

# Experience Works

The Mature Age Employment Challenge

July 2009



**National Seniors Australia**  
*Productive Ageing Centre*



Australian Government  
Department of Health and Ageing

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## FOREWORD

The “Still Putting In” report released by National Seniors Australia on 6 June 2009 revealed full-time older workers contributed \$59.6 billion dollars a year to the nation’s economy. At the same time, the country loses a staggering \$10.8 billion a year by not utilising the skills and experience of older Australians who want to work. With a rapidly ageing population and looming skill shortage, we need to ensure older people can continue working and providing this invaluable contribution to our economy. One of the smartest things we can do as a nation is increase and improve employment opportunities for older workers and reduce the barriers which prohibit many from being able to choose to undertake work.

It is estimated that by 2047, the number of Australians aged 65 and over will nearly double to 25%. This increase will be reflected in our dynamic workforce and will likely result in more people working for longer than they are today. Recently, the Australian Government announced an increase in the eligibility age for the age pension. This change is likely to result in workers postponing retirement - as we are living longer more of us will need to work to an age older than we once thought.

Right now, many older people are not participating in the workforce as much as they would like. The participation rate of older Australians is much lower than their younger counterparts and, while this may be partially due to choice, older workers suffer more ‘hidden unemployment’ and ‘underemployment’ than other age groups. Importantly they face distinctive barriers to labour force participation, such as age discrimination. Overseas examples suggest we can do much more in Australia to encourage and support mature age workforce participation.

National Seniors Australia wanted to explore these crucial issues and suggest solutions. We commissioned the Australian Institute for Social Research at Adelaide University to prepare a detailed discussion paper. What follows draws on the information from this paper\*.

Experience Works: The Mature Age Employment Challenge gives a candid snapshot of mature age employment, outlines the distinctive barriers faced by older workers, identifies benefits for employers, draws on overseas approaches that hold lessons for us, and presents potential policy responses.

Most importantly, it highlights why improving mature age employment opportunities goes hand in hand with how the nation deals with its biggest social issue – our rapidly ageing population.

Peter Matwijiw  
General Manager Policy and Research  
National Seniors Australia  
July 2009

\* The full report can be accessed at [www.productiveageing.com.au](http://www.productiveageing.com.au).

## ACKNOWLEDGEMENTS

The discussion paper on which this report is based was prepared by Associate Professor John Spoehr, Dr Kate Barnett and Mr Eric Parnis from the Australian Institute for Social Research at the University of Adelaide.

We would like to acknowledge the members of National Seniors Australia who agreed to provide the case study material included here.

Through this summary and in the full report we use the terms 'older worker' or 'mature age worker'. There is no agreement in the research literature about what age separates older workers from others. Some reports include people as young as 40 or 45; others take the ages of 50 or 55 as their reference point, while others use the retirement and pre-retirement ages of 60 or 65. Throughout this report, what we mean by 'older worker' varies according to context.

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# CONTENTS

<b>Foreword</b>	<b>5</b>
<b>Acknowledgements</b>	<b>7</b>
<b>Contents</b>	<b>8</b>
<b>Mature age employment, underemployment and unemployment: a snapshot</b>	<b>9</b>
• Labour force participation rate for those aged between 55 and 64	9
• Rising share of total employment, but still below other ages	11
• Self-employment	11
• Underemployment is a significant issue for older workers	11
• Part-time work and underemployment for older Australians	12
• Unemployment	12
• Retirement incomes and retirement intentions	12
<b>Barriers to mature age employment</b>	<b>13</b>
• Age-based discrimination	13
• Skill and training barriers	15
• Income support policy barriers	15
• Superannuation policy barriers	16
<b>Mature age employment policy – lessons from overseas and Australia</b>	<b>16</b>
• Lessons learned from international and national experience	20
<b>Reconfiguring Australian Government policy</b>	<b>21</b>
• Policy Focus 1: Overcoming age discrimination	21
• Policy Focus 2: Incentives to encourage the skill development of mature age workers	22
• Policy Focus 3: Promoting healthy workplaces and the health of mature age workers	22
• Policy Focus 4: Promoting age management in the workplace	23
• Policy Focus 5: Mature-age-sensitive income provision	24
<b>Bibliography</b>	<b>26</b>

# Experience Works: The Mature Age Employment Challenge.



## MATURE AGE EMPLOYMENT, UNDEREMPLOYMENT AND UNEMPLOYMENT: A SNAPSHOT

Painting a picture of mature age employment and unemployment isn't simple or straightforward - the reality is often disguised. For example:

- Early retirement implies a voluntary outcome when it can actually be due to involuntary workforce exit;
- Self-employment may be a response to difficulty finding employment;
- Working part-time may be due to insufficient full-time employment opportunities;
- Older people who are not employed are much more likely than younger people to be classified as 'not in the labour force' rather than as 'unemployed' (Perry, 2004).

Within this complexity one thing stands out - older people are not participating fully in the labour market and the reasons for this lower participation rate are disguised by underemployment and hidden unemployment.

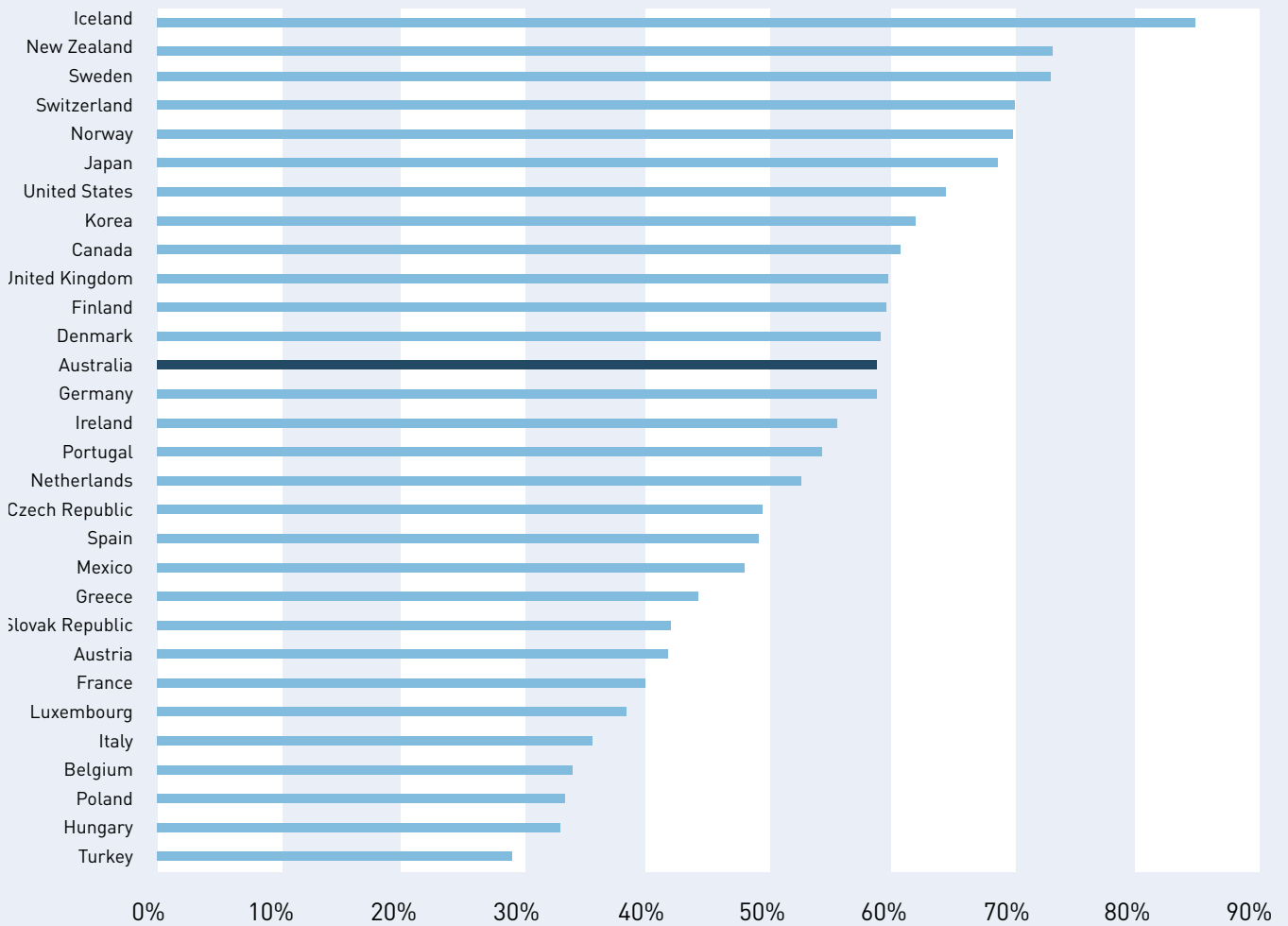
## Labour force participation rate for those aged between 55 and 64

Figure 1 compares the labour force participation rate of Australians aged between 55 and 64 with those of other OECD countries. The participation rate in Australia is lower than Scandinavia, United Kingdom, USA, Canada, Japan, Switzerland, Iceland and New Zealand. As shown in Figure 2, since 1996 the labour force participation rate of older people in Australia has steadily increased, however it remains significantly below the rate of participation of all other age groups.

## Rising share of total employment, but still below other ages

Figure 3 reveals the share of total employment (i.e. full-time plus part-time) for people aged 55 and over has increased over a ten year period (1996-2006). Some 15% of total employment in Australia is held by this age group - a significant increase from the 9% share the 55 and overs held ten years earlier. However, it remains well below all other age groups (ABS, 2007).

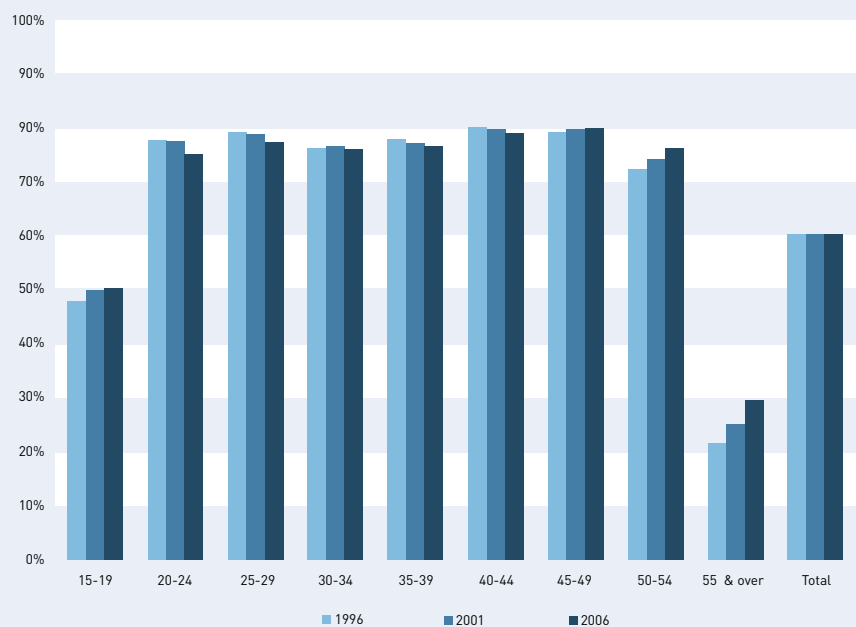
**Figure 1:** Labour Force Participation Rate 55-64 by OECD Country – Persons, 2008



Source: <http://webnet.oecd.org/wbos/>

**The comparison with other countries and age groups suggests that older people in Australia – notwithstanding recent improvements – remain significantly under-represented in the labour market.**

**Figure 2:** Labour Force Participation by Age Group, 1996, 2001 and 2006, Australia

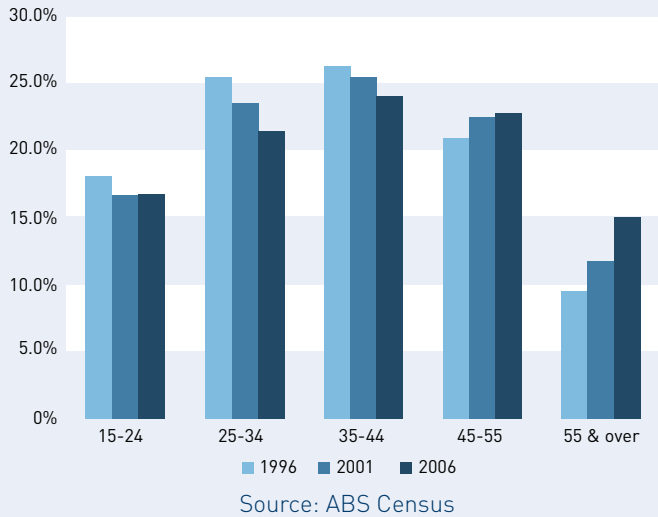


Source: ABS Census



This 6% increase in share of total employment suggests that workers 55 and over are staying in employment longer and also returning to work.

**Figure 3:** Share of Total Employment by Age Group – 1996, 2001 and 2006, Australia

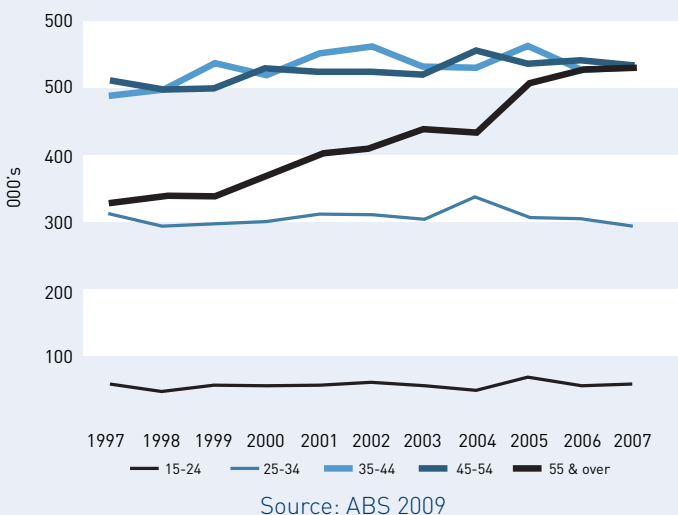


## Self-employment

Between 1997 and 2007, the self-employment rate of people aged 55 and over increased steadily and did so at a much faster rate than any other age group (Figure 4).

Together with part-time and casual employment, self-employment is more vulnerable than full-time work during periods of economic recession and leaves older workers more exposed than other age groups in precarious forms of employment.

**Figure 4:** Self-employment by Age Group 1997-2007, Australia



**Half of all people aged 55 and over currently working part-time want more work.**

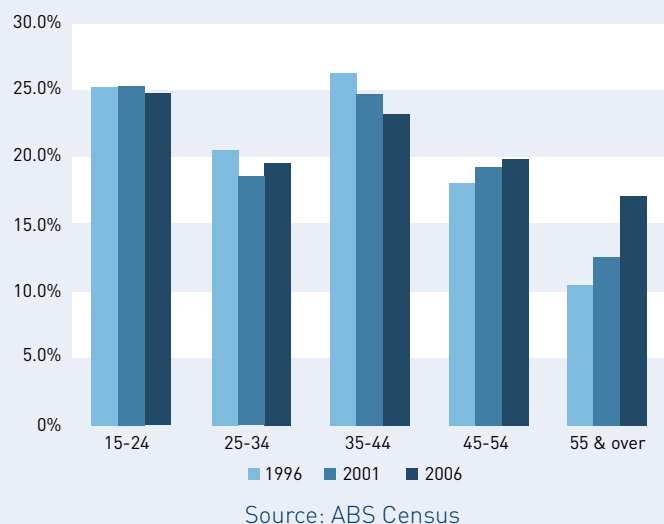
## Underemployment is a significant issue for older workers

In simple terms, underemployment means working fewer hours than preferred. Older people generally have a longer duration of underemployment than younger people. About 53% of underemployed part-time workers aged 55 and over had insufficient work for one year or more (ABS, 2008). This means that half of all people aged 55 and over currently working part-time want more work. It is important to note that underemployment, where older workers are still counted in the workforce, can disguise low levels of labour participation by older people.

## Part-time work and underemployment for older Australians

Between 1996 and 2006, there has been a significant increase (from a low base) in the number of older people working part-time (Figure 5). This reflects changing preferences on the part of older workers as well as rising underemployment.

**Figure 5:** Share of Part-Time Employment by Age Group – 1996, 2001 and 2006, Australia



## Unemployment

Although mature age unemployment has been falling in recent years, it is set to rise significantly in the wake of the global recession.

About 10% of people retire due to losing their job or not being able to find work (ABS, 2007). This highlights a level of hidden unemployment, whereby people are not counted officially as being in the labour force but instead are considered retired. This may help to explain why unemployment rates of older adults appear to be low.

The latest data on the average duration of unemployment (for February 2009) shows people aged 55 and over are likely to remain unemployed for three times longer than younger people (ABS, 2009). While this time frame is shorter than previous recessions, it remains disproportionately high for older job seekers.

Importantly, research evidence has shown that older workers who are retrenched are significantly more likely to withdraw from the labour force altogether due to involuntary early retirement or becoming unemployed or underemployed (Weller, 2004).

## Retirement incomes and retirement intentions

Expected retirement income profoundly influences retirement intentions. As the global economic crisis erodes the value of superannuation investments it is likely that more people will delay their retirement if they can. Rising retrenchment is likely to deny this for many over the next few years.

For those in the labour force intending to retire, the most common factors influencing this decision were 'financial security' (44% of men and 41% of women), 'personal health or physical abilities' (40% of men, 40% of women), and 'reaching the eligible age for an age (or service) pension' (12% of men and 11% of women) (ABS, 2007).

**People aged 55 and over are likely to be unemployed for three times longer than younger people.**

In 2007, there were 1.1 million people who intended to leave full-time work and work part-time before retiring. The average age of this transition was estimated at 60 years which confirms the need for policies that encourage a phased retirement.

## BARRIERS TO MATURE AGE EMPLOYMENT

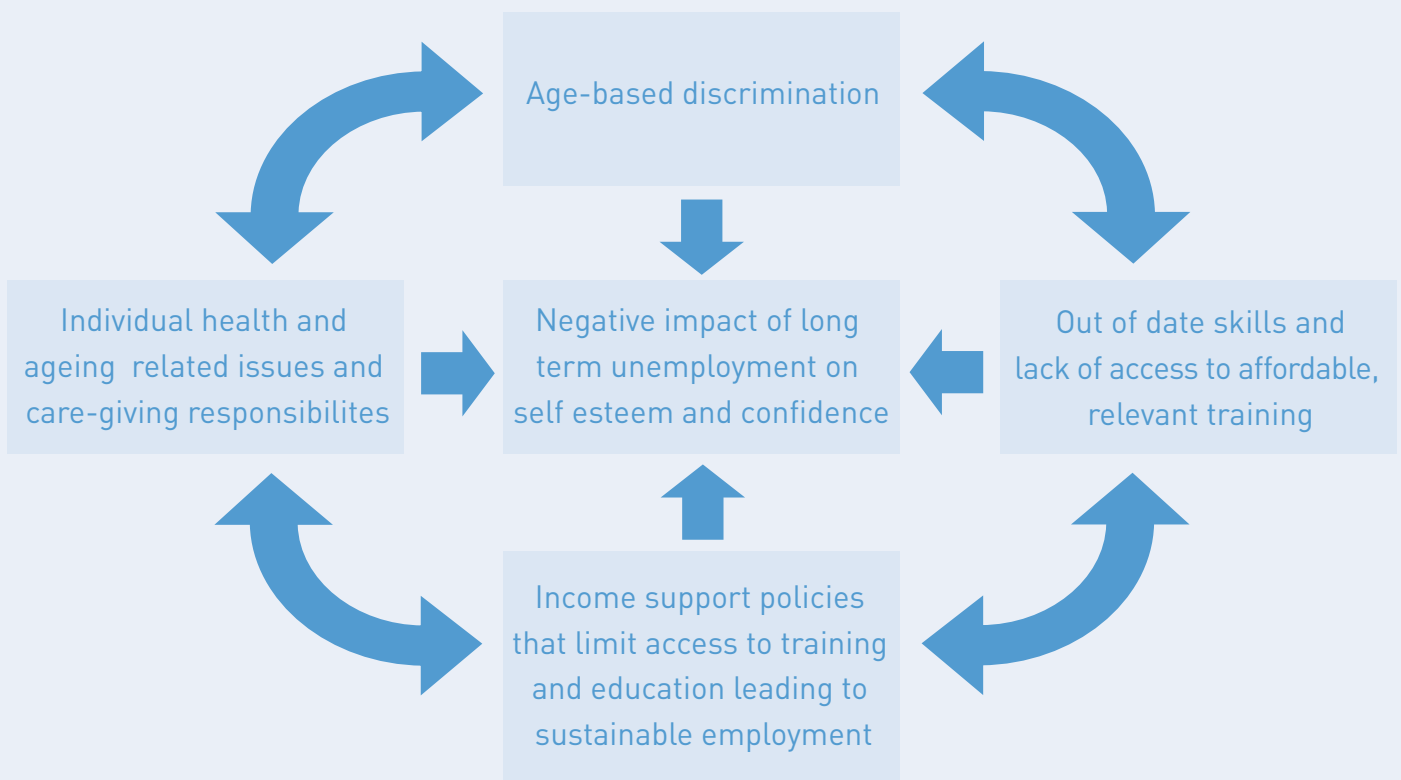
Increasing the opportunities for mature age employment in Australia means first understanding the barriers that older people face in getting and holding a job.

The research (Taylor and Unwin, 2001; Brooke, 2003; and O'Connell, 2005) shows that barriers to workforce participation can be grouped into four main categories:

1. Discrimination on the basis of age;
2. Lack of appropriate skills and training as skill requirements change, and limited opportunities to upgrade skills;
3. Personal circumstances related to health and disability issues associated with the ageing process, and care giving responsibilities; and
4. Government income support policies that limit access to training and education for older workers and act as disincentives to combining part-time paid employment with income support – including the age pension.

These barriers (discussed in greater detail below) often occur simultaneously and may compound in their impact. They contribute to the negative effect long-term unemployment has on self esteem and confidence, which in turn becomes a barrier to employment, as reflected in the following diagram.

## BARRIERS TO MATURE AGE EMPLOYMENT



### Age-based discrimination

Age discrimination barriers take two main forms:

- a) Barriers based on negative perceptions of older workers; and
- b) Barriers based on a failure to properly understand and manage age-related changes.

#### a) Barriers based on negative perceptions of older workers

The term 'ageism' (or age discrimination) refers to negative perceptions held about people because of their age.

As a barrier to workforce participation, ageism categorises young people as lacking the maturity and experience to be effective employees, but ironically disregards the maturity and experience of older workers and incorrectly equates ageing with diminished capacity. Ageism is a powerful

force which persists as a major barrier to the participation of older workers in employment (Business Work and Ageing, 2004; Brooke, 2003). Anti-discrimination legislation, such as Australia's federal Age Discrimination Act 2004, provides a mechanism to challenge age discrimination but does not provide a full solution. Employers and employees need to know this legislation exists and appreciate its workplace implications (Encel, 2003; Drew & Drew, 2005). However, despite the legislation, age discrimination continues.

It is crucial that age discrimination legislation is not just strengthened but the penalties of ignoring such laws are made widely known. A first step in tackling ageism in the workplace is ensuring employers, employees and the wider community understand this legislation and its ramifications in the workplace.

The following case study highlights the workforce participation difficulties faced by mature age people when ageist attitudes prevail.

## CASE STUDY 1: AGEISM AT WORK

Ravi is 63 and lives in Sydney. Highly qualified, he has a PhD, a masters degree in commerce and has built a long career in insurance and re-insurance in the United Kingdom, the Middle East, India and Australia. In his profession he has overseen multi-million dollar insurance contracts for projects, has had articles published in various UK journals and presented at reinsurance conferences internationally.

In 2000, Ravi was laid off as the general manager of re-insurance for a major insurance company following a take-over by another insurance company. His new employers did not have a re-insurance focus and concluded his expertise was not relevant to them.

Since then and despite his qualifications and extensive work history, Ravi has been searching for full-time work. For the past eight years he has applied for over 250 jobs, both in the insurance and re-insurance sectors as well as other areas. This effort has yielded few interviews and the response from most employers is that they “found a person more suitable for the position”. In the meantime, he has secured employment lecturing a day a week in business at a leading Australian university.

Ravi believes there are many other highly qualified older people with substantial work experience who are in a similar situation and “silently suffer”. He believes that labour hire companies have no interest in helping older job seekers; instead they focus their efforts on those aged under 30. Similarly, he believes that Centrelink lacks the specific expertise needed to help older job seekers and instead focuses on the employment search and training effort of young people. He would like to see Centrelink redress this situation. One strategy he suggests involves establishing ‘pools’ of mature age job-seekers based on industry expertise and linking these to relevant job vacancies.

**Source: National Seniors Australia, based on interview conducted by the AISR**

It is important to separate ageist myths from research evidence.

Take the myth that older workers are a risky bet because they will retire early or leave for health reasons, or that older workers are less productive than younger workers. Research shows that older workers are 2.6 times less likely to have left their jobs in the preceding 12 months than those aged 44 and under (Australian Employers Convention, 2001). Researchers have also found that while some older workers may have a slower speed of working this is offset by a higher quality of output (WarrenShepell, 2004; Shephard, 1997; Benjamin & Wilson, 2005). Findings such as this need to be disseminated widely as part of providing community education and raising awareness about the value mature age workers can bring to the workforce.

### **b) Barriers based on a failure to properly understand and manage age-related changes in older adults**

Growing older brings beneficial changes, and presents challenges to the individual and the workplace. Some barriers arise from the perception that ageing equates to diminished capacity. Other barriers are based on the reality of physical and mental changes associated with growing older. How these changes are managed in the workplace determines the extent to which they diminish capacity for effective work.

Poor health is not an inevitable consequence of ageing - age is just one of a number of determinants of a person’s health and capacity. Its impact will vary according to individual differences in nutrition, physical activity, genetic predisposition to illness, educational and lifestyle choices (Vaillant & Western, 2001; Benjamin & Wilson, 2005). Not employing an older person due to a fear their age will lead to illness is stereotypical and does not take into account the above factors. There is also a significant role for government and employers to play in promoting healthy behaviours which may reduce the prevalence of some age-related health conditions that impact older workers’ productivity. Many, if not all age-related changes, can be accommodated by enlightened workplace age management. As a simple example, declining

physical strength can be offset by job re-design and the use of appropriate equipment.

The primary reason for approximately one-third of Australian men retiring in 2007 was due to health or injury (ABS, 2007). This is supported by other research that identifies chronic health conditions as an indicator of reduced labour force participation among mature age workers - leading to early voluntary or forced retirement (Murphy, 2003; McGarry, 2002; Wolcott, 1999; Crotty et al, 2002). These findings reinforce the importance of health promotion policy, particularly in the workplace.

## Skill and training barriers

Training and skill barriers prevent mature age workers from engaging and re-engaging in the labour force. Research has identified that as a group they:

- Are less likely to possess formal qualifications (Taylor and Unwin, 2001);
- Have lower levels of formal education than their younger counterparts (Business Work and Ageing, 2004);
- Possess lower levels of literacy and numeracy relative to other age groups (O'Connell, 2005);
- Receive lower rates of employer-funded training than other age groups (EFILWC, 2003);
- Are discouraged from participation in training by its perceived cost (Business Work and Ageing, 2004); and
- Are disproportionately represented in "old economy" industries and occupations that are being restructured or downsized (Brooke, 2003).

Education is a prime example of one such barrier. Statistics reveal people aged 55-64 have lower rates of post-school qualification than all other age groups except those aged 15-24 (ABS, 2007). At a time when formal credentials are often mandatory, this lower rate of post-school qualification for older workers is often a significant barrier to gaining employment.

## Income support policy barriers

Many older Australians rely in part or in full on income support. By the time men and women are eligible for the age pension, 65.9% of men and 72.4% of women are receiving some form of income support (IAA, 2008). Although the income support system provides a valuable safety net for older adults, the rules associated with these payments provide a disincentive for those participating in employment and/or re-skilling and enhancing qualifications.

The introduction of a Work Bonus for age and service pensioners from 20 September 2009 is a step in the right direction but is unlikely to completely offset the disincentive created by the pension income test, particularly in light of the recent increase to the taper rate.

For example, individuals on the age pension often choose not to participate in part-time work fearing a reduction in their pension income. A recent survey by National Seniors Australia found that one in five pensioners surveyed had turned down part-time employment because they were keen to avoid their pension entitlements being penalised (NSA, 2008). There is an urgent need to provide incentives for age pensioners to combine work with retirement without diminishing the age pension income - an issue identified by the recent Pension Review (Harmer, 2009).

It is a similar story for carers who are also discouraged from participating in employment or skill retraining. Many carers are older adults and the current 25-hour work, training and education threshold for carer payment recipients means that caring and paid work become an either/or proposition instead of enabling people to combine the two roles (Carers Australia, 2008).

In addition to disincentives for labour force participation, the income support system also provides disincentives for those needing to re-skill and/or enhance their qualifications. For example, many older people do not qualify for the Newstart

## CASE STUDY 2 – AGE BASED DISCRIMINATION IN THE AUSTRALIAN TAXATION SYSTEM

Workplace discrimination is not limited to older Australians looking to re-enter the labour force. It is also evident in the experiences of older Australians already in the workforce and intending to stay there. Consider the case of Robert, a 78 year-old medical sub-specialist. Originally from the UK, Robert spent much of his adult working life as a general practitioner in rural Australia. More recently, he has lived and worked as a psychotherapist in the city and currently works full-time in two private practices. He is specialising in a growth area of medicine which is experiencing significant public demand.

Because of his age he is unable to claim superannuation as a tax deduction which rules him ineligible for a seniors health care card and its associated benefits. This is because his taxable income is not reduced through the tax savings offered by superannuation discounting. Also, people of Robert's age did not have the advantages related to superannuation regulation as working age people currently have. For example, through their working lives they couldn't easily contribute to superannuation unlike the situation of the past 15 or so years.

Robert is being penalised for choosing to continue to work – if he retired he would be eligible in the least for a part-pension, and would be able to access the benefits that age pensioners receive. Over the last few years he has discussed his situation with politicians who tell him the current arrangements in place “are designed to achieve a reasonable balance between responsible fiscal policy, maximising opportunities for people to accumulate superannuation savings over a working life and the desire for superannuation to be used to support someone when they retire”. Unfortunately for people like Robert, this age limit for superannuation contributions and deductions will continue to act as a disincentive to workforce participation.

**Source: National Seniors Australia, based on interview conducted by the AISR**

Allowance because of the assets test eligibility requirements. As a result they miss out on the associated benefits, including training which is available to income support recipients through the Job Network (ACOSS, 2008).

## Superannuation policy barriers

Superannuation complexity remains a barrier to workforce participation and sends the wrong message to business and the broader community as highlighted in case study 2. The 9% superannuation guarantee does not generally apply to workers aged 70 and over and the law prevents people from making personal contributions to their own superannuation past the age of 75. These restrictions represent a major financial disincentive to working beyond the traditional retirement age and treat people differently because of age alone.

Gender-based differences in superannuation holdings also need to be considered as women typically earn less over a lifetime, have longer periods away from work and, as a result, have less superannuation.

Institutional age barriers, such as those mentioned above, have been reflected in employment related commercial practices. Most notably, this is reflected in income protection insurance policies, which are not available for workers aged 65 and over.

## MATURE AGE EMPLOYMENT POLICY – LESSONS FROM OVERSEAS AND AUSTRALIA

Mature age employment has been a major focus of governments throughout the OECD over the last ten years. This is largely in response to skill shortages arising from an ageing workforce and high levels of unemployment. Much research has been done on the subject (for example Encel, 2003 and Keese, 2006).

In this section some international strategies are presented which highlight measures that could be

relevant to Australia. These are followed by a summary of pertinent lessons from overseas and national experience.

## **Country: NEW ZEALAND**

### **Policy Focus: Income support reform; Employment programs for older workers**

New Zealand currently has the second highest rate of mature age workforce participation in OECD countries, increasing from 57% in 2000 to 72% in 2008. In addition the majority of mature age workers in New Zealand are employed full-time - in 2006, 92% of older men and 68% of older women worked full-time.

Policy initiatives by the New Zealand Government over the past ten years include:

- A gradual rise in the age of entitlement for superannuation from 60 to 65.
- The Mature Focused Case Management Program introduced by the Work and Income Department in 2003. This program helps unemployed people aged 49-59 by providing specific support to overcome employment barriers and also assists employers in hiring older workers. It is delivered by experienced case managers and contract providers who specialise in working and assisting older people.
- Re-introduction of work test requirements in 2003 for individuals on unemployment benefits up to the age of 59, who are expected to be actively seeking employment.

## **Country: NORWAY**

### **Policy Focus: Skills training; Lifelong learning**

Introduced in 1999, Norway's Competence Reform Strategy includes:

- A legal right to second-chance education for adults who lack primary or secondary school qualifications. Teaching methods use adult learning principles based on prior learning and can be adapted to individual need.
- A national system for accrediting the non-formal competencies of adults which are then to be recognised both at work and in education.
- A right to study leave for adults who have worked for at least three years, accompanied by means-tested study loans.

In 2001, the Norwegian Government also introduced the National Initiative for Senior Workers - a program to make politicians, companies and individuals aware of the benefits of hiring workers over 45. It involved information campaigns, created networks of human resource managers who understood mature age employment issues and produced handbooks on how to develop a mature age policy in the workplace.

## **Country: JAPAN**

### **Policy Focus: Employer incentives; Employment programs for older workers**

The Japanese have very high rates of labour force participation among older workers, particularly men, with the second highest participation rate of all OECD countries - 85% of Japanese men aged 55-64 work.

This has been achieved by focusing on strengthening employer incentives to retain or re-employ workers at older ages through subsidies, grants and loans, as well as statutory changes in the pensionable age and providing part-pensions for people aged 60-64 plus broadening the reach of job skills programs.

## **Country: CANADA**

### **Policy Focus: Employment programs for older workers; Income support reform**

Canadian Government initiatives have increased participation rates of older workers from 48% in 2001 to 58% in 2008. The Targeted Initiative for Older Workers first implemented in 2006 has been extended to 2012. This program is designed to assist unemployed individuals aged 55 - 65 in communities which experience ongoing high unemployment or have a single industry affected by downsizing. It assists workers through activities such as learning assessment, skills training and experience in new fields of work. To increase incentives for older adults to continue to work, the government has also made recent changes to retirement savings and tax regulations:

- The age at which a retirement savings fund had to be converted to an annuity or retirement income program was increased in 2007 from 69 to 71. This change allows older workers to continue saving for their retirement.
- Tax regulations were changed in 2007 to allow employers to provide a partial pension to older employees who have started working fewer hours, while allowing the older worker to continue accruing pension benefits.
- The amount that people on the age pension can earn without reducing their pension was increased in 2008.

## **Country: UNITED KINGDOM**

### **Policy Focus: Income support reform; Employment programs for older workers**

Introduced in 2000, New Deal 50 Plus is a voluntary program that offers practical support and advice to people over 50 who want to find work – it is a key part of the UK Government's

Welfare Work Strategy. To May 2007 the New Deal 50 Plus had seen 175,320 people, about 40% of whom had found work.

Enhancements to New Deal 50 Plus from 2003 included:

- Extra financial help through Working Tax Credit which extends in-work financial support to people aged 50 and over without children (matching the Working Families' Tax Credit offered to parents).
- Doubling the in-work training grant for work-related training courses from £750 to £1,500 which can be claimed over two years from the date participants start New Deal 50 Plus.

From October 2009 New Deal 50 Plus and all other New Deal programs will be replaced by the Flexible New Deal. The new system features accelerated entry to intensive support and more use of outcome funding.

## **Country: FINLAND**

### **Policy Focus: Healthy workforce ageing; Age discrimination**

Finland is frequently referred to as the best example of a country which has achieved convincing results in prolonging work careers and postponing retirement. Its national program for ageing workers earned the 2006 Carl Bertelsmann Prize.

The Finnish National Program for Ageing Workers ran from 1998 to 2002 and worked to transform the "early retirement culture" in Finland to one of "a longer working life." Although age discrimination legislation existed, its impact had been limited.

A special feature of the program was a partnership with the Institute of Occupational Health which developed a program of 'Maintenance of Working Abilities'.



It encompasses physical fitness, lifestyle, occupational safety, skills and managing the working environment.

## **Country: GERMANY**

### **Policy Focus: Income support reform; Employer incentives**

The Initiative 50 Plus program of the German Federal Ministry of Labour and Social Affairs brings together and coordinates all activities aimed at re-integration of older unemployed people into the workforce and increasing the number of older people in work.

Key measures introduced by law to improve the employment prospects of older adults are:

- Wage subsidies for unemployed older people who take up lower paid employment;
- Subsidies for employers who hire older workers;
- Enhanced support for further vocational training; and
- Temporary contracts for workers above the age of 52.

The Ministry has also implemented a specific strategy to promote increased and better employment for older adults, including the Perspective 50 Plus Program. It has raised the eligibility age for the age pension to 67 by 2020 and introduced a national program of publicly financed jobs for unemployed people aged 58 or over.

**Compared with other countries, older people in Australia are significantly under-represented in the labour market.**

## **Country: AUSTRALIA**

### **Policy Focus: Tax reform; Employment programs for older workers**

Over the past several years a range of policies designed to encourage workforce participation and remove disincentives has been implemented in Australia. They include changes to superannuation, increasing the flexibility of the labour market, and changes to employment services (Job Network/Job Services Australia).

The Australian Government's four-year Mature Age Employment and Workplace Strategy was announced in the 2004/05 budget. This was developed to improve the labour force participation of mature age Australians. Key initiatives included:

- Targeted assistance to older workers who had been out of the labour force for two years or more. Individuals on the age pension were able to participate in this program without affecting their pension benefits;
- The 'Jobwise' website supporting mature age employment contains a range of information for employers, mature age job seekers and mature age workers; and
- Incentives to employers to hire 'disadvantaged mature aged apprentices'.

Many of these initiatives were acknowledged in the OECD's country report on ageing and employment policies (Andersson and Keese, 2005). This report and the report synthesising all OECD country findings (Keese, 2006) also identified areas for reform, such as removing incentives to early retirement and furthering strategies designed to prevent disability benefits acting as a pathway to early retirement.

On 1st July 2009, a new employment services program was introduced. Job Services Australia folds seven separate employment services into one and has replaced Job Network as the national network of community and private organisations that are contracted to place people into employment based on each job seeker's level of need.

In Australia, there have also been several state based initiatives for older workers. A few examples of these are:

- **Western Australia's** Profit from Experience program is delivered currently by community-based career centres. It provides support for workers aged 40 and over (35 and over for Indigenous clients) who are not eligible for the federal intensive assistance from the Job Network and are unemployed, underemployed or facing imminent retrenchment. This program provides career planning, access to skills training and help with overcoming barriers to employment. Clients are provided with one-on-one assistance.
- **Queensland's** Experience Pays program was introduced in 2004 to assist mature age job-seekers facing difficulties re-entering the workforce and who have a higher incidence of long-term unemployment. It includes a mix of employment assistance, work placement, government and community traineeships and training. In 2007, Queensland introduced the 'Experience Pays Awareness Strategy' which was targeted at reducing age discrimination in the workplace by raising awareness and encouraging the adoption of age friendly recruitment and workplace practices.
- **New South Wales' Mature Workers Program** commenced in 1989 and was cancelled in 2004 due to budget constraints. In 2004, there were 65 separate projects across the state which helped 4,500 unemployed people aged 40 and over find work or undertake long term training. These projects provided both practical and emotional support through assistance with employment search, skills training, work experience and mentoring.

## Lessons learned from international and national experience

Several lessons can be drawn from international and national experience, and these bring implications for future directions.

### Strategy related lessons

- **No single strategy will address the multiple barriers to mature age employment.** Instead a strategy with multiple components is needed which addresses age discrimination, skills and qualifications, workforce health and income-related policy. A cross-government approach based on consultation with industry is also the direction recommended by the Australian Chamber of Commerce and Industry (ACCI, 2003).
- **Such a strategy requires a coordinated approach across policy portfolios** to ensure that each element is reinforced and that individual policies do not work against each other. Competing incentives and disincentives arising from uncoordinated policy development across different portfolios work against participation in the labour force.

### Policy related lessons

- 1) Anti-discrimination legislation combined with raising awareness about the productive capacity of mature age workers cannot act as stand-alone strategies but can limit the effects of ageism.
- 2) Financial disincentives to seeking employment need to be removed for older workers, including disincentives arising from the income support system. Older workers need a range of supports to upgrade their skills and qualifications, as well as adult learning methods that take into account lower levels of prior formal education and a lack of confidence in themselves as learners.

- 3) Education, training and re-skilling is most effective when linked to local labour markets and to the needs of the broader skilled economy.
- 4) Age management in the workplace is needed to ensure that mature age workers can perform at maximum productivity, and this in turn requires employer education. Age management includes supporting a phased approach to retirement that is sufficiently flexible to accommodate the needs of employees and their employers.
- 5) More broadly there is scope for employers, government and unions to collaborate in developing healthy workforces and healthy workplaces for younger and older workers. This can minimise the impact of accumulated exposure to poor working environments and the impact of poor worker health in older years.
- 6) Superannuation reform, taxation reform and reform to the age pension (including amounts permitted for part-time work) are all important in reducing trends to early retirement, and these need to be broadened and coordinated as part of a single strategy.

## RECONFIGURING AUSTRALIAN GOVERNMENT POLICY

The broader policy imperative facing Australia is to develop a mature age workforce strategy which addresses the issues and barriers outlined earlier. Existing policy provides a foundation for promoting the employment of mature age people, but what is missing is a coordinated, cross-policy framework.

The decline in retirement incomes flowing from the global financial crisis is generating monetary pressures on workers to delay retirement. Different pressures will confront baby boomers who need to stay in the workforce longer for financial reasons. Key among these is the

likelihood of needing to provide care for elderly parents and grandchildren. Many older workers are also likely to be retrenched and face long periods of unemployment and underemployment. While this creates immediate hardship, it also undermines retirement savings.

The immediate challenge confronting government is to help mature age employees retain their jobs or secure new ones as quickly as possible. However, it is important that we do not lose sight of the fact that labour and skill shortages associated with our ageing workforce will return with greater intensity as we enter a recovery period following the end of the global financial crisis.

It is vital that Australia develops an integrated and comprehensive mature age employment strategy – one that operates consistently across policy portfolios. The five key areas of that strategy are outlined below.

### Policy Focus 1: Overcoming age discrimination

Ageism is a significant barrier to participation in employment and permeates broader community attitudes. Older people should not be treated differently from others simply because of a date in the calendar. **Existing anti-discrimination legislation should be strengthened and extended together with broader community education and increased awareness about the value of older workers.**

The Age Discrimination Act 2004 is widely considered to offer the weakest protection of the four federal unlawful discrimination laws; the remaining three are the Race Discrimination Act 1975, the Sex Discrimination Act 1984 and the Disability Discrimination Act 1992. For instance, there is no provision in the Act for a dedicated commissioner to promote the Age Discrimination Act in the way that the Sex Discrimination Act establishes the Sex Discrimination Commissioner and the Race Discrimination Act creates the Race

Discrimination Commissioner. Another example is that, until very recently, the Age Discrimination Act contained a 'dominant reason' test which was a departure from the other laws. This test made it far more difficult to prove unlawful discrimination in court because a person had to prove that age was the 'dominant' or 'primary' reason rather than it being one reason for unlawful discrimination. Legislation was passed in July 2009 to remove the 'dominant reason' test and bring this aspect of the Act in line with the other laws.

Currently, legislation exists requiring some employers to report on the proportions of women in their workplaces and what they are doing to enhance female employment. The Equal Opportunity for Women in the Workplace Act 1999 requires all companies with 100 or more employees to provide this report annually to the Equal Opportunity for Women in the Workplace Agency. The question arises why no such reporting is required in respect of the proportions of older workers and what employers are doing to enhance employment opportunities for older people. Presumably, this information is readily available to all employers but is not being monitored.

The ageing of the Australian workforce and the decline in retirement incomes is placing greater pressure on mature age workers to stay in the workforce longer. This presents a challenge for policy makers as the likelihood of workplace injury and illness increases with age (Brooke, 2003). However, there are legislative provisions within most jurisdictions to prevent injured employees from claiming workers compensation after the age of 65. This contradicts the removal of the age of retirement and acts as a disincentive to mature age workers to remain in employment for longer. **Governments should consider the removal of age-based limits to workers compensation and sickness insurance to ensure that injured or ill mature age workers are not disadvantaged compared to other sections of the population.**

## Policy Focus 2: Incentives to encourage the skill development of mature age workers

Researchers have found that the older workers get, the less likely they are to receive training (EFILWC, 2003; Griffiths 1997). There is also research evidence to show that qualifications obtained later in life are associated with higher employment rates (Karmel and Woods, 2008). There are currently no incentives or targeted support for skill development with early intervention (for example, within three months of unemployment) and linkage to local employment conditions. Older workers need to maintain the currency of their existing skills and learn new skills as required. According to the Australian Chamber of Commerce and Industry, "there is an additional urgency in developing this approach given the impact of new and emerging technologies in all workplaces" (ACCI, 2003).

**An immediate priority for government must be the creation of incentives to encourage mature age workers to increase and update their skills and to remove any disincentives, particularly those relating to loss of income associated with studying.** It must also take leadership in providing guidance on what kind of training helps older workers build on their strengths and experiences and, at the same time, enhances their employability. This is vital for both a knowledge-based economy, where the link between education and economic productivity is understood, and for an ageing workforce.

## Policy Focus 3: Promoting healthy workplaces and the health of mature age workers

National productivity is dependent on population health, including workforce health. Over the course of 100 -125 years changes in health have been found to increase the rate of growth in ten industrialised countries (including Australia) by 30% to 40%. A one-year

improvement in a population's life expectancy has been found to contribute an increase of 4% in GDP (ILO, 2009; Bloom et al, 2004).

Health promotion and illness prevention has been a policy priority for some years - the next step is to take it to the workplace. The workplace is where we live for much of our life; aiming to minimise harmful working conditions is not enough. **We need a strategy for building healthy workforces based on a partnership between government, employers and unions to create healthy workplaces, promote individual wellness and reduce the accumulated poor health of many older workers.**

The cumulative impact of failing to implement such a strategy from early adult years and across the life course is evident in the poor health of many mature workers and their subsequent premature exit from the workforce. As the workforce ages the importance of such a strategy has become vital.

## Policy Focus 4: Promoting age management in the workplace

As older workers are encouraged to delay retirement workforces will have much more age-based diversity. From a business perspective this needs to be 'managed' - that is, understood and strategies applied to ensure that each worker can participate fully. 'Age Management' is designed to achieve these objectives (Naegele & Walker, 2006).

Effective age management has a critical role to play in supporting older workers making a phased transition to retirement. A phased approach to retirement could encourage prolonged workforce participation and a reduction in premature or early retirement. Mature age workers often have care-giving responsibilities (for ageing parents, for grandchildren), may be less able to work full-time because of their own health issues and could be likely to seek greater work-life balance. **When employers fail to offer flexible working conditions, retirement then becomes the means of achieving this, rather than a desire to exit the paid workforce.**

## AGE MANAGEMENT: KEY COMPONENTS

There are seven dimensions identified for structuring age management initiatives -

- Job recruitment - ensuring that mature workers are not discriminated against and have equal access to available jobs.
- Learning, training and development - ensuring that opportunities for training are offered throughout one's working life and positive action is taken to redress past discrimination; creating learning environments in the workplace and tailoring training to the needs of older workers.
- Promotion and internal job changes.
- Flexible working practice - in the hours of work and the offering of reduced hours.
- Workplace design and health promotion - includes ergonomics, designing jobs and workplaces to prevent or address functional decline.
- Employment exit and the transition to retirement - in the timing and nature of retirement, including gradual or phased retirement.
- Changing attitudes to ageing workers within organisations - includes addressing ageism and raising awareness about the benefits of retaining older workers (Taylor, 2006).

The workplace can be an important environment for receiving financial planning and broader retirement planning. **Employers and unions can play a more proactive role in most workplaces by supporting an informed transition to retirement and an age management approach to this transition.**

Research produced for National Seniors Australia showed that **current human resources practices are largely irrelevant to older workers**

(Waldersee, McKechnie and Brown, 2007). Unlike younger workers they are not motivated by offers of promotion and bonuses. They have higher intrinsic motivation and prefer a partnership approach to managing performance. This has implications for human resources professionals, and age management can improve older workers' motivation.

## Policy Focus 5: Mature-age-sensitive income provision

The age pension was designed for those who had left the workforce permanently and completely. However, there are increasing calls for flexibility to be introduced so age pensioners can participate in part-time work without their pension being reduced. **Workforce participation by pensioners over the age pension age should be better supported.**

Workforce participation by Australian pensioners is low compared to other OECD countries. Only 4.3% of age pensioners, 11.9% of disability support pensioners and 11.1% of people on carer payment are employed, in most cases on a part-time basis (Harmer, 2009).

**Current income support policy should be reviewed to identify competing incentives and disincentives to ongoing labour market participation by mature age workers - and then the disincentives should be removed.**

Unemployment dampens the purchasing power of individuals contributing to a decline in demand for goods and services throughout the economy. Income support policy needs to recognise this reality. **An increase in the Newstart Allowance for mature age workers to the level of the age pension would make a modest contribution to increasing demand, while reducing the economic hardship of job loss.** Increasing Austudy payments, so that changing from Newstart in order to undertake study of more than 12 months' duration is not a financial burden, would remove disincentives to achieving qualifications needed in the current economy.

Improving superannuation is part of a coordinated strategy. Removing the age cap of 75 years for personal contributions and employer contributions would be beneficial. **Removal of the age cap and making employer contributions compulsory regardless of age is important on equity grounds and would be a further incentive to keep working.** Increased employer contributions are also worth considering, providing for a decent retirement and reducing the need for an age pension.



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## ABOUT THE NATIONAL SENIORS PRODUCTIVE AGEING CENTRE

The National Seniors Productive Ageing Centre is an initiative of National Seniors Australia and the Department of Health and Ageing. The Centre's aim is to advance knowledge and understanding of all aspects of productive ageing to improve the quality of life of people aged 50 and over.

The Centre's key objectives are to:

- Support quality consumer oriented research informed by the experience of people aged 50 years and over;
- Inform Government, business and the community on productive ageing across the life-course;
- Raise awareness of research findings which are useful for older people; and
- Be a leading centre for research, education and information on productive ageing in Australia.

For more information about the Productive Ageing Centre, visit [www.productiveageing.com.au](http://www.productiveageing.com.au) or call 02 6230 4588.



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