



A social action project by the Brotherhood of St Laurence

# Precarious work, uncertain futures

## The experience of 25 to 34-year-olds

### Inside this issue:

How is the fragmentation of work affecting 25 to 34-year-olds?

Does part-time work lead to full-time employment?

What are the barriers to employment for young adults?

What are the social and economic consequences of precarious work?

*The Brotherhood of St Laurence wishes to acknowledge that the interviews and other material used in this bulletin were part of the New Social Settlement project funded by the Australian Research Council, the Committee for Economic Development of Australia, the Brotherhood of St Laurence, and The Myer Foundation. The paper written by Fiona Macdonald and Sonya Holm for this project is published in the Committee for Economic Development of Australia (CEDA) journal Growth, no. 49, January 2002, pp.16-24. Thanks to Tim Gilley, Mark Considine and Iain Campbell for their helpful comments to Fiona, Sonya and Stephen Ziguras in the writing of this bulletin.*

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### Future bulletins

Exclusion of new arrivals in Australia from income and support services

**“I think there are fewer options these days. I really do. Fewer jobs out there. If there are jobs, just look at the Job Board at the moment: they either want 16-year-olds so they can pay them less, or they want older people with 5 years’ experience.” (Sarah)**

The Australian labour market is characterised by change. Full-time permanent jobs have decreased, dominant industries have shifted, and part-time and casual work has increased dramatically. Yet social policy in Australia has been based on the assumption that full-time permanent jobs are available to those who want them. This assumption underpins the low level of unemployment benefits, as well as education and training policy. Saving to buy a home and contributing to superannuation for retirement depend on having a secure full-time job. What happens when these assumptions break down? This bulletin explores some of the results of the fragmentation of work, and some implications for the future of labour market and social policy.

It is generally assumed that people undertake training or gain work experience in their late teens and early twenties which will establish them in secure employment by their late twenties. Despite substantial social shifts, the period from 24 to 35 years of age continues to be one during which many major life events occur, including the establishment of independent living arrangements and buying a house, entering into couple relationships and having children. These life decisions have been based on the availability of full-time permanent jobs.

But what happens when such jobs are not available? What does this mean for people’s career aspirations, their life goals, and their social and family lives? The continuing high

unemployment rate and the changing nature of work mean that there are a growing number of people who remain excluded from secure employment, and must make do with jobs that offer poor conditions, fluctuating hours and little or no security. Such employment conditions dramatically impact on individuals’ capacities to make choices about how they live their lives.

### This bulletin

In *Changing Pressures* Number 3 (March 1997) we explored the experiences and views of low-paid workers on industrial relations reform and how it affected both their paid work and their lives.

Five years later, after further deregulation of the labour market, we explore the employment experiences of people aged between 25 and 34 who have not found full-time permanent jobs, and the consequences for other parts of their lives. We also consider the government’s role in responding to these changes and possible new directions for employment and social policy.

## Policy Context

Over the past 20 years there have been significant changes in the nature of employment in Australia. Employment in business services, retailing, hospitality and health and community services has grown, while that in the manufacturing and utilities sectors has declined (ACIRRT 1999). The proportion of jobs which are part-time or casual has increased and there has also been an increase in the number of lower-paid jobs within the service sector (Watson & Buchanan 2001).

The picture of conditions in today's labour market is a complex one. Casual workers have no entitlements to sick pay and holiday pay, and no guarantee of continuing employment. Casual jobs may be temporary, but many are ongoing, even though there is no certainty about their future. Casual employment increased by 68 per cent over the 1990s: permanent jobs increased by only 5.3 per cent over the same period, while the number of full-time permanent jobs actually fell by about one per cent (Borland, Gregory & Sheehan 2001). In 1999, 27 per cent of all jobs were casual and 69 per cent of these were part-time (Campbell 2000).

Some research suggests that casual work enables unemployed people to gain work experience and gain full-time permanent work. While this may be the case for some, the working reality for others is a series of short-term casual jobs interspersed with periods of unemployment (Chalmers & Kalb 2001; Hall, Bretherton & Buchanan 2000). This trend also appears to be growing (Buchanan & Watson 2000). In 1998, a quarter of men and 30 per cent of women between 25 and 34 years of age were in casual, labour hire or restricted tenure jobs (ABS 2000).

The number of part-time jobs increased by 61 per cent from 1990 to 2000, compared with an increase in full-time jobs of 5.5 per cent (Borland, Gregory & Sheehan 2001). Some workers, such as those juggling caring commitments or undertaking further education, prefer part-time work. For others, part-time work is not their preference, but it is all they can get. One-quarter of part-time workers wanted to work more hours in August 2001 (ABS 2001). At the same time, unemployment remains high. In January 2002, the unemployment rate was 7.0 per cent (ABS 2002).

### Changed employment conditions

Employment changes have come about for a range of reasons. Some have been driven by demand by workers—most notably the demand for part-time work by parents (mostly women) returning to work. At the same time, the mechanisms for setting workplace conditions have been drastically transformed. The central bargaining system which set standards across industries has been replaced by enterprise and individual bargaining, with a diminished 'safety net' award. Finally, continuing high unemployment has given employers greater bargaining power, and they have responded by creating more flexible employment arrangements which have the effect of shifting risk from the enterprise to the worker (ACIRRT 1999; Weller, Cussen & Webber 1999).

### Resulting pressures

There are several concerns about these changes. Casual work means an absence of entitlements which have been considered as a core part of industrial citizenship. Even when they are entitled to leave provisions, those with a series of short-term jobs have great difficulty accruing sick leave, parental leave and other entitlements, since each new job starts with zero entitlement (i.e., many forms of leave are not portable between jobs). Greater flexibility and bargaining power for employers have translated into greater risks and poorer conditions for many workers. Reduced and uncertain earnings throughout the life course mean that people are unable to save or contribute to superannuation; and casual employment may also limit opportunities to pursue a career. For those unable to find work that provides an adequate income during what should be their 'peak-earning years' there may be serious consequences for economic well-being in later life (Dunlop 2001).

According to a recent survey conducted by the ACTU, six in ten Australians believe they are under more financial pressure than five years ago. Those feeling the most pressure were families with children living at home, and part-time and casual workers (ACTU 2001). These results match those of a more detailed analysis of national survey data over the 1980s and 1990s which showed that workers now feel more insecure in their jobs (Borland 2001).

The period between 25 and 34 years of age is traditionally a crucial stage of the life course—a time when people establish relationships, decide to have children or to buy a house, and begin to contribute to superannuation. These decisions are often based on the prospect of a reasonably secure source of income and predictable working hours. As pointed out above, it is assumed that people undertake training or gain work experience which will establish them in secure employment by their late twenties. We explore what happens when these assumptions break down.

## People we spoke to

We spoke to 14 people, nine women and five men, aged from 25 to 33 years. Seven were unemployed, five were in part-time casual work and two worked full-time in low-paid occupations. One lived in Canberra; the rest were from different suburbs of Melbourne. Four were married, three in de facto relationships and seven were single. Four had children, though two were not living with their children. In terms of housing, six were in private rental accommodation, three had mortgages, three lived with their parents, one lived rent-free in a deceased relative's house, and one had insecure accommodation.

Eight interviewees had completed Year 12 education, three had completed Year 10, one left school after Year 9 and two had been educated overseas. Eleven had undertaken some form of post-school training; four had commenced university degrees and one of these had gained a degree. Ten had completed or were currently undertaking recognised vocational education and training, which included TAFE diplomas and certificates, traineeships and an apprenticeship. Four (three of whom had undertaken previous training) wished to undertake TAFE courses in the near future. Two were undertaking volunteer work to increase their skill level.

Eleven of the people we spoke to received income support payments—nine in respect of unemployment, one a disability support pension and another a single parenting payment.

### Profiles of five participants

**Sarah** is 27 and is currently employed as a cleaner. She works in a casual on-call capacity for an agency. Her hours fluctuate and she never knows how much work she will have. She may get a phone call from the agency anytime from 6am to 11pm. Sarah finds this aspect of her work quite difficult, as she can't make plans. Sarah would like to teach first aid and has been working in a voluntary capacity for St John Ambulance for two and a half years.

**John** is 32 and is unemployed. He had been working for a family-run pizza takeaway business, but it recently closed down. John has undertaken a variety of jobs, and often gets work through friends. He feels one of the biggest barriers to employment for him is his history of part-time, casual employment. John would ultimately like to work in IT and is currently undertaking a TAFE diploma in computing.

**Jacinta** is 30. She has recently left a part-time job in a café and is currently looking for another position. Jacinta has worked in many different cafés and said the usual way of getting a job is to do a trial, for which she isn't always paid. She has undertaken some TAFE courses, but finds that her café shifts often clash with her classes. Jacinta would eventually like to run her own café.

**Anthony** is 27 and is currently unemployed. He has spent many years working for a friend as a roof tiler but the work has dried up. Anthony lives with his parents because he can't afford to pay rent. He would like a permanent position with a 'proper employer' so he could live in a place of his own with his girlfriend and their eight-month-old son.

**Mark** is 26 and works part-time for a large airline. The base hours are 20 per week although Mark often does overtime. The shifts fluctuate over a 24-hour 7-day period. Mark enjoys his job, and says it is more secure than his previous one. He also believes that, due to the internal priority system, he will eventually be offered full-time work. Mark did a trade apprenticeship when he left school and then worked as a subcontractor. He did not enjoy this type of work as the hours were often long, and he was not entitled to sick pay, holiday pay or superannuation.

### Statistical snapshot

#### The high unemployment rate

- 694,100 people in Australia were unemployed in January 2002. (ABS)

#### Trapped in part-time work

- Part-time employment has grown strongly.
- Half of all part-time jobs are for 16 hours per week or less. (ACOSS)
- 27.5% of part-time workers aged 25 to 34 years wanted to work more hours in August 2001. (ABS)

#### Job creation: casual, part-time, low-paid positions

- Most of the extra jobs created over the 1990s were part-time or casual.
- Most unemployed people are looking for full-time jobs.
- Over 80% of the extra jobs created over the 1990s paid less than \$25,000 per year. (ACOSS)

#### Sources:

ACOSS 2001, *Generating jobs: Fifteen strategies for reducing unemployment in Australia*  
 ABS 2001, *Labour Force*, August figures, Cat. no. 6303.0  
 ABS 2002, *Labour Force preliminary*, January figures, Cat. no. 6202.0

## What people told us

Twelve of the 14 people we interviewed were attempting to find full-time work. Their aspirations were similar to those of previous generations: financial security, owning a house, running their own business, forming a relationship and having children. Their experiences of the workforce suggested the following key themes:

- trying hard but getting nowhere
- available jobs having poor conditions (low pay, no entitlements, uncertain hours)
- a sense of being in the wrong place at the wrong time
- unfulfilled aspirations and the illusion of choice
- difficulties of surviving on a low income: restricted choices, increasing debt

### The work that is available

These 25 to 34-year-olds expressed concern about the poor conditions and limited prospects of jobs that they were able to get. For many, their entire work experience consisted of working in temporary casual jobs or working full-time in low-paid professions.

### Lack of entitlements

A major issue was the lack of entitlements. Most jobs were on low hourly rates, without entitlements such as paid leave and employer superannuation contributions or protections such as workers' compensation.

*There's no sick leave, so if you take time off you just lose money... and then if you take sick days too, they are less likely to call you back next time.*

(John)

*I wouldn't mind going back to roof tiling again. Properly you know, with a proper employer—not getting paid cash in hand. Getting put properly on the books....Just because of holiday pay and stuff like that...You get no sick pay, no superannuation... If you get paid cash in hand you don't get any of that... Oh it's bad. If you've got no money you have to work, if you feel sick or anything.*

(Anthony)

*I just ended up leaving. Because I also cut myself—I cut my hand on the slicer—and they didn't want me*

*to put in on WorkCover.... Working cash in hand is not that good. But for the employer, it's much better, because they don't have to pay WorkCare, they don't have to pay super, they don't have to pay tax, they don't heaps of stuff... If I get sick I don't get paid obviously for the day that I don't go into work. If I cut my finger I don't get paid.*

(Jacinta)

Many people mentioned their unpredictable hours and insecure incomes as a barrier to planning and saving.

*The money coming in to me fluctuates so much it's just hard to save. When I'm having a bad week, I end up using my savings.*

(Jacinta)

*It's a bit of a thing, not knowing when I'm going to work. I can't make plans, because I don't know when I'm working... Because I can't say to someone, 'Let's go out on Friday night', because I could get work. She could ring and say, 'You're working 2-11', and I can't say to the agency, 'No I can't work'. It just doesn't work that way.*

(Sarah)

### Inadequate and uncertain pay

Both men and women felt that their jobs did not pay enough to meet their expenses, or that the pay did not reflect the amount of training they had undertaken.

*I did some work on a building site, [as] a labourer for a fencer. [I found jobs] all just through friends mainly, because a lot of my friends own their own business... All outside trades depend on the weather. If it rains you can't work.... Gets to me sometimes when you know you've got bills and that, especially now that I've got a kid.*

(Anthony)

*I've been in and out of the industry for years. Three years ago I came back into the industry, so that I could complete my qualifications. I'm in my final year this year. I'm just looking at working my way up within the childcare sector. But because it is a very low paid industry, there are little rewards for the work that you actually do... The pay is really quite minimal for me. I'm a level two assistant, because I have completed some of my training,*

*and I have years of experience in the [childcare] industry as well, so the rate of pay is like \$11.50 [per hour].*

(Lisa)

### In the wrong place at the wrong time?

#### Barriers to employment

Many of the 25 to 34-year-olds we spoke to said they felt they were the wrong age, or had the wrong experience. Some people even mentioned that having the 'wrong look' was a barrier to employment.

*It's hard for me now. I'm 29, I'm no longer a junior. A lot of jobs now want juniors.... It's a lot cheaper to have a junior... I went looking at factory jobs on the internet, because I'm just willing to take on anything at the moment. I really can't afford to be out of work, and so looked for factory work ...All juniors...they want juniors... I was so disheartened.*

(Naomi)

*I've sort of being doing it [metal work] since I was 15, on and off. I had an apprenticeship when I was younger. But I got bored and I wanted to try everything else. I liked metal work the best so I'm trying to get back into that... but because of my age a lot people don't really want to pay the extra money. I think once you get over 21 there is an extra pay difference.... They are keen, but when it comes to giving out that money, they're just not interested.*

(Luke)

*I think there are fewer options these days. I really do. Fewer jobs out there. If there are jobs, just look at the Job Board at the moment: they either want 16-year-olds so they can pay them less, or they want older people with 5 years' experience.*

(Sarah)

## What people told us

*[Businesses] are looking for a certain type of person... Back then, they were just looking for anybody who had the skills to do that job. Now, you have to compete, with what you're wearing [and ask yourself] 'Am I wearing the latest fashion? Am I looking good enough to become a sandwich hand?' ... Well I can sort of understand where they're coming from because they've got a certain image, their business. So I may not fit into that certain look. Like one café I went into ... all the girls behind the counter were all long-haired and were all pretty sort of girls. And I thought, 'OK, I'm not going to get this job'.  
(Jacinta)*

### Jobs that are available

The following 'new jobs today' in metropolitan Melbourne were listed on the Australia Job Search website (<http://www.jobsearch.gov.au/>) on 27 November 2001. The job search website is operated through Centrelink. The jobs illustrate the low-paid, short-term or casual positions which are often the only work available to people such as those we interviewed, in their peak earning years.

New jobs today
Trainee, client/sales support, must have previous customer service experience, apprenticeship wages
Sales assistant, previous experience required, must be flexible with hours of work, 15-25 hours per week
Labourer, must have metal industry experience, 2 weeks' work
Labourer (casual), various hours
Labourer, must have forklift ticket and some experience, 2 days' work
Console operators, must be able to work shifts/weekends if needed and be on call 24 hours a day
Commercial painter, 2-3 weeks' work only
Child care assistant, casual on-call position
Cleaner, 3am to 5.20am 7 days per week
<b>Warning: jobs may be filled by the time you make an enquiry</b>

### Trying hard but getting nowhere

A significant issue for 25 to 34-year-olds is whether or not casual work provides a stepping stone into more secure better-paid work. For most of the people we spoke to this had not eventuated. All the interviewees had worked in different areas and had undertaken a variety of jobs.

*I tried doing sales. I tried cooking. I packed up and just went travelling all the farms for a while, [doing] fruit picking and farm hand work, a bit of everything really.  
(Luke)*

Some felt that this variety in employment had led to increased confidence and skills and had helped them gain subsequent employment. For others however, if their employment and volunteering experiences had led anywhere, it was to more part-time or casual work. For some, this cycle was a disadvantage in itself.

*I think the hardest thing for me is that I don't really have much of a resume now, or references. The references I do have, have just been for casual work.  
(John)*

### Training

The majority saw training as the most important prerequisite for gaining a 'good' job; only one of the fourteen interviewed did not have some post-school vocational training. However, a problem for some of the people we spoke to was that their hours of work often clashed with study, preventing them from completing courses and undertaking further training, and reducing future employment prospects.

*I did six months' full-time [study] and then I actually worked within the industry. I felt that it would be a great opportunity to put what you're learning into practice immediately, rather than have all this knowledge and think 'What am I going to do with it?' .... [but] I was actually working in Sydney at the agency and the course requirements are that you need to spend some time in the actual field—[it's] like teaching rounds, you do your placement. And my practical placement coincided with the busiest time for the business. My employer wouldn't release me to complete my placement requirements.  
(Lisa)*

*I've never completed my apprenticeship or my commercial cookery course. I was doing all that and working at the same time... He employed me there as a cook, and I was happy for him to do that because I was doing this commercial cookery course. But then he was rostering me on to work on the days I was meant to be at school. And that happened a few times, to the point where I'd missed so many classes that they [TAFE] just said, 'You'll have to catch up and come back next year'.  
(Jacinta)*

## What people told us

### Volunteer work

Two of the people we spoke to were also undertaking volunteer work in order to make contacts and increase their skill level. They included one participant who was volunteering every day with an employment agency.

*It [voluntary work] was originally to get extra experience up my sleeve but now I'm very confident, and I'm just doing it until I get some full-time work.*  
(Naomi)

*That's another reason I want to help out [volunteering], because I'd love to ideally get a position in the industry, in either music or arts, whether it be admin or reception whatever. It's just a matter of getting to know people, trying to get your foot in the door.... The industry is quite big, but it's kind of small when it comes to the jobs.*  
(Michelle)

### Have aspirations and expectations changed?

The top priority in life for most was 'finding a good job'. Many spoke of their needs changing since they were younger; primarily that they now wanted work with more certainty, more predictability and more hours than their work had offered in the past.

*Basically I want the security of a full-time job, knowing that I've got a secure income. Because the problem with casual is that it's not really secure ... it could fall apart at any stage. I'd rather have full-time and know it's there.*  
(Sarah)

Most who were not in relationships and did not have children had very traditional desires for marriage, children and home ownership. For some, finding a partner and having children were goals that could be pursued 'when I get established' or 'before I get too old'. Home ownership was something almost all aspired to—for privacy, their own space, for independence, as an investment and, most commonly, 'for security'. However, a number said they couldn't see how they could ever afford to buy a home.

*I would like to [own a house one day]. But I don't consider that it's a possibility... It is a dream, but it's a dream that I know is unattainable, and I don't consider it as a reality.*  
(Lisa)

Others had definite plans for the future but were a long way from achieving the financial position necessary to pursue them. These included two people with long-term plans to run small businesses.

*I really want my own business. I know I could go really well in that.*  
(Jacinta)

### The illusion of choice

Everyone we spoke to thought that there were a 'lot of options', including opportunities to train in different areas, and a variety of avenues to search for work. However, a frustration for many was that apparent options did not always lead to outcomes. Most believed that there were fewer full-time jobs in existence now than in the past.

*I think it's harder now. Because I think more people are wanting to do the same things.... It just seems to be really competitive now... We've got so many choices, yet kind of can't get to them.*  
(Michelle)

*There are greater options [now] in job searching, because the whole system has changed. We're able to get to computers and we're able to get to the internet and all of that stuff, we're able to get to a fax machine and a photocopier... There are better opportunities to job search... [But] the work that's available... well, I'm still out of work.*  
(Naomi)

### The difficulties of surviving on low income

For nine of the fourteen people we spoke to, surviving on a low income was extremely difficult.

*I got paid yesterday, but for the last week I've not had a cent, and that's even with babysitting on the weekends.... It really is hand-to-mouth, and everybody*

*in childcare is like that. Everybody at the centre where I work at has a second job... in order just to make ends meet.... What I would like is to actually have a savings account. To actually have savings would be something for me, that I can't even begin to imagine.*  
(Lisa)

*[It's] really really hard. [I'm] really really struggling... Rent is \$170 a fortnight. And then there's my loan.... I bought a car four years ago, so I'm still paying that off.... And that leaves me with roughly \$35 a week to survive on..*  
(Naomi)

*I've got to organise something, because me and my girlfriend eventually want to move in together, do everything properly. We can't afford it at the moment—everything is too expensive... There's just not enough money to get by.*  
(Anthony)

### Limited income and debt

Many interviewees reported significant debts. Five owed money on credit cards or payments such as mobile phone bills; others were paying off HECS or mortgages and one had a car loan. Some were worried about meeting repayments from their limited incomes.

*[I've got a] mobile phone debt, credit card [debt]—just because I went on the dole and I couldn't afford to make my repayments, basically... It's just that I could afford it at the time and then when I become unemployed, I couldn't afford it.*  
(Luke)

*I've got a bit of a credit card [debt], which I'm trying to get on top of. So probably a couple of thousand I'd be*

## Implications

*in debt... I'll make sure that I won't go out for ages, or I just won't spend money unnecessarily. I won't go out for dinner or won't buy my lunch, just things like that... I hate being in debt.*

*(Michelle)*

*I'd like to buy a house. I've got to pay back a lot of stuff though, from when I was younger. I've got to pay my credit card... mobile phone bill... and some speeding fines... it's just a nightmare at the moment.*

*(Anthony)*

Changes in the labour market over the last decade have led to increased fragmentation of work. For many people, the dream of a permanent full-time job has been replaced by a reality of precarious employment. This may be short-term, casual or part-time, but it is characterised by inadequate income, uncertain working hours and unpredictable rosters.

Workers do not know how many hours' work they will get in a week, and when this will be, which makes meeting regular expenses, budgeting and saving more difficult. Many are expected to be on call at any time during the week, so planning social and family activities may be impossible.

The people interviewed for this study found that casual or temporary work did not provide a stepping-stone from low-paid work to more secure and better-paying work. Several had attempted to combine work with study, but had difficulties with the conflicting requirements of study and rosters. A considerable number of young adults are finding it difficult to gain a foothold in adequately paid work, even after undertaking training.

The implications for the future are significant. Social security policy has relied on unemployment being short-term, but the changes we have seen show that many who find work may have to rely on income support payments. For the people in this study, the insecurity of their working lives had an impact on their ability to plan for the future—in terms of a career, time for relationships, the possibility of buying a house, or saving for retirement. While individuals bear the brunt of this impact, in the long term, governments will carry the costs: increased dependence on the social security system, greater demand for public housing, loss of tax revenue, and possibly increased crime or family breakdown.

Transitions from secondary to post-secondary education, from education to work, and from casual or part-time to full-time work are still associated with younger age-groups. Several programs specifically target those in their teens or early twenties based on this assumption (for example the State Government funded Job Pathways Program and Victorian Pathways Projects and the federally funded Jobs Placement, Employment and Training program). These programs are important, but policies will need to recognise that people of all age-groups, including

25 to 34-year-olds, are attempting to make these transitions. In the short term, employers have little incentive to support training of their staff since they are less likely to be employed for a significant period of time. However, this works against Australia's long-term need to develop the highly skilled workforce required in the 'new economy'.

It is clear that government intervention is necessary to improve access to skills training and to prevent or ameliorate the insecurity caused by the changes described above. While there is much work to be done to clarify how best to respond, possible directions such as those proposed by ACIRRT (1999) include:

- A renewed macro policy focus on job creation, especially of permanent positions;
- Legislative change to ensure equal rights to standard entitlements regardless of employment status;
- Policies to reduce average full-time working hours;
- Increased portability of entitlements (such as sick leave, parental, study and long service leave and redundancy pay) through industry-wide bodies;
- Socially responsible labour hire arrangements;
- Requirements for employers to provide minimum and maximum amounts of work each week or month;
- Stronger substantive rights to study leave and income support to allow people to combine work with training;
- Increased investment in tertiary and vocational education.

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Published April 2002 by  
Brotherhood of St Laurence  
67 Brunswick Street  
Fitzroy, 3065 Victoria Australia  
ABN 24 603 467 024

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