

Paying the price

The impact of mature age unemployment on government services



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MINISTERIAL ADVISORY
COMMITTEE ON AGEING

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The NSW Ministerial Advisory Committee on Ageing (previously the NSW Committee on Ageing) advises the Premier, through the Minister for Ageing, on matters affecting the needs, interests and well-being of older people in NSW. The 14 members of the Committee come from diverse backgrounds and have skills and interests in many different areas of public policy.

This report is an outcome of the Committee's Mature Age Employment Project and was overseen by the Committee's Mature Age Employment Sub-Committee. The members of the Sub-Committee were:

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Ross Free	Previous Convenor
Dawn Linklater	Chair of Committee
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This report is one of three publications produced by the Committee's Mature Age Employment Project. For information about these and other Committee publications, or to comment on the report, contact the Committee at:

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In New South Wales, in common with the rest of the developed world, economic and social trends have resulted in mature age people leaving the workforce in unprecedented numbers.

Mature age unemployment impacts heavily on the individuals and families directly affected — their current living standards and their future quality of life in retirement. It also has negative effects on social cohesion and represents a major loss of skills and experience to business, employers and the economy.

The NSW Ministerial Advisory Committee on Ageing has a long-standing interest in mature age unemployment and its impact on individuals, their families and communities, as well as its impact on the economy of NSW and the NSW government. With the previous Minister for Ageing's approval, the Committee established a Task Force on Mature Age Employment in February 2001 to oversee the Committee's Mature Age Employment Project.

In February 2002, the Committee's Mature Age Employment Project published the first two phases of its research — *Too Young to Go: Mature age unemployment and early retirement in NSW – Implications for policy and practice* and *Counting on Experience: A review of good practice in the employment of mature workers*.

Mature age unemployment can play havoc with people's self-esteem and confidence, their physical and mental health, financial circumstances and family life. It was therefore considered likely that individuals (and their families) affected by mature age unemployment would use more government funded services, programs and benefits than their peers. If true, this has implications for governments, both state and federal.

This research, commissioned by the Committee, explored the use of government funded services by mature age people who are unemployed, underemployed or who have been made redundant.



Dawn Linklater
Chairperson



This report presents the findings of research commissioned by the NSW Ministerial Advisory Committee on Ageing on the impact of mature age unemployment, underemployment and retrenchment on the use of NSW government funded or delivered services.

The research found that people who are unemployed, underemployed or out of the workforce but still wanting work, make greater use of government funded or delivered services. This has important implications for government spending now and in the future.

The research also highlights the fact that people in these groups are likely to continue to make greater use of government services in future as, instead of contributing to superannuation or other forms of retirement savings, a significant proportion are either drawing on their savings or superannuation, being supported by other family members, or accessing government income support. Those who are not already accessing a pension or benefit are more likely to do so once they retire, making them eligible for state government services such as public dental services and a range of pensioner concessions.

The research comprised a telephone survey of a representative sample of people aged 45 to 64 living throughout NSW, followed by qualitative re-interviews with a selected number of respondents. Projections from this sample indicate that:

- Of the 1,523,000 mature age people living in NSW (2001 Census), 49% percent are employed full-time and 32% are not looking for more paid work – they are either out of the workforce altogether or had sufficient part-time work.
- However, 5.3% are unemployed, 5.4% work part-time but would like more paid work and another 8% are not in the workforce but would still like paid work – an estimated 289,000 people in total.
- 93,000 mature age people left their last job because they were retrenched or made redundant and are now unemployed or not in the workforce. Of these, 69% said they wanted paid work.
- Of the 81,000 unemployed people, about half had been out of work for over a year. Nevertheless, on average, they did not expect to ‘retire’ for another eight years. Fifty-one percent had left their last job because they were retrenched or made redundant.

Mature age people, who were unemployed or underemployed or not in the workforce but wanting paid work, used relatively more government services.

Instead of contributing to superannuation and [their] future retirement ... people in these groups are either: drawing on their savings or superannuation; being supported by other family members; or accessing government income support.

- People who were either unemployed, underemployed or not in the workforce but still wanting paid work used more NSW government funded or delivered services, compared with mature age people who work full-time. For example, the average unemployed mature age person is more than 16 times as likely to be living in public or community housing than their peers in full time employment.

Keeping more mature age people in work, or helping more to get back into work, would have financial benefits for the State government. While the main responsibility for labour market assistance is clearly a Commonwealth rather than State government responsibility, there are a whole range of public policies – both Commonwealth and State – that influence the rates of mature age employment and early retirement in NSW. These were previously detailed in the Committee’s 2002 report *Too Young to Go: Mature age unemployment and early retirement in NSW*. The findings of this research add further impetus to the case for the NSW Government to have a greater level of involvement in addressing issues affecting the labour force participation of mature age people.



The NSW Ministerial Advisory Committee on Ageing (previously NSW Committee on Ageing) has a long-standing interest in mature age unemployment and its impact on individuals, their families and communities, as well as its impact on the economy of NSW and the NSW government. In February 2001, the Committee established a Task Force on Mature Age Employment to oversee the Committee's Mature Age Employment Project.

In February 2002, the Committee's Mature Age Employment Project published the first two phases of its research — *Too Young to Go: Mature age unemployment and early retirement in NSW – Implications for policy and practice* and *Counting on Experience: A review of good practice in the employment of mature workers*.

Among its findings, *Too Young to Go* highlighted the fact that mature age workers who become unemployed are much less likely than younger workers to be re-employed. It also found that mature age workers who take redundancy and leave work voluntarily may subsequently end up leaving the labour force altogether because of severe barriers to re-employment (involuntary early retirement).

The *Too Young to Go* report also found that a significant number of mature age workers are underemployed, i.e. working part-time but seeking full-time work, and that blue-collar workers tend to leave the workforce earlier than white-collar workers.

Mature age unemployment was found to have a negative impact on people, often affecting their self-esteem and confidence, physical and mental health, financial circumstances, family life and their future quality of life in retirement.

These findings led the Task Force on Mature Age Employment to hypothesise that individuals (and their families) affected by mature age unemployment and underemployment were more likely to use NSW government funded or delivered services, programs and benefits than mature age people who were employed full-time.

The Task Force commissioned this research to explore this hypothesis.

The research was commissioned by the NSW Ministerial Advisory Committee on Ageing so it can:

- develop a better understanding of the relationship between mature age unemployment, underemployment and retrenchment and the use of NSW government services
- improve understanding among the community, government and other interest groups of the consequences of mature age unemployment in NSW on affected individuals and their families
- better advise the NSW government on matters affecting the needs, interests and wellbeing of older people in NSW, as per its terms of reference.

'I'm too young – I'm only 55, but I have got to retire. It's the only way I can access my superannuation...I was retrenched in a 'friendly merger' that was really a takeover. I had been with the same company for 30 years.' (Peter, regional NSW)



Scope

The research aimed to explore:

- the services currently used by respondents
- the circumstances that have led to their use of these services
- the services that respondents expect to use in the future, that may be attributable to their employment status
- the differences between employed, un- and underemployed mature aged people as regards their use (and expected use) of government services.

The research considered services that may be used because of reduced income or financial difficulties, for example transport concessions, public housing and assistance with electricity bills. It also considered services whose use could be attributed to less direct effects of unemployment such as hospital services, mental health services, drug and alcohol services and other family and community support services.

The use of Commonwealth government funded services, benefits and programs such as income support, Job Network and Medicare (via visits to GPs) were also considered. However, while these are of interest to the Committee, its main concern is the use of NSW government funded and/or delivered services.

See page 21 for an explanation of terms used in the research.

Method

Quantitative research

Quantitative research was conducted by a telephone survey among a representative sample of 412 people aged 45 to 64 throughout New South Wales.

Telephone numbers for use in the survey were selected at random from the latest electronic White Pages (excluding business numbers). In households where there was one or more person aged 45 to 64 years, one person was interviewed.

Interviewing was conducted between 4 November and 2 December 2002, mainly during evenings and on weekends.

Qualitative Research

Fifty respondents who were unemployed or underemployed or retrenched were selected from the quantitative survey sample and re-interviewed.

These interviews were conducted by telephone using an open-ended interview guide.

Margins of error

For results considering the quantitative research sample as a whole, that is 412 people, the maximum error due to sampling is almost certainly plus or minus 5%. This means, for example, that if the sample as a whole shows a result of 50%, the true result in the population is almost certainly between 45% and 55%.

Where sample sizes are small, there is a greater margin of error in the results.

Other possible errors arise due to the incorrect perceptions of respondents' and a lack of awareness of government benefits.

As the survey was conducted by telephone, some groups could not be included in the research, for example homeless people and people in institutions.

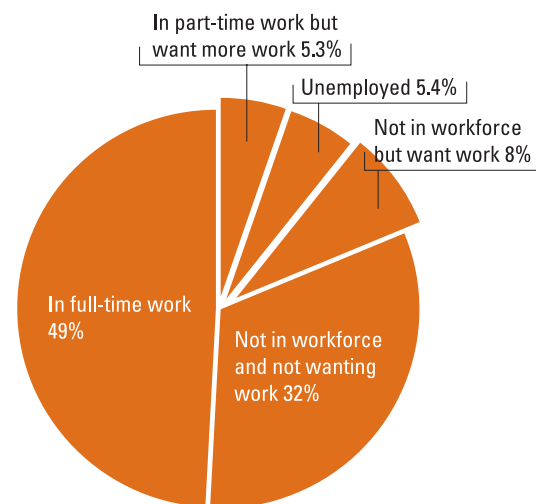
'The problem for the ordinary citizen is knowing what is available. It seems programs are mostly oriented to getting young people off the statistics. Who do you ask?'
(Joseph, 55-59, metropolitan NSW)



People's current employment status — overview

The 2001 Australian Bureau of Statistics Population Census indicated that there are 1,523,000 mature age people living in NSW. This research estimates that of this group¹:

- 49% (746,000 people) are employed full-time
- 5.3% (81,000 people) are unemployed
- 5.4% (83,000 people) work part-time but would like more paid work²
- 8% (125,000 people) are not in the workforce but would like paid work
- 32% (489,000 people) are not looking for more paid work.



Included in the figures above are 93,000 people (6% of the total mature age population living in NSW) who have been retrenched from their last job.

The unemployed

An estimated 81,000 mature age people in NSW identify themselves as currently unemployed. Of these, 32% have been in full-time paid work in the past 12 months and 8% have been in part-time paid work.

About one-half of mature age unemployed people have been unemployed for up to a year, and the remaining one-half for over a year. The average mature age unemployed person thinks he/she will retire from the workforce in about eight years' time.

Fifty-one percent of mature age unemployed people left their last job because they were retrenched or made redundant. Ten percent left their last job because they became ill/disabled and 40% left for a variety of other reasons (including 'family reasons', 'another family member became ill/disabled', 'got married', 'relocated to another area', 'disenchanted with the job', 'money issues', 'started a family', etc.)

Current sources of income

Mature age unemployed people get an income from a range of sources, with less than half receiving a government pension or allowance. For example:

- 45% get an income from a government pension or allowance
- 6% draw on their superannuation
- 28% draw on other savings or investments
- 22% get an income from (or are supported by) another member of their household
- 5% get an income from other sources, such as another household member's superannuation or savings.

Use of services

The research found that, in the last twelve months, mature age people who were unemployed used relatively more of the following government services when compared with mature age people employed full-time. Of the estimated 81,000 unemployed mature age people in NSW:

- 35% received financial or other help from a charity, church or social welfare organisation (compared with no mature age people employed full-time)
- 24% have been to a TAFE or other educational institution to acquire skills to help them get paid work in the future (compared with 14% mature age people employed full-time)
- 19% have been a patient at a public hospital (compared with 13% mature age people employed full-time)
- 27% have used a public dental service (compared with 3% mature age people employed full-time)
- 16% lived in public or community housing (compared with no mature age people employed full-time)
- 14% have received concessions on their energy bills (compared with no mature age people employed full-time)
- 4% have received concessions on their council rates (compared with no mature age people employed full-time)
- 23% have received concessions when using public transport (compared with no mature age people employed full-time)
- 15% have received concessions on their motor vehicle registration and driver's licence (compared with no mature age people employed full-time).



Put another way, when compared with the average mature age full-time employee, the average mature age unemployed person is:

- > 1.7 times as likely to have been to a TAFE or other educational institution recently to acquire skills that can help with future paid employment
- > 1.5 times as likely to have been a patient recently at a public hospital
- > 9 times as likely to have used a public dental service recently
- > Over 16 times as likely to live in public or community housing
- > Over 35 times as likely to have received financial or other help recently from a charity, church or social welfare organisation.

People who are underemployed (employed part-time but want more paid work)

The average mature age underemployed person who is in part-time paid work works for 20 hours per week and was last in full-time work six years ago.

Of the estimated 83,000 people in this group, 32% are likely to leave or lose their present job in the next 12 months. Of these, almost all said they would seek alternative work rather than retire.

Current sources of income

Fifty-four percent of people in part-time paid work do not earn enough to meet their daily living expenses.

In addition to income from their part-time work:

- 10% said they also get an income from a government pension or allowance
- 27% draw on their savings or investments
- 14% get an income from (or are supported by) another member of their household.

'I was made redundant in 1996. Over 100 people were out of work. I stayed home. I started looking after my grandchildren and had more involvement with the family. My husband works. I get income from my husband but I want to work again.' (Ximena, 45-54, Sydney)

The average mature age person who is underemployed is almost three times as likely to have been to a TAFE or other educational institution recently to acquire skills that can help with future paid employment than the average mature age person who is employed full-time.

Use of services

The research found that, in the last twelve months, this group used relatively more of the following government services when compared with mature age people employed full-time. Of the estimated 83,000 mature age people in this category:

- 10% received financial or other help from a charity, church or social welfare organisation (compared with no mature age people employed full-time)
- 40% have been to a TAFE or other educational institution to acquire skills to help them get paid work in the future (compared with 14% mature age people employed full-time)
- 14% have used a public dental service (compared with 3% mature age people employed full-time).

Put another way, when compared with the average mature age full-time employee, the average mature age person who works part-time but wants more paid work is:

- > 2.9 times as likely to have been to a TAFE or other educational institution recently to acquire skills that can help with future paid employment
- > 4.6 times as likely to have used a public dental service recently
- > Over 10 times as likely to have received financial or other help recently from a charity, church or social welfare organisation.

People who are not in the workforce but want paid work

An estimated 125,000 people said they were not in the workforce but still wanted paid work. Of this group:

- 43% had been in the workforce within the past five years
- 22% left their last job because they were retrenched or made redundant
- 41% left their last job because they became ill/disabled
- 37% left for a variety of other reasons including 'wanted to take early retirement', 'just wanted to retire', 'family reasons', 'got married', 'relocated to another area', 'disenchanted with the job', 'money issues', 'started a family', etc.



Current sources of income

The sources of income for people in this group varied. For example:

- 45% receive a government pension or allowance
- 6% draw on their superannuation
- 16% draw on their other savings or investments
- 30% get an income from (or are supported by) another member of their household.

Use of services

The research found that, in the last twelve months, people in this group used relatively more of the following government services when compared with mature age people employed full-time. Of the 125,000 mature age people in NSW who were not in the workforce but would like paid work:

- 6% received financial or other help from a charity, church or social welfare organisation (compared with no mature age people employed full-time)
- 26% have been a patient at a public hospital (compared with 13% mature age people employed full-time)
- 5% have used a public dental service (compared with 3% mature age people employed full-time)
- 9% lived in public or community housing (compared with no mature age people employed full-time)
- 20% have received concessions on their energy bills (compared with no mature age people employed full-time)
- 20% have received concessions on their council rates (compared with no mature age people employed full-time)
- 31% have received concessions when using public transport (compared with no mature age people employed full-time)
- 18% have received concessions on their motor vehicle registration and driver's licence (compared with no mature age people employed full-time).

Put another way, when compared with the average mature age full-time employee, the average mature age person who is currently not in the work force but wants paid work is:

The average mature age person who is currently not in the work force but wants paid work is twice as likely to have been a patient at a public hospital and over nine times as likely to live in public or community housing than the average mature age person who is employed full-time.

The average mature age person who has been retrenched or made redundant is five times as likely to have used a public dental service recently and over twelve times as likely to live in public or community housing than the average mature age person who is employed full-time.

- > 1.5 times as likely to have been to a TAFE or other educational institution recently to acquire skills that can help with future paid employment
- > 2 times as likely to have been a patient recently at a public hospital
- > 1.6 times as likely to have used a public dental service recently
- > Over 9 times as likely to live in public or community housing
- > Over 6 times as likely to have received financial or other help recently from a charity, church or social welfare organisation.

Retrenched people

An estimated 93,000 mature age people in NSW are unemployed or not in the workforce, and left their last job because they were retrenched or made redundant³.

Of these, 69% said they would like to do paid work in the future if suitable paid work were available. Of those who regarded themselves as still in the workforce, the average mature age retrenched person thinks he/she will retire in about seven years.

Current sources of income

The sources of income for this group varied. For example:

- 30% of mature age retrenched people currently get an income from a government pension or allowance
- 19% draw on their superannuation
- 25% draw on their other savings or investments
- 29% get an income from (or are supported by) another member of their household
- 4% get an income from other sources such as another household member's superannuation or savings.

Use of services

The research found that, in the last twelve months, mature age people retrenched from their last job used relatively more of the following government services when compared with mature age people employed full-time. Of the 93,000 mature age retrenched people in NSW:



- 15% received financial or other help from a charity, church or social welfare organisation (compared with no mature age people employed full-time)
- 18% have been to a TAFE or other educational institution to acquire skills to help them get paid work in the future (compared with 14% mature age people employed full-time)
- 15% have used a public dental service (compared with 3% mature age people employed full-time)
- 12% lived in public or community housing (compared with no mature age people employed full-time)
- 14% have received concessions on their energy bills (compared with no mature age people employed full-time)
- 14% have received concessions on their council rates (compared with no mature age people employed full-time)
- 23% have received concessions when using public transport (compared with no mature age people employed full-time)
- 22% have received concessions on their motor vehicle registration and driver's licence (compared with no mature age people employed full-time).

Put another way, when compared with the average mature age full-time employee, the average mature age person who has been retrenched or made redundant is:

- > 1.3 times as likely to have been to a TAFE or other educational institution recently to acquire skills that can help with future paid employment
- > 5 times as likely to have used a public dental service recently
- > Over 12 times as likely to live in public or community housing
- > Over 15 times as likely to have received financial or other help recently from a charity, church or social welfare organisation.

'There was a downturn in business and they just said 'we have to let you go'. It was a plumbing supply company. I haven't got any savings and we are living on one wage. What savings we had we've used on the mortgage and helping our daughters. There are thousands of people like myself who are not in the unemployment figures because we're not claiming benefits. In (this area), the true figure would be 25% unemployment.'
(David, 45 to 54, regional NSW)

Other findings

Respondents displayed a variable understanding of terms and services

Responses to research questions about employment status and use of government services indicate that:

- People's description of their current and recent employment status is not always clear cut and varies from time to time. For example, some people identified as 'unemployed' in the quantitative research stage and then as 'not in the workforce' in subsequent interviews (or vice-versa).
- People's knowledge of government benefits is often vague, even among eligible respondents.
- Government benefits available to all such as subsidised prescription medicines (pharmaceutical benefits) or subsidised doctors' fees (Medicare payments) were often not recognised as being government benefits
- People's perceptions of government benefits are often incorrect but are nevertheless very real to them.
- Many people are not able to distinguish between State and Commonwealth provision of services or benefits.

A range of attitudes to government services were identified

Responses to research questions about use of government services identified a range of attitudes among respondents. For example:

- One group of people accepted government assistance as integral to their current and future lifestyle.
- Another group saw assistance as a temporary measure to get them over a bad period, although some also said they would not have enough superannuation or savings to support themselves when they did finally retire so would again be a recipient of government assistance.
- A minority, generally more highly-skilled or from more highly-paid jobs, used their own networks and avoided using 'government services'.

'People don't like taking you on. When you tell them how old you are, they laugh. We couldn't live on my husband's income. If I couldn't find work, I would take an earlier aged pension.'
(Janet, 55-59, metropolitan NSW)



- People viewed services that involve only an initial contact to organise ongoing benefits (for example concessions for transport) more positively than services that require ongoing contact (for example Job Network).

People's perceptions of why they used government services varied

People perceive the impact of their employment status on their use of government services differently depending on the service they are considering. For example, people often associated the use of services such as concessions on energy bills, public transport and vehicle registration/driver's licences with their unemployment, underemployment or retrenchment status, but did not often associate the use of health services (except perhaps public dental services) with their current workforce status.

Implications

This research indicates that mature age people who are either unemployed, underemployed or not in the workforce but still wanting paid work, use more government funded services than their peers who are in full-time employment.⁴ These findings have important implications for government spending.

For example, the research found that 19% of mature age people who were unemployed had used a public hospital in the last 12 months compared with 13% of mature age people who were employed full-time. With the average cost per person of a hospital stay in NSW at \$2,812⁵, this 6% 'excess usage' by unemployed people would have cost the government \$13.6 million in the previous 12 months.

Similarly, 26% of mature age people, who said they were out of the workforce but wanted paid work, had used a public hospital in the last 12 months compared with 13% of mature age people who were employed full-time. Their 'excess usage' would have cost \$47.7 million in the previous year. These are costs met by the NSW government (and Commonwealth government).

The research also highlights the fact that mature age people who are unemployed, underemployed or not in the workforce but would like work are likely to continue making greater use of government funded or delivered services in future. Instead of contributing to superannuation or other forms of retirement savings they are:

- drawing on their savings or superannuation, and/or
- being supported by other family members, and/or
- accessing government income support.

Those who are not already accessing a pension or benefit are more likely to do so once they reach age pension age, making them eligible for state government services such as public dental services and a range of pensioner concessions.

The research found that a significant proportion of the estimated 289,000 mature age people who are unemployed, underemployed or not in the workforce but would like work do not currently depend on a government pension or allowance for their daily living expenses. For example, 55% of the unemployed and those who are not in the workforce but who would like paid work do not receive a government pension or allowance. Instead they are drawing down on their savings/investments, superannuation or another member of the household. This group would not qualify for state funded concessions as these are generally only available to people who receive a Commonwealth pension or allowance.⁶

Keeping more mature age people in work, or helping more to get back into work, would have financial benefits for the State government. While the main responsibility for labour market assistance is clearly a Commonwealth rather than State government responsibility, there are a whole range of public policies – both Commonwealth and State – that influence the rates of mature age employment and early retirement in NSW, as detailed in the Committee's 2002 report *Too Young to Go: Mature age unemployment and early retirement in NSW*. The findings of this research add further impetus to the case for the NSW Government to have a greater level of involvement in addressing issues affecting the labour force participation of mature age people.



Mature age

This research defines 'mature age' people as those who are aged between 45-64 years.

Employment status

This research determined people's employment status by their response to two survey questions. Respondents were first asked if they considered themselves to be employed (full or part-time), unemployed or not in the workforce. They were then asked if they wanted more paid work.

This report considers in detail the people who said they were either: unemployed; or working part-time but wanting more paid work (also referred to as underemployed); or not in the work force but wanting paid work. The research considers the categories 'unemployed' and 'not in the work force but wanting paid work' separately because this is the way people identified themselves. In reality these groups probably overlap.

A total for the number of people who said they were not looking for more paid work is included in the report but this group is not explored in further detail.

People who have been retrenched or made redundant

The questionnaire also asked people who said they were unemployed or not in the workforce why they left their last job. While this group is explored as a category on its own, people in this group may also be counted in the unemployed, the underemployed, or the not in the workforce but wanting paid work groups.

The impact of employment status on use of services

One of the aims of the research was to determine the impact of people's employment status on their use of NSW government services. To do this, the research compares services used by people who said they were unemployed or underemployed or not in the work force but wanting paid work with services used by people who were employed full-time.

The research interviewed a representative sample

The sample of respondents interviewed in the research is representative of the mature age population in NSW. Therefore the findings of this research may be considered indicative of how the population as a whole might respond. Based on statistics released by the Australian Bureau of Statistics and the findings of the research, the numbers have been extrapolated to the mature age population living in NSW to provide estimates of the number of people that are likely to be found in each group.

While the sample is representative, as with any research there are some margins of error and we refer people to the section of the report *The research — margins of error* for detail.



- 1 These estimates are calculated by extrapolating out the number of respondents who identified in each group to the mature age population as a whole. The research states a maximum error due to sampling of plus or minus 5%. For more detail, refer to the Margins of error section of this report.
- 2 Whether or not people would like to do (more) paid work is based on answers to a question that was asked of all respondents: 'Currently, if suitable paid work were available, would you like to do more paid work than you do at present?'
- 3 Some of the retrenched or made redundant group are also included in the figures for the unemployed, the underemployed and people who are not in the workforce but want paid work.
- 4 It is likely that the findings of this research underestimate the true level of service use. People were asked to self-report about their use of services and this process revealed little awareness among some respondents of which services were actually funded by the government. For example, in some comments made by respondents, they said they didn't use any government services and then went on to describe a service they were using that was, in fact, government funded. In addition, conducting the research by telephone interview meant that it did not reach people who are homeless or in institutions, who are likely to be unemployed and users of government services.
- 5 1999-2000 figures, Australian Institute of Health and Welfare.
- 6 An exception is people aged 60-64 who work less than 20 hours per week. They are entitled to a Seniors Card, which entitles them to public transport concessions.



Too Young to Go: Mature age unemployment and early retirement in NSW

By Julia Perry 2002

Counting on Experience: Good practice in the employment of mature workers

By Sarah Fogg 2002

Keeping the Balance: Older men and healthy ageing

By the Men's Health Information and Resource Centre 2001

Including Us Too! Tips for events managers about working with older people

By Margaret Tucker 2000

Driving Miss Daisy in Country NSW: Improving the transport options of older people living in rural NSW

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