

Continuing the precedent: Financially disadvantaging young people in "unprecedented" COVID-19 times

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Received 22 September 2020. Revised 16 December 2020. Accepted 8 January 2021

Abstract

The COVID-19 pandemic is both a health and an economic crisis. Economically, lockdowns across Australia have devastated business and industry, creating immediate spikes in under- and unemployment. These impacts intersect with the precarious labour market of casualised and "gig" economy work, where young workers constitute an established and substantial group. While negatively impacting upon many young people's lives, in recent decades precarious employment has also been normalised for young people as they are encouraged to understand themselves as self-reliant and entrepreneurial in their working lives. Yet, these workers have been largely abandoned in the government's economic response to COVID-19. The economic impact and government response to the pandemic substantially disadvantage young people. This article analyses the impact of new government initiatives: the "JobKeeper" wage subsidy scheme, "JobSeeker" payments and early access to superannuation, "JobMaker" economic recovery plan and the redesign of university fees. These initiatives compound preexisting youth policy of low welfare levels, youth wages and high university fees to economically burden young people. Contrasting the repeated expression of anything pandemic related as "unprecedented", we argue that the economic abandonment of young people in the immediate COVID-19 crisis continues a decades-long precedent in Australia of economically disadvantaging young people.

KEYWORDS

COVID-19, youth unemployment, casualisation, entrepreneurialism, precarious work

1 | INTRODUCTION

The year 2020 is an extraordinary one as the global pandemic Covid-19 destroys lives, devastating the health and livelihoods of populations across the world. This pandemic is simultaneously a health and economic crisis necessitating vast shutdowns of industries and businesses, causing sudden widespread unemployment. In Australia, although impacted relatively lightly from pandemic-related disease and illness, unemployment bulged from pre-COVID levels of 5.1% in February (ABS 2020a) to 7.5% in July (ABS 2020b), an increase of 311,000 people. In response to the economic crisis, the federal Liberal National Coalition (LNC) government (the country's main conservative party, despite its name suggesting the contrary) implemented an array of economic measures, which injected billions of dollars into the economy to support businesses and employment. Yet, the implications for young people, and especially young women, in this economic response are serious, damaging and potentially lifelong.

Working life in the early 21st century is characterised by precariousness, a contemporary employment regime in which long-standing social inequalities have intensified. This precariousness has resulted from neoliberal labour market restructuring since the 1980s, which sought to produce a flexible workforce (Buchanan et al. 2006; Wilson & Ebert 2013; Stanford, Hardy & Stewart 2018; Bessant 2018). As a result of this restructuring, we have seen a sharp rise in casual, temporary and contract work in Western economies such as Australia (Bessant 2018; MacDonald & Giazitzoglu 2019; van Barneveld 2020). Such flexible work arrangements are claimed to offer workers freedom, control and choice (e.g. HR Assured 2016; Rozner 2018), however, are often characterised by low and insecure income, reduced entitlements and poor job quality (Burrows 2013; Dixon et al. 2014; Johnson 2015). Neoliberalism promotes deregulation, privatisation, insecure labour and diminished spending in welfare and education, approaches implemented by both social democratic and conservative governments from the 1980s onwards (Connell & Dados 2014). Neoliberal policy approaches seek market-based and profit-generating "solutions" to social issues (Connell, Fawcett & Meagher 2009) such as unemployment. Neoliberalism has also been a "project...of social transformation under the sign of the free market" (Connell, Fawcett & Meagher 2009, 331) so that individualisation has become the correct way for people to understand themselves, which frames individuals as wholly responsible for their life circumstances. In this context, economic and labour market restructuring in Western societies has resulted in the proliferation of insecure work and working conditions, shifting economic risks associated with labour markets from states and corporations, onto individual workers, affecting young people in particular (Cuervo & Chesters 2019; Bae & Mowbray 2019).

Young people, alongside other socially disadvantaged groups such as women, workers with misrecognised skills, limited education or knowledge of workplace rights, single mothers and migrant workers, are particularly vulnerable to these negative effects of precarious work (Burrows 2013; Dixon et al. 2014; Johnson 2015; Worth 2016; Rubery et al. 2018). Young people dominate highly precarious forms of work in Australia, which includes casual and "gig economy" work. The most recent national census data from 2016 showed workers aged 15–19 and 20–24 had respective casualisation rates of 76% and 41%, substantially higher than the 25% national average

(Gilfillan 2018). While some casual employment is regular and long-term, in short-term casual work, young people account for 46%, while only constituting 17% of the labour force (Gilfillan 2020). Women are also overrepresented in precarious employment (Churchill et al. 2019), due to high casualisation of feminised sectors such as retail and social care (Gilfillan 2018) and precarious employment providing part-time hours that fit around parental responsibilities (Independent Inquiry into Insecure Work in Australia 2012). Young women, then, are doubly disadvantaged as more likely to be casually employed now and to remain so in the future.

Many young people find themselves in work characterised as a series of "gigs", rather than more traditional permanent full-time or part-time jobs (Churchill et al. 2019) with these "gigs" being uberised "self-employment" or casual work. Casual work in Australia is work paid by the hour with a loading in place instead of paid leave entitlements and no assurance of ongoing work (Fair Work Ombudsman 2020a). The gig economy is an extension of the casualisation and fragmentation of work, which has underpinned labour market restructuring in Australia. In the gig economy, platform companies such as AirTasker interpret their role as a facilitator of relationships between buyers and sellers of services (Minter 2017; MacDonald & Giazitzoglu 2019). Workers who perform these services are considered as being self-employed, rather than employees of the platform companies (Minter 2017; Stanford 2017). Indeed, the term "uberisation" has been coined to capture this gig economy employment model, which has now been implemented beyond taxi and food delivery services into sectors including social care (David & West 2017; Macdonald & Pegg 2018).

This precarious employment is highly uncertain with potentially inconsistent working hours and pay or sudden cessation of employment, limited leave entitlements, few workplace rights and low employment representation (Sharma 2020). Despite these diminished conditions, this employment insecurity is promoted by government and business as offering workers freedom and opportunity, an attitude consequently adopted by many young people (Burrows 2013). Nevertheless, young people are highly vulnerable to the negative impacts of these insecure working arrangements (Churchill et al. 2019), which can make transitions to adulthood more difficult and reduce workers' capacity to plan for the future (Farrugia et al. 2018; Rubery et al. 2018; Bessant 2018; McKenzie 2018; Cuervo & Chesters 2019; Bae & Mowbray 2019). In addition, experiences of precariousness and instability can lead young people to feel trapped in a cycle of precarious work, while reduced autonomy some young people feel in precarious work can be particularly detrimental upon mental health and well-being (Chesters and Cuervo 2019; Cuervo & Chesters 2019; Bone 2019; Farrugia et al. 2018). While precarious employment is problematic for many workers, young people in Australia experience this insecure employment and income alongside other financial disadvantages including an increasingly expensive user-pays higher education system, a low youth welfare regime and a very expensive housing market.

These circumstances contrast with the 1970s Australia, which had secure employment, free university, reasonable student welfare payments and affordable housing. Through the period following the Second World War, up to the mid-1970s, "the standard, full-time employment regime was consolidated and extended" (Burgess 1994, p.108). Workers' rights and conditions were emphasised in this earlier period of strong employment policy, which maintained adequate pay levels (Burgess 1994). While not all groups benefited (e.g. Indigenous Australians), this policy approach generated lifelong security and adequate living standards for workers of all ages (Campbell 2013). The shift to neoliberal policy in the 1980s has eroded workers' rights in policies that favour business, which has opened the space for exploitative work such as casual and gig work (Cuervo & Chesters 2019; Bae & Mowbray 2019).

The COVID-19 pandemic in Australia has caused devastating reductions in business activity for large employers such as airlines and universities through to small businesses in retail and hospitality, with some organisations closing altogether. In this economic impact, the pandemic intersects with the precarious employment regime. Indeed, the cause of Victoria's "second wave" in July–August 2020 is attributed to precarious employment arrangements in two sectors: security services in quarantine hotels, where contract workers on low pay rates were inadequately trained, resourced and supervised; and aged care, where a highly casualised workforce often works across multiple sites and works when ill to earn a liveable wage. A broader intersection between the pandemic and precarious employment is that widespread social restrictions and lockdowns led to the easy dismissal by employers of precariously employed workers in casual work across the economy.

In this paper, we seek to answer the question of how has the current Australian LNC government's economic response to COVID-19 impacted young people? Of course, referring to "young people" does homogenise the group. Not all young people are impacted equally by the pandemic. Young people from working class backgrounds, cultural minorities and those living with care responsibilities or vulnerabilities (such as those in state care) are most significantly impacted. Young international students in Australia have faced some uniquely devastating pandemic-related circumstances (Ross, 2020). While we speak broadly of "young people", we focus on the majority of young people who are not at the extreme ends of excessive privilege or excessive disadvantage. Some excessively disadvantaged young people, such as those with disability, especially if living in state care, faced insurmountable obstacles to employment and homeownership before the pandemic, and even before the decades of economic difficulties since shifted onto young people. In contrast, young people from immensely wealthy backgrounds have been able to sail away from COVID-19 hot spots in luxury yachts (Napier-Raman 2020). Our focus is on the diversity of young people who have access to the labour market and must rely upon it for income across their lives.

The research problem arose from examining the impacts of the COVID recession on young people. It was apparent very quickly that the economic impacts of the recession and its recovery would be borne by the young. To answer the question of how the LNC economic response has impacted young people, we have employed a document analysis, which drew on various data sources as they came available and policies as they were announced. Key sources were Ministerial speeches, academic papers, government policy documents and media reporting. These were collected through continuous data collection until the time of final submission of the paper. Data were analysed via thematic (academic articles), content (media sources and speeches) and policy analysis (policy documents).

The paper begins by considering the normalisation of precarious employment for young people under neoliberal policies. With precariousness becoming widespread, we address the encouragement by government and business for young people to be self-sufficient and entrepreneurial as workers. Alongside their precarious working lives, we outline the broader economic disadvantages being shouldered by young people in Australia in areas of higher education, welfare and housing. Our argument then turns to the current government economic response to COVID-19 and how key initiatives disadvantage young people in general, and young women in particular. Situated in a pre-pandemic context of economic burden, we argue that far from being "unprecedented", the current economic penalties for young people continue a decades-long precedent of government policy economically disadvantaging young people. Young people are burdened with the task of post-pandemic economic recovery, from an existing disadvantaged economic position.

2 | PRECARIOUS EMPLOYMENT AS AN ENTREPRENEURIAL WORKING LIFE

While precarious employment and working in the gig economy can have damaging effects upon young people's lives, futures and sense of self, precarious work and careers can also seem normal for many young people in Australia. This perception is not unreasonable given that those aged in their mid-20s or younger have been born into an established neoliberal economy and labour market: casualisation levels in Australia have hovered around 25% since the mid-1990s (Gilfillan 2018), and it has long been established that young people constitute substantial numbers within the "precariat" (Standing 2011). Some young workers in Australia may prefer secure employment, as found recently in the UK (MacDonald 2016) and earlier across the broader Australian casualised workforce (ACTU 2011). Yet, studies are showing that many young workers view their precarious employment through a prevailing neoliberal lens, as a choice they are making in relation to their future career ambitions (Burrows 2013; Johnson 2019). The *Life Patterns* longitudinal study in Australia showed that even by the turn of the twenty-first century, young people assumed that fragmented careers were normal (Wyn 2004), understanding career as a "state of mind" (p. 10), which might not relate to a currently held job or source of income or be a full-time job. For the following generation of young people, precariousness has intensified through the rise of the "gig" economy, continuing the dilution of career as a source of identity, and entrenching the reality – and expectations – of employment instability. According to more recent *Life Patterns* analysis (Crofts, Cuervo, Wyn, Smith & Woodman 2015, p. 5), young people have responded to these conditions with a "new adulthood", expecting "an unstable path through the job market, a longer road towards achieving job security and... wary of planning their work or family lives too far into the future", and that they have "largely accepted" individual responsibility for navigating this precariousness.

The normalisation of precarious employment has a deeply embedded history in some industries, such as creative sectors, where workers have described sequential short engagements as "liberating and adaptive" (Morgan, Wood & Nelligan 2013, p.397). This understanding of precariousness as offering freedom and opportunity has expanded across the labour market, a contemporary trend identified amongst young people around the world including in Russia (Gasiukova & Korotaev 2019) and Hong Kong (Wong & Au-Yeung 2019). In a study of young university students in Australia, the UK and France, many were found to have a mindset that is entrepreneurial, strategic, adaptive and short-term (Walsh & Black 2020). This perception by contemporary young workers reflects a wider "entrepreneurialism of self" where it is argued that we must be entrepreneurial in all aspects of our lives to maintain our "personhood" status as full citizens (du Gay 1996, p.181). In employment, a "culture of enterprise" (Vallas & Prener 2012, p.331) directs individuals to realise self-achievement through individualised career pathways so that workers understand themselves not as employees but as "profit-seeking enterprises" (Vallas & Cristin 2018, p.5). Research in the United States found that almost half of American young people were planning to start their own business (Gallup & Operation OPE, 2012 in Geldhof, Johnson, Weiner, Hunt & Lerner 2016). In this "culture of enterprise", young workers can feel wholly and individually responsible for their employment successes or difficulties, regardless of the availability of secure employment and whether intersectional social factors such as poverty and gender limit their opportunities. Thus, as Ikonen and Nikunen (2019), Oinonen (2018) and Vallas and Cristin (2018) have found, many young people have responded to an insecure labour market precisely as governments and business had hoped – by taking on the idea that successful workers are "entrepreneurial" and opportunity-seeking. The insecurity of precarious work with its risks of

sudden income or employment loss has been reinterpreted through entrepreneurial thinking so that employment risk is positively framed as offering opportunity.

3 | LESS GOVERNMENT SUPPORT, GREATER EXPENSES

Young people in contemporary Australia are faced with multiple economic difficulties in their early working lives. While encouraged to think entrepreneurially, they are entering a labour market with reduced securities and protections. At the same time, increasing their employability through pursuing higher education has become increasingly costly and financially challenging, while at university, young people living off government benefits are living in poverty – skipping meals and unable to afford textbooks (ACOSS & NUS 2019). Paid at less than a third of the minimum wage, the inadequacy of student allowances jeopardises young people's ability to achieve a university education at all. University students commonly undertake paid work to make ends meet while studying, with a fifth of respondents to an Anglicare study (2017) working more than 20 hr per week, a time demand that is then compromising their university studies. Social inequalities are amplified in this situation, with students from disadvantaged backgrounds having less family support and more likely to report "severe financial stress" and needing to work greater hours. For those aged 21 or under, this need to work longer hours is compounded by junior pay rates whereby young workers are paid a percentage of the adult pay rate, depending upon industry. An 18-year-old retail worker, for example, receives 70% of the adult wage (Fair Work Ombudsman, 2020b).

While studying at university is a daily financial struggle for many, a further financial pressure is quietly generated in the background as students incur deferred university fees. Australia's repayment scheme is income-contingent, which gives the system a veneer of reasonableness. However, since its inception in 1989, the scheme has regularly been adjusted to increase the student proportion of course payments, reduce the income level at which students must start to repay their debt, and increase the pace of repayments (Higgins, 2019). A decade ago, when fees were proportionately lower than current levels, Stokes and Wright's analysis found that the repayment amounts for many graduates were greater than the "real costs of their courses or benefits they are likely to receive" from their university education (2010, p.1). Following neoliberal logic, the cost of running universities has been shifted from government to individual students (Higgins, 2019, p.62), ignoring the social benefits that a university-educated population brings to a society, which range from reduced crime to reduced obesity (Stokes & Wright, 2010), and producing "a more educated and employable workforce" (Higgins, 2019, p.61). In 2021, this cost-shifting continues with a recently introduced government overhaul of university fee costings, which will substantially increase student fees in most degree areas. The government justifies this overhaul as responding to labour market need (Tehan, 2020), an argument that does not hold up to scrutiny of the plan in which degrees in high needs areas of youth work, disability and aged care were initially set to increase by 113%.

A further and significant economic disadvantage facing young people in contemporary Australia is housing unaffordability. Housing prices in the major cities have undergone two decades of sustained high growth, rendering homeownership "unattainable" for many in early adulthood (Parkinson et al. 2019, p.10). Expense as a barrier to homeownership is compounded by youth labour market issues such as low incomes (Youth Action n.d.), impacting young people's ability to save a deposit and be able to service a loan, and precarious employment, which prevents home loan approval (Parkinson et al. 2019). Government policies have made some attempt to address

this issue through small grant schemes for first homebuyers. These schemes indicate governmental recognition of the problem but have done little to make first homebuyers more competitive against those purchasing for investment (Parkinson et al. 2019). These barriers to homeownership have created a "generation rent", with many young people recognising their disadvantage in comparison with their parents' generation, while others maintain a "blind optimism" for future homeownership or have internalised their inability to achieve homeownership (Parkinson et al. 2019, p.3). Those locked out of homeownership face further difficulties in the rental market including "high rental costs ... insecure share housing, and the lack of ... social housing stock" (Youth Action n.d.). The challenge for young people in finding a place to live means that many young people are staying in their parental home longer, while others are forced into homelessness (Parkinson et al. 2019, p.3; Youth Action n.d.).

4 | UNPRECEDENTED ACTION, OR CONTINUING THE PRECEDENT OF ABANDONING YOUNG PEOPLE?

The term "unprecedented" has been used extensively to describe the COVID-19 pandemic and its consequences. On May 12 in the Australian Senate, various senators described that we were experiencing an "unprecedented health crisis" and "unprecedented economic crisis" in an "unprecedented and volatile market environment", presenting an "unprecedented economic opportunity", while "living through unprecedented times", facing "unprecedented health and economic challenges", with an "unprecedented number of Australians" receive welfare support payments, being supported by an economic package delivered by the government, which is "unprecedented" (Australian Government 2020a).

Nevertheless, the economic stimulus packages provided by the Australian government to support households, business and finance continue with this framing of unprecedentedness, described by Federal Treasurer Josh Frydenberg and Finance Minister Matthias Cormann (2020) as an "unprecedented action to protect Australians and the economy from the effects of the coronavirus, with Government support for the economy totalling \$320 billion". Frydenberg highlights how these measures have also led to an unprecedented debt, which eventually will need to be repaid (2020a):

While there will be a significant increase in Government debt which will take many years to repay, our measures have been designed in a way that protect the structural integrity of the budget.

In other words, the budget of the present is being protected, while future taxpayers – today's young people – will be burdened with the resultant debt. This, we suggest, is where the precedence for the government's response to the pandemic becomes clear, foisting economic disadvantage onto young people.

This article will now analyse key policy measures implemented since March 2020, including JobKeeper, JobSeeker and JobMaker. To a significant extent, young, entrepreneurial workers are excluded from these measures. These current strategies continue successive Australian governments' support for a business-focused model for the future of work, with its preference for agile workers and flexible work (O'Keeffe 2018), whereby young people are increasingly entering fluid and temporary work arrangements (Churchill et al. 2019; Churchill 2020). Alongside this is the current Liberal National Coalition government's recent restructuring of education fees, which

increases student contributions to their education (Daly & Lewis 2020; Karp 2020; Bond-Smith & Cassells 2020). These responses shoulder young people with the burdens of future national financial debt, reduced access to education and reduced rights and entitlements through flexibilised labour (Daly & Lewis 2020; Noble, Hurley & Macklin 2020; Liddy & McDougall 2020). This constellation of economic penalties follows the decades-long precedent of Australian governments disadvantaging young people.

5 | JOBKEEPER

JobKeeper is an income guarantee for anyone employed for 12 months or more with the same employer (Australian Government 2020b). This was a \$750 per week payment, paid via employers, from March through to September (Australian Government 2020b). Eligible businesses must have lost more than 30% revenue, or 50% for large business (Australian Government 2020b). The payment was revised in September, with two tiers of payments replacing a single rate, as well as means testing across industries (Cassells & Duncan 2020). JobKeeper is framed by the Morrison LNC government as an economic stimulus measure to combat the economic impact of Coronavirus by supporting households and businesses. Frydenberg (2020a) described JobKeeper as “designed to ‘cushion the blow’ from the income shock and support consumption across the economy”. However, migrant workers, who comprise a significant proportion of gig workers in Australia, and casual workers employed less than 12 months by the same employer were excluded from this programme (van Barneveld 2020; Australian Government 2020b). In short, the JobKeeper scheme protects workers in permanent or regular long-term work roles and who are Australian citizens.

This criterion disproportionately impacts workers aged between 15 and 24, who are much more likely to be engaged in casual work than workers aged 25–64, and less likely to remain with the same employer beyond 12 months (Gilfillan 2018; Deutscher 2019). Also, young workers dominate highly casualised sectors such as accommodation and food, retails, and arts and recreation, sectors incurring high numbers of pandemic-related job losses (Frydenberg 2020a; Australian Government 2020c). Many young people have been structured into casual and “gig” work, under the guise of entrepreneurialism and self-reliance, yet these roles are not supported through JobKeeper. Government discourses around work and entrepreneurialism frame good workers as self-reliant individuals, encouraging young workers to use their entrepreneurship in the “gig economy”. The exclusion of these workers from JobKeeper illuminates the fallacy of this decades-long construction that has shaped many young people’s early working lives, revealing the government’s preference to support workers established in more permanent positions.

6 | JOBSEEKER AND THE EARLY SUPERANNUATION DRAW-DOWN "OPTION"

The discourse of entrepreneurialism and individualism is inherent within Prime Minister Morrison’s (2020) repeatedly used phrase, that:

...we must always ensure that there is the opportunity in Australia for those who have a go, to get a go. This is our Australian way.

However, workers relying upon their entrepreneurship, including gig workers, casual workers and sole traders, are afforded support through the JobSeeker programme, which provides substantially less financial support than JobKeeper. From March to September 2020, those eligible for JobSeeker received a coronavirus supplement of \$550 per fortnight. From September through to December 31, a reduced supplement continued at \$250 per fortnight. The JobSeeker supplement is in addition to the ongoing income support for unemployed people, also known as JobSeeker (replacing the Newstart allowance in March 2020), which is paid at \$565 per fortnight for a single person, increasing up to \$790 per fortnight for a single carer granted exemption for mutual obligations (Australian Government 2020c; Australian Government 2020d). Those receiving JobSeeker are compelled to remain "job-ready, keep enhancing their employability and contribute to their community (Australian Government 2020c, p.3)". These requirements infer people receiving JobSeeker are at least partly responsible for their unemployment. JobSeekers are assumed to either not need or deserve the additional security of JobKeeper, or should instead be relying upon the entrepreneurialism they have cultivated. In contrast, Frydenberg and Morrison state that JobKeeper recipients are out of work "through no fault of their own". Through Frydenberg and Morrison's repeated use of this phrase, JobKeeper recipients are positioned as more worthy of more generous government financial support. Their permanent or long-term employment, prior to COVID-19, is assumed to indicate a greater level of social responsibility. Thus, employment in a more traditional employment relationship is rewarded through the higher JobKeeper rate.

To compensate for lower government support, Frydenberg and Morrison have reiterated that "sole traders and casual workers" can access funds under an early superannuation draw-down scheme (Morrison & Frydenberg 2020; Frydenberg 2020b). In Australia, superannuation is paid by employers as a proportion of an individual's income and is protected till their retirement in investment funds. As Frydenberg (2020b) stated on breakfast television programme *Sunrise*:

Normally, you would pay around 22 percent tax on taking money early out of super. We've made that tax-free... This is important for the sole trader or for the casual who has seen their hours worked or their income reduced by 20 percent or more.

This repeated suggestion, specifically directed at sole traders and casual workers, indicates how casual workers, sole traders and other "independent" workers continue to be treated as entrepreneurial workers, responsabilised for supporting themselves economically throughout the COVID-19 pandemic by drawing on their own retirement funds rather than receiving government payments. Nevertheless, this financial abandonment by the government is framed as the government being generous and enabling.

Subsequently, an estimated \$42bn has been approved for early access from Australian superannuation funds. The vast majority of this drawdown comes from industry super funds – which include those representing retail and hospitality workers. The majority of people who accessed the early superannuation scheme were under 35, with 600,000 having completely drained their accounts (Butler 2020). The government's review of retirement income, released on November 20, estimated a 30-year-old withdrawing \$20,000 to have \$69,300 less at retirement (Department of Treasury 2020). This estimation indicates that young people left to support themselves out of the COVID-19 economic crisis will experience lifelong financial penalties.

In July, the Prime Minister justified the scheme by stating that the majority of people used their early-drawn superannuation funds on living expenses such as mortgage repayments and rent. However, data released in August revealed that most draw-down money was spent on

discretionary items such as clothing, gambling, cars and take-away food (Wade 2020). The scheme was available to people who self-reported eligibility. In response to the spending data, the Australian Tax Office is auditing people who accessed the scheme, with those who falsely reported eligibility facing tax bills and possible fines of up to \$12,000. However, repaying the funds back into their superannuation accounts is not required, suggesting that the government recognises the hidden value of these funds being injected into the immediate economy via discretionary spending. Former Australian Prime Minister and architect of the country's superannuation scheme, Paul Keating, argues that young people drawing down on their superannuation are providing more economic stimulus than the state in response to the COVID-19 crisis:

Of the income support in Australia to date, in this Covid emergency, \$32bn has been found and paid for by the most vulnerable, lowest-paid people in the country - that's the people who've taken \$20,000 out - and \$30bn has been provided by the Commonwealth under job-seeker and jobkeeper. (Keating, in Butler 2020)

Keating recognises that the financial penalty in young people drawing down, indeed, draining, their superannuation is only one aspect of a triple financial burden shouldered by this group, as young people have not received a pay rise since 2013, and also have increasing higher education debts. In addition, funds accessed from superannuation are now subjected to the liquid assets waiting period for payments such as JobSeeker. Those with liquid assets above \$18,000, regardless of whether these assets are enhanced through superannuation withdrawals or not, are required to wait 6 months until they will be eligible to access JobSeeker payments (Australian Government 2020e).

7 | **JOBMAKER: MAKING BUSINESSES GO FASTER**

In May, with no details released, the government flagged that their JobMaker initiative would lead Australia out of its economic crisis, once the COVID-19 health crisis had subsided. Prime Minister Morrison outlined the principles of the Australian government's vision for Australia's economic recovery, with less focus on continuing government support measures, and more on restructuring industrial relations, education and training, with the intention of "focusing on the things that can make their businesses go faster" (Morrison 2020). Here, Morrison spoke of the need to construct Australia's economic recovery around increased business flexibility, and reinventing education and training to focus on skills and knowledge, which can be monetised by business (Morrison 2020), approaches that continue the neoliberal project. In announcing JobMaker, Morrison envisaged a large-scale restructuring of the economy to support profit-making, which he claimed was essential in stimulating Australia's economic recovery (Morrison 2020).

Some details of the JobMaker scheme were released in October 2020. The JobMaker Hiring Credit initiative provides incentives to business for hiring workers, provided those employees work at least 20 hr per week, and the employee head count for that business increases (Economics Legislation Committee 2020). From February 2021, businesses would receive a \$200 per week subsidy if they employed a person receiving government benefits (Youth Allowance, JobSeeker, Parenting Payment) aged between 16 and 29 and \$100 per week for someone aged between 30 and 35 (Frydenberg 2020c). This part of the scheme focuses upon young people's employment, which suggests some government recognition of the particularly disadvantaged position of this group in the post-pandemic economy, or at least that this disadvantaged position is being noticed

by others (Australian Government 2020f). What the programme will ultimately achieve remains to be seen. It is unclear whether it will "make" more jobs as the scheme name promises, or merely redirect some employment away from those over 35. As many of the reinstated jobs that were lost in the pandemic-related shutdown may have gone to younger workers anyway as businesses rebuild, this programme is at core a subsidy scheme for business: young people get the jobs they would have gotten anyway, while businesses are given a financial subsidy for jobs they would have created anyway. As the Australian Council of Trade Unions (2020) have argued, this bill also creates an incentive for further work precarity, effectively permitting employers to replace a full-time employee with two casual or part-time employees. However, we acknowledge that some young people may benefit, as the income subsidy programme may mean that some young people find jobs where they may otherwise would not have, reducing their risk of long-term employment.

Other components of the JobMaker scheme affirm that the LNC government's post-pandemic economic recovery is prioritising business over people, with young people having the most to lose. JobMaker promises \$17.8bn in income tax cuts for individuals, and tax incentives for businesses estimated at \$31.6bn are planned, which Treasurer has estimated will create 50,000 jobs (Frydenberg 2020c; Frydenberg 2020d; Australian Government 2020f). It remains unclear how reducing taxes of those *with* jobs will create *more* jobs. Meanwhile, major economic cuts to universities will mean that choosing a career requiring a higher education will be an expensive undertaking for young people. The JobMaker scheme could more accurately be called "BusinessBuilder", and this agenda hidden behind the JobMaker title suggests that a new message is being crafted to encourage young people, not to pursue their individualised hopes and dreams, but to shape their work and career goals around what is good for business. Our analysis here is partial, as more detail on JobMaker is yet to be revealed. With a Federal election likely in 2021, further stimulus is likely to come.

As we highlight in this paper, labour market restructuring across the past four decades in Australia in the name of creating greater flexibility for workers, as part of a neoliberal project, has led to many young workers becoming trapped in precarious work arrangements, negatively impacting upon their broader lives. Young peoples' increasingly precarious experiences of work have been caused by government prioritising business interests, based on the assumption that business productivity and profitability leads to employment growth. In this regard, Morrison's vision of a business-centred economic recovery post-Covid-19 is entirely precedented, continuing a neoliberal process of disempowering and disaggregating labour in Australia, with the effects most likely to be felt by young people in precarious work arrangements.

Morrison's JobMaker announcement, and Education Minister Dan Tehan's restructuring of tertiary education fees through the "Job-Ready Graduates Package", highlights a further repositioning of sectors such as education and training as subservient to business interests (Department of Education, Skills & Employment 2020). This shift accelerates a transformation in how higher education is understood in Australia, as ceasing to be relevant, unless that education contributes to knowledge and skills which businesses can use to support economic growth and productivity. This package drastically increases students' costs of studying in Arts, Humanities and Social Sciences frames the skills and knowledge produced through degrees in these disciplines as non-essential in a post-pandemic society. Ultimately, students in many degree programmes will be responsible for financing a greater proportion of their education, which could have significant long-term implications, particularly in relation to homeownership prospects. However, this again fits the government's neoliberal narrative around entrepreneurialism and self-reliance, which continues to be routinely impressed upon young people. Consequently, young people in socially and

economically marginalised positions may perceive tertiary education as inaccessible, and in turn feel little option but to find work either in unskilled casual positions or through independent employment. The government claims 30,000 new university places will be created, but the fine print reveals no new funds for universities. In turn, many students are paying significantly more for their study. So, while employers will be subsidised for hiring young people, many young people themselves will be bearing more university debt than at any other time in Australian history.

8 | DISCUSSION AND CONCLUSION

The response required to contain the COVID-19 pandemic created an immediate and significant economic crisis in Australia. The Australian government intervened in an attempt to ameliorate potentially devastating economic impacts with a suite of initiatives designed to support business and employment. The illness and disease caused by COVID-19 has had relatively mild impacts on the health of young people, and yet their participation in an economically debilitating, whole-of-society response to the pandemic has been crucial to protecting the health and lives of others. As British conservative Prime Minister Boris Johnson has recently conceded, several decades after a predecessor's denial, "there is such a thing as society" ("There is such a thing", 2020). However, as we have argued throughout this article, young people have been disproportionately disadvantaged in the economic impact of the pandemic and unduly economically disadvantaged in the government's various support initiatives. Young people have been more likely to lose their jobs, less likely to meet inclusion criteria for the more generous JobKeeper initiative and more likely to take up the self-funded early superannuation draw-down option. They are also potentially facing dramatically increased university fees from 2021. "Society" is not being as inclusive and respectful of young people in return when it comes to economic protection.

This economic disadvantage meted to young people in Australia's pandemic response is by no means unprecedented. Young people have experienced growing economic burden and disadvantage caused by government policy over the last four decades. These disadvantages traverse many terrains of young people's lives: the introduction of university fees with gradual increases in fee costs and payback pressures, the inadequate welfare payments that leave young people living in poverty, the youth wages that see them earning a proportion of older workers' earnings in the same job, and an extremely expensive housing market that has diminished the ability of young people to afford rent or buy a home. In their working lives, young people dominate the now substantial area of precarious employment. Their likelihood of having short-term, precarious casual or gig economy work before the pandemic explains their disadvantage in the government's pandemic initiatives, which privileged long-term or permanent employees.

This dynamic exposes a crucial reality about contemporary employment. Young people have been encouraged by government and business to understand themselves, not as vulnerable in precarious employment, but as entrepreneurial, self-reliant and agile workers. These qualities are promoted as the ideal contemporary and future worker and various studies from across the world indicate that many young people have taken on this directive in understanding their working life. Yet, it was precisely this group who were abandoned by the Australian government in their pandemic economic response. The privileged, preferred group of workers who received the most generous support were those who reflected the traditional employment relationship – in long term, more secure employment with the one employer. This action by the government to protect the most securely employed workers and abandon the most precariously employed exposes the myth of the "entrepreneurial worker". What many of us have long suspected has been borne out by

government policy and action – the "entrepreneurial worker" is a devious discourse that was designed to enable exploitation all along. In this illumination, we understand that the exclusion of this group of workers in the pandemic economic initiatives is entirely precedented. It remains to be seen whether young people will continue to accept the discourse of the entrepreneurial worker now that this status has so significantly disadvantaged them in the pandemic and the government's response to it.

Indeed, these young "entrepreneurial workers" sit alongside non-citizens in their exclusion from the JobKeeper scheme. This fact suggests that precariously employed young people hold a diminished citizenship. Young people are treated in government policy as less deserving citizens than those with more secure employment. In this diminished citizenship, the government expectation is that unlike preferred citizens, these young people are not entitled to state support to ensure their financial survival. They must get themselves through the financial difficulties associated with precarious employment and the pandemic shutdowns. Their "entrepreneurial worker" status has led to many young people being punished rather than rewarded by the same government who was encouraging them to meet this entrepreneurial and self-reliant ideal.

Unfortunately, this economic disadvantage that young people have suffered in the pandemic response is not a temporary injustice. The financial impacts of these current economic penalties are potentially lifelong. The loss of up to \$20,000 from young people's superannuation accounts today may have lost them 10 times this amount at retirement. Precarious employment may continue and potentially worsen post-COVID-19 as the government has indicated their plan for economic recovery will include further increased flexibility through deregulation. Increased university fees will mean larger debts to repay into the future. Current high levels of youth unemployment, alongside a disincentive to study due to expense, creates the risk of "scarring" – the inability of these potentially long-term unemployed young people to enter the workforce at a later point. Furthermore, the skills being recognised and supported under JobMaker are in traditionally masculine fields, while some traditionally feminine fields, which we argue are also essential such as social work, are penalised with increased fees. Simultaneous to these economic burdens, it is young people who will be tasked with repaying the national debts from the COVID-19 stimulus package over the course of their lifetime. The future policy intention seems to be to further progress the neoliberal project of market-led social policy, rather than recognising the damage it has done and will continue to do, with young people positioned to feel the greatest impact.

Underpinning the government's approach is the individualist neoliberal ideology that young people need to fend for themselves, in the decades preceding the pandemic, during a pandemic-induced recession and well into their retirement. The dilemma here is that by placing young people in such a precarious economic position now, in a period where youth unemployment is at record levels and likely to remain so for quite some time, the ability for this group to ever be economically independent is placed further in jeopardy. While almost everything related to the COVID-19 pandemic has been described as "unprecedented", the economic abandonment of young people by the Australian government during the pandemic follows a clear precedent established over several decades and seemingly set to continue.

CONFLICT OF INTEREST

The authors report no conflict of interest.

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How to cite this article: O'Keeffe P, Johnson B, Daley K. Continuing the precedent: Financially disadvantaging young people in "unprecedented" COVID-19 times. *Aust J Soc Issues*. 2022;57:70–87. doi: 10.1002/ajs4.152.