08 R Spencer
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Question 1:
Include: Attitudes - of employers, employment agencies, government bureaucracies, job applicants
Include: Improved financial assistance to job seekers
Question 2:
No
But there should be a simpler and easier to understand format for a work-to-pension system
Question 3:
The system should be more transparent.
The means test should ONLY apply if a pension above a certain level is received.
Question 4:
The scheme is too complicated
It has no relevance to older workers and is in no way an incentive to work longer
Question 5:
Scrap it
Come up with a more relevant scheme
Question 6:
Don't complicate things
Tax is not a major issue. Superannuation, self-esteem, etc are more important
Question 7:
Again, too complicated
Come up with a better balance of wage-superannuation-tax wich the ordinary person-in-the street can understand and relate to and see advantages in
Question 8:

Too many, too complicated.

There is NO incentive to mature age workers to get involved in these schemes. Work it through the superannuation tax system.

And there is NO incentive in this scheme for employers

Question 9:

Minimise tax (even to the extent of minimisng pay), increase superannuation tax breaks (winwin), simplify the system so that persons can SEE the advantages in their retirement of working longer

This relates to employers as well as job-seekers

Question 10:

Too complicated

If persons work longer, they want to see the results in superannuation. Guarantees mean nothing while still working

The idea for peopleto work onger is to better their quality of life in retirement. Current system does not allow this

And STOP tinkering around the edges

Question 11:

Scrap all restrictions. Win-win all round

Question 12:

Scrap all restrictions.

It is THEIR money, leave them to deal with it

Question 13:

If the Government simplified the system, made employees more responsible for the outcomes of their choices, improved the final outcome in terms of superannuation payouts, stopped tinkering with and simplified the system, there would be NO NEED for the Government co-contribution.

There is too much interference from Government and bureacracies. Job-sekers are confused, employers could care less and nobody helps

Question 14:

Scrap the cap.

Scrap the cap
Question 16:
Age settings are required.
Early access to superannuation should be penalised through the taxation system in the cases of older workers.
Question 17:
Simplify the rules.
Transition to retirement can be easily understood through the taxation system
Less pressure on employers to perform in this area
Question 18:
No
Too complicated and most persons do not understand there ARE any rules
And employers couldn't care
Question 19:
1. STOP tinkering with the system. Tinkering is to the advantage of ONE party only - Government.
2. Current taxation levels are OK at present.
3. If the indexed level of superannuation exceeds a reasonable amount, change the tax levels.
4. Undue access to superannuation while working should attract penalties
5. Older workers should receive extra tax benefits IF those benefits are passed into superannuation
Question 20:
See all comments above
In summary, SIMPLIFY, TRADE OFF TAX AND EXTRA SUPERANNUATION, OFFER INCENTIVES TO WORK LONGER THROUGH SUPERANNUATION, CHANGE ATTITUDES
Question 21:

Question 15:

Information is hard to access. Governments departments are loathe to offer advice. Attitudes are wrong and demeaning. The system is too complicated

Government bureacracies, job-seekers and employers need education on the subject

Question 22:

What tools?

Where are they?

Who recommends and advises? - forget Centrelink (Human Resources) and Employment Agencies - each has their own agenda and neither includes mature age workers

One major hurdle is employer attitude - they do NOT want mature age workers, unless there is a larger financial advantage

Question 23:

Too complicated. Too demeaning. Too restrictive. Too onerous. Too financially negative.

Question 24:

DSP changes unknown at present.

If there are changes, hopefully they are on the side of the Disabled individual, NOT the Government

Industries and employers need education

Question 25:

Again, complicated.

Takes NO account of the carer needs. All geared to the needs of Government and bureacracy.

Where is the understanding and compassion?

Question 26:

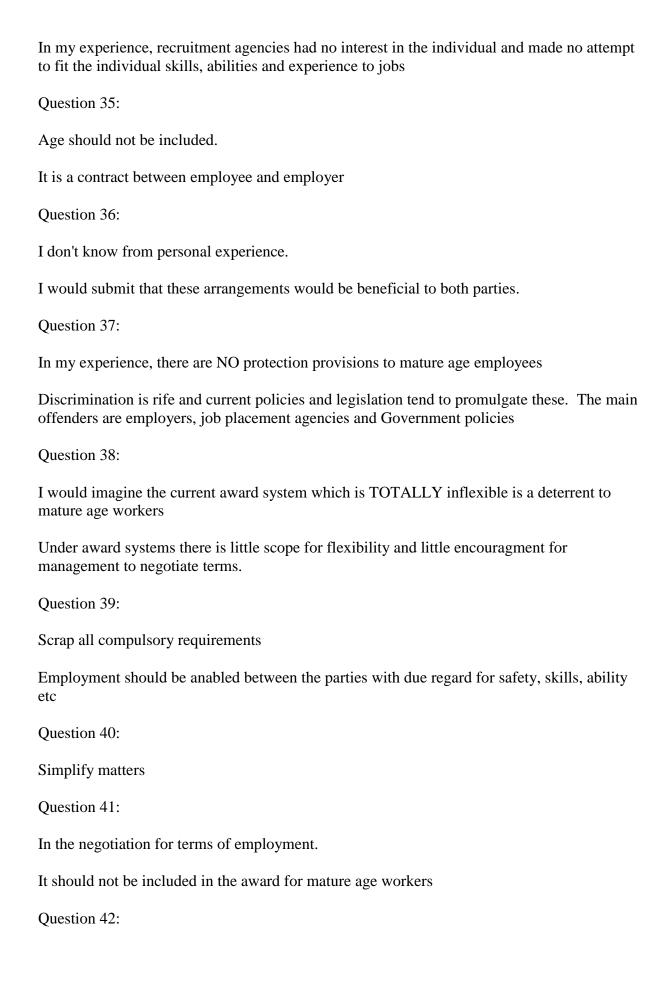
In my experience, working credits are a farce.

Too complicated, too rigid, too open to manipulation by bureacracy, Government and agencies.

Question 27:

Concession cards should be issued on a needs basis.

Even if a senior is working, a concession card may still be required.
Question 28:
No response
Question 29:
Restrictions should be eased.
Balance of study, work and lifestyle should be recognised
Question 30:
Surely, the outcome is to have persons working longer, contribute to society, contribute to retirement, improve learning and self-knowledge?
We need to balance study, tax, wages, contributions and lifestyle better.
Question 31:
See comments above
Balance and fairness is the key.
At present, it is all skewed in the Government's (read bureaucrat and power) direction
Question 32:
See comments above
Question 33:
See above
By "Balance" this also includes recipients of aid.
Question 34:
Private recruitment agencies are interested in one thing only - their access to Government funds and their bottom line.
In my experience, I have seen NIL compassion, involvement, assistance, advice for the individual from ANY recruitment agency.
The term "recruitment" when describing job placement enterprises is a total misnomer - paperwork is shuffled, lip-service is paid and the enterprise is quick to claim credit when an applicant finds himself/herself a position



Involves mental and physical barriers and gives the perfect excuse in some industries to refuse mature age employment.

A "fairness" and "necessity" criteria needs to be established.

Question 43:

Vital

Position Descriptions and Job recommendations need to be altered for mature age workers.

Key Performance Indicators also need updating.

Question 44:

- 1. Work Hours
- 2. Physical duties
- 3. Work breaks
- 4. Stop and start times
- 5. Flexibility of RDO's and Leave

Question 45:

- 1. Chamber of Commerce to managers
- 2. Governemnt Departments linked to employment
- 3. Recruitment Agencies
- 4. Seniors' Organisations

Question 46:

- 1. Simplify superannuation and tax systems to allow tax incentives to work and provide for retirement.
- 2. Change attitudes
- 3. Change work laws and rules to identify mature worker needs
- 4. Make work more attractive and obtainable for mature workers
- 5. More pressure on employers

Question 47:

Volunteers should be covered at exactly the same rate and conditions as paid workers in each state.
Question 48:
There should be NO age-based restrictions, under work and volunteer involvement
Ditto above for period and amount restrictions
Absolutely NO limit to compensation
(unused lump-sum contributions will come under the taxation system for recompense)
Question 49:
Mature age workers (and volunteers) MUST be treated the same as any other worker of any age, skill or ability
Question 50:
Ditto above
ABSOLUTELY NO penalties
Question 51:
Yes
Yes
Question 52:
See all above
Mature age workers and volunteers should receive NO restrictions on compensation and insurance
Question 53:
There should be NO age limit
The situation should be included under the General Entry Requirements and Employer Sponsored rules, and if a migrant is accepted into Australia as such there should be NO barriers to employment
Question 54:
Age restrictions should be scrapped. It is discriminatory

Migrants should be accepted under the criteria of character, health, financial independence and ability to fit into society. These criteria do NOT include age.

Question 55:

- 1. NO age limit
- 2. The ONLY criteria should be ability, skills, health, finance and societal-fit

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