Submission to:	Inquiry into issues specific to workers over 45 years of age seeking employment, or establishing a business, following unemployment.
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Barriers to gaining employment become more prevalent with age, there are certain issues which are relevant to all mature age jobseekers. However, the greatest difficulties are experienced by those who have not been active in the job market for many years.

- i.e. retrenched workers
 - Women returning to the workforce

Redundancy payments ease the immediate pressure but there comes a time when it appears necessary to divert funds from a superannuation scheme to either cover mortgage repayments, Centrelink will only assist with rents, or in an attempt to finance an income through the purchase, or establishment, of a business.

This stage is usually reached some time after the redundancy has taken effect, therefore assistance and counseling are no longer available through the companies redundancy scheme, and without adequate advice and recourses, any enterprise risks failure.

If greater assistance was available, at an earlier stage of unemployment, for people over 45 it would help to eliminate the need to risk superannuation payouts.

The difficulties experienced by this group of people include:

- 1. Changes in the Employment market.
 - Developments and changes in Human Resource management, particularly relating to the practices of employing new personnel, has had a significant impact on the way that people look for, and gain, work.

This is very relevant to the older jobseeker who has been in steady employment for some time and therefore has not been exposed to modern recruitment practices.

- 2. Lack of job-seeking skills.
 - Finding suitable vacancies to apply for is more complex:
 - newspapers, private personnel agencies, Centrelink, Government job agencies, Internet, non-advertised positions.
 - A resume is an unfamiliar concept to many older workers.

- Interview techniques have changed. The questions and proceedures unfamiliar, an emphasis on issues that they may not be familiar with, put them at a disadvantage to the younger applicants.
- 3. Obsolete or non-existent Work skills.
 - new technologies, the changing face of the work force and people returning to work.
 - limited availability of training or retraining
 - existing training courses do not reflect the specific needs of the mature jobseeker.
- 4. Difficulties resulting from prolonged periods of unemployment (> 3 months)
 - loss of self esteem
 - relationships (marital & personal)
 - motivation

These issues and the fact that they are not aware of what information and resources that are available to them may results in poorly informed decisions and unnecessary risks

A local community service that specialised in mature age unemployment would be able to overcome some of these problems in the following ways:

- group and individual coaching in the event of any downsizing or restructuring in local industry to provide a readily available source of information and advice.
- assess and provide access to, or implement, Training to develop jobseeking skills and to update work skills in context with local industry needs.
- establish mentoring in the event of a change of career path or a venture into self employment
- counseling to deal with personal and other unemployment related issues