“Do not cast me off in time of old age; when my strength fails, forsake me not,” Psalms 71.9.

INTRODUCTION

While legislation is in place in Australia to combat age discrimination, the actual impact of the legislation would appear to be minimal and age discrimination can still be found in a number of areas, not the least being employment and goods and services.

This paper will examine the effectiveness of age discrimination legislation, the difficulties associated with proving discrimination, and offer an explanation as to why so few cases are reported and dealt with by the relevant tribunals and courts.

Australia has a federal system of government, comprising six states and two territories. Age discrimination legislation can be found at both the federal and state/territory levels. State legislation prohibiting age discrimination preceded the Commonwealth legislation. Under the Commonwealth legislation, discrimination is prohibited in the areas of work, education, access to premises, the provision of goods, services and facilities, accommodation, the disposal of land, the administration of Commonwealth laws and programs and requests for information.

There is also complementary state legislation prohibiting discrimination on the basis of age. In the largest state, New South Wales, the legislation explicitly declares
compulsory retirement unlawful. It also prohibits discrimination in offers of employment and terms of employment.

**DEFINITION**

Age discrimination can be either indirect or direct. According to section 14(1) of the *Age Discrimination Act 2004* (ADA) direct discrimination occurs if:

(a) the discriminator treats or proposes to treat the aggrieved person less favourably than, in circumstances that are the same or are not materially different, the discriminator treats or would treat a person of a different age; and

(b) the discriminator does so because of:

(i) the age of the aggrieved person; or

(ii) a characteristic that appertains generally to persons of the age of the aggrieved person; or

(iii) a characteristic that is generally imputed to persons of the age of the aggrieved person.

Indirect discrimination is defined in section 15(1) of the ADA and occurs if:

(a) the discriminator imposes, or proposes to impose, a condition, requirement or practice; and

(b) the condition, requirement or practice is not reasonable in the circumstances; and

(c) the condition, requirement or practice has, or is likely to have, the effect of disadvantaging persons of the same age as the aggrieved person.

It is worth noting that pursuant to ss(2), the burden of proving that the condition, requirement or practice [referred to in ss(1)b] is reasonable in the circumstances lies on the discriminator.

**AGE DISCRIMINATION AND EMPLOYMENT**

*All Australians, regardless of their age, have the right to expect access to appropriate employment, training and learning services so they can get the support and assistance they need. Employment can contribute to*

---

4 *Anti-Discrimination Act* 1977 (NSW) s.49ZV.

5 *Anti-Discrimination Act* 1977 (NSW) s.49ZYB.
mental and emotional wellbeing in later life and provide additional retirement savings. Older people should be able to exercise a choice about whether to continue in paid employment past traditional retirement age.  

Whilst the above sentiments are obviously supportive and encouraging of older persons in the workforce, they are, it would appear, in fact, far from the reality of the situation. A 2004 study conducted in New South Wales found that of the 1.523,000 older people living in that state, 5.3% were unemployed, 5.4% worked part-time but would have preferred to work longer hours and 8% who were not in the workforce indicated that they would still like paid work.  

The Report found that older persons who were either underemployed or unemployed, but wanted to be part of the paid workforce, made greater use of government services. The 2004 study followed an earlier study conducted by the Ministerial Advisory Committee on Ageing in 2002. In the 2002 study the results highlighted what has already been noted in previous studies: that mature age workers who lose employment, for example either through redundancy or retrenchment are much less likely to be re-employed than younger persons. Furthermore, the status of unemployment often affected the self-esteem, confidence, physical and mental health, not to mention financial circumstances and their quality of life in long term retirement.

---


7 Older people were defined as 65 years of age and older.


10 Paying the Price, supra n. 9, at 7.
THE IMPACT ON GOVERNMENT

Of particular concern to governments is the impact on the economy that will arise from the increase in services required by older persons and the financial burden imposed on the working population. While it is estimated that those persons over the age of 65 years currently comprise 13% of the population, this percentage is set to rise dramatically to about 26% of the population by 2051. At the same time the proportion of those in the workforce (those aged 15 – 64) is anticipated to drop from 67% in 1999 to 59% in 2051.\(^{11}\)

One option open to Government is to increase the age before a person is eligible to receive the Age Pension. This view is supported by Knox, who argues that we can no longer sustain an age pension age of 65 (an entitlement age that has not changed in a century), when our life expectancy has increased by 45% in the last four decades.\(^{12}\)

Knox argues that an increase in the pension age is not solely prompted by the desire to reduce government expenditure, but rather the need to change our focus on a definitive age for retirement and the subsequent eligibility to receive the age pension. He is of the view that a defined retirement age does not generally exist. He attributes this in part to age discrimination legislation, skill shortages and the Government’s transition to retirement opportunities, such as tax concessions and access to superannuation.\(^{13}\) He sees the benefits of increasing the age pension eligibility as threefold; a deferral of receiving benefits, leading to an accumulation of superannuation and the subsequent additional investment earnings; additional contributions by employers, and in some cases by employees; and thirdly our life expectancy in retirement is decreased and therefore our funds are required for a shorter period of time.\(^{14}\)

He is also cognizant though of the importance of maintaining the current preservation age of 60 [with regards to


\(^{13}\) Id. at 10.

\(^{14}\) Id.
access to superannuation] as he acknowledges that some people cannot work past the age of 60 years.\textsuperscript{15}

Once again though this presupposes that older persons are still employed or capable of employment. Government policy positively encourages older Australians to continue working. Changes to pension and superannuation eligibility have increased the required ages for access to pension and superannuation\textsuperscript{16} thus delaying for many intended retirement age. Financial incentives to continue working include taxation benefits for Mature Age Workers and a pension bonus scheme\textsuperscript{17} for those who continue in employment after the pensionable age. But there are also significant disincentives to continue working particularly when it comes to compensation for work injuries for older workers.\textsuperscript{18} At the governmental level, continued employment diminishes Government expenditure on old age pensions and the taxation burden on those who continue in employment.

\textbf{EMPLOYMENT AND FUNDING RETIREMENT}

Continued employment provides seniors with greater opportunities for economic independence and the ability to fund their own retirement.

The capacity of seniors to have a comfortable retirement is seriously affected by unemployment. In relation to baby boomers (born 1946-1964), there are two distinct groups; those with high incomes still in employment and those on low incomes who have retired early.\textsuperscript{19} In relation to individual baby boomers who have retired early, the cohort aged 50-59, have little or no income; retired couples (50-59) fare little better

\textsuperscript{15} Id.
\textsuperscript{16} See below footnotes 23, 24.
\textsuperscript{17} Despite this, applicants for old age pensions are generally not aware of the Scheme and there are a number of conditions to be met. See ‘Pension Bonus Scheme’ at http://www.centrelink.gov.au/Internet/Internet.nsf/payments/pension_bonus.htm.
\textsuperscript{18} See, for example, the Commonwealth Act providing that income maintenance is not available to an employee injured at age 65, Safety, Rehabilitation and Compensation Act (1988) (Cth) s.23.
with just on half having an annual income less than $20,000 but the position is considerably improved if one partner is employed.\textsuperscript{20} Baby boomers not in employment are the poorest.

Respondents to an international survey in 2007 regarded 57-59 years as an ideal retirement age with most retiring at age 59.\textsuperscript{21} Voluntary early retirement is affected by changes in the labour market, income security and government policies such as pension eligibility,\textsuperscript{22} and ability to access superannuation funds.\textsuperscript{23} Those in jobs with defined pension benefits are more confident about when they will retire.\textsuperscript{24} It is difficult to obtain evidence whether those who retire prior to the nominal retirement age of 65 do so because of age discrimination in retrenchment and redundancy or in hiring practices.

Evidence from Canada and the United States suggests that about 15% of older persons were forced into early

\begin{itemize}
\item \textsuperscript{20} Based on the HILDA Survey, wave 2, \textit{See Id.}
\item \textsuperscript{21} \textit{See AXA, Retirement Scope 2007: Retirement, A New Life After Work?}, 11-12,
\url{http://www.retirement-scope.axa.com/lib/rs/uploads2/asiepacifique/austrealie/AXA_Report_australia_2007.pdf} (January 2007). \textit{See also AARP, International Retirement Security Survey, http://assets.aarp.org/rgcenter/geriatric/irss.pdf} (July 2005). The Australian Bureau of Statistics (ABS) reports that the average age of retirees in the period 1999-2005 was 61.5 for men and 58.3 years for women; reasons for retirement were eligibility for superannuation or pension (34%), disablement (26%), dismissal, redundancy or no work available (11%). The average age of intended retirement is 62 years, \textit{ABS Year Book Australia 2007} at 166-167.
\item \textsuperscript{22} Old age pension eligibility is 65 for men and for women 63 (gradually rising to 65 by 2013); the minimum superannuation retirement age is 55, see \textit{The Australian National University, Centre for Economic Policy Research, Discussion Paper by D Cobb-Clark, S Stillman, The Retirement Expectations of Middle-Aged Individuals” Discussion Paper No 540 December 2006 discussing the Household Income and Labour Dynamics in Australia (HILDA) Survey at 5; D Warren, U Oguzoglu “Retirement in Australia: A Closer Look at the Financial Incentives” Melbourne Institute Working Paper Series, Working Paper No 24/07.}
\end{itemize}
retirement by their employer.²⁵ It is unknown what proportion of these forced retirements might be the product of unlawful age discrimination. Many of those retiring anticipate that they will work after retirement but the reality is that very, very few will actually work.²⁶ Australian survey respondents thought that a person would be fit to work until 66-67²⁷ and like the US, Canadian and UK respondents, were very strongly of the view that people over 65 are good workers.²⁸ This suggests that older citizens want to continue to work and believe they have the capacity to do so. Ill health and disability are clearly impediments.²⁹

Discrimination is only a small part of the picture. In order to have older workers continue to actively participate in the workforce, the emphasis should be on opportunities for lifelong learning, skills training, and the like. Australia like many countries is experiencing a skills shortage. Older workers themselves want retraining in such things as computing skills, professional development courses and skills training in their particular field.³⁰ They see special value in training that is “in-service, in-house, one-on-one and practical-oriented training methodologies” utilising the skills of older workers as “role models and mentors”.³¹

THE IMPACT OF AGE DISCRIMINATION ON THE INDIVIDUAL

However, there is light at the end of the tunnel, albeit only a pencil torch at this stage! According to Rolland³² “Companies are looking at older workers {45 and over} as a

²⁵ See Retirement Scope, supra n. 22 at 15. The same questions were not asked in Australia, ibid at p.15.
²⁶ In Australia 62% anticipate working but only 8% actually do; USA 58% hope to work, only 16% do, see Retirement Scope, supra n. 22 at 17. See also Lundberg, supra n. 12, (70% of survey respondents want to do some work in retirement).
²⁷ Retired persons thought that 66 was the right age and those who had not retired thought that 67 was the right age, see Retirement Scope, supra n. 22 at 21.
²⁸ Over 90% of retired and non retired persons in USA, UK, Canada and Australia thought so, see Retirement Scope, supra n. 22 at 23.
²⁹ See Clark-Cobb, supra n. 25.
³⁰ See Lundberg, supra n. 12 at 37.
³¹ See Lundberg, supra n. 12 at 37.
³² Professor Louise Rolland, Centre for Business, Work and Ageing at Swinburne University, Melbourne.
viable, more stable source of labour”. Rolland notes a trend towards employment of older persons, particularly in the customer service industry with remuneration between $37,000 - $38,000 per annum. Rolland argues that provided the working conditions are flexible and training is offered, many older workers are prepared to remain in “entry-level” positions for long periods of time even though the remuneration may be/is considerably lower than what they previously earned.

This view is supported by other research which advocates policy changes aimed at encouraging older men (in particular) to take on part time work or full time lower paid positions as a means of reducing the impact on social security systems.

However, much of the research is particularly focused on those older persons whose educational level is generally lower. Whether older professionals would be quite so willing to take on an entry level position in customer service is debatable.

Monroe believes that while some older “employees” are content to take on positions involving less responsibility many people in this age cohort are still interested in “climbing the career ladder.” It is, however, quite understandable that many workers would wish to further their career prospects when one considers that they still have approximately twenty years remaining, before they are eligible for the age pension!

This raises the further issue, that most, if not all, of the literature pertains to older workers who are unskilled or semi-skilled. The question begs asking, “Do older professionals who are retrenched or made redundant also require re-skilling?”

There is much anecdotal evidence to suggest that many professionals, in particular older women, “no longer fit the image” created by their employer and subsequently become the victim of a “restructure.” If many of these women are single divorced female baby boomers then unplanned unemployment

34 Carey, as cited in Lundberg, supra n. 12 at 13.
35 A director in a company which specializes in mature age employment
36 Here, older is defined as 45 years of age and older.
37 Parker, supra n. 35 at 5.
38 A proposal to research discrimination against older professional females is currently in progress.
perhaps ten years before their eligibility to receive the age pension, will have a catastrophic financial and social impact on their lives.

This view is reinforced by Austen and Birch who refer to the fact that when considering that 50% of Australian marriages end in divorce, women, even if they are able to access their husband’s superannuation [as part of a property settlement] have little chance of adding to the pool of money. This is due to the fact that they themselves may have been absent from the workforce for extended periods of time usually raising children and they may also have a limited ability to re-enter the workforce.39 (Not the least of the contributing factors being their age.)

Notwithstanding the above, research has demonstrated that older workers more often meet the expectations of older clients, who in many cases prefer to deal with someone more their own age.40 This is particularly so in areas such as financial advice. Monroe notes that it is within the financial industry, banking, financial services and insurance, more than in other areas, that there is a growing awareness amongst employers of the need to retain and attract older workers. This trend would appear to have been a result of the downsizing which occurred in the 1990s with the subsequent result that while the shareholder/customer base has aged, the industry demographics have now become “too youthful.”41

ADVANTAGES OF MATURE AGE WORKERS

Earlier research undertaken in 2001 highlighted the following advantages of composite mix of young and older workers:

• Avoidance of skills shortages

---


40 Parker, *supra* n. 34 at 5.

41 *The Working Lives of Women and Their Retirement Income*, *supra* n. 40.
• Maintenance of core skills, networks and corporate experience
• Reductions in staff turnover, and associated training and recruitment costs
• Maximisation of recruitment potential, by not artificially limiting the field of candidates to those within a certain age
• A better match with the age range of the customer base
• Being better placed to respond to changing circumstances, the peaks and troughs of the business cycle
• Having access to mentoring and coaching skills, for younger staff
• Avoiding loss of skilled staff with detailed company knowledge to a competitor.\textsuperscript{42}

**Barriers to Mature Age Employment**

Notwithstanding the research demonstrating the advantages of retaining and recruiting older workers, there are still a number of barriers facing mature age workers. Generally these would appear to relate to the attitudes towards older people and their contribution, or lack thereof, to the workforce. It is these attitudes which underpin discrimination and limit participation in the workforce by older persons.\textsuperscript{43}

Once a mature age person has been retrenched or is out of the workforce, then their chances of gaining meaningful employment diminish considerably. According to Bittman et al the Survey of Employment and Unemployment Patterns (SEUP) showed that for those job seekers in the 55-59 age bracket, 65\% had failed to find employment in a two year period. The comparable rate for those job seekers whose ages were 20-44 years was 20\%.\textsuperscript{44}

The literature indicates that the largest barrier to employment of older workers is the attitude of employers, the

\textsuperscript{42} *Counting on Experience*, supra n. 10 at 13.
\textsuperscript{43} Lundberg, supra n. 12 at 14.
community and younger workers. Older workers are perceived as “less productive, adaptable and trainable”; they are “soft targets” for redundancy. It is unknown what proportion of these forced retirements might be the product of unlawful age discrimination. Older workers themselves say that supervisors and younger staff should undergo training to help overcome ageist attitudes. It is, however, not clear whether this type of training is sufficient to change ingrained attitudes.

**AGE DISCRIMINATION IN THE PROVISION OF SERVICES**

### i. Health

In the area of services, it is also difficult to determine how far older Australians suffer discrimination. There is, however, significant evidence in relation to medical services provided for older citizens. Cancer is a disease of old age. In relation to breast cancer, the evidence from United States is that 50% of women with breast cancer are 65 years and older; 35% of these are over 70. The literature suggests that older women are not getting adequate treatment for breast cancer and that the range of treatments offered diminish with age. Research on the benefits of aggressive cancer treatment for older women is hampered by the lack of older women as trial subjects.

45 Lundberg, *supra* n. 12 at 9, 32,37.
47 Lundberg, *supra* n. 12 at 37.
50 Litvak, *supra* n. 50.
There is also evidence that although older women continue to have access to screening, the reminder service in Australia is not continued after the age of 70.\textsuperscript{52} It appears quite inconsistent to recognise that screening is desirable for older women but effectively discourage its use. The American Cancer Society advises that mammograms should continue to be offered if the older woman does not have serious, chronic health problems.\textsuperscript{53} It is recognised that screening is largely reserved for mature aged women. BreastScreen Australia\textsuperscript{54} advises:

\ldots [i]n 1992, the National Health and Medical Research Council (NHMRC) undertook a review of mammography screening for women under 50 years of age and found that there is insufficient evidence to conclude that screening the population of women under 50 years of age by mammography will reduce mortality from breast cancer. The NHMRC review resulted in a statement that there is insufficient evidence to advise women under 50 years of age to have routine mammography.\textsuperscript{55}

It should be noted, however, that while “recruitment strategies and publicity materials” target asymptomatic women between the ages of 50-69 years, mammography screening is available to women aged 40-49 and 70 years of age and older.\textsuperscript{56} \textsuperscript{57} Furthermore, the Policy states that “The age range for screening

\textsuperscript{52} Verbal communication with spokesperson from Cancer Institute NSW 18th October 2007.

\textsuperscript{53} American Cancer Society, \textit{Updated Breast Cancer Screening Guidelines},
http://www.cancer.org/docroot/NWS/content/NWS_1_1x_Updated_Breast_Cancer_Screening_GuidelinesReleased.asp (accessed Oct. 8, 2007).

\textsuperscript{54} BreastScreen Australia is a joint state/territory/federally funded national mammography program.

\textsuperscript{55} BreastScreen Australia ‘Policy on Breast screening women aged 40 – 49 years.’ Australian Government, \textit{BreastScreen Australia Program},

\textsuperscript{56} \textit{Id.}

\textsuperscript{57} However, older women, unlike those targeted in the recruitment and publicity materials, are not sent a regular reminder notice of the due date of their next mammogram.
women will continue to be monitored and reviewed as new evidence becomes available.”58

Bias against older citizens has been observed in relation to cancer treatment generally.59 Yet healthy seniors can equally benefit from aggressive treatment.60 At the end of life, there is evidence that the very elderly are usually not given access to palliative care in a hospice.61 In the United Kingdom, there has been frank acknowledgement that the health care system is “riddled” with discriminatory practices against older patients.62 Surprisingly, these are rarely matters for litigation or administrative review. In Australia, research is required to determine whether similar lack of access to medical services by older Australians exists here.

ii. Other Services

Age discrimination is not confined to employment and health issues. In 2004 the Law and Justice Foundation of NSW released its report ‘Access to Justice and Legal Needs – The Legal Needs of Older People in NSW’.63 In the report examples were given of issues relating, in particular to insurance. A number of the complaints related to the fact that as the person aged they were either denied travel insurance or the premiums were consistently higher for older persons than their younger counterparts.64

In a recent submission to Government65 the Human Rights and Equal Opportunity Commission (HREOC)66 also

58 Id.
60 Id.
65 The Federal Government House of Representatives Standing Committee on Legal and Constitutional Affairs recently conducted an
gave examples of age discrimination that had occurred in the insurance industry.

Two examples cited by HREOC were in relation to travel insurance and reflected the same concerns expressed in the Law and Justice Foundation Report. However, in these instances, the older persons had complained to HREOC and the discriminatory behaviour on the part of the insurers was addressed to the satisfaction of the complainants.

**WHY DON’T OLDER PEOPLE COMPLAIN?**

HREOC, in their submission, referred to above, noted that since the introduction of the *Age Discrimination Act* they had received 748 enquiries from people in relation to the person being “too old” and 23 enquiries in relation to compulsory retirement. During the same period they received 184 complaints relating to age discrimination, the overwhelming number of the complaints related to age discrimination in employment.67

However, the paucity of actual complaints lodged is not a true indication of the level of discrimination against older people. Citing one of the comments made in the Law and Justice Foundation Report “Older Australians tend not to come forward with complaints. It’s a generational sort of thing . . .”68

Inquiry into the Legal Needs of Older People. The Inquiry attracted in excess of 160 submissions and public hearings were held in several locations. The full report can be accessed at


Since the introduction of the Age Discrimination Act in 2004 the responsibilities of HREOC relate to the promoting of understanding of, and compliance with the Act; inquiring into complaints of age discrimination, and attempting to conciliate them; disseminating information about age discrimination and the avoidance of it; undertaking research and community education to promote the objects of the Act; intervention, with the Court’s leave, in proceedings involving issues of age discrimination; and the granting of temporary exemptions to the Act., as cited in their submission to the Inquiry, accessed at


Human Rights and Equal Opportunity Commission, *Inquiry into Older People and the Law*, 14,


Access to Justice and Legal Needs, supra n. 65 at 251.
When considering the above comment we should be mindful that of the older generation many of them have lived through the Great Depression and the Second World War, in other words life has been tough and complaining was often not considered either appropriate or as a means of redress. Additionally, while younger generations may be only too aware of the fact that they are being discriminated against and are prepared to take action, older people may not even realise that they are the victims of discrimination, particularly in respect of age discrimination.

However, in situations where the older person is aware of the discrimination some may be of the view that it is better to just step aside and not pursue any form of relief in respect of the discriminatory actions. For a generation not used to complaining it is not uncommon to hear comments such as the following, which were highlighted in the above mentioned report.

They’ll often feel the need, more than other people, to say, ‘I’m not the sort of person that ordinarily complains. I wouldn’t ever have thought that I would have to do this—I’ve always been a really loyal and hard-working sort of person’, because they’re quite embarrassed about having to come and make a complaint… as a generalisation, younger people have a greater sense of entitlement and can make a complaint without feeling like they need to apologise for it.69

Of equal importance is the fact that as we age we may not possess the requisite mental, emotional and physical stamina “to take on” an employer or an organisation providing goods or services. This is of particular note in age discrimination matters because by its very nature the process involves self advocacy on the part of the aggrieved person and during conciliation processes there is the base line expectation that both parties are equal. Many older persons, as noted above, do not have the requisite skills for self advocacy and the stamina to confront, throughout a conciliation process, an employer be they small business or corporate firm.70

---

69 Id. at 252.
70 Id. at 257.
This presupposes, of course, that the older person suffering the discrimination possesses the finances to follow through with a complaint of age discrimination, and perhaps even more importantly knows what to do and where to go to seek advice and redress. This situation is compounded by the fact that anti-discrimination laws, as mentioned earlier, are found at both state and federal level.

While the present younger generation have grown up with the concept of Legal Aid and/or Community Legal Centres, the same cannot be said of older persons. For example, many older women are not aware of the existence of community legal centres and the services that they can offer.\(^{71}\) Equally, in many situations they have no idea how to access information through the myriad of government departments. One suggestion to assist older people navigate the maze of government bureaucracy is for the implementation of a one stop shop which can either assist the older person address their complaint or refer them to the relevant department.\(^{72}\)

**RECOMMENDATIONS**

In reviewing the literature and available data on why older people do not complain about age discrimination it becomes readily apparent that for the reasons outlined above the legislation does not appear to effectively address the issue of age discrimination against older people. Walt is of the view that legislation can in effect encourage employers to discriminate in more covert ways and that legislation alone is insufficient to eradicate age discrimination in the workforce and that what may be required is a “concerted effort to change people’s mindset and attitudes.”\(^{73}\)

The legislation may act as a punitive measure against the discriminator, if discovered, however, there appears little incentive for employers, in the first instance, to actively engage in the recruitment and retention of older workers. Furthermore, the complexity of both state and federal legislation and the limited available resources to assist the aggrieved person

\(^{71}\) Id. at 253.

\(^{72}\) Id.

means, in effect that many older persons give up because the situation is “all too hard”.

While some measure of success can be achieved by changing the attitudes and mindsets of the community, about the value of older persons, as members of the community it is a slow and laborious process. However, in the situation of employers the punitive stick may need the addition of the incentive of a carrot. Such a carrot could be in the form of government rebates payable to employers who employ or retain older workers.

One initiative funded by the Australian Government is the Wise Workforce Program. This program assists businesses in the development and implementation of age positive policies and practices with an overall goal of increasing the employment of mature age workers and thereby decreasing the anticipated skill shortage within the workforce. As the program only commenced in mid 2007 it is too early to evaluate the effectiveness of it at this stage.

Other very recent initiatives, this time by three of the State Governments, include the introduction of free legal services to older persons. As the services are free and have already received wide publicity, it is hoped that those older persons who have experienced age discrimination will, at last, have an affordable and accessible avenue to not only find out about their rights but also obtain assistance in addressing them.

---