their search for adequate employment. The human dimension of participants' experiences as represented here demonstrates the value of in-depth, qualitative research in this area and the contribution of this thesis to knowledge in this field.

Contextual factors examined in this study shape the marginalised status of mature-aged, unemployed or underemployed workers. These factors include recent trends towards labour market deregulation combined with an increasing emphasis on individual agency associated with the rise of neoliberalism, age discrimination, an existing deficit model that is often used to frame the experience of ageing, and government rhetoric that emphasises healthy labour markets and low unemployment rates.

It has been argued that mature-aged workers experience disadvantage as a result of trends toward labour market deregulation and decentralisation and the subsequent shift to an increasingly segmented labour market. In this context, marginalised groups, including mature-aged workers, are more likely to be relegated to low paid and precarious forms of employment. According to the secondary literature reviewed, a major outcome of the now segmented labour market for mature-aged workers is - sometimes permanent - marginalisation from the core, fulltime workforce.

The marginalisation of mature-aged workers is exacerbated by the use of neoliberal rhetoric, most recently marshalled by the Howard government. This is because it

draws on a narrow, individualistic, human capital framework of employer and individual self-investment that cannot as such account for labour market phenomena such as discrimination and group disadvantage. Specifically, it cannot acknowledge factors external to the employer-employee relationship such as labour market conditions and age discrimination

Continued age discrimination by employers continues to disadvantage many mature-aged workers who find themselves involuntarily jobless, or within the periphery of the labour force. Given the intensity sampling method used it was not surprising to find that the data showed perceptions of discrimination by participants were pronounced. However, this finding is supported by a large body of secondary research, which suggests that employers continue to discriminate on the basis of age. Participants also expressed frustration about what they perceived was their inability to prove that such discrimination was occurring. This finding was also supported by some of the secondary literature cited in this thesis, and suggests that existing anti-age discrimination legislation is largely ineffective. This suggests that there is a need for re-examination existing anti-age discrimination legislation.

Given its potential to justify discrimination against mature-age workers, the deficit model of ageing was analysed from a critical theoretical perspective. Based on existing secondary research it is possible to conclude that this deficit model of ageing continues to provide the dominant framework within which ageing is conceptualised in our society. By emphasising decline, and de-emphasising potential for cumulative gain (e.g. accumulation of knowledge with experience), the deficit model functions to produce a misguided view that underestimates the capacities of older people. What the literature reviewed also shows is that despite unduly negative perceptions commonly held by employers, data on workplace productivity consistently shows that productivity among mature-aged workers compares favourably with younger cohorts.

The deficit model of ageing also functions to deflect blame on to those in disadvantaged labour market positions and in doing so absolve others, particularly governments, from the responsibility of addressing significant social problems such as hidden unemployment. This individualisation of responsibility is further

exacerbated by government rhetoric, such as that used by the former Howard Coalition Government, that emphasises labour market strength by referencing statistics that depict record lows for unemployment.

However, government use of unemployment figures as a proxy for labour market health conceals hidden unemployment and underemployment. This is because of the way unemployment is calculated; such statistics do not include those who are jobless but not registered as unemployed, they also cannot account for the amount of hours worked by those who are counted among the employed. Despite these inherent flaws, labour force statistics on unemployment continue to be used as the major indicator of labour market and economic health. On this basis, this thesis has re-affirmed existing arguments elsewhere that the use of conventional unemployment statistics in the contemporary restructured labour market no longer provides an adequate measure of the true state of labour market. Underemployment and joblessness are substantial social problems today, but they remain largely hidden under the current regime. It is within a framework of this and other contextual factors mentioned above that this thesis explored mature-age participant experiences of hardships and concerns arising from what they perceive as their marginalisation from the labour force.

Participants in this study overwhelmingly rejected the common stereotype of ageing as a process based primarily on decline. Many expressed anger and frustration in response to what they viewed as tendencies by employers to associate age with a reduced capacity for work, and found this to be a disempowering experience. By contrast, their experience of ageing was constructed primarily from concepts that associate it with the opportunity to accumulate further knowledge and develop increased capacity for judgement and dealing with interpersonal issues. Participants in this study also provided qualitative data which supports the view that mature-aged workers tend to be more intrinsically motivated and committed to work than their younger counterparts. Despite these positive attributes, government funded campaigns to promote the economic advantages of employing mature-aged workers have shown limited effectiveness to date. The difficulty of de-stigmatising ageing is perhaps not surprising in light of discussions on the literature reviewed. The thesis argued that culturally ingrained, stereotypically-based interpretative schemas tend to

be highly resistant to change – even in the face of contradictory evidence. Given this level of resistance, it can be concluded from this study that continued efforts at increasing awareness of the positive qualities of mature-aged workers are required as a counterbalance against the level of negative stereotyping that seems to persist within the community.

This study also examined participants' experiences of problematic life and employment biographies as factors that contribute to, and compound their marginalisation from the core labour market. It used the concept of 'scarring' in relation to participants' employability profiles, which can exacerbate the position of mature-aged workers as 'other' compared with 'prime-age' workers. Disrupted work histories featured as a major source of employability profile 'scarring' and include: leaving employment due to sickness; stressful and hostile workplaces; organisational restructuring and, for many females in this study; caring responsibilities. For many participants, marginal employment, in itself, was regarded as major source of disadvantage, putting those working in low status jobs out of contention for fulltime positions. Participants raised concerns about added difficulties of conveying the true extent of one's skills in résumés as a result of the stigma associated with low status work. Many also claimed that their employment profiles were scarred because of a lack access to relevant education or training. This finding is consistent with available research which shows that those working in lower status and peripheral forms of employment have markedly less access to employer sponsored education and training opportunities. The data also suggested that participants' employability status may have been negatively influenced by a lack of job search and interview skills. This finding is also reflected in literature that suggests that people in older age cohorts are less likely to have skills and experience comparable to younger cohorts in job search and job application skills.

Experiences of participants in the study show that, in their case, marginal employment manifested itself in terms of lower relative pay, markedly lower status, increased pressure as a result of work intensification, and the need to tolerate sub-standard and unsafe work conditions and potentially unethical work practices. These findings are supported by secondary literature, which indicates that the proliferation of marginal employment renders increasing numbers of marginalised workers

subject to high levels of stress as a result of exploitatively competitive work environments, susceptibility to workplace abuses including pressure to accept unethical practices. Data from this study indicate that competitive pressure to 'win' hours of employment is as a major source of stress for some participants. Secondary literature suggests that underemployment and working conditions often experienced in peripheral forms of employment are highly stressful and have negative health impacts. Indeed concerns over health impacts, emerged as a significant theme later in this study. Several participants pursued self-employment through the government sponsored assistance program, New Enterprise Incentive Scheme (NEIS). The experiences of participants in this study showed that they were unable to generate sufficient income via this option. This finding is consistent with the literature on these kinds of schemes, in Australia and internationally.

For participants in this study casual, part-time work is a poor substitute for secure fulltime employment. Furthermore, research shows that the proliferation of such employment renders increasing numbers of marginalised workers vulnerable to underemployment and associated consequences of low pay, impacts on health and other abuses. Labour market segmentation has eroded working conditions and the availability of well paid fulltime jobs. Once again this can lead to permanent marginalisation from secure fulltime employment for many groups of workers, including a substantial proportion of mature-aged workers.

Participants interacting with intermediary agencies, particularly Centrelink and the Job Network, felt that these institutions were only nominally designed to assist unemployed citizens, such as themselves, to find work. Indeed many felt disregarded and overlooked by agency staff who they perceived had no real incentive to help find them employment. In addition, many participants claimed that they experienced discriminatory treatment by agency staff themselves because of their mature-aged status. Based on experiences of participants in the study and relevant secondary literature this thesis concluded that the principle of Mutual Obligation, and its focus on individual behaviour, tends to stigmatise unemployed citizens whilst simultaneously directing one's gaze away from the state and any failures of welfare policy. This provides a possible explanation for the restrictive, inadequate and inappropriate nature of Job Network services and training, which are

all arguably designed primarily to pressure young, low-skilled workers into entering the workforce.

The impacts of labour market marginalisation on participants' personal wellbeing, including their financial position and their personal relationships emerged as a major theme of concern in this study. Many participants claimed that they experienced great difficulties in meeting the costs of day-to-day living including food, housing and healthcare. Participants who were asset-rich at the time of interview expressed anxiety about having to deplete resources and finances carefully set aside for their retirement years. Many expressed anger about their ineligibility for income support, particularly having spent many years of their lives as contributing taxpayers. The intensification of financial hardship as a result of prolonged periods of unemployment and underemployment emerged as another significant theme within the data from this study. Data from this thesis support a key claim from secondary literature that, in Australia, fulltime employment is for the majority of people, a prerequisite for escaping financial hardship and poverty.

Participants reported difficulties in identifying purposeful activities by which to structure time in day-to-day living. Many experienced difficulty in coping with the erosion of self-confidence, which stemmed from the perception that they had no personal control over their circumstances. This data supports other previous studies, which suggest that deprivation of income can erode confidence, and that lack of both purposeful activity and time structure provided through meaningful employment can also erode confidence and sense of identity. Conversely, for some participants it appeared that the capacity to identify and source purposeful activity and maintain positive cognitive outlooks helped them to buffer feelings of depression and anxiety which often accompany unemployment. The results of this study along with supporting literature suggests that there is an important need to help people to plan ways to maintain their psychological health and wellbeing during periods of unemployment. This may be seen as particularly relevant in the context of an increasingly flexible labour market in which workers may experience more frequent periods of unemployment. Accordingly, further investigation in the effectiveness of support programs and services for assisting people with maintaining

wellbeing during periods of unemployment is potentially an important avenue for future research.

The second phase of this research was based on participatory action research (PAR). This component of the research included three workshops designed to help empower participants in terms of coping with the variety of disadvantages associated with unemployment. It also ultimately served to reinforce themes drawn from the interpretive phase of the study. The first workshop considered the potentially debilitating psychological impacts of unemployment, which are reinforced by existing labour market and welfare arrangements. Cognitive behavioural therapy (CBT) was introduced and explored as a basis by which to help maintain individual wellbeing under disadvantaged circumstances. While participants' responses indicated substantial support for CBT as a potentially useful technique for dealing with hardship, some participants said that they still found it was difficult to shift away from negative thinking. Data from this workshop along with supporting literature suggest that training and support services focused on cognitive restructuring may be of benefit to marginalised, mature-aged workers, particularly in terms of improving their sense of self-efficacy and mental wellbeing. Again this may be particularly relevant given that people may experience more frequent periods of unemployment in an increasingly flexible labour market and therefore warrant further investigation through future research.

The second, critical theory-based workshop encouraged participants to consider problematic assumptions of neoliberal economics. Participants engaged in discussions that were designed to challenge the uncritical acceptance of neoliberal frameworks, which place responsibility for unemployment solely at the feet of the unemployed whilst simultaneously masking inherent injustices within the economic system itself. Participants agreed that the labour market was becoming increasingly exploitative, particularly with respect to casual employment contracts and the externalisation of labour costs. While emancipatory change arising directly from the workshop is difficult to measure, feedback indicates that participants appreciated the opportunity to voice their views and challenge a commonly accepted view that economically marginalised workers are to blame for their circumstances.

The third and final workshop was a training initiative which aimed to provide participants with a range of job-seeking skills using a ‘literacy-based’ approach to training as identified in the literature. The workshop included information about developing skills such as networking, researching a prospective position, the preparation of skills-based job applications, searching for evidence to support election criteria responses, personal skills audits, and interview preparation. For participants, the negative ramifications of social isolation, and the importance of networking, became particularly apparent in this workshop. Participants appeared to find these approaches informative and to have practical value. In particular, their responses suggest that employability training using a ‘literacy-based’ approach may be beneficial for some of those in the marginalised mature-aged worker cohort. This finding is consistent with the literature which suggests that mature-aged workers tend to be less knowledgeable about job application processes and tailoring job applications.

Feedback on the value of the workshops indicated general support for the workshops as being a worthwhile. Participants indicated that the workshops were beneficial and of some practical value. Nonetheless, it is difficult to draw any clear conclusions about the impacts, or otherwise, of the workshops. However, what they do affirm, in some cases, is the normative power of social constructs and their impact on individual perceptions. Furthermore, the workshops also show - reassuringly - the capacity of participants to be critical about external forces that impact negatively on their individual circumstances. Overall this study provides some support for the utility of workshops based on action research principles (as devised for this study), as an intervention-based measure for the benefit of marginalised workers.

Research significance, strengths and limitations

This thesis has made a significant contribution to existing knowledge on marginalised mature-aged workers by generating qualitative insights into the lived experiences of participants recruited for the study. The themes to emerge from this study represent key aspects of participants’ experiences as citizens who are marginalised from the labour force. This fulfils a key aim of the study: to give participants experiencing labour force marginalisation a voice to express concerns

about their disadvantaged circumstances. Prolonged engagement with participants, including multiple, in-depth interviews augmented by three interactive workshops, facilitated deep levels of rapport and trust. These methods helped to generate rich and authentic insights into their lived experiences and ensure the quality of the data generated from this research.

The research findings from this study have comparative value in relation to existing research. For instance, many of the hardships experienced by participants in this study are congruent with findings in previous studies dealing with labour market marginalisation, and specifically, labour market disadvantage among mature-aged workers. However, all research methods bring with them their own strengths and limitations. Qualitative methods as used in this study do not provide results that are statistically generalisable as is often the case with quantitative research. However, these results are, where possible, supported by secondary evidence. Ultimately, the in-depth, qualitative approach used in this study offers a valuable human dimension to complement and provide qualitative support an existing body of predominately quantitative research. A limitation of quantitative studies is that they tend to reduce the hardships and experiences of those being studied to statistics.

This thesis has argued that labour market segmentation has eroded working conditions and the availability of well paid fulltime jobs. For participants in this study, at least, economic prosperity and low unemployment rates have done little to ameliorate their marginalised position. Further attempts to erode workers' employment security through the Howard Government's Work Choices legislation are due to be reversed by the recently elected Rudd Labor Government. Yet in a highly deregulated economy such as Australia the strengthening of worker protection in the workplace offers little to those already existing at the margins of the labour force, particularly those workers who are not classified as prime age workers.

One trajectory for further study not covered by this thesis is a comparative exploration of policies that have been designed to directly address structural, labour market inequalities, such as those experienced by study participants. Given the barriers to participation experienced by marginalised workers in this and other

supporting studies, this further exploration might more usefully occur within industry and labour market policy arenas rather than framing worker marginalisation as a social welfare issue: a framework that – in the Australian context at least – tends to individualise responsibility for unemployment or underemployment. To be feasible in the Australian context, such industry and labour market policies will arguably need to align with a liberal democratic or a social liberal, style of governance.

Another area for further study falls under the disciplines of career development and career psychology. The experiences of participants in this thesis highlighted a fundamental need for tailoring of further education and employability training opportunities to meet the requirement of unemployed and underemployed mature-aged workers. Yet, it was not within the scope of this study to undertake an examination of appropriate design of further education and employability training. On the one hand, this study clearly highlighted the inadequacy of current Job Network employability training programs for more educated, white collar mature-aged participants. However, action research based workshops concurrently highlighted significant gaps in some participants' job searching skills that had clearly not been addressed by their employability training at the time of the study.

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Appendices

Appendix 1	Research Ethics Proposal
Appendix 2	Information Page
Appendix 3	Research Consent Form for Participants (Phase 1)
Appendix 4	Research Consent Form for Participants (Phase 2)

**RESEARCH ETHICS PROPOSAL
HUMAN ETHICS SUB-COMMITTEE
JAMES COOK UNIVERSITY**

Critical interpretive research into the life world realities of mature-aged workers marginalised from the labour force.

1.1 PROJECT OUTLINE:

Misinformed stereotypes about ageing and mature age (or older) workers, rather than reliable indicators on their capacities and productivity in the workplace, have been, and continue to be, the root cause behind the disproportionate retrenchment and subsequent long-term unemployment and underemployment among this group. While there is an abundance of quantitative research relevant to age discrimination against older workers, there is limited qualitative research on the impact this has on the lives of mature age workers experiencing labour force marginalisation.

This study aims to redress this imbalance by conducting in-depth qualitative interview-based research into the subjective life world realities of mature age workers who are experiencing labour force marginalisation. The study seeks to position the localized life experiences and insights into the ways in which participant mature age workers deal with labour force marginalisation, in the wider social and theoretical contexts, that frame this study. The insights and understandings generated can also be used to help guide and better inform policy and debate on issues relating to this topic area.

Proposition 1: to use qualitative interpretive research to address the question:

How do mature age workers - who perceive that they are unable to gain adequate employment due to age discrimination - experience and cope under the circumstances?

This research will also incorporate critical theory (that is, it is essentially ***interpretative critical research***) to critically examine key models and theories that shape and underpin societal understandings of ageing and mature age workers to advance scholarly understanding in this area. The principle of empowerment that drives the critical approach will also enable me to use ***Participatory action research (PAR)*** methods to try and facilitate the development of increased levels of awareness and understanding among the participants in relation to the forces that influence their life world circumstances (Smith, Willms & Johnson 1997). I will use the self-reflective nature of the ***PAR*** method to encourage participants to reflect upon and examine their everyday problems, deliberate over alternatives for change, set goals and ultimately adopt changes that have the potential to improve their quality of life. *

* Given that there are limitations with this research method, and human/personal limitations (that apply to myself and participants), I do not expect that all participants will necessarily experience positive (attitudinal, behavioural or affective domain) life changes.

The study will also attempt to identify traits which appear to characterize both success and failure in coping with marginalisation from employment.

Proposition 2: In accordance with the emancipatory goal of critical theory research, this study will employ a methodological process designed to:

facilitate greater levels of critical awareness (of the nature of their circumstances) by participants and thereby attempt to enhance their capacity to cope with their life world circumstances, and also to gain more effective decision-making control over their circumstances.

Furthermore, using critical theory frameworks, this study will aim to challenge dominant (and misinformed) understandings of ageing as purely a process of decline and decay as based on a traditional model of *deficit accumulation*. The deficit view stereotypes ageing and becoming older stigmatizing a large proportion of people's adult lives. Steinberg *et al* (1996) note that the ideologies and practices underpinning both sexist and racist stereotypes have been aggressively criticised and challenged (particularly from the 1960's onwards), while ageism remains one of the last socially prevalent stereotypes to be addressed.

1.2 METHODOLOGY:

*My principal supervisor Dr Roger Wilkinson agrees that I require a relatively small number of participants (about 12) for this research. However, given the requirement of a lengthy period of involvement by participants, I wish to make provision for attritions and begin with a pool of up to as many as 20 participants. In an effort to have the results of this study grounded in the experiences of the participants, the research methods to be used are designed to allow the perceptions and issues of concern to participants to authentically emerge from my interaction with them. Hence, the **naturalistic research** approach will inform my approaches to data generation and analysis. This approach involves studying the phenomenon of interest in as naturally occurring settings as possible and as such I will incorporate a **conversational interviewing** approach (Lincoln & Guba 1985). This research design also called **emergent design** is responsive and allows specific decisions about the application of methods to be made in response to developments as they occur during the field. Hence the key points of focus in exploratory studies typically become clear after spending time in the field generating data with the participants, as the "picture" begins to take shape during the research process. This process of progressively developing focus corresponds with the **grounded theory** approach, which in essence is concerned with being able to recognise the issues of major importance to those involved in the study (Strauss & Corbin 1990). Data analysis and data generation will be intrinsically linked in an interactive relationship, as each interview will be analysed before proceeding with further interviews. Given the use of an emergent design approach it is not possible to predict the precise number of interviews needed – however, depending on the individual participants (some of whom may be considered information rich sources), I anticipate the number of interviews required by participants to fall between a range of 2 to 6.*

1.3 PARTICIPANT WELFARE PARTICULARS:

Intensity sampling (Patton 1990) has been selected as a means of selecting participants who had "intensely" experienced the phenomenon of interest, in an effort to locate "information-

rich" sources. Hence I will focus on mature age workers who feel strongly that age discrimination adversely affects their employment prospects (likely to be 'at risk' individuals). Recruiting people eager to talk about the topic and participate in a study requiring a high degree of involvement (i.e. numerous interviews over a period of up to two years) is a design strategy to help secure a high level of commitment and trust and thereby increase **reliability** (Lincoln & Guba 1985; Patton 1990). The study will draw a research sample of mature age workers, in the regional Queensland city of Toowoomba and will study two distinct groups:

- 1 Mature age workers seeking employment but not actively involved in any kind of training or education program - sourced at the *Commonwealth's* local *Centrelink* branch through staff coordinating the Newstart (unemployment welfare payment program) who have agreed to use the *Information Page* to make prospective participants aware of the research and provide them with the opportunity to become involved as participants by contacting me.
- 2 Older workers who have taken up the training program *Mature Age Employment Program (MAEP)* in an effort to improve their employment prospects – will be sourced from Toowoomba's local *Technical And Further Education (TAFE) College the Southern Queensland Institute of TAFE* through staff coordinating the MAEP program who have agreed to use the *Information Page* to make prospective participants aware of the research and provide them with the opportunity to become involved as participants by contacting me.

Participants will be made aware throughout the course of the study that their identity will be protected along with the right to withdraw at any point (including the withdrawal of interview data already generated). As the investigator I aim to conduct the study with sensitivity to the needs, dignity and desires of the participants, and also in accordance with James Cook University ethical requirements and guidelines. While no significant risk to participants is envisaged, should a participant become emotionally distressed at any time, I will refer that participant to a counselling service agency. Staff members at the institution where I am employed, University of Southern Queensland (USQ), have recommended **Life Line** as an appropriate and highly accessible counselling agency.

Participation is completely on a voluntary basis, and initiated by the use of the information paper by staff at *Centrelink* and *SQIT TAFE*. This paper outlines the purpose of the study, the kind of involvement sought and their rights and protective measures available to participants. I will provide interested or prospective participants with an Informed Consent Form and additional clarification as interpersonally as required in relation to the study, the information page and the informed consent form and in addition provide a minimum "*cooling off*" period of one week before making a request for formal consent. Participants will be provided with an original Informed Consent Form and a personal copy of the *Information Page*.

Participants will be informed (via informed consent form and information page) that the research is taking place under the auspices of James Cook University Ethics Sub-Committee and that they may contact Tina Langford Ethics Administrator or staff at the Research Office James Cook University, Townsville by phone on 4781 4342 or by email on Tina.Langford@jcu.edu.au with any complaints, concerns or queries that may arise.

1.4 CONFIDENTIALLY:

Participants will be assured of confidentiality, and they will be advised they can withdraw at any point (including the withdrawal of interview data already generated). Pseudonyms will be used for participants and original materials and data generated and obtained will be secured in a locked filing cabinet, in my office at University of Southern Queensland, Toowoomba (including tape recorded conversations and interview transcriptions).

Every effort will be made to ensure identity protection to participants involved in the study and this includes protection in research outputs such as conference papers, a thesis and any subsequent publications. No names, addresses or any other identifying information will be recorded directly (but rather indirectly through pseudonyms) with data obtained such as interview transcripts, so that information given cannot be traced back to participants.

1.5 DATA RETENTION AND STORAGE:

Raw data including notes, audio cassettes and interview transcriptions will be:

- i. Locked in filing cabinet in my office at the University of Southern Queensland USQ (during study)
- ii. Locked in filing cabinet in my office at the USQ (for 5 years after completion of the study)
- iii. Destroyed (eg. shredded) 5 after years completion of the study
- iv. Available to dissertation supervisors (and if necessary examiners) only
- v. No other persons will be able to claim ownership of research materials

1.6 COMMENTS / SPECIAL CONSIDERATION REQUEST:

I wish to request special consideration to have my application approved by at least early **June 2003** (on condition of Sub-Committee amendments if need be), so that I can commence data collection/generation in July 2003. The *TAFE College* MAEP program, from which I wish to recruit research participants, commences July 2003. If I am unable to commence this July, it is likely that I will have to wait until July 2004 to commence data collection, (a full year delay in my study). I would like to add that I have been working on my study prior to enrolment for a year (much of this under the guidance of my appointed supervisor). During this time I have developed my methodology and presented it as a methodology paper November 2002 at the *Emerging Researches on Ageing* Conference, Australasian Centre on Ageing: University of Queensland.

In addition, I have developed a substantial up-to-date literature review and upon abstract, submission of this has been accepted as the basis for a paper at the Sterling University (Scotland) conference June 2003, *Age, Work and Employment: Thinking about the Future*. Furthermore I have recently had work based on my study published and accepted (1) accepted "Rethinking the Value of Older Workers: A Resource Growing in Importance", *Business Research Papers* (Refereed Papers), University of Southern Queensland Faculty of Business, and (2) published "Valuing older workers: Why bother?", *The Public Interest*, September 2002, pp-9-14. (Professional Journal of The Institute of Public Administration: Queensland Division).

Research Project Information Page

Critical Interpretive research into the life world realities of mature age workers marginalised from the labour force.

Mature age job seekers sought: As research participants/interviewees

If you are a mature age person (45 years old or over), and believe that you are experiencing difficulty in obtaining suitable employment for reasons related to your age and you have strong feelings on this matter – you may be interested in taking part in this interview based study. This study is being conducted by Mr Chris Kossen through James Cook University, Cairns, for a doctoral degree. He also works as a lecturer in Communication Studies and Public Relations at the University of Southern Queensland, Toowoomba. He has a deep interest in the barriers mature age workers face in getting secure employment.

PARTICIPATION REQUIREMENTS

As a participant I would require you to take part in a series, of up to 4, *informal (conversational) one-on-one interviews* in which I will ask you to reflect upon and reveal insights into issues, concerns and difficulties you experience because of lack of opportunity in the job market. This will be a prolonged study - over the period of 18 months and possibly up to 2 years, and is likely to involve several interviews per year. In order to capture the information I wish to record our (up to 90 minute) conversational interviews on audio cassette.

In addition to obtaining insights into the difficulties and issues concerning mature age workers experiencing difficulty in relation to employment, I will be using a research method known as Participatory Action Research. This allows the interviews to also be used to develop deeper understandings of factors leading to age as an influence on employment prospects and to consider alternative strategies for (1) coping with problems being experienced due to lack of job opportunity and (2) alternative strategies aimed at combating lack of job opportunities.

Confidentially will be assured and you will have the right to withdraw from the study at any point (including the withdrawal of interview data already generated). If you are interested in taking part in this study please leave your name and/or a contact phone number, or alternatively, contact me on 4613 5754. I can then address any questions you may have and provide you further information on the study with an *Informed Consent Form* for your consideration.

Please direct any other concerns, queries or complaints that may arise from this study to Tina Langford Ethics Administrator, or staff at the Research Office James Cook University, Townsville by phone on 4781 4342 or by email on Tina.Langford@jcu.edu.au.



JAMES COOK UNIVERSITY
 TOWNSVILLE, Queensland 4811 Australia Telephone: (07) 4781 4111

**INFORMED CONSENT
 FORM**

SCHOOL :	Anthropology, Archaeology & Sociology, Cairns Campus
PROJECT:	Critical interpretive research into the life world realities of mature age workers marginalised from the labour force.
CHIEF INVESTIGATOR:	<i>Mr Chris Kossen</i>
CONTACT DETAILS:	<i>Through my employer: Department of Mass Communication, University of Southern Queensland, West St Toowoomba. ph. 4631 1003 or home 4613 5754</i>

I will require you to take part in a series of, up to 6, informal/conversational one-on-one interviews in which I will ask you to reflect upon and reveal insights into issues, concerns and difficulties you experience because of lack of opportunity in obtaining suitable employment. This will be a prolonged study – and will take place over the period of 18 months, and possibly up to 2 years. It is likely to involve several interviews per year. In order to capture the information I wish to record our (up to 90 minute) conversation style interviews on audio cassette (where you will have the option of stopping – for a break or off the record comments). **Confidentially** will be assured and you will have the right to withdraw from the study at any point (including the withdrawal of interview data already generated). This forum, of interviews, will also be used to develop deeper personal understandings of factors influence leading to age as an influence on employment prospects and furthermore to consider alternative strategies for (1) coping with problems being experienced due to lack of job opportunity and (2) alternative strategies aimed at combating lack of job opportunities. I aim to use the data and findings of this study to publish a PhD (doctoral) thesis, academic journal articles and conference papers. I also aim to use this research process to facilitate your development of strategies to better address related issues and problems you may be experiencing. Finally, I aim to produce information to help inform policy development and raise community awareness of related issues.

CONSENT

The aims of this study have been clearly explained to me and I understand what is wanted of me. I know that taking part in this study is voluntary and I am aware that I can stop taking part in it at any time and may refuse to answer any questions. I understand that any information I give will be kept strictly confidential and that no names will be used to identify me with this study without my approval.

Name: <i>(printed)</i>	
Signature:	Date:

WITNESSED BY RESEARCHER OBTAINING CONSENT

Name: <i>(printed) Mr Chris Kossen</i>	
Signature: <i>(Principal Investigator)</i>	Date:

Please direct any other concerns, queries or complaints that may arise from this study to Tina Langford Ethics Administrator, or staff at the Research Office James Cook University, Townsville by phone on 4781 4342 or by email on Tina.Langford@jcu.edu.au

Campuses at -

TOWNSVILLE
(07) 4781 4111

CAIRNS
(07) 4042 1111

MACKAY
(07) 4957 6048

INFORMED CONSENT FORM

SCHOOL : Anthropology, Archaeology & Sociology, Cairns Campus

PROJECT: Critical interpretive research into the life world realities of mature-aged workers marginalised from the labour force.

CHIEF INVESTIGATOR: *Mr Chris Kossen*

CONTACT DETAILS:
**My employer: Department of Mass Communication,
 University of Southern Queensland, West St
 Toowoomba. ph. 4631 1003**

As a participant I will require you to take part in a series of, 3 small group workshops (involving between 3 and 8 participants). These workshops make up the second phase of this study and they are called participatory action research (PAR) workshops. These workshops will provide a forum in which marginalised mature age workers as group participants and I can identify and analyse (1) factors of influence regarding labour force marginalisation (2) issues and problems people face in this situation and also to consider (3) strategies for (a) coping with problems being experienced due to lack of job opportunity and for (b) strategies aimed at enhancing one's chances of attaining suitable employment. However, this study can not guarantee that actions taken as a consequence of this study will lead to employment in the future. In order to capture the information coming out of our workshop discussions I wish to record our (up to 90 minute) session on audio cassette (where you will have the option of stopping – for a break or off the record comments). Given that this phase of the research involves group interaction and discussion it is not possible to provide complete confidentiality as your contributions (e.g. comments and views) and self-disclosed identity will be known to the other participants in the group. In order to protect participants' privacy, members engaged hereby undertake pledge (as do I when signing this form) to keep the identities of other participants private and within the research group. In addition as the researcher I will ensure that published results from the research will not reveal participants' identity (eg. by substituting names). I aim to use the data and findings of this study to publish a PhD (doctoral) thesis, academic journal articles and conference papers. I aim to use this research to facilitate the development of strategies to better address related issues and problems you may be experiencing. Finally, I aim to produce information to help inform policy development and raise community awareness of related issues.

The aims of this study have been clearly explained to me and I understand what is wanted of me. I know that taking part in this study is voluntary and I am aware that I can stop taking part in it at any time and may refuse to answer any questions. I understand that the researcher will keep the information I give him confidential and that no names will be used to identify me with this study without my approval.

Name: <i>(printed)</i>	
Signature:	Date:

WITNESSED BY RESEARCHER OBTAINING CONSENT

Name: <i>Mr Chris Kossen</i>	
Signature: <i>(Principal Investigator)</i>	Date:

Please direct any other concerns, queries or complaints that may arise from this study to Tina Langford Ethics Administrator, or staff at the Research Office James Cook University, Townsville by phone on 4781 4342 or by email on Tina.Langford@jcu.edu.au.