

‘GOLD COLLAR’ WORKERS: GOLDEN OR IMPOVERISHED FUTURES?

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ABSTRACT

Long neglected in policy and public consciousness, mature aged-workers have come to prominence in many advanced capitalist countries as governments and researchers identify the ‘ageing of the population’ as a key social problem for the future. One immediate response has been to construct the problem as one of the systematic discrimination of mature-aged workers in the labour market. Government policy now aims to address the expected shortfall of workers in national labour markets by encouraging mature-aged workers to stay in the labour market. However, with a Senate majority as of 1 July 2005, the government is clearly much more interested in radical deregulation of the labour market. This further deregulation of the labour market is likely to increase financial hardship among the population, one in which mature-aged workers are particularly vulnerable. This paper focuses on this emergent debate, especially in the Australian context, and criticises the government’s renewed and vigorous pursuit of labour market deregulation. Finally the paper outlines a number of measured regulatory approaches in particular ‘risk pooling’ which includes the provision of portability of entitlements for workers.

INTRODUCTION

Stereotypes of mature-aged workers position them as less productive and less willing to train in new work practices than their younger counterparts and, therefore, less attractive to ‘lean’ organisations attempting to adapt to new market conditions. However, research overwhelmingly demonstrates that there is little correlation between age and capacity for productivity (Bennington & Tharenou 1996; Encel 2003; Gringart & Helmes 2001). The plight of mature-aged workers has been given added emphasis in recent years in Australia as the Howard Government has recognised the predicted shortfall of workers as a result of Australia’s ageing population. Furthermore, Australia, over the past decade, has experienced strong macro-economic growth with gains in workplace productivity coupled with strong jobs growth and lower unemployment. However, jobs growth during this period has not been in traditional, permanent, fulltime work, but rather in part-time, casual and other temporary forms of work such as contract-based work.

Mature-aged workers have filled much of the demand for these newly created jobs, indeed to such an extent that they no longer feature as a disadvantaged group in unemployment statistics. This growth in non-traditional work has been hailed by supporters of the government’s deregulation of the labour market as a time of great opportunity for stimulating new careers and flexible working conditions. In reality, however, these less-secure and

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lower-paid jobs serve as a highly unattractive last resort for many workers (Dunlop 2001; Pocock, Prosser & Bridge 2004). The expansion of non-standard work has created a two-tiered labour market of 'rich work' (secure and well paid) and 'poor work' (insecure, often intermittent and lowly paid) (Lee 1991). This is of concern as it is contributing to the spread and deepening of inequality and relative poverty among the population, with many mature-aged workers being particularly vulnerable (Wilkins 2004). While unemployment statistics have fallen among mature-aged workers, many of them have to rely on 'poor work' and thus many remain marginalised from the workforce. This paper charts the emerging debate regarding mature-aged workers with respect to Australia and questions the hegemony of free market economics as a model for economic growth.

Workforce casualisation and underemployment

The past decade has seen substantial growth in jobs, the bulk of which is in non-standard casual, short-term contracts, as well as part-time forms of work (Wilkins 2004). The net effect of high growth in non-conventional forms of employment, as well as the continuing trend in increased female participation, is that it has offset statistical data on unemployment levels for mature-aged workers. Hence, mature-aged workers, as a group, no longer feature statistically as a disadvantaged group in labour force statistics (ABS 2002; Pocock, Buchanan & Campbell 2004). This statistical construction also conceals the fact that substantial numbers of mature-aged workers remain greatly disadvantaged as long-term unemployed and discouraged workers.

Labour force statistics also conceal a great deal of disadvantage in employment because many workers retrenched from fulltime work have been forced to rely on casual work that provides fewer hours and lower pay resulting in underemployment. The ABS (2001) definition of underemployment is consistent with that the International Labour Organisation (ILO), using an hours-based classification whereby people working less than 35 hours per week, and also wanting and willing to work additional hours, are categorised as not fully employed or *underemployed* (ABS 2001). Mature-aged workers are over-represented in underemployment statistics with a large majority wanting to work more hours than their jobs provide and are markedly more dissatisfied with their employment status than fulltime workers (ABS 2001; Saulwick & Muller 2004; Steinberg, Walley, Tyman & Donald 1998). Many workers locked out of the full-time workforce are forced to rely on the low pay and poor conditions available through casual and contract work.

Strong growth in temporary forms of work is predicted to continue (ABS 2002) and this trend has been hailed by some as a time of great opportunity for stimulating new careers with flexible working conditions (Junor 1998; Sapsford & Tzannatos 1994). Admittedly, many people find casual, contract and part-time work suited to their needs (e.g. students), but many others find themselves in a situation of underemployment (Hartmann 1998), that is, without a sufficient 'living wage'. This situation not only creates financial hardship, but also jeopardises people's long-term financial security. Casual and temporary forms of work are characterised by poor working conditions including: less job security; reduced hours of work; lower pay rates; a lack of the benefits of such as paid sick leave, holiday leave or penalty rates; income instability; and limited opportunities for professional development, training or career advancement (Dunlop 2001; Pocock, Prosser & Bridge 2004).

The growth in demand for temporary work also conceals the extent of unemployment and long-term unemployment, as short spells of work disrupt the length of time workers are classified as unemployed in statistical reports. This kind of cycling in and out of periods of

unemployment, temporary work and low-paid casual work or underemployment is referred to as labour market 'churning' (Le & Miller 1999a). The majority of these casual and non-permanent jobs are structured in such a way that they do not provide a 'stepping stone' to more secure jobs (Borland, Gregory & Sheehan 2001; Dunlop 2001). Hence, workers can become entrapped in a perpetual cycle of low pay and periodic unemployment, resulting in unrelenting financial hardship. Workers in these circumstances inadvertently continue to accumulate disadvantage as they continue to become more and more unattractive to employers. Le and Miller (1999b) refer to the problem of cumulative disadvantage as the 'scarring phenomenon', because workers with this kind of tarnished employment profile experience greater difficulty in obtaining work—and when they do, it is more likely to be temporary work. Furthermore, mature-aged workers who become unemployed experience much more difficulty rejoining the workforce which also appears to indicate the existence of employment profile 'scarring' due to age before an exit from the workforce takes place.

An Australian Council of Social Services (ACOSS 2003) report has shown that there has been a sharp rise in poverty in Australia over the past decade and that this has been primarily due to a dramatic rise in long-term unemployment, along with the growth of casual and temporary employment and subsequent erosion of traditional secure fulltime work during this period. ACOSS (2003:5) defines poverty as including that which is 'beyond traditional ideas of poverty', such as experiencing difficulty in paying for everyday expenses like nutritional food and utility accounts such as electricity and water, as well as the inability to afford medical and dental treatment. According to this report, Australia now has a relatively high rate of poverty compared with European countries, but is still substantially lower than the United States, primarily due to their low minimum wage (ACOSS 2003).

In *Fragmented Futures* Watson, Buchanan, Campbell and Briggs (2003) argue that the Australian labour market has experienced deepening inequality, particularly over the past 20 years, and that substantial gains in productivity are not being distributed to the workforce. Numerous criticisms of the Howard Government's drive toward a further deregulated labour market (ACOSS 2003; Borland et. al. 2001; Dunlop 2001; Watson et. al. 2003) have emerged in the last few years, but the neo-liberal orthodoxy of free market economics remains resistant to pressure from critics (Argy 2003; Reynolds 2004).

Strong macro-economic growth in Australia over the past decade, along with substantial gains in productivity rates and improved unemployment statistics, at first glance, paint a positive picture. However, glowing images of a healthy economy have been accompanied by sharp and continuing rises in income inequality. Borland et. al. (2001:3) note the weight of this social problem commenting that

...the disadvantage and distress in many Australian communities is real indeed, and that the crisis has developed through a period of strong economic growth has been one of its most distinctive, and most disturbing features.

The shift away from fulltime employment for blue-collar males is also coupled with a decline in the tenure and remuneration among many middle-income jobs. This 'shrinking middle' thesis (Gregory 1996) is receiving increased attention among social commentators. In his study of four hundred middle-class Australians, Pusey (2003) concluded that two thirds were dissatisfied with the government's economic policy approach and felt that they were financially worse off today as a result, and were more concerned with job security than in the

past. This may also be compounded by the way in which the downsized workplace has intensified the nature of work with the stresses imposed by the economic rationalist 'do more with less' philosophy. The marked rise in hours of unpaid overtime (Birch & Paul 2003) is another indicator of an emergent phenomenon referred to as the *intensification* of work. For example, statistics released in May 2005 showed that 24% of employees in the Australian state of Queensland work 45 hours or more in their main job (ABS 2004), whereas fulltime employment in Australia is regarded as being between 35 to 40 hours per week.

The onset of labour market deregulation

Labour market deregulation is part of a wide shift by Western governments since the late 1970s to pursue policies based on an ideology of economic rationalism. It is an ideology that endorses deregulation of all markets so that the 'invisible hand' of free market forces can be left to self-regulate markets, including labour markets. It is also based on an assumption that people act rationally, that is, in ways that are devoid of emotion and are in their own economic interests. This assumption of rationality is highly problematic as people's actions are not based solely on economic interests. For example, it fails to recognise the role of wide ranging socio-cultural influences on people's decision-making and behaviours (Birch & Paul 2003; Hodgson 1992).

Successive Australian governments have committed themselves to free market principles of unregulated competition and the government is now poised to embark upon a major campaign to further deregulate the labour market. Under this model, employers and employees are seen as equal parties in the marketplace and, therefore, each party is also viewed as adequately equipped to directly negotiate the purchase and sale of labour. Accordingly, the reforms now being proposed by the government when it gains control over the Senate on 1 July 2005, are aimed at greatly reducing the role of trade unions and dismantling state-based Industrial Relations Commissions as mediators of wages and conditions outcomes.

Governments justify free market economy policy on the grounds that 'there is no other alternative' (TINA) to market solutions (cited in Watson et. al. 2003:15). The promise of the free market solution is that it ultimately provides societies with financial prosperity, greater job security and lower unemployment (Saul 1997; Watson et. al. 2003). While widespread downsizing has been vigorously pursued over past decades, it has failed to generate 'follow on' growth by way of fulltime jobs. Watson and Buchanan (2001:197) note that 'One of the great disappointments of the 1990s has been the failure of the economy to generate sufficient fulltime jobs.' Critics of the neo-liberal vision argue that it contributes to, and condones, an increasing acceptance and tolerance of inequality and poverty (Reynolds 2004; Saul 1997; Soros 2000).

Further deregulation of the Australian labour market is set to increase, and this is likely to impact significantly on mature-aged workers. The Howard Government argues that Australia's comparatively strong economic performance is the result of their deregulation initiatives and that they must continue to vigorously pursue this kind of reform in all areas of the economy, and particularly the labour market, if Australia is to retain a strong economy, avoid recession and keep unemployment down (*The Australian*, 27 May 2005). In spite of this, numerous studies by the Organisation for Economic Cooperation and Development (2001) conclude that there is no substantive evidence to support the assumption that deregulating the labour market—particularly removing minimum wage and work conditions—works to produce jobs and substantially strengthen the economy.

The political debate: reinvigorating the mature-aged worker

There is little doubt that the debate over the mature-aged worker has been ignited by the Howard Government's recent pronouncements about the ageing population. The issue was given added impetus in the 2002 Budget by Treasurer Peter Costello and by Prime Minister John Howard's use of the term 'gold collar workers' to describe mature aged workers (Hudson, *The Age* 26 February 2003). In other contexts, the Prime Minister has referred positively to mature-aged workers in the following ways:

I think it's desirable that people, if they are able to do so, do work longer.

I think we squander immense talent at too early an age.

I think there has to be a cultural change...whereby people, perhaps they might have a change of pace when they get to a certain age, but still remain very usefully in the workforce.

(Harvey & McManus, *Herald-Sun* 25 February 2004:3)

Some of the measures which the Federal Government is proposing include the following: a new emphasis on flexible working arrangements, increased emphasis on training, raising the preservation age for superannuation, as well as what appears to be a publicity campaign to promote positive images of mature-aged workers to employers and the wider community (Productivity Commission 2005).

Over the past two years, at least five senior ministers from the Howard Government have mooted important policy changes. Perhaps the most controversial change to be signalled is in relation to retirement age (Gordon 2002, *The Age* 2 December 2002). Two possibilities have been mooted. The least controversial proposal includes the removal of the legal age barrier. The more controversial proposal includes increasing the age at which people are able to retire.

In March 2005, the Productivity Commission completed a report for the Australian Government titled *Economic implications of an ageing Australia*. After reviewing Australian and overseas research, the report confirms that differences in productivity levels between younger and mature-aged workers are quite minimal. It suggests that current and future cohorts of mature-aged workers are less susceptible to the negative effects of dangerous work processes due to improvements in occupational health and safety practices. In summing up on the effects of ageing on productivity, the report is fairly circumspect, conceding there is some evidence to show that age is consistent with *some* decline in *average* labour productivity levels after middle age' yet in the next paragraph stating '...while averages matter for an assessment of the effect of ageing on economy-wage productivity, they are irrelevant to judgments about the suitability of mature aged people who are in jobs. Age is a very poor predictor of ability or productivity. Many mature aged people will have superior performance to younger people' (Productivity Commission 2005:10).

The treatment of mature-aged workers in Australia and overseas is now firmly in public view. Duncan (2003) argues that altering the cost of exiting the labour market needs to be considered:

[The New Zealand] Government raised the state superannuation age from 60 to 65 over a relatively short period from 1992–2001, and at the same time introduced a legal ban on

compulsory retirement. This constrained employers from reaping possible cost benefits from early exit, and increased the cost of early exit for employees. The net effect was rather dramatic. Between 1990 and 2000 the proportion of those aged 60–64 who were employed increased from 24 percent to 45 percent, while the proportion of those employed aged 55–59 increased from 63 percent to 71 percent (Duncan 2003:116).

However, Duncan cautions against isolating employers as the principal cause of early exit of mature-aged workers. In accordance with the position taken in this paper he argues that the labour hiring strategies and practices of employers are primarily the result of the legislative environments that governments produce through their pursuit of particular policy inclinations.

More recently, the May 2005 Budget introduced new measures aimed at encouraging increased workforce participation, which included raising the amount of money welfare recipients (including those on unemployment payments) can earn before they begin to lose their welfare entitlements. While there is merit in this approach it has also been criticized as mere ‘tinkering’ and, as such, a lost opportunity for substantial reform in the area (OECD 2005). However, the most recent and noteworthy development likely to impact upon workers, particularly those economically marginalized, was the Prime Minister’s 26 May announcement of sweeping industrial relations reforms. The proposed package includes the loss of unfair-dismissal protection for many workers, the redirecting of responsibilities for wage negotiation and minimum wage setting away from Industrial Relations Commissions and increased measures to encourage individual (i.e. non-collective) Australian Workplace Agreements (Karvelas, *The Australian*, 27 May 2005).

Prime Minister Howard has used the rhetoric of ‘flexibility’ and ‘choice’ to promote reform, claiming that the government ‘trusts employers and employees to make the right decisions in the workplace’ (Norington & Lewis, *The Australian* 27 May 2005:1). But once again, this is highly problematic because this free market model is predicated on the unrealistic assumption that both parties (employers and employees) share equal bargaining power. The government’s reform agenda is proving to be divisive and has received strong criticism from the Labour Party and unions. Australian Workers Union Secretary, Bill Shorten, who sees the proposed reforms as an attack against those already economically marginalised, refers to industrial relations as the ‘politics of the battlers’ (Coorey, *The Advertiser*, 27 May 2005). Indeed deregulatory reform will most likely further disadvantage those already disadvantaged in the labour market. It also demotes the government’s rhetoric regarding the need to facilitate quality employment outcomes for mature-aged workers. Furthermore, little has been offered by way of education and training assistance to help those most marginalised from the labour market (e.g. the long-term unemployed and those with disabilities) to become ‘job ready’.

Watson and Buchanan (2001) also warn against slavishly adopting labour market policies from the United States. They reject the argument that labour needs to be deregulated so that Australia can compete, by referring to data that shows firms employing low-wage workers are the least likely to compete internationally and least likely to experience improved productivity (Watson & Buchanan 2001). The gradual dismantling of Australia’s industrial relations system has allowed and encouraged employers to meet more of their labour needs by using lower-cost, casual labour. Deregulation in this respect appears to be effective from an employer point of view. Borland et. al. (2001) show that seventy-five percent of all new jobs created during the 1990s were casual jobs. Dunlop (2000) reports that the majority of casual jobs provide the lowest rates of pay, even after the addition of between 15 to 30 percent loading (or premium) to compensate workers for the lack of paid leave benefits and job

security. Further deregulation in order to further reduce labour costs (and living conditions for many more workers) does not appear to hold much promise as a means for generating and distributing prosperity throughout the population. Former US Secretary of Labor in the Clinton administration, Professor Robert Reich, argues that economic growth is something which is best achieved through more equitable forms of distribution.

...there's no natural or inevitable contrast between social equity and economic growth. If you make investments in people, everybody can grow. There is a very powerful logic that says that social justice is the only way to sustainable economic growth in a global economy. For the simple reason that the only factor that is unique to a country is its people. Everything else goes all over the world, sometimes at the speed of an electronic impulse.

(Reich 2004 National Press Club Address)

A policy of deregulation is regressive because it exacerbates the 'working poor' and is likely to create long-lasting problems in the future. For example, wages income is not only important for the financial well-being of workers and their families, but also for their capacity to self-finance a reasonably comfortable retirement. Reich warns against the US quandary of a society with a burgeoning population of 'working poor' where many fulltime workers are unable to earn enough to keep themselves and their families out of poverty. Reich explains that

...in the United States most employees have absolutely no job security whatsoever. You can be fired tomorrow, you can be fired for no reason, fired at will simply because an employer doesn't want you...Most employees are becoming, fast becoming, what you call here in Australia casual workers...Not only do they have no job security, but they don't know what their wages or benefits will be a week from now, a month from now...There is also a wider and wider disparity in income and wealth between people at the top, people in the middle and people at the bottom...as a result people are working harder. They're working harder at the bottom because they have to work harder to make ends meet. They're working harder at the top because they know that's the only way to stay there...

(Reich 2004 National Press Club Address)

ALTERNATIVE FUTURES

Support is beginning to grow for views that reject the neo-liberal assumption that increased income equality and medium to longer-term market efficiency are incompatible (Argy 2003; Watson et. al. 2003; Watson & Buchanan 2001). Effective alternatives to the American free market model can be seen in the economic health of social democratic counties such as Sweden and the Netherlands (Goodin, Heady, Muffels & Dirven 1999). Indeed organisations in Sweden that have trialled six hour working days while retaining seven to eight hour pay levels have reported only positive outcomes as a result.

In sum, there is sufficient evidence to indicate that deregulation of the labour market and moves to further deregulate it tend to create more problems than they solve, especially in terms of the living standards and wellbeing for a large and growing proportion of the population. Some have argued that the way to redress this problem is for governments to use their redistributive function by increasing welfare support to alleviate financial hardship for low-income workers (e.g. Argy 2003; Dawkins 1997).

Regulatory measures can be used to place a greater responsibility on employers to provide workers with employment of reasonable tenure wherever possible. Of course a policy reform option based on new regulatory measures meets with stiff opposition from employer groups and the Federal Government. Proponents of the free market economy fail to recognise the value of longer-term sustainability and collective interests. For example, concern with factors that affect the overall wellbeing of a population, including declining working conditions for a large proportion of the population, are neglected in neo-liberal politics. On the contrary, maintaining social stability, safe communities and ecological sustainable practices are matters of interest common to all of us, comprising the operating environment upon which business depends particularly over the longer term. There is also cause for concern that growing inequality is likely to disturb the composition of demand (Froud, Haslam, Jahol & Williams 1997). From this viewpoint, the stability of society can be seen as being in the interest of the corporate for-profit sector in the longer term.

The existing political and legislative environment is one which strongly encourages employers to constantly reduce labour costs through layoffs and attacks on working conditions. This can create an unhealthy form of competitiveness that pits organisations against each other and exerts more and more pressure on workers and society as a whole in what Jackson (1996:9) calls 'a race to the bottom'. Fair and just wage levels for all workers formed the basis of the landmark Harvester judgement (1907) which instituted the concept of an irreducible minimum 'living wage' irrespective of market forces as the reference point, which became the basis for wage determination for the greater part of the twentieth century in Australia (Watson et. al. 2003).

While the social and labour force environment is much different today, the Harvester principle (the need for fair and just wages) needs to be applied in the present context by taking into account that, while many workers wish to work only a few hours per week (e.g. full-time students), workers should still have access to work that allows for a reasonable standard of living. As noted earlier, pay rates for the majority of casual works are very low and this needs to be addressed in an effort to ameliorate widespread and growing financial hardship and poverty.

Alternative methods and approaches

One approach being put forward is the development of a 'social charter' for international trade agreements using levies to provide: (1) protection against very poor rates of pay in 'labour cheap' industrialising nations and (2) targeted financial assistance to benefit workers in these nations (see Watson et. al. 2003). Jackson (1996:25) also noted some years ago that:

The threat of competition from developing countries is often cited as a reason for reducing Australian wages and living standards. Our emphasis should rather be on improving conditions and living standards in those countries. Australia could take a lead in this regard by seeking to have an appropriate social charter incorporated into international agreements such as GATT and APEC. This would be consistent with and draw on efforts in Europe to develop a social charter for the European Community.

In accordance with the social charter view, the Australian Greens and more recently the Australian Labour Party have argued that industrial relations needs to move away from a framework of 'free trade', toward the building of a framework of 'fair trade' based on the protection of human rights worldwide (Australian Greens Online 2004; Australian Labour

Party Online 2004). Accordingly, greater emphasis needs to be placed on how to establish fair working conditions within the contemporary 'flexible' labour market. Regulatory measures need to protect workers' rights to fair and reasonable remuneration and also to protect industry from pressures to reduce costs in hiring labour as the primary means by which they achieve competitiveness. Reich (2004) argues that there is a clear need for regulatory measures in the labour market within an open global market economy: 'I am not an economic determinist, I don't believe that we are necessarily, simply, succumbing to the forces of a global and high technology economy'. Reich goes on to say that 'The reasons we have regulations and laws and governments is so that we can make accommodations and make sure our people live good and comfortable lives'.

There is evidence to show that alternative approaches, including regulatory measures, have been developed and implemented with success. For example in New South Wales (Australia) regulations have been introduced to deal with 'unfair contracts' for subcontract workers in the transport industry by classifying the 'suppliers of labour' as 'workers' and therefore entitled to the same protections and benefits as employees (ACIRRT 1999:167). Workers' entitlements can also be made portable. For example, in the Australian construction industry where labour demand tends to fluctuate, multi-employer funding 'pools' have been created as a means by which to share employer responsibility for providing workers with benefits of 'portable' paid sick, holiday and long service leave (ACIRRT 1999). New approaches to 'pooling' are also being explored in Europe (e.g. Gazier 1998; Schmid & Auer 1998) using a similar strategy of 'co-financing' arrangements as a way to provide workers with entitlements funded through a spread of levies from employees, employers and government (Watson & Buchanan 2001).

CONCLUSION

The plight of mature-aged workers in Australia has recently been politicised by the realisation of an ageing population. In this sense, the emerging debate in Australia mirrors that in other advanced capitalist countries. If Australia is to tackle this issue in a sensitive and productive manner then it needs to learn from failed policies in other countries such as Britain and the USA. Government campaigning to promote awareness about the productive value of mature-aged workers and the need to extend working-lives in light of a looming labour shortfall is, on its own, insufficient. Rhetoric alone fails to provide innovative policy incentives to encourage employers to provide workers, including marginalized groups such as the mature-aged, with secure employment and a living wage. In conclusion, the Howard Government's approach to industrial relations can be criticised as one which fails to adequately address the challenges of globalization and the future well-being of those marginalised from the labour force, including many mature-aged workers. It also appears to indicate that concern about encouraging greater labour force participation by mature-aged workers is, in essence, a secondary issue.

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