**Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability**

**Submission No 30**

**Name** Tom Hadley

**Verbal submission by telephone – 10 July 2015**

I am happy for this submission to be a public submission.

I would like to tell the Inquiry about my experiences of age discrimination in looking for work.

I have just got a job after being unemployed for two years and applying for around 40 jobs.

In particular, I would like to bring to the attention of the Inquiry the discriminatory Workers Compensation legislation in NSW, which states that workers over 65 years of age are only entitled to receive a limited amount of compensation if they get injured – I think 1 year – compared to younger workers. This is direct discrimination, in writing.

I understand that if you are over 65 years old and get injured at work you are expected to ask the Commonwealth Government for assistance after the one year’s worker’s compensation payments run out. But I do not think the Commonwealth Government should play that role. I also think it is unlikely that I would get anything in such circumstances because, for example, I applied for assistance earlier this year and was told I was not eligible because my wife earns $50k a year.

The insurance for Worker’s Compensation is outsourced to private insurance companies like QBE. As a self-employed person, I pay workers compensation premiums to QBE but my workers are all over 65 years old. So I asked for a reduction in my premiums, since they would not be eligible for full payment in the case of being injured. They refused to reduce my premiums because this is a requirement in legislation.

I have worked a lot on building sites and this is a high risk industry and especially so for people over 65 years who aren’t properly covered by workers compensation.

Susan Ryan, among others, has pointed out how discriminatory such workers compensation regulations are and other states have changed their laws. NSW should also change the law in this regard.

I have also had other experiences of age discrimination. For example, a job advertisement said ‘your resume will reflect your wealth of experience’. But when I spoke to the agent about it, she said that the role was ‘too junior’ for me.

I am based in Wollongong and it would be great if the Inquiry can make it to Wollongong for a public consultation because of the demographic here. There have been a lot of people, particularly people over 50, made redundant in recent years.