

Insecure work, anxious lives: the growing crisis of insecure work in Australia





A secure job is when workers have

- · Fair and predictable pay and hours of work;
- A say about how, where, and when they work, and to be consulted about change;
- Access to important conditions, like annual leave, paid sick leave, overtime, penalty rates and long service leave;
- · Quality skills and training, and career opportunities;
- · A healthy and safe work environment.

Photographs used throughout this report are file images and not of the workers quoted.

Quotes have been compiled from online focus groups conducted in August 2011. The groups consisted of a mixture of casual, temporary, labour hire, fixed term contract and sub-contract workers, in two age groups, 20-35 years and 36-55 years, in metropolitan and regional Australia.

The Australian Council of Trade Unions (ACTU) is the nation's peak body for organised labour, representing 1.8 million Australian workers and their families.

Contact details:

Tel: 1300 362 223

Email: info@securejobs.org.au www.securejobs.org.au

www.scoarcjobs.org.aa

 $Authorised\ by\ Jeff\ Lawrence,\ Australian\ Council\ of\ Trade\ Unions,\ 365\ Queen\ Street,\ Melbourne$

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Foreword

Australia has experienced strong and sustained economic growth for most of the last three decades. Our economy continues to perform relatively strongly, especially when compared to many other developed nations. At the same time, the Fair Work Act has restored many rights at work and is promoting fairer and more productive workplaces.

But not all Australians are sharing in the benefits of our national economic prosperity. Profits as a share of national income are at a record levels, while the wages share is at a 40-year low. Australian unions are deeply concerned that growing numbers of workers are engaged in work that is unpredictable, uncertain and that undermines what ordinary Australians need to feel secure in their lives and their communities.

Casual jobs, short term contracts and other insecure forms of work are on the rise. Secure jobs are getting harder and harder to find

Today, only around 60 percent of workers are in full or part-time ongoing employment.

More than 4 million workers are engaged as casuals, on short-term contracts, in labour hire, or as independent contractors.

Casualisation is a global phenomenon, but we "lead" the world. In the OECD, only Spain, with a high proportion of seasonal work in agriculture, outranks Australia.

In hospitality, two-thirds of employees are casual. Forty per cent of all employees in the retail industry are casuals.

Insecure work is increasingly spreading into areas where families previously had the security of a permanent job. A primary school teacher is engaged on rolling one year fixed contracts with no income over the long summer break and no guarantee of work the following year.

A labour hire worker in a warehouse in Melbourne has performed the same work as his workmate beside him for six months but still receives lower pay, inferior entitlements and no job security. A home care worker is engaged on a casual basis but with no predictability as to weekly hours of work or income. A truck driver is faced with high running costs for his own vehicle which aren't met by his rate of pay as an independent contractor.

This might suit some workers. But it's really tough on many working families who have less certain incomes, rising fixed household costs and the shouldering of more and more household debt and are trying to plan for the future.

We believe in an Australia where reliable workers should have jobs they and their families can rely on – jobs that provide fair and predictable remuneration and hours of work, and important workplace conditions such as paid leave. All workers should be entitled to be treated fairly at work, to work in safe and healthy workplaces, and to have a say over how, when and where they work.

For Australian unions the argument that insecure work is the price we all have to pay for a strong and internationally competitive economy just does not wash. Unions are committed to continued economic growth and to improving living standards for all. But this should not, and does not need to, come at the expense of quality jobs, of respect for workers' rights, and of workers' exercising some control over their working lives.

Australian unions have identified insecure work as a major national campaign priority because quality, secure jobs are the key to shared national prosperity. We intend to harness the spirit of fairness and community that was generated by Your Rights at Work to campaign for good jobs for all Australians. This campaign will be carried into workplaces and communities around Australia.

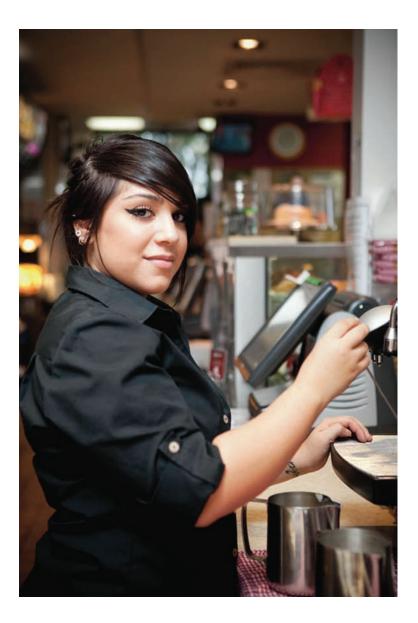
Secure jobs. Better future – that's worth fighting for.

GED KEARNEY, President

JEFF LAWRENCE, Secretary

September 2011

Changing Australian workplaces



The past few decades have witnessed dramatic changes in the world of work.

Many of the trends shaping contemporary Australian workplaces are positive and have improved the quality of working life for Australians. Others, however, have been far from welcome.

Changes include:

- Structural changes to the economy, with employment shifting from certain industries and occupations to others;
- Increased workforce participation rates, especially among females and young people;
- New technologies changing how and when work is performed;
- Changes in the way people are employed, with an increase in the number of workers in 'nonstandard' or 'atypical' forms of employment;
- Changes in the distribution of working hours, with full-time jobs increasingly associated with longer hours and part-time jobs associated with irregular and unsocial hours of work.
- Increasing volatility of income for individual workers.

One of the most significant trends within the workplace and of particular concern to Australian workers and their unions is the **shifting by employers of the costs and risks associated with employment onto workers, who can least afford to bear them**.

Workers have experienced this shift through a loss of job security and predictable incomes, attacks on entitlements such as sick leave, minimum engagements and penalty rates, and a loss of control and predictability over hours of work. This risk transfer is being experienced, in different forms and to varying degrees, across all industries and occupations.

Rachel, casual food and beverage attendant,
Melbourne

"As a casual, I'm at the bottom of the pecking order, and at times my shifts get cancelled because of a lack of work. One of the disadvantages of being casual. That's why I have a second job.

The rise of insecure work

Today, millions of Australian workers are engaged in insecure work. This is **work that provides little economic security and little control over their working lives**.

Indicators of insecure work include:

- Unpredictable, fluctuating pay;
- Inferior rights and entitlements, including limited or no access to paid leave;
- Irregular and unpredictable working hours, or working hours that, although regular, are too long or too few and/or non-social or fragmented;
- Lack of security and/or uncertainty over the length of the job;
- Lack of voice at work on wages, conditions and work organisation.

Insecure work can be experienced by all workers. However it is often associated with certain forms of employment, including casual work, fixed-term work, seasonal work, contracting and labour hire. It is also increasingly a problem faced by workers employed part-time and workers in non-traditional workplaces, such as home-based outworkers.

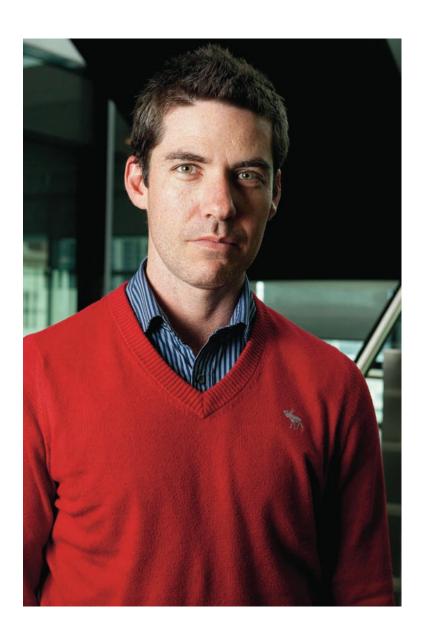
Insecure work has profound implications for the quality of working life. It is often accompanied by low pay, less access to opportunities for training and skill development, a lack of voice in the workplace and a higher risk of occupational illnesses and injury.

People in insecure work are less likely to be aware of and to enforce their rights and entitlements.

Insecure work is often experienced by those in our workforce with the least bargaining power, including workers with lower skills, young workers, women, Indigenous workers, migrant workers and persons with disabilities.

It is impossible to say precisely how many workers are in insecure jobs today. But available data can help us understand who is at risk.

• Today, only around 60% of workers are engaged in full or part-time ongoing employment. Over the past three decades, 'non-standard' types of work (casual work, fixed-term work, casual work and contracting) have grown at a much faster rate than full time standard employment. The greatest growth has been in part time permanent and full-time casual employment (Figure 1).



• Almost one quarter of all employees in Australia - over 2 million workers - are casual employees. They have no entitlement to many of the benefits that we have long associated with employment, such as paid annual or personal leave or payment or notice of termination or redundancy. The proportion of Australian employees engaged in casual work has grown significantly over the past decades: from 15.8% in 1984

"I don't like the volatile hours – these change from week to week and thus my pay each week differs. I would love to have a steady pay package... It would imprint some stability and flow into my weekly pay. Although the hourly rate may be lower, the added bonuses of sick leave and guaranteed structured hours would easily outweigh any pay losses."

Scott, casual insurance claims assistant, Sydney, NSW

to around 27.7% in 2004. ³ Casual workers now account for the majority of workers the accommodation and food industry, and just under half of all workers in agriculture, forestry and fishing (Figure 3).

• **Fixed-term contracts** have also become much more common in today's workplaces. Workers on fixed term contracts have no right to ongoing work. Many have to apply for their job year after year with no certainty that they are going to get it. Many miss out on holiday or leave pay, and have to go without income during slow periods. Thirty- eight percent or over 130,000 workers in the education sector are on fixed term contracts. Thirteen percent of workers in public administration and safety (45,900 or 13%) and health care and social assistance (56,500 or 16%) are also engaged on a fixed-term basis. ⁴

Figure 1: Growth in non-standard forms of employment, 1992 – 2009, Base Index = 100 $^{\rm 1}$

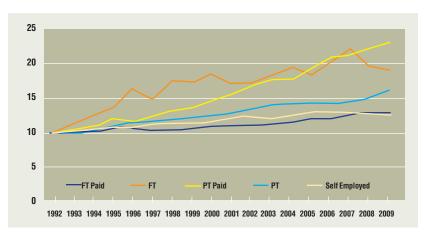
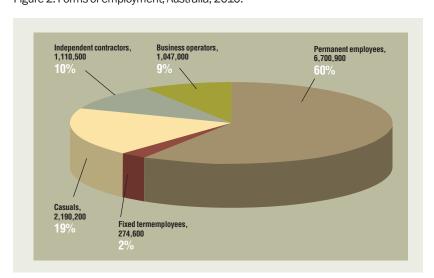


Figure 2: Forms of employment, Australia, 2010.²



Andrew, casual storeman, Perth WA ▶

"I would give up casual for full-time, no questions asked. Tried to get credit as a casual; need to be working three times as long, try to get a mortgage; need more deposit, get sick and don't get paid! Take two weeks off work and lose out, cause you still have to pay your bills.

Rhoda, casual administrative assistant, western suburbs of Sydney, NSW

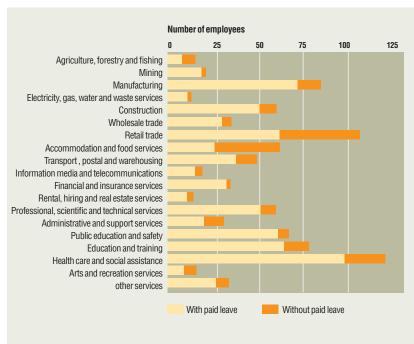
"We are actually looking for a house to buy now... The catch is, I must have a permanent job status to be able to get a mortgage from the bank.

"I get NOTHING if I have a day off, sick, holiday, etc. I work no matter how ill or in pain I am, including when I get a migraine."

Leigh, casual building worker, Victor Harbour SA

- Ten per cent of the workforce over 1 million workers are now contractors. Many of these workers are genuine independent contractors. But many are not. Many contractors are vulnerable to exploitation they are more likely to work very long hours than employees and have no minimum wage, minimum conditions, or protections from unfair dismissal. Because they are not covered by the Fair Work Act, they do not have access to Fair Work Australia when they have a dispute about their working arrangements.
- Many contractors, though independent by law, are in reality economically dependent on a single client. The number of **dependent contractors** in the workforce is difficult to estimate, but we know from ABS statistics that around 40% of all contractors (441,500 workers) are dependent contractors in that they have no authority over their own work. ⁵ Dependent contracting is a particular problem in industries such as road transport and construction.
- Many contractors are engaged in **sham contracting**. Sham contracting occurs when an employment relationship is misrepresented or disguised as a contracting one. Research by the CFMEU has recently estimated that between 26% and 46% of all contractors in the construction industry (between 92,000 and 168,000 workers) are sham arrangements. ⁶
- The number of **labour hire workers** is also increasing. Many of these workers are in insecure work. The nature of these arrangements means that there is often ambiguity over responsibilities associated with employment, and this has serious implications for workers' access to rights and entitlements. There is no obligation upon employers to provide labour hire workers with wages and conditions of work that are equal to those provided to a directly employed worker. Many labour-hire workers are employed on a casual or contracting basis, with associated problems of low pay, no job security, inferior conditions of employment and an absence of skill development and training. 7 While accurate and up-to-date data on labour hire in Australia is not available, we know that labour hire workers constitute between two and four per cent of all workers in Australia, and are concentrated in manufacturing, property and business services and health and community services.
- A further group of workers that are at high risk of insecure work are workers that perform **work outside premises conventionally considered to be workplaces**. This practice is increasing, and is fuelled by the outsourcing by firms of functions once done in-

Figure 3: Casuals by industry, 2010



house. Home-based outwork is particularly common in the textile, clothing and footwear industry, where it accounts for the majority of Australian clothing manufacturing. It is also increasingly common in sectors such as telemarketing. The location of work heightens the risk of worker exploitation and of the presence of insecure work arrangements.

Apart from these distinct forms of non-permanent or non-standard employment, insecurity is also experienced in other ways through **working time insecurity:**

• For many workers, this takes the form of too few or irregular hours of work. There are over 850,000 workers in Australia who work part-time hours but would prefer to work more. 8 Working time insecurity in the form of irregular or fragmented hours is particularly common in industries such as retail, hospitality and health services. In these sectors, employers have sought to enhance flexibility and reduce costs by reducing or removing restrictions on working time arrangements: widening the span of ordinary hours, averaging working hours, removing or reducing penalty payments for extended or unsociable hours, and reducing minimum periods of engagement. Lack of predictable working hours are problems particularly experienced by casual workers and, in some sectors, increasingly also by part-time employees.

- Over a third of part-time workers have no guaranteed minimum number of hours of work each week this means they have no steady or guaranteed income. ⁹ For many casual workers, lack of control over working hours is often exacerbated by a reluctance to refuse shifts, even at short notice or inconvenient times, for fear of risking future work prospects.
- Working time insecurity is also experienced in the form of **excessive hours**. Australia outranks 22 OECD countries for the average hours worked by full time workers, with an average working week of 44 hours. ¹⁰ Extremely long working hours (50 hours or more per week) have become increasingly common for full-time workers, especially among males. In 2011, over 1.8 million workers (15.9% of all employed persons) report usually working 50 hours or more a week. One in five of Australian workers (21% or 2.2. million) would prefer to work fewer hours. ¹¹
- A further group of insecure workers are those that experience **fluctuating incomes** due to irregular hours or because they have a significant proportion of their pay at risk, that is, performance or bonus pay. ABS data indicates that 25% of employees have earnings/income that varies from on pay period to the next. This includes 19% of employees working full-time hours and 41% of employees working part-time hours. ¹² In 2007, 47% of casual workers had earnings that varied from one pay period to the next. ¹³

This all adds up to a growing workforce crisis. This is a crisis that is felt not only by workers, but by their families and their communities.

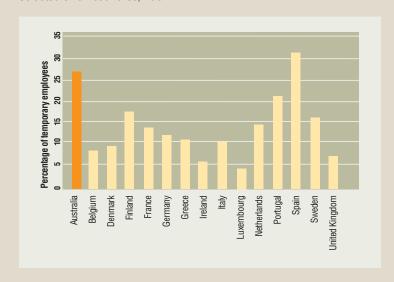
Michael, IT contractor, Tasmania

"My plans change all the time in response to changes in circumstances. My work has a huge influence on this situation. Really, there are so many unknown factors at work that it's almost impossible to form a serious long term plan these days.

Australia compared

Insecure work in its various forms is a problem faced by workers and societies around the world. But But Australia stands out for its high rate of insecure, casual work. Only Spain, with a rate of temporary employment at around 1 in 3 workers, has a higher rate. ¹⁴ The fact that many other OECD economies have experienced similar structural economic changes and dynamics but do not have the same levels of insecure work suggests these trends are by no means inevitable or unavoidable.

Graph: Temporary employees as proportion of total employees in selected OECD countries. 2002



Men trapped in the insecure job cycle

Insecure work often isn't a stepping stone to permanent work.

For a large group of workers, it is a never-ending cycle of short-term jobs, never with any predictability or permanency, making it impossible for plan for the future. While the hours and pay may resemble what would be considered a good job, the nature of their fixed term contracts leaves them in a perpetual state of limbo.

Often tertiary educated, these men are professional, white collar workers, have been unable to convert their qualifications into a permanent job. They are looking for a way out of this cycle, but find just as many others in the queue in front of them.

Trapped in this cycle of fixed-term contracts, they are frustrated with their lack of opportunities for career development or advancement, and are disillusioned with their senior management. And because of their lack of tenure, they feel unable to raise genuine concerns about safety or other workplace issues.

While they are not on Struggle Street, men in this form of insecure work who are the primary earner in their household realise that if they lost their contract they would be in a difficult financial situation.

They have not chosen a life of insecurity, but that is what they have.

The Working Australia Census 2011 analysed a group of men who are in insecure work arrangements. They work full time hours on a regular day time schedule in what would be considered a 'normal' good job. These men are not shift workers or working in industries that requires a greater level of flexibility than the norm. They have regular day jobs, but they are not employed on a permanent basis. There were 622 men in the Census sample.

These men are across all ages; three-quarters (73.0%) are married, and 8.9% have children – and two thirds of them (68.5%) are the main income earner in their household. Three-quarters (75.5%) earned an annual income between \$40,000 and \$80,000.

The majority of these men (79.4%) are employed on a fixed term contract basis:

- 10.1% are employed on a casual basis.
- 5.6% are labour hire/temporary workers.
- 4.8% are dependent contractors.

A third (38.7%) had worked 2 or 3 jobs in the past 12 months, and 8.2% had worked 4 or more jobs in the past 12 months. Forty per cent had been in their current job for less than 12 months, a further 42.8% had been there for between 1 and 5 years.

These men challenge the widely held view that those in insecure work arrangements either have a low level of qualifications or training or are concentrated in particular industries such as retail and hospitality:

- Two thirds (65.7%) have a tertiary qualification;
 - 17.2% have a certificate or diploma.
 - 6.9% an apprenticeship.
- The main occupations are;
 - Professional (62.5%).
 - Technician and Trade Worker (9.8%).
 - Manager (8.5%).
- Some of the specific jobs listed by respondents were:

Project officer, lecturer, research officer, communications manager, web designer, youth worker, mechanical coordinator, IT officer, tutor, teacher, research scientist, forensic technician, scientist, engineer, systems administrator, policy officer, registered nurse, lawyer, software tester, owner/driver, technical support and pharmacist.

- The most common industries for these men to be employed in were;
 - Education and training (43.6%).
 - Professional, Scientific and Technical services (8.7%).
 - Health care and social assistance (7.1%).
 - Information media and telecommunications (5.8%).
 - Construction (5.3%).

These men were not necessarily happy with their current employment situation, nor were they working in insecure arrangements because they felt they were secure:

- Greater job security was clearly the most important industrial issue to this group, with 60.3% ranking it as one of their top two industrial issues;
 - The next closest issues were a wage rise (37.5%) and having the flexibility to balance work and family (34.2%).
- The aspects of their jobs they were most likely to dissatisfied with were;
 - Job security (53.9%).
 - Senior management of your company or organisation (31.8%).
- A third (31.4%) said they were currently looking for work, compared to 16.0% for the overall Census sample.
- The majority (86.7%) said they had looked for work in the past 5 years, and over half (59.5%) of this group had experienced difficulty getting a job.

Their opinions of senior management and their opportunities for training and advancement were also not favourable:

- Close to a third (30.7%) were dissatisfied with their opportunities for advancement.
- Over a quarter (28.9%) disagree that senior management takes a genuine interest in improving conditions at work.
- A similar number (27.7%) disagree that senior management is competent and has a plan for the future.
- 26% were dissatisfied with the amount of job training and/or career development.

Their work is often demanding, with many men feeling that they need to work additional hours to meet the demands of their contracts.

- Nearly half (45.2%) agreed that employees who work extra hours are more likely to get ahead.
- Two thirds (66.6%) indicated they regularly worked additional hours, of this group;
 - Half (56.8%) receive no compensation for the additional hours.
- One in five (20.4%) regularly worked on the weekend and nearly a quarter (23.9%) wanted to work less
- Two thirds (67.0%) had been contacted outside of work hours:
 - 50.8% said this contact was at least once a week.
- A similar proportion (66.6%) had attended work while sick, the main reasons were:
 - You had too much work (74.6%).
 - You wouldn't be paid if you took a sick day (35.3%).

Financially many of these men were living comfortably, however the majority also said they were the primary income earner in their household, meaning that if they lost their contract they would be in a financial difficult situation.

- Two thirds (68.5%) said they were the main income earner in their household;
 - Three guarters (75.5%) earned an annual income between \$40,000 and \$80,000.
- Half were just coping (45.3%) on their current household income.
- Close to two thirds (63.8%) had paid for work related items and not been reimbursed.
- Expenses of the most concern to them over the next 12 months:
 - Mortgage repayments and/or rent (54.2%).
 - Gas and electricity costs (40.4%).
 - Petrol and transport costs (37.0%).
- 55.8% said they received a yearly pay increase, while nearly a quarter (23.6%) said that there was no set pattern to the increases.

Many of these men also took the opportunity to share their experiences and thought about their job security:

"In my workplace there is a genuine fear that in raising of safety issues will shorten your time on the job! The company that I am labour hired to encourage workers to come back to work too soon after injuries and as casuals most guys who do return to work are doing long term damage to their bodies."

"The issue of a large casual workforce needs to be addressed. Full time contracts need to be easier to get and conversion from casual to full time needs to be an easier and faster process."

"In regards to casual work, unions need to concentrate in this area. I work full time casual. I have no paid leave. no paid sick days and no holidays and most of all no security. I have been at this establishment for eight months and many others for much longer."

"I'm really worried about my job security where I working now. I don't know if there will be another contract for me when my current contract expires."

"I have been working at my present job for 3 years and 7 months for 38 hours per week. Every time I ask to be put on full time I am told we cannot afford it but there have been three employees put on full-time since I started. My job before this, I worked full-time for 26 years."

"It is hard to build a future when there is so much temporary work and less permanent jobs."

"Work place culture is chronically poor in my organisation, poor organisational leadership, unreasonable expectations, passive bullying, nepotism and exploitation are all rife and very difficult to address when one is in a contract role and without the security of a permanent position."

"Being a sub-contractor there are no real safeguards for work. If we push too hard for better pay and safer conditions there is nothing preventing the 'company' from engaging another contractor to do your work. All they have to do is wind down how much work you are given until you either can't afford to stay, or you just spit the dummy and leave."

Steve, short-term

"The inconsistency in income is my main motivation to find permanent work. Plus it opens up opportunities for advancement, training and some sense of security.

Why has insecure work grown to crisis levels in Australia?

The growth in insecure work is driven by employers trying to realise short-term savings and higher profits by avoiding costs associated with employment such as paid leave, workers' compensation, long service leave and superannuation. For employers, it can also mean greater flexibility in hiring and firing workers. It has also enabled them to shift the risks associated with fluctuating business cycles onto workers by reducing fixed costs while maintaining the capacity to meet peaks in production or demand.

Many of these cost savings have come at the expense of workers and of decent quality jobs. They have also come at the cost of longer term productivity that can be achieved through having a motivated, committed and skilled workforce.

Insecure work gives employers power over their workforce, and makes employees less able to stand up for their rights at work. Workers in insecure work are less likely to be aware of, or to enforce, their rights. With no job security, they are more likely to accept poor conditions and to remain silent over issues of concern within the workplace. These types of arrangements also intensify competitive pressure between workers and places downward pressure on the wages and conditions of all workers.

In a number of sectors such as education and health care, the **structure and delivery of government funding, as well the lack of adequate funding,** has led to the rise in insecure work, both in terms of the increased number of workers in casual and other nonstandard forms of work and deterioration of working conditions and increased insecurity for those engaged in more 'permanent' jobs. Privatisation and outsourcing of core public sector functions by all levels of government has also meant a deterioration of job security, wages and working conditions. ¹⁵

In some industries, insecure work has been fostered by the emergence of increasingly complex and elaborate outsourcing arrangements and **contracting chains**. These supply chain systems, and the deliberate strategies to maximise profit and minimise liabilities (including those arising under labour laws), has resulted in much of the risks and costs associated with employment being borne by workers at the lowest end of the supply chain, who can least afford to bear them. In many cases this has involved the extensive use of sham and dependent contracting arrangements. ¹⁶

While employers may prefer insecure work arrangements for the short-term cost savings it brings, gaps in the regulatory framework have enabled it to proliferate. ¹⁷ The Australian industrial relations system



has failed to adequately recognise and extend protections to workers engaged in insecure work or to adequately or comprehensively address new forms of work organisation (such as supply chain outsourcing). It has also failed to ensure that specific arrangements, such as casual work, are only used for their intended purpose and not subject to abuse.

There is nothing distinctive about the Australian economy that suggests high levels of job and income insecurity are inevitable or unavoidable. Other

developed countries have experienced similar structural changes and dynamics but without the accompanying dramatic increase in levels of insecure work. 18 Arguments that attribute the high level of insecure work to structural shifts in the Australian economy, and the growth in industries such as retail and hospitality, fail to recognise that job and income insecurity has grown significantly across nearly all industries and occupations.

It is often argued that the growth in casual and other types of nonstandard work has been driven by employee preferences. These types of work, it is argued, meet the desire of many workers for flexibility and for more choice and control in their working arrangements. There is no doubt that these types of arrangements do enable highly skilled workers who wield a significant degree of bargaining power to shape their working lives to best meet their needs. But this is a small and privileged minority of the workforce. Many workers in these types of work would prefer permanent jobs: ABS data tells us that over half of all casual workers would prefer ongoing employment. 19 Other people argue that the increase in non-standard types of work has been driven by the increased participation of students and women in the labour market. However while there is evidence of a preference for flexible working arrangements and for part-time work among these groups of workers, there is no evidence to suggest a preference for casual or poorer quality, less secure work. 20

Pauline, casual sales assistant, Adelaide

> "Most places I have worked, casuals are not just used for busy times, but kept on the same as any other worker, but with less rights.

A short sighted economic strategy

Employers use insecure work to cut corners and to avoid their legal responsibilities to their workforce. Workers are left to bear the full burden of the ups and downs of financial markets or business cycles, with no comparative share in the profits. These workers are the first to be laid off, the first to have their hours cut - and they receive no redundancy pay or leave entitlements.

The employer's short-term cost savings comes at a high price.

Research shows that insecure work undermines the longer term productivity of Australian workplaces through reduced training and skill development, lower levels of employee commitment, higher labour turnover and lower occupational health and safety standards. 21 Research also shows that the absence of important workplace conditions such as paid sick leave and limits on excessive working hours are also associated with lower productivity.²²

"Just been knocked back for finance on a motorbike as being a casual I need to be working for 18 months and I'm just coming up to 10 months. Would have got it if I was full time, only have to be in the job six months. Discrimination I say. There's no such thing as a secure job, not these days."

Andrew, casual storeman, Perth, WA

Impacts on workers and their families

In the workplace

For workers, insecure jobs mean lower pay and fewer rights and entitlements. Insecure workers are less likely to be in a position to negotiate appropriate workplace arrangements, more likely to rely on the award safety net and earn, on average, less than permanent employees. ²³ A full-time casual worker, for example, earns on average \$215 less each week than a full-time permanent worker. ²⁴ Casual employees and contractors do not get basic entitlements such as paid sick or annual leave, notice of termination or redundancy pay.

Research shows that workers in insecure jobs, such as casual and labour hire work, are less likely to have access to skill and career development opportunities and are at greater risk of occupational injuries and illnesses. ²⁵ They are more likely to accept poor conditions at work and to remain silent over issues of concern in the workplace. They are less likely to be aware of their rights or to be willing to enforce them.



On households and communities

Insecure work has effects far beyond the individual worker. With low and often uncertain incomes, many workers in insecure jobs find it difficult to meet ongoing living expenses and the worry that this creates is felt by children, partners and friends. ²⁶ Unpredictable earnings also place significant pressure on families and can contribute to more stressful home environments.

Without being able to provide a regular and predictable source of income, many workers in insecure jobs struggle to secure personal loans and mortgages, and to save for key life stages such as retirement.

With low and insecure incomes, many workers need to work long hours or to take on second or even third jobs just to make ends meet – with obvious negative impacts on their own lives and those of their families and communities. Unpredictable hours mean that many workers worry about missing important events in the lives of family and friends, and struggle to stay connected to their communities. Without knowing if or when they will next work, they find it hard to plan for and participate in community activities, such as getting involved in their kids' schools or playing in the local footy team.

Insecure work fuels the sense of economic insecurity already felt by many Australian families. Research shows that risks are increasingly being transferred from governments and businesses to Australian households, and this risk transfer is being felt by working families in the form of less certain incomes, rising fixed household

costs (housing, education, health, childcare, energy and food) and the shouldering of more and more household debt. 27

Insecure work can have serious health impacts. Stress, caused by job insecurity and lack of control over working hours, is a major health risk for workers. Studies in Australia and overseas have shown a direct correlation between poor quality, insecure work, stress and workers health. ²⁸

Studies also show that poor work-life balance, and a lack of fit between work hours and preferences, is associated with significantly worse health outcomes. ²⁹

David, casual traffic controller,

"Hoping to be able to get a permanent job so that I can start paying off debts and put some money away for a holiday.

Graham, IT, Point Cook Vic

"No work, no pay, it's that simple. I got sick last week and the pay is \$250 less this week. Simple maths.

On governments

Insecure work also shifts costs from employers to governments by increasing the number of people reliant on social security arrangements such as Newstart allowance. When workers can't accrue significant levels of superannuation, they must rely on pension arrangements. There are also potentially significant indirect costs to governments arising from the negative effects of insecure work on people's health and wellbeing. ³⁰ The CFMEU's research has estimated that, in the construction industry alone, sham contracting leads to a public revenue loss of up to \$2.3b per annum. ³¹



Women, part-time hours and casual work

In Australia, the absence of flexible working arrangements and lack of legislative and social support for working parents often forces women with caring responsibilities in to part-time jobs. Australia has one of the highest rates of part-time work in the OECD. Over two thirds of part-time workers are women.

Most part-time jobs in Australia (55%) are casual jobs.

As a result, women are disproportionately represented in casual work, with 28% of all female employees working in casual employment, compared to 20% of male employees. Over half (56%) of casual employees are women.

Workers who seek flexible working arrangements and/or reduced hours of work should not need to forfeit basic rights at work such as job security or paid leave, or accept poorer quality work. We need to do much more to ensure workers have access to decent quality, secure part-time employment.

The emergence of flexible part-time work means that many workers in 'permanent' work have little certainty over when and where they work, and some have no security over their income either.

"Don't even want to think about it if I was to lose my job. It was bad enough last Friday when I was text messaged at 3.40am to be advised that my shift had been cancelled – 7am. I lost approximately \$150 for not working one day. Lucky I had my other job which made up for the \$150!

Rachel, casual food and beverage attendant, Melbourne, Vic

Women on the edge

Some women end up in insecure work because it is the only way they can achieve some flexibility to balance work with their caring responsibilities.

But frequently, the jobs these women are forced to accept are low paying, with poor conditions and minimal rights. Unions do not believe Australian workers should have to automatically trade off rights for flexibility to suit their lives.

Many are living in severe states of financial stress, caring for children and working more than one job to make ends meet. One in five has had to seek help from a charity or welfare agency, or borrow money from a pawn shop or similar lender. And they often experience their employer shifting workplace costs onto them as well.

They cannot afford to take a day off, even when sick; they are home renters, not owners; and they see little opportunities for career advancement in their job.

There is no security in their work, or their life.

Life is a struggle. What they crave most of all is a secure job.

The Working Australia Census 2011 analysed a group of women in insecure work arrangements who say that they are currently finding it very difficult to make ends meet. There were 424 of these women in the Census sample.

Typically aged over 35, half of these women had dependent children, and a quarter of them were divorced. More than half (56.4%) had primary caring responsibilities for their children.

Their typical household income is less than \$60,000 (64.4%).

For them, work is typically casual (55.2%), or on a fixed term contract (39.4%). They are skilled – 46.9% had a tertiary qualification – but they gave the following reasons for their part-time hours:

- Because I could not find full time work (28.7%).
- Because I care for children (16.5%).

Two thirds (64.8%) of these women wanted to work more paid hours.

Their employment situation is insecure and difficult:

Almost half of these women (48.7%) nominated greater job security as one of their top three issues for improving their conditions at work, and 37.5% said they would like a greater say/certainty over their hours of work. A wage rise was the other top issue (42.9%).



- Nearly a third (30.1%) said they were currently working more than one job in an attempt to make ends meet.
- The most common occupations of these women were:
 - Professional (43.4%).
 - Community and Personal service Worker (24.5%).
 - Sales Workers (13.9%).
- The industries these women were mostly likely to be employed is were;
 - Education and training (32.8%).
 - Healthcare and Social assistance (30.0%).

"I am not entitled to sick pay. A couple of weeks ago I was in hospital for four days because I had a very minor heart attack and could not work. I did not get paid for that. I got out of hospital on the Monday afternoon and went back to work on the Wednesday because I needed the money. I still get tired easily but I pace myself."

Lynne, casual nursing home carer, Adelaide, SA

- Two in five (39.9%) had been in their current job for less than 12 months;
 - In the past 12 months 53.6% had worked 2 or more jobs.
- Nearly a quarter (23.3%) said they worked an irregular schedule;
 - 11.6% said they worked an on call schedule and 9.9% worked a rotating shift.
 - 38.4% regularly work on the weekends.
- Three quarters (75.2%) said that the basis of their employment was part time;
 - Half (54.2%) work less than 35 hours per week.
 - A quarter (23.6%) said that their hours varied every week.

Many were facing extreme financial pressures, as they struggled to make ends meet turning to friends and charity in order to meet normal expenses:

- Two thirds (65.6%) said they were the main income earner in their household;
 - The majority (65.8%) had an annual income of less than \$40,000 and a household income of less than \$60,000 (64.4%).
- For these women the main expenditure areas of concern for the next 12 months, were the basic necessities;
 - Mortgage repayments and or/rent (55.7%);
 - Gas and electricity costs (52.6%);
 - Food and groceries (39.4%);
- More than a third of them (38.7%) are renters.
- Many had taken drastic financial measures to make ends meet:
 - One in five (22.7%) had at least sometimes used the service of a charity or welfare agency like the Salvos.
 - A similar number (22.0%) had at least sometimes traded in good at Cash converters or a pawn shop.
 - A third (33.3%) had sometimes or fairly often borrowed money from friends or family.
 - Half (49.8%) had regularly put off going getting dental treatment to meet normal household expenses.
 - Two in five (40.1%) had regularly put off buying an essential item for yourself or someone else, such as school books or medication to meet regular expenses.
 - A third had regularly missed or delayed payment of a bill (36.1%) or used the credit card (35.1%) to meet normal household costs.

- Despite their stressed financial situation 66.3% had paid for work related items and not been reimbursed. The most common items were;
 - Uniform, including footwear (50.2%).
 - Texts books, magazines (49.8%).
 - Internet usage (48.8%).

Despite their struggles, these women were hard workers, often working more hours than they were paid for:

- Nearly half (45.0%) said they regularly worked additional hours;
 - Over half (56.5%) said they received no additional compensation for this.
- The main reasons for working additional hours were;
 - So I can get all my work done (44.5%).
 - There is a lack of staff and excess workload that I work extra hours to complete (34.6%).
 - So I get my work done to a proper standard (34.0%).
- Many of these women are working while sick, just to make end meet, 83.5% had come to work sick or when someone they cared for was sick in the past 12 months. Main reasons for this were;
 - You wouldn't be paid if you took a sick day (70.9%).
 - You were worried you would not be offered another shift/more work (59.6%).
 - You had too much work (52.8%).
 - Couldn't afford to see a doctor (49.2%).

Catherine, shop assistant, Tennant Creek NT

"No I don't own my own home and I'm probably never likely to as the banks here won't lend if you're only casual... Not to mention I have never been able to put aside enough for a deposit.

"Live from pay cheque to pay cheque then don't answer phone calls for numbers I don't know... Just managing but can't get a loan to get rid of the problems as I don't have three months at a permanent job. Sucks doesn't it? We can't get out of the spiral."

Graham, IT contractor, Point Cook, Vic

Many of these women were not happy in their current working situation, yet were struggling to find better employment opportunities:

- Job security was the issue that these women were most likely to be dissatisfied with, at over half (59.7%).
 - Half (49.3%) said they were currently looking for work. These women were also dissatisfied with;
 - Your opportunities for advancement (50.2%).
 - Your pay (46.0%).
 - How much of a say you have in your workplace (38.9%).
 - Your conditions (38.4%).
 - The amount of job training and/or career development you receive (37.7%).
 - Your workload (36.3%).
 - The senior management of your company or organisation (34.7%).
 - Ability to access holiday leave as and when you want it (34.45).
 - The respect you get from those above you (34.4%).

These women are working multiple insecure jobs, over a range of difficult and regular hours and still not being able to fully make ends meet. A small selection of their comments below communicates their struggle:

"As a casual (on call) employee, I do not believe any change will come to help my circumstances. I feel like a wasted resource and wonder how many others are in this position. I went to University and achieved a Bachelor Degree, the Graduate Diploma and accreditation. I wanted to put an end to Centrelink financial support, previously a single parent and now on a Widow's Allowance, When I work, I love it, I am respected and appreciated but there is no record. Regular work for casual teaching staff is needed for teacher's to stay in this career. I have heard one casual teacher left to work in a fish shop, another went to QLD, one had to ask a school for a day or her year without work would result in not being on the list. Many young and mature age teachers will continue leave teaching. What a let down from the inspiring days of University and the idea of a valued career."

"I can barely afford to live anymore. Cost of living keeps going up faster than wages. I often live on cheese sandwiches and breakfast cereal at the end of the fortnight."

"It is very difficult for teachers who are on short term contracts. My current employer had me start two days into term so they would only have to pay me 2 days holiday pay, when I'm entitled to 8. I had to come in anyway in order to assist students so basically I won't receive a day annual leave for 10 week contract."

"At sixty-one I am studying for a Master of Social Work(part time) to improve my employment chances. I am a former teacher and sole income earner. I have found it very difficult to find work (part time) in education. I am working one day per week as a Literacy/ Numeracy trainer with young disabled adults. I own my own home but am struggling with maintenance costs and cannot replace my old car. If my adult son was not living at home I would not cope."

"If things stay as they are we will be living below the poverty line once all my savings have gone. What do I do then? No job securities, expect to be unemployed next year, and looked on as being too old. I only see big problems ahead."

"I am currently trying to find an evening job, one to work around the children and school runs and a 2 year old, work while they sleep and two the wages are better for evening work hence it is hard to find one. Even though I do have a degree I will have to turn to something that doesn't require it. I have trouble with the Education system only offering contracts as I have no job security nor have I been offered a permanent position. With schools you can work part time but the expectation is you will put in the hours with the meetings even when your on your day off. I always say they give you part time hours but expect you to put in the full time work load."

Emma, short-term contract in administration, Roxby Downs SA

"I have a lot of friends in permanent jobs. I do get jealous when they get sick and have days off and don't have to worry about the money side of things.

Dispelling the myths

Myth: Insecure work is a stepping stone to better quality jobs

Many casual workers never lose their casual status or, worse still, struggle to maintain any kind of work at all. The Workplace Research Centre at the University of Sydney has concluded from its research that "jobs without paid leave entitlements in Australia are just as likely to play the role of conveyor belt out of the labour market as they are to be an escalator up to better and brighter jobs."

Over half of all casual employees are 'permanent casuals' in that they have long-term, ongoing and regular employment but, by virtue of being a casual, have none of the basic entitlements associated with ongoing employment. Over half of all casuals have been employed in their current job for over a year and over 15% of casuals have been in their job for more than 5

Myth: Workers choose to work in casual, contract and labour hire because it provides them with greater flexibility, choice and

It's true that these types of arrangements enable highly skilled workers who wield significant degree of bargaining power to shape their working lives to best meet their needs. But this is a small and privileged minority of the workforce. Many workers in these types of employment would prefer ongoing work. ABS data shows that more than half of all casual employees would prefer ongoing employment. Qualitative research also shows that many workers work casually because it is their only option. Research also shows that labour hire workers are less likely to be satisfied with their job security, pay and job overall.

Myth: Workers with caring responsibilities want casual work

Many workers with caring responsibilities want flexible working arrangements and/or part-time hours. But there is no evidence to suggest these workers want casual work. Research suggests they are forced to accept casual or other types of insecure work because they are unable to access quality ongoing part-time work.

Research by the Centre for Work + Life at the University of South Australia has found that there is no evidence to suggest that casual work or self-employment enables a better work-life relationship.

Myth: Insecure work is just a problem

Insecure work cannot be equated to one type of work contract. It can, and is, experienced by workers in all types of jobs. It is increasingly experienced by workers in 'standard' jobs through the weakening of protections such as minimum periods of engagement, penalty rates and predictable schedules.

Wyth: employers need casual workers because of the nature of the job

ABS data shows that many casuals work in long term, ongoing and regular jobs: over half of casuals (53%) have earnings that do not vary from pay period to pay period and 65% work the same number of hours each week. Over half (55%) of all casual workers have been in their job for more than a year and over 15% of casual workers have been in their job for over 5 years.

Securing better jobs

Many union priorities are already directed at securing better jobs for all workers. These include improving access to flexible working arrangements, strengthening rights and minimum standards for contractors, and securing improvements to the bargaining system. But more needs to be done.

Bargaining for better wages and conditions of work, and more secure jobs

Many unions are already working to address the rise in insecure work at the workplace level through bargaining. Workplace bargaining can become a greater focus for securing better wages and conditions of work for all workers, and through inclusion of clauses that promote decent, secure jobs.

Securing better minimum standards through awards and legislation

Most of the Fair Work Act is designed to protect workers in 'standard' employment relationships. Our legislative standards and modern awards are ill-equipped to deal with the rise in 'non-standard' types of work, and fail to ensure that all workers have decent minimum standards at work.

Preventing the abuse of types of nonstandard employment

Our industrial relations system should ensure that nonstandard types of employment are limited to cases of legitimate need and are not abused. This could involve considering mechanisms to enable conversion to ongoing employment and improving the definitions of types of work in legislation or modern awards.

Better enforcement of existing rights

Greater attention could be focused on promoting compliance with existing rights.

Governments taking a leading role

There are many ways in which governments can take a more proactive role in stemming the rise of insecure work. This may include ensuring they act as model employers, promoting best practice and ensuring government expenditure takes account of employment effects and workplace arrangements.



Learning from other countries

Insecure or precarious work is a significant and growing challenge facing workers and their unions in many OECD countries. Regulatory initiatives developed in other developed countries may be suitable for adaptation and adoption in Australia.

Susan, casual artist's model, Adelaide, SA

"You shouldn't have to trade off to get some flexibility! All jobs should have some understanding that everyone has his or her own lives and needs, they will ALL be different.

Secure jobs. Better future

Creating and protecting good jobs is core union business. The nature of work and the operation of the labour market are central to Australia's national prosperity, the personal economic security of individual workers and their families, and the ability of unions to represent workers to change their lives for the better.

Australians are faced with the challenge of responding to the massive transformations that have occurred in the world of work and developing workplace standards that meet the legitimate aspirations of Australian workers to decent and secure jobs and that are appropriate for a modern and prosperous market economy.

This campaign, a continuation of the work unions have always done, is about these themes. It is also about what type of Australia we aspire to be.

For too long, we have stood by and allowed insecure work to grow unchecked.

Australian unions fought for good jobs in the Rights at Work campaign. We showed what we could do when we stand together about issues that matter to all working

The Secure jobs. Better future campaign is about promoting the right of all workers to:

Fair and predictable pay and hours of work;

- A say about how, where, and when they work, and to be consulted about change;
- Access to important conditions, like annual leave, paid sick leave, overtime, penalty rates and long service leave;
- Quality skills and training, and career opportunities;
- A healthy and safe work environment.

The issue is spread widely across the economy, impacting blue and white collar workers, men and particularly women and migrant workers.

The Secure jobs. Better future campaign is about making sure working people's rights at work are front and centre: to make sure they are protected and extended.

The business community does not have a monopoly on the workplace debate in Australia.

We know that that the attack against rights at work will continue. But there is a better way.



Carolyn, casual shop assistant, Logan, Qld

> "Companies expect casuals to work just as hard and some companies expect them to work harder for that little bit extra even though there are no other benefits. It's hard on people individually and it's difficult to get anywhere in life when you can't even have a day off sick without worrying about how that will affect your next pay cheque.

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ACTU

Level 6/365 Queen Street

Melbourne

Vic 3000

Australia

Tel: 1300 362 223 (local call cost)

Tel: (03) 9664 7333

Fax: (03) 9600 0050

Email: help@actu.org.au

Web: www.actu.org.au

For more information or to join the campaign, **visit www.securejobs.org.au**

