BARRIERS TO MATURE AGE EMPLOYMENT: FINAL REPORT OF THE CONSULTATIVE FORUM ON MATURE AGE PARTICIPATION

August 2012
Prepared on behalf of the Consultative Forum on Mature Age Participation by National Seniors Productive Ageing Centre
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CONTENTS

EXECUTIVE SUMMARY ........................................................................................................ 1
   A Strong Evidence Base .................................................................................................. 7
1.0 INTRODUCTION ......................................................................................................... 8
2.0 ROLE AND HISTORY OF FORUM ............................................................................. 9
3.0 WHAT ARE THE BARRIERS TO MATURE AGE PARTICIPATION? ....................... 10
4.0 HOW IMPORTANT ARE THE BARRIERS TO MATURE AGE EMPLOYMENT? ...... 15
   4.1 The Survey of Barriers to Employment for Mature Age Australians ................. 15
   4.2 Prevalence and differences by demographic and socio-economic factors ........ 16
   4.3 Alternative means of ranking the barriers .............................................................. 19
   4.4 Interaction of barriers ............................................................................................ 21
   4.5 Simulation exercise: hours and workers foregone ................................................ 22
   4.6 Employers’ perspective ......................................................................................... 24
5.0 FORUM’S RECOMMENDATIONS AND ACHIEVEMENTS .................................. 25
   5.1 Discrimination in employment on the basis of age ............................................... 25
   5.2 Care giving responsibilities .................................................................................... 25
   5.3 Flexibility of employment arrangements ............................................................... 25
   5.4 Issues around private recruitment firm practices ................................................ 26
   5.5 Job search assistance ............................................................................................. 26
   5.6 Leisure time trade-off ............................................................................................ 26
   5.7 Mental health barriers ........................................................................................... 27
   5.8 Mismatch of skills and experience with industry demands ................................... 27
   5.9 Physical illness, injury and disability ...................................................................... 27
   5.10 Re-entry issues barriers of the Very Long-Term Unemployed (of 24 months or more in duration) .............................................................................. 28
   5.11 Re-training and up-skilling barriers ....................................................................... 28
   5.12 Superannuation ..................................................................................................... 29
   5.13 Tax transfer system .............................................................................................. 29
   5.14 Workplace barriers ............................................................................................... 29
   5.15 Forum Achievements ......................................................................................... 29
6.0 CONCLUDING COMMENTS .................................................................................... 32
APPENDIX ...................................................................................................................... 34
   Members of the Consultative Forum on Mature Age Participation ............................. 34
   References .................................................................................................................... 35
EXECUTIVE SUMMARY

Increasing mature age labour force participation is a key strategy open to policy makers to address the economic implications of Australia’s ageing population. Encouragingly, Australia’s level of mature age employment compared to other OECD countries has improved considerably in the past decade. However there remains room for continued improvement, to enable the economy to fully benefit from the skills and experience offered by mature age workers.

Improving mature age labour force participation is one of the key challenges identified for our economy in *Australia to 2050: Future Challenges*, the 2010 Intergenerational Report. In this context, in February 2010, the Australian Government established the Consultative Forum on Mature Age Participation as a vehicle to provide evidence-based advice on ways to overcome the barriers to employment participation confronting many mature age people. One key outcome of the Forum’s work has been the identification and measurement of 14 key barriers faced by mature age Australians in the workplace or looking for a job, and the development of recommendations to overcome these barriers—all of which are included in this report.

The table below summarises the findings of the Forum, outlining the barriers identified and the Forum’s proposed actions to address the barriers.

<table>
<thead>
<tr>
<th>Barrier</th>
<th>Description</th>
<th>Recommendation and Comments</th>
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<tr>
<td>Discrimination in employment on the basis of age</td>
<td>Can manifest itself both directly and indirectly in the recruitment and retention of staff. Often, age discrimination interacts with other barriers.</td>
<td><strong>1. Reviewing legislation and legal frameworks</strong>&lt;br&gt;On 8 February 2012, the Attorney-General announced an inquiry into legal barriers to mature age persons participating in the workforce—namely for people aged 45 years and over. Under the Terms of Reference, the Australian Law Reform Commission will identify these barriers and consider reforms to address them in Commonwealth laws, including: social security, superannuation, insurance, compensation and employment. The Age Discrimination Commissioner, the Hon Susan Ryan AO, has been appointed as a Part-time Commissioner to assist with the Inquiry. The Commission is due to report by the end of March 2013. This fulfils one of the earliest recommendations of the Forum, which was brought to Government in November 2010. <strong>2. Education and communication</strong>&lt;br&gt;The Forum recommends that the Government deliver a community education and awareness-raising campaign to help address age discrimination. This would include direct targeting of information to employers and private recruitment firms, with a mass media component to affect broader attitudinal change.</td>
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<td>Care-giving responsibilities:</td>
<td>Significantly impacts the ability to secure and retain employment - in particular for those with disrupted careers due to child care and other caring responsibilities.</td>
<td><strong>3. Productivity Commission review</strong>&lt;br&gt;The Forum recommends that the Government task the Productivity Commission to examine the broad thematic issues around caring, beyond employment and beyond mature age carers. The Forum notes that Recommendation 15, and associated comments, would also apply to this barrier.</td>
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<td>Flexibility of employment arrangements</td>
<td>Is an important factor enabling mature age people to extend their working lives or to increase the employment participation of older Australians who face other barriers.</td>
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<td>4. Corporate Champions</td>
<td>The Forum notes the early findings of the Corporate Champions pilot. Through this pilot employers who agree to demonstrate leadership in the employment of mature age people are provided with one-on-one support to recruit and retain mature age people and to manage their ageing workforce. Early findings suggest that employers are gaining a stronger understanding of the benefits of providing flexible work options with some employers implementing transition to retirement options in their Enterprise Agreements and increasing access to part-time working arrangements. The Forum recommends that the Government establish the Corporate Champions initiative as an ongoing program over a medium to long term (4-5 years) to build momentum and enhance results.</td>
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<tr>
<td>Issues around private recruitment firm practices</td>
<td>The increasing role of private recruitment agencies in job search has opened avenues for age-based discrimination to be experienced at the recruitment stage.</td>
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<td>5. Education and training within the private recruitment industry</td>
<td>The Forum recommends education and training for private recruitment firms, linked to the communication campaign outlined in Recommendation 2. Through this campaign, private recruitment firms could be encouraged to report publicly on their efforts to address age discrimination and on the age diversity of their clients and their own workforce.</td>
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<td>6. Leadership in private recruitment</td>
<td>The Forum recommends that key recruitment industry associations lead the way in bridging the gap in successful placements between employers and mature age job seekers. This could be facilitated through industry-specific forums that bring industry-focused groups, recruiters and clients together.</td>
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<td>7. Rewards and recognition</td>
<td>The Forum recommends that the Government establish a national rewards and recognition program for private recruitment firms and employers who show leadership in the employment of mature age people.</td>
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<td>Job search assistance</td>
<td>Mature age job seekers can have trouble finding employment because of outdated job search skills, and may discourage them from seeking employment.</td>
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<td><strong>8. Promoting existing programs</strong></td>
<td>The Forum notes that there is low awareness among employers of the help available to recruit and retain mature age people. The Forum recommends greater promotion of existing programs (for example Experience+) to support mature age job seekers and workers. This process should reflect developments achieved from Recommendations 4, 14 and 20.</td>
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<td><strong>9. Stronger support for mature age people not eligible for income support</strong></td>
<td>The Forum recommends that the Government invest more in job search assistance and training for mature age people who wish to participate in the workforce but who are not eligible for income support. This could include Age Pensioners, people with partner income and self-funded retirees who want to find a job.</td>
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<td><strong>10. Stream 2 assistance through Job Services Australia</strong></td>
<td>In addition to Recommendation 19, the Forum recommends that the Government provide fully eligible mature age job seekers with a minimum of Stream 2 assistance through Job Services Australia or that the Government review/recalibrate the Job Seeker Classification Instrument to ensure that more mature age job seekers have access to Stream 2 (or equivalent) or above.</td>
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<td>Leisure time trade-off</td>
<td>Efforts to increase employment participation of mature age Australians are challenged by a tendency for many to retire early to pursue leisure activities.</td>
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<td><strong>11. Financial and career planning</strong></td>
<td>The Forum recommends that the importance of making informed lifestyle decisions in the lead up to retirement be promoted to mature age people, including the importance of financial and career planning in the lead up to retirement.</td>
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<td><strong>12. Research into the retirement decision-making process</strong></td>
<td>The Forum notes that there is a gap in the research about the retirement decision-making process and recommends research in this area, including further examination of the financial, health and lifestyle consequences of early retirement and the extent to which retirees and pensioners are returning to paid work and why.</td>
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<tr>
<td>Mental health barriers</td>
<td>Evidence has demonstrated the connections between mental illness and early retirement, job loss, unemployment, or difficulties re-entering employment.</td>
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<td><strong>13. Support for the national Mental Health Policy and Action Plan</strong></td>
<td>The Forum supports the National Mental Health Policy and Action Plan which aims to enable recovery, prevent and detect mental illness early and ensure that all Australians with a mental illness can access effective and appropriate treatment and community support to enable them to participate fully in the community. The Forum acknowledges the life-span approach adopted by the Policy and Action Plan.</td>
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<tr>
<td>Mismatch of skills and experience with industry demands</td>
<td>Changes in the economy in recent decades, including a decline in manufacturing, means that some mature age people have skills less suited to the modern economy.</td>
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<tr>
<td>Physical illness, injury and disabilities</td>
<td>Have a major impact on early retirement, job loss, unemployment, and can create difficulties re-entering employment.</td>
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14. Further examination of the skills and training needs and barriers faced by mature age people

The Forum recommends that the Government task the National Skills Standard Council and the National Workforce and Productivity Agency to examine the skills and training needs and barriers faced by mature age job seekers and workers.

15. Changes to the National Employment Standards

The Forum recommends extending the National Employment Standards (NES) to include the right to request flexible work to people with disability/caring responsibilities (regardless of the age of the person cared for). The Forum further recommends that employees should also be given the right to appeal the decision through Fair Work Australia.

It should be noted that this recommendation was not unanimous. The Business Council of Australia, the Australian Industry Group and the Australian Chamber of Commerce and Industry opposed the recommendation and suggest instead that education and communication be used to increase employer understanding of, and willingness to provide, flexible work options for mature age people with caring responsibilities.

16. Practical help for employers

The Forum recommends that the Government establish independent officers to be located within various industry groups and associations across Australia to provide practical advice and assistance to employers around workforce ageing issues. The dominant focus should be age however officers could also provide broader diversity support. This could include the development of information products (industry-based) to support workers across the life-cycle.

17. Support for workers in physically demanding roles

The Forum recognises the policy intent of the Job Transition Support, which is designed to help workers in physically demanding roles re-train and move into a new role with the same or a new employer. The Forum notes the low take-up of this program and recommends that the program be re-designed to reduce complexity and to make it easier for employers and workers to access.
<table>
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<tr>
<th>Re-entry issues barriers of the Very Long-Term Unemployed (of 24 months or more in duration)</th>
<th>Many mature age job seekers have experienced significant difficulties in re-entering the workforce because of structural changes in the economy, amongst other reasons.</th>
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<td>18. Encouraging greater participation</td>
<td>The Forum notes that in addition to regular job search, job seekers aged under 50 who have been unemployed for 12 months or more (and who are being assisted by Job Services Australia) are required to participate in activities designed to help them remain socially connected, to increase their skills and to find a job. Job seekers aged 50 years and over, however, have no requirement to participate in these activities. The Forum recommends that the requirements for mature age job seekers be strengthened to encourage greater participation in activities that will help them re-engage with employment.</td>
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<td>19. Strengthening income support participation requirements</td>
<td>The Forum notes that mature age job seekers aged 55 years and over who are able to work may choose to do 30 hours per fortnight of voluntary work, part-time work or a combination of both to satisfy their income support participation requirements. These job seekers are not required to look for a job and generally receive no further assistance from their employment service provider but are expected to accept referrals to interviews for paid employment (up to full-time) if offered. On average, mature age job seekers who choose the voluntary/part-time work option are unemployed for 1.5 times longer than mature age job seekers who choose to actively participate in employment services. For employment service providers, the current arrangements are difficult because they do not have contact with the job seeker to allow them to refer the job seeker to interviews for paid work. The Forum notes that the requirements of the job seeker and the requirements of the employment service provider do not align and recommends that this be addressed.</td>
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<tr>
<td>Re-training and up-skilling barriers</td>
<td>The ability of mature age people lacking prior qualifications to find employment is reliant upon the availability of appropriate training opportunities, as well as their aspirations to upgrade their skills.</td>
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<tr>
<td>20. Improving access to current training programs</td>
<td>Experience+ Training allows employers to provide training to mature age workers to build their capacity to supervise or mentor an Australian Apprentice or Trainee. More Help for Mature Age Workers allows mature age workers who have trade skills but no formal qualifications to have their skills assessed and to undertake gap training, if needed, to gain a qualification. In addition to Recommendation 14, the Forum recommends that these programs be adjusted to increase flexibility and to allow more mature age people to benefit from training support.</td>
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| Superannuation | Individual superannuation decisions, as well as Government policies, can significantly impact retirement timing decisions. | **21. Removing age limits on the superannuation guarantee**  
The Government has announced that the superannuation guarantee age limit will be abolished. From 1 July 2013, eligible employees aged 70 years and over will receive the superannuation guarantee for the first time. Making superannuation contributions compulsory for mature age employees is designed to improve the adequacy and equity of the retirement income system, and provide an incentive to older Australians to remain in the workforce for longer. Amendments to the Superannuation Guarantee (Administration) Amendment Bill 2011 and the Tax Laws Amendment (Stronger, Fairer, Simpler and Other Measures) Bill 2011 were made to give effect to these reforms. These changes fulfil an early recommendation of the Forum to remove the superannuation guarantee age limit so that superannuation guarantee contributions can be made at any age. |
| Tax transfer system | In Australia there is evidence that the tax transfer system is complex and may act as a disincentive for mature age people to work. | **22. Removing age caps on work related insurance, licensing and workers compensation**  
The Forum notes the important work underway by Safe Work Australia to review the application of workers’ compensation legislation to ensure that older workers are not disadvantaged, and acknowledges the complexity of working across jurisdictions to achieve this goal. The Forum recommends that changes to workers compensation, work-related insurances and work-related licences be made so that older workers are not disadvantaged. The Forum stresses that the time for such change is now. |
| Workplace barriers | Improving the quality of workplaces with physically demanding occupations and inappropriate conditions can attract and retain mature age people in the workforce. | **23. Expanding access to the Employment Assistance Fund**  
The Employment Assistance Fund provides financial help to employers for workplace assessments, modifications, adaptive equipment or other special work-related equipment to help a worker who has a health condition, injury or disability to their job or access employment. The Forum recommends that eligibility for this program be extended to allow older workers who do not meet the current eligibility criteria but who would benefit from this type of assistance to help them continue in their job, to access this support. |
A Strong Evidence Base

The Forum’s development of appropriate responses to the above barriers has been informed by a strong evidence base. Following the Forum’s interim report, published in December 2011, the first nationally representative survey of the barriers to employment faced by mature age people was conducted. The National Seniors Productive Ageing Centre undertook the survey on behalf of the Australian Government and the Forum to assess (1.) the prevalence of the barriers to labour force participation facing mature age workers, (2.) the degree to which the barriers interact and are related with each other, and (3.) to uncover the characteristics of mature age people who face barriers in either the workplace or in job search. This kind of evidence, as summarised herein, provides important information for policy makers to better target interventions to overcome the barriers identified by the Forum.

The Forum ended on the 30 June 2012. The new Advisory Panel on Positive Ageing will continue the important work started by the Forum, consulting with communities, employers and mature age people on a range of policy issues to help drive the Government’s ageing agenda. The Panel will support a strategic approach to maximising the potential of an ageing population.
1.0 INTRODUCTION

The ageing of the Australian population presents numerous challenges for the Australian economy and community, as well as offering opportunities. The large cohort of ‘baby boomers’ will begin (and indeed has already begun) retiring from employment. This represents a loss of skills and experience from the labour market and also has the potential to increase pressure on Government expenditure, particularly on pensions and health care, while reducing tax revenue from employed workers.

Increasing the employment participation of mature age people provides immense benefits in terms of retaining skills and knowledge, but also helps address the economic implications of an ageing population. It increases the ability of people to fund their own retirement and lessens reliance on Government payments. Further, a higher proportion of mature age people in employment will increase the Government’s revenue base, as well as potentially lowering the costs associated with ill health. Indeed, increasing mature age employment participation has been stated as a key public policy priority in the Intergenerational Report 2010.\textsuperscript{i}

However, Australia has relatively low levels of mature age employment when compared to many other OECD countries, including the USA, UK, Canada and New Zealand.\textsuperscript{ii} In addition to the fiscal challenges this presents, Australian employers also suffer a cost by not fully utilising the skills, experience and mentoring abilities offered by mature age workers. Encouragingly, however, the employment participation rate of mature age Australians has increased in the past decade, especially among women, offsetting the declines in male participation in preceding years.\textsuperscript{iii}

In response to these challenges, the Federal Government has introduced a number of policies and programs to increase the mature age employment rate, including re-training and re-skilling, job search support programs and programs designed to change employer attitudes to employing mature age workers. Other initiatives to raise employment participation include a rise in the Age Pension eligibility age from 65 to 67 years beginning in 2017, increasing the earliest age people can access their superannuation, legislating the Federal Age Discrimination Act which was also passed into law in 2004 and appointing Australia’s first stand-alone Age Discrimination Commissioner.

Despite these efforts, there remains further scope for Australia to engage economically inactive people aged over 50. An understanding of the barriers preventing more mature age people from participating in the labour market is necessary to develop appropriate policy and programmatic responses.
2.0 ROLE AND HISTORY OF FORUM

In recognition of the importance of mature age workers to the Australian economy, in February 2010 the Treasurer, the Hon Wayne Swan MP, and the then Minister for Employment Participation, the Hon Mark Arbib appointed the Consultative Forum for Mature Age Participation. A list of Forum members is available in Appendix A. The purpose of the Forum has been to provide advice on practical solutions to address the barriers to employment participation for mature age people.

Specifically, the Forum was tasked with providing the Government with a list of evidence-based solutions that may be used to build the strategic direction for mature age employment in Australia. Since 2010, the Forum has focused on the following issues:

- employer and community attitudes toward mature age people (age-based discrimination)
- re-skilling and career transitions for mature age people (suitability of training)
- personal barriers to participation (health, injury and disability or care-giving responsibilities)
- industry and occupation-specific responses for supporting workforce participation of mature age people (new labour market opportunities and small business development)
- retention of the expertise of older workers (for example, through mentoring, flexibility and part-time work)
- employment-related assistance for older workers (including employment services)
- involuntary underemployment.

Faced with this considerable undertaking, the Forum’s interim report, published in December 2011, examined the extant research evidence, along with indicators from survey data, on the barriers to mature age labour force participation. Furthermore, this report detailed the Government’s current responses against the barriers to mature age employment.
3.0 WHAT ARE THE BARRIERS TO MATURE AGE PARTICIPATION?

Older workers and job seekers are not a homogeneous group and many factors may influence their ability to obtain/retain suitable work, particularly in the last 20-30 years of working life. The barriers people face can be grouped into:

- personal barriers (that will be specific to each individual) and
- structural barriers (that affect whole groups).

Structural barriers may exist at the:

- systemic level e.g. age discrimination, legislative impediments (e.g. workers compensation, superannuation), work design and structures
- industry level (industries undergoing major structural changes)
- enterprise level (individual organisation or work units facing structural changes).

An individual may, of course, be affected by both personal barriers and structural barriers. The Forum’s interim report identified the following structural and personal barriers to mature age employment and labour force participation more generally:

- discrimination in employment on the basis of age
- care-giving responsibilities
- flexibility of employment arrangements
- issues around private recruitment firm practices
- job search assistance
- leisure time trade-off
- mental health barriers
- mismatch of skills and experience with industry demands
- physical illness, injury and disability
- re-entry issues barriers of the Very Long-Term Unemployed
- re-training and up-skilling barriers
- superannuation
- tax transfer system
- workplace barriers.

Specifically, the interim report of the Forum documented:

1. the importance of mature age employment participation in the context of population ageing in Australia
2. the 14 barriers to mature age employment participation, as ranked by the Forum
3. existing evidence for the presence of each barrier from the academic literature and published data sources, and current Government responses.
This current report builds upon the interim report by:

1. Providing evidence on the extent of the barriers to labour force participation as informed by the Survey of Barriers to Employment for Mature Age Australians. Specifically, this report utilises the results from the first nationally representative survey of 3007 mature age Australians aged 45–74 to elicit: (1.) the prevalence of the barriers to mature age participation, including differenced among population sub groups, (2.) indicative rankings among the barriers, (3.) potential interaction between the barriers, (4.) projections indicating the workers and hours lost to the Australian economy due to select barriers. This analysis was then supplemented by an analysis of employers’ perceptions of mature age workers using the 2010 DEEWR Survey of Employers.

2. Detailing the full 23 recommendations made by the Forum addressing each of the barriers. Furthermore, additional Forum achievements are also discussed.

Before turning to the analysis of these new data, in this section an overview of existing research into each of the barriers is provided. For a more detailed account, please refer to the Forum’s first report.

**Discrimination in employment on the basis of age**

Australian and international research has identified that discrimination against older workers is one of the least acknowledged barriers to workforce participation.\textsuperscript{vi, vii} It can manifest both directly and indirectly in both the recruitment and retention of staff. For example, euphemisms such as being unable to fit into the current work team, being overqualified, lacking up-to-date skills, being inflexible, slow or unwilling to learn, or concerns about health and fitness are often used.\textsuperscript{viii} Age discrimination, real or perceived, can cause mature age people to ‘self-select’ out of the labour market. Often age discrimination interacts with other barriers, especially the practices of some private recruitment agencies, re-training and job search assistance.

**Care-giving responsibilities**

Australian studies show that living arrangements and care-giving responsibilities significantly impact mature age peoples’ ability to secure and retain employment.\textsuperscript{ix} Many women have to disrupt their careers due to child care and other caring responsibilities, and as a result have lower income and superannuation savings in retirement. Overall, the labour force participation rate of primary carers is substantially lower than those without caring responsibilities; this is especially the case for full-time employment.\textsuperscript{x}

**Flexibility of employment arrangements**

The ability to work part-time or flexible hours has been found to be an important facilitator, after good health, for older people to work beyond retirement age.\textsuperscript{x, xii} Flexible employment arrangements can also increase the employment participation of older Australians who face other barriers to working, such as physical illness, injury or care-giving responsibilities.\textsuperscript{xiii}

**Issues around private recruitment firm practices**

The greater role of private recruitment agencies as intermediaries between job seekers and employers means that age-based discrimination is increasingly likely to be experienced at the recruitment stage.\textsuperscript{xiv} Studies have found that some recruitment agencies are reluctant to accept older workers as clients or recommend them to employers.\textsuperscript{xv} This is particularly prevalent within the Information and Communications Technology (ICT) industry, which is seen as having a youth-focused culture.\textsuperscript{xvi}
**Job search assistance**

The availability of appropriate job search assistance is important in determining whether mature age Australians can find employment. Mature age job seekers often have trouble finding employment because of out-dated job search skills, having skills and knowledge that are not in demand in the present labour market and age discrimination. This can discourage mature age workers from seeking employment, or to settle for ‘any job’ rather than more appropriate work. Programs providing job search assistance that are tailored to older workers and are linked to local labour markets are especially important in helping job seekers.

**Leisure time trade-off**

Efforts to increase employment participation of mature age Australians are challenged by a tendency for many to retire early because of the attractiveness of leisure activities such as travel or spending more time with family and friends. Attitudes within the community have been broadly supportive of early retirement for many years and, along with Government policy, have reinforced the trend to early retirement. Early retirement has a detrimental effect on the Australian economy, not only by reducing the size of the labour force, but also because employers forgo the skills and knowledge of mature age people, their substantial contributions to productivity, as well as their capacity to mentor younger workers. As Australians are living longer, healthier lives, there is also an increased likelihood that those who retire early will use their superannuation and therefore become more reliant on the public purse.

**Mental health barriers**

The connections between mental illness and early retirement, job loss, unemployment, or difficulties re-entering employment have been identified in several Australian studies. It has been estimated that the annual cost in Australia of depression in the workforce is $12.6 billion, with much of this due to lost productivity and job turnover. One study found that mental illness had a larger impact on labour force participation than heart disease and diabetes combined. Further, in 2003 about half of all Australians aged 45-64 who were not in labour force were reported having a form of long-term mental or behavioural disorders.

**Mismatch of skills and experience with industry demands**

The transformation in the Australian economy in recent decades, with a decline in manufacturing jobs and an increase in occupations in the services and information technology sectors, means that some mature age people have skills and experience that suited industry needs in previous decades, but less so in the modern economy. Internationally, an OECD survey of 21 countries found a major barrier faced by mature workers was insufficient skills relative to technological requirements, and this was exacerbated by a lack of assistance and/or motivation to upgrade skills. The mismatch of skills and experience with industry’s demand for labour is felt most acutely by older people with low education.

**Physical illness, injury and disability**

Physical health, injury or disabilities have been found, from a number of studies, to have a major impact on early retirement, job loss, unemployment, or difficulties re-entering employment. Research from Australia has found that the probability of employment for men with poor health is significantly lower than for those who reported their health was in good condition.
Further, long-term illness or disability is a major reason reported for not wanting to work, accounting for over two-thirds of males aged 50-54 years (68%) and over half aged 55-59 (54%). In the UK, recent research found that the most common reason given for leaving a job was health problems (31%).

**Re-entry issues barriers of the Very Long-Term Unemployed**

Very long term unemployment (VLTU) is defined as unemployment of 24 months or more in duration. Structural changes to the economy in recent decades have led to significant changes in the kinds of skills in demand, such as up-to-date computer-based skills. Many low-skilled mature age workers either have been displaced or were forced to undertake voluntary retirement, while many unemployed mature age job seekers have experienced long term difficulties in re-entering the workforce. Around 24% of very long-term unemployed job seekers registered with Job Services Australia are 50 years and over, while mature age job seekers aged 55 years and over experience an average duration of unemployment since their last full-time job of 71 weeks compared to 41 weeks for job seekers aged 25-44 years.

**Re-training and up-skilling barriers**

The *Intergenerational Report 2010* states that a key public policy priority in Australia is to support mature age participation through practical measures such as retraining and re-skilling programs. The ability of mature age people lacking prior qualifications to find employment is reliant upon the availability of appropriate training opportunities, as well as their aspirations to upgrade their skills. However, research in Australia has found that existing programs are not suitable for many mature age people, especially those with low levels of prior qualifications and low formal education. Furthermore, mature age people can face a significant cost in undertaking training.

**Superannuation**

The OECD has stated that Australia’s superannuation system has helped it to be better placed than many other Western countries to manage the fiscal challenges of population ageing. However, the availability of superannuation can be a disincentive for mature age Australians participating in the labour force. To help remove this disincentive to working longer, the Federal Government has made changes to superannuation rules in recent years, including increasing the preservation age and allowing people who continue to work to access their superannuation. Many superannuation balances have been adversely affected by financial events in recent years, which may also have impacted employment participation.

**Tax transfer system**

There are a number of payments available to mature age Australians both above and below the Age Pension qualifying age. In Australia there is evidence that the tax transfer system is complex and acts as a disincentive for mature age people to work. In particular, the income support system also makes it difficult for people to engage in both paid work and caring responsibilities. Research has found that one in five pensioners who wanted to work declined part-time employment opportunities because it would cause a reduction in Pension entitlements. In the 2009/10 Federal Budget the Government announced an increase in the Age Pension to 67 years, at a rate of six months every two years, beginning in 2017, to encourage greater employment participation. A further reform to encourage employment participation has been declaring superannuation income from a taxed...
source tax-free for people aged over 60 years. Furthermore, the Work Bonus scheme has sought to encourage Age Pensioners to maintain links with the workforce by disregarding an amount of earned income when calculating assessable income for Age Pension purposes. Recent tax reforms have also increased the tax-free threshold, with the aim of encouraging more people into the workforce.

**Workplace barriers**

Physically demanding occupations, or those with difficult conditions, are major barriers for many mature age people joining the workforce, and also contribute towards an early retirement. Improving the quality of the working environment can not only attract mature age people into the workforce, but also it can increase longevity in employment. The creation of roles and workplace practices specific to mature age workers, such as the creation of ergonomically sound working conditions, has been suggested as a means to recruit and retain such employees.

**The importance of the barriers according to the Consultative Forum on Mature Age Participation**

Informing the Forum’s interim report, each Forum member completed 14 short questionnaires covering the importance of each barrier, as well as the feasibility of employer, government or worker interventions to ameliorate the position of mature age workers. Table 1 shows the relative importance of these barriers according to these responses from the Forum. Physical illness, injury and disability were rated by 100% of Forum members as being of either high or very high importance. The next highest rated barriers in terms of importance were age discrimination and issues around private recruitment firm practices (rated by 87.5% of Forum Members as of high or very high importance). These were followed by mismatch of skills and experience with industry demands, re-training and up-skilling barriers and care-giving responsibilities (85.7%). The two barriers with the lowest ranking were workplace barriers (16.7%) and leisure time trade-off (37.5%).

**Table 1: Ranking of the percentage of Consultative Forum Members who rated the importance of each barrier as high or very high**

<table>
<thead>
<tr>
<th>Barrier</th>
<th>% high/very high</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical illness, injury and disability</td>
<td>100.0</td>
</tr>
<tr>
<td>Age discrimination</td>
<td>87.5</td>
</tr>
<tr>
<td>Issues around private recruitment firm practices</td>
<td>87.5</td>
</tr>
<tr>
<td>Mismatch of skills and experience with industry demands</td>
<td>85.7</td>
</tr>
<tr>
<td>Re-training and up-skilling barriers</td>
<td>85.7</td>
</tr>
<tr>
<td>Care-giving responsibilities</td>
<td>85.7</td>
</tr>
<tr>
<td>Flexibility of employment arrangements</td>
<td>75.0</td>
</tr>
<tr>
<td>Re-entry issues barriers of Very Long-Term Unemployed</td>
<td>71.4</td>
</tr>
<tr>
<td>Superannuation</td>
<td>71.4</td>
</tr>
<tr>
<td>Tax transfer system</td>
<td>71.4</td>
</tr>
<tr>
<td>Mental health barriers</td>
<td>66.7</td>
</tr>
<tr>
<td>Job search assistance</td>
<td>62.5</td>
</tr>
<tr>
<td>Leisure time trade-off</td>
<td>37.5</td>
</tr>
<tr>
<td>Workplace barriers</td>
<td>16.7</td>
</tr>
</tbody>
</table>

4.0 HOW IMPORTANT ARE THE BARRIERS TO MATURE AGE EMPLOYMENT?

To gain an understanding of the prevalence and different experiences of barriers to mature age employment, the Forum guided the first nationally representative survey of barriers to mature age employment which was delivered by National Seniors Productive Ageing Centre. This report details the survey, followed by an overview of:

1. prevalence of experiencing barriers and how this differs by demographic and socio-economic factors
2. alternative means of ranking the barriers
3. examination of how certain barriers interact with one another
4. a simulation of hours and workers foregone to the Australian economy because of the barriers,
5. an analysis of data from the 2010 Survey of Employers to gain an insight into employers’ perspectives regarding the benefits and challenges of employing mature age people.

This represents a detailed synopsis of the analysis undertaken for the Forum. For a full overview of the survey results and methodology, as well as the limitations of this analysis, the reader is directed to the full survey report.

4.1 The Survey of Barriers to Employment for Mature Age Australians

The Survey of Barriers to Employment for Mature Age Australians comprised a questionnaire targeted at Australians aged 45-74 years. The questionnaire collected information on employment status, experiences, attitudes and perceptions of the barriers to employment for mature age people, as well as demographic and socio-economic information. The lower age limit of 45 years was used for the sample to examine the experiences, attitudes and intentions of people approaching mature age (50 years and above), while the upper age limit of 74 was used because of the low proportion of those aged 75+ years still employed.

ORC International conducted the Survey of Barriers to Employment for Mature Age Australians on behalf of the National Seniors Productive Ageing Centre. A total of 3007 respondents aged 45-74 was interviewed between November 2011 and January 2012. Prior to fieldwork, a pilot test of 20 respondents was conducted in October. The questionnaire was refined based on these pilot test results.

The interviews were conducted using Computer Assisted Telephone Interviewing (CATI) from the ORC International CATI facility in Melbourne. Each interview took an average of 20 minutes to complete. ORC International is bound by the Australian Market and Social Research Society’s Code of Professional Behaviour and Privacy legislation. All data collected are strictly confidential, and names and answers of respondents are not disclosed.

The sample frame used for the survey was Sample Pages, which comprises six million up-to-date landline phone numbers in Australia. Sample Pages is well-renowned and endorsed by the Association of Market & Social Research Organisations (AMSRO).
It should be noted that the survey instrument only includes information from mature age people, so may introduce bias in their reporting of perceptions of the barriers to mature age employment, and which may differ from other people or institutions (eg, employers). In particular, the measurement of age discrimination is difficult given that one person’s responses in the survey represent their perceptions and experiences alone. Without validated employer reports, it is very difficult to measure actual incidence of age discrimination. The approach, following that of Professor Philip Taylor, was to include a series of measures on exclusion; as they occur in both the workplace and in job search. Furthermore, the survey collects data of reports by respondents of their experiences of age discrimination, their perceptions of age discrimination as an issue in the workplace and in looking for a job in Australia.

4.2 Prevalence and differences by demographic and socio-economic factors

The 14 barriers to mature age employment participation cover a broad range of issues affecting Australians aged 45-74. The National Survey enables numerous measures of the prevalence of these barriers to be computed, and provide a detailed illustration of the operation of the barriers to mature age workforce participation. Further, the socio-economic and demographic data from the survey provide scope for exploring how the prevalence of the barriers varies across different sub-groups of the mature age population. This section presents the main findings for the barriers.

*Illness, injury and disability* (including physical and mental health) has a significant impact on employment participation, with it having prevented one-fifth of the total population aged 45-74 from working or looking for work in the last five years. Further, illness presently prevents 12% of people aged 45-74 from looking for work. This barrier disproportionately affects older people and those with a low level of completed education.

*Age discrimination* also has an impact on employment participation among the mature age population. Discrimination reported during job search is particularly prevalent, with 36% of job seekers saying they have experienced job search exclusion in the last five years which they attributed to age, influencing the desire to work of half of these people who are not working. Furthermore, five in every six job seekers believe that age discrimination is an issue when looking for a job in Australia.1

Discrimination on the basis of age is also reported as being prevalent in the workplace; 13% of all who have worked in the last five years say they have experienced workplace exclusion which they attributed to age, influencing the desire to work of 60% of these people who are not working. Two-thirds of workers believe that workplace-based age discrimination is an issue in Australia.

Direct or indirect experience of being told you are too old has been reported by 23% of mature age workers or job seekers. Thinking that employers believe the respondent is too old, is a significant reason for discouraged workers and the retired not seeking to be in the workforce. One half of discouraged workers state that employers thinking the respondent is too old is an important reason for not working, and 31% of the retired say it is an important reason for being retired.

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1. It should be kept in mind that people's perceptions of some barriers (especially age discrimination) may be influenced by a range of information sources, including friends, family, colleagues and mass media.
Three-quarters of mature age people have reported that they experienced age discrimination (i.e. age-attributed workplace or job search exclusion, or direct or indirect experience of age discrimination) or perceived it to be an issue in the workplace or when looking for a job. Overall, age discrimination is most commonly reported by those earning low income, who are not employed and not retired, and aged 55-64 years. It is apparent that people with lower economic resources in particular have highest levels of reported age discrimination.

Age discrimination was also reported by job seekers using private recruitment firms. Private recruitment firms, used by one-quarter of job seekers, are reported to provide a good or great deal of effort in helping find work by 20% of users. One-quarter of job seekers reporting a lack of effort by private recruitment firms in helping them look for work cite age as a reason. This influences the desire to work of 62% of these people who are not employed. People with low education and income are most at risk of attributing a reported lack of effort of private recruitment firms to age.

The barrier of the mismatch of skills and experience, measured based on self-reports of the availability of jobs, shows that almost one-third of people who have worked or looked for a job in the last five years state there are no jobs in their line of work in their local area, and 7% report no jobs in their local area at all. People with low income and low levels of education are most likely to report these problems.

Workplace training and up-skilling is reported as an important enabler of helping mature age people do their job better, get a promotion, find a job and find more hours. People with low education are most likely to need training to help find work, particularly training related to IT/computers. There is a significant unmet demand for training, with over one-third of workers being unable to attend some form of training that they wanted to attend in the past five years. Forty-four per cent cited affordability as a reason for not being able to attend, while only 7% reported the reason as the training being inappropriate for their skills and experience. The inability to attend workplace training is most experienced by younger workers and those earning a high income. However, affordability issues are most commonly an issue for those earning a low income. Again, these results reflect mature age people's perceptions on retraining. The success of retraining programs is reliant upon the aspirations of mature age workers to improve their skills, in addition to the accessibility and appropriateness of the programs.

Care-giving responsibilities are a significant barrier to mature age employment, with 28% of respondents being carers for an average 33.5 hours per week, and 14% caring for someone with a long-term illness or disability. These responsibilities prevent over one-third of care-givers from working and just under one-third from working more hours; caring disproportionately affects the workforce participation of females, people aged 45-54, and carers of the long-term ill and people with a disability. An enabler to increase employment participation and hours worked is suitable external care, which help almost half of respondents whose caring responsibilities affect workforce participation to find work or work more hours.
Another means of improving the workforce participation of carers is more flexible employment arrangements. Flexible work patterns would help 61% of non-employed carers and half of employed carers, whose caring prevents their workforce participation, from working or working more. Flexible work arrangements are also a significant enabler of workforce participation of the ill and injured. Flexible work patterns have been used by one-quarter of those who have been ill, and would help 59% of non-employed currently ill people to be able to work. Flexible work would most likely help younger workers re-enter the workforce. A reduction in hours as they approach retirement would also help current workers work more years, although for an average of less than one more year.

The superannuation balances of two-thirds of mature age Australians with super have declined in recent years and had an effect on their workforce participation. These declines have led to 40% of those not retired to delay their retirement by an average six years. For 83% of those already retired, there is no impact, while 11% of current workers are working more (at an average 12 more hours per week). Forty-one per cent of those not retired are somewhat or extremely confident of having enough superannuation for retirement, while the respective figure for the retired is higher (57%). Confidence of having enough superannuation in retirement is highest for males, richer and more educated people. One half of people with some knowledge of superannuation rules believe the rules change too frequently. The lack of certainty of superannuation rules has impacted the retirement plans of 39% of these people who are not retired.

The tax transfer system has been suggested as a barrier to mature age employment. The ability to access superannuation as a tax-free income source after age 60 is a measure introduced by the Australian Government to improve workforce participation of mature age people. Overall, the impact of this measure is to delay the intended retirement of people. Around one-sixth of non-retired people are delaying retirement because of tax-free super after age 60. The measure is reducing the planned number of hours worked after age 60 for 34% of those aged 45-59, while less so for the planned hours worked or number of hours currently worked for those already aged 60.

The withdrawal rate of the Age Pension (i.e. the amount that the pension payment is reduced for each additional dollar earned from working) impacts the desire to work of 17% receiving this payment. The average maximum of their Pension that they would be willing to lose to work as much as they want is 36%.

The very long-term unemployed (have not worked for 24 months but have worked before and have looked for work in the last five years), who comprise 23% of those not employed and not retired, have been without work for an average 6.4 years and a median 4.0 years. The re-entry barriers for the very long-term unemployed include having experienced age-attributed job search exclusion, being ill or injured at present or in the past five years, and there being no jobs in their line of work or at all in the local area.
Australian Government employment services are another form of job search assistance for job seekers, and were used by 15% of job seekers surveyed in the last five years, of whom 63% found the services helpful. They are more likely to be used by those with lower education and from a non-English speaking background. The main reason reported for the services not being helpful is because of not matching the job seeker with an appropriate job.

The leisure time trade-off is a significant reason influencing when people decide to retire. Five-sixths of non-retired people state that leisure time with family and friends is a very or somewhat important reason for when the non-retired decide when to retire (3rd most important reason). People earning a high income are most likely to state this as an important reason. For 61% of retired people, this is a reason for when they did decide to retire (2nd most important reason).

Workplace barriers can potentially prevent people with a physical illness, injury or disability from working. Over one-quarter of people ill, injured or disabled in the past 5 years have changed their working condition (e.g. moved to a less physically demanding role) to enable them to work. Amongst people who have not availed themselves of such a changed condition, 64% of the non-employed would be able to work if such changed conditions were available and 25% of the employed could work more hours. Changed conditions would most likely help workers aged 45-54 years.

Overall, there are some differences in the prevalence among population sub-groups. Most notably, those with low income and, to a lesser extent, low education are more likely to experience the barriers compared with other population sub-groups. Further, age is related to many barriers, with older people more likely affected by illness while younger people more likely to have care-giving responsibilities and to be influenced by flexible working arrangements. Mature age women too, were found to be prevented from working, or working more hours, due to care-giving responsibilities.

Notwithstanding these similarities, it is not surprising that dissimilar demographic groups in the population face different barriers to mature age employment. Each barrier, in itself, represents a different form of social phenomena and therefore the same demographic variables are not expected to drive all the barriers. That is, the barriers cover a very wide range of issues and understandably, different groups in the population will be more likely to be affected by certain barriers.

4.3 Alternative means of ranking the barriers

There are different measures to rank the importance of barriers to mature age employment. Each provides an alternative interpretation and this should be kept in mind when analysing these results. The measures of the barriers to mature age workforce participation are:

- The number of people who experience the barrier.
- A risk-adjusted prevalence of the number of people who experience the barrier, expressed as a percentage. Some barriers potentially impact a large number of people, while others may only affect a smaller number of people because they relate to a specific population sub-group (e.g. job seekers). The risk-adjusted prevalence is the number of people who experience the barrier as a percentage of number of people at risk of experiencing the barrier.
The National Survey had time and cost constraints which prevented collecting detailed data specifically showing the impact of each barrier on workforce participation, as well as hours and/or years worked. Barrier prevalence for the ranking is therefore measured as either:

- **attributable prevalence**: specifically measuring the impact of the barrier on workforce participation, as well as on hours and/or years worked, according to the presence of the barrier or hypothetical removal of the barrier, and

- **general prevalence**: measuring the prevalence of people experiencing each barrier without data specific to the impact workforce participation, hours and/or years worked.

The results in Table 2 present rankings based on a classification of high, medium and low (i.e. approximately three equal ranking categories). In interpreting these results it should be kept in mind that many of these barriers are very broad and one or two measures may not account for the breadth of this barrier. The reader is redirected to section 5.2 of the full report for a full overview of the different prevalence measures for the respective barriers. Notwithstanding these limitations, this ranking exercise is useful to gauge relative importance of the barriers as they affect mature age workforce participation and hours worked economy wide.

These results presented in Table 2 indicate that the form of the ranking is dependent on the policy question being asked. For example, for private recruitment firm practices, when the focus is on the broader mature age population, this barrier has a low prevalence—with 283 520 affected. However, when we consider that only job seekers are at risk of experiencing this barrier, the risk-adjusted prevalence (that is, adjusted for the population at risk) is very high, accounting for over half of this group.

More generally, it can be surmised:

- Across the raw and adjusted prevalence measures, it appears that superannuation, illness, injury and disability, and age discrimination are consistently ranked highly. Similarly, there is a high degree of concordance between these rankings and those provided by the Forum (as per Table 1).

- Similarly, there is consistency in the barriers ranked as lower barriers, including tax transfer system and re-entry issues for VLTU.

- Importantly, the leisure time trade-off barrier, which was lowly ranked by Forum members, has a very high ranking in the survey instrument. This is because leisure time trade-off, being a supply side constraint, is not necessarily regarded generally as a barrier to which mature age people have little control in overcoming. That is, it is often times viewed as a personal choice. However, this attitude towards early retirement is not necessarily a function of individual choice alone: but rather embedded in a historical setting in which previous policy setting have normalised the pursuit of leisure activities in the later life course.

- Finally, rankings from the simulation exercise (to be discussed in section 4.5) indicate the importance of illness, injury and disability and one measure of care-giving responsibilities, consistent with earlier rankings. In contrast, the simulation exercise demonstrates the importance of flexible work arrangements on total foregone hours, in contrast to raw and risk-adjusted prevalence.
### Table 2: Ranking of barriers: prevalence, 2011-12

<table>
<thead>
<tr>
<th>Barrier</th>
<th>Number of people experiencing barrier</th>
<th>Risk-adjusted prevalence</th>
<th>Forum rating*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rank</td>
<td>N</td>
<td>Rank</td>
</tr>
<tr>
<td>Age discrimination (1) (G)</td>
<td>High</td>
<td>1,514,551</td>
<td>Med</td>
</tr>
<tr>
<td>Age discrimination (2) (A)</td>
<td>Med</td>
<td>412,034</td>
<td>Low</td>
</tr>
<tr>
<td>Superannuation (G)</td>
<td>High</td>
<td>1,314,734</td>
<td>High</td>
</tr>
<tr>
<td>Physical illness, injury and disability, and mental health (1) (A)</td>
<td>High</td>
<td>1,621,139</td>
<td>Med</td>
</tr>
<tr>
<td>Mismatch of skills with industry demands (G)</td>
<td>High</td>
<td>739,908</td>
<td>Low</td>
</tr>
<tr>
<td>Tax transfer system (1) (G)</td>
<td>Med</td>
<td>629,734</td>
<td>Low</td>
</tr>
<tr>
<td>Tax transfer system (2) (G)</td>
<td>Low</td>
<td>193,406</td>
<td>Med</td>
</tr>
<tr>
<td>Flexibility of employment arrangements (A)</td>
<td>Med</td>
<td>573,164</td>
<td>Low</td>
</tr>
<tr>
<td>Re-training and up-skilling barriers (A)</td>
<td>Med</td>
<td>498,898</td>
<td>Med</td>
</tr>
<tr>
<td>Care-giving responsibilities (1) (A)</td>
<td>Med</td>
<td>330,054</td>
<td>Low</td>
</tr>
<tr>
<td>Care-giving responsibilities (2) (A)</td>
<td>Med</td>
<td>639,841</td>
<td>High</td>
</tr>
<tr>
<td>Workplace barriers (A)</td>
<td>Low</td>
<td>298,015</td>
<td>High</td>
</tr>
<tr>
<td>Private recruitment firm practices (G)</td>
<td>Low</td>
<td>283,520</td>
<td>High</td>
</tr>
<tr>
<td>Re-entry issues for VLTU (A)</td>
<td>Low</td>
<td>157,170</td>
<td>Med</td>
</tr>
<tr>
<td>Job search assistance (A)</td>
<td>Low</td>
<td>125,173</td>
<td>High</td>
</tr>
<tr>
<td>Leisure time trade-off (A)</td>
<td>High</td>
<td>3,236,627</td>
<td>High</td>
</tr>
</tbody>
</table>

Sources: Authors’ calculations from the 2011-12 Barriers to Mature Age Employment Survey, National Seniors Productive Ageing Centre, 2011.

Notes: * See Table 1  ** Mental health A: Attributable G: General

### 4.4 Interaction of barriers

The interaction of the barriers helps in identifying how mature age people may experience multiple obstacles to enter the workforce or increase their hours worked. Some interactions have already been discussed above, including the age discrimination experienced by those using private recruitment firms, and how flexible work arrangements can help the ill and care-givers find work or more hours.

Some key findings of the interactions include:

- Illness, injury or disability is more likely to prevent someone from working or looking for work if they:
  - state there are no jobs in their line of work or at all in their local area (14% current illness prevents working/working more hours if agree/ strongly agree, 5% if don’t agree/strongly agree)
  - are care-givers of a person with a long-term illness or disability
  - do not state that leisure is a reason for deciding when to retire
  - not confident have enough superannuation for retirement (6% currently ill if confident, 13% if not confident)
  - receive Government support.
• Overall, age discrimination is more likely to be reported to be experienced and perceived by those vulnerable in the workplace, including:
  – the ill, injured or disabled (22% experience 3 discriminations if illness/injury/disability prevented working or looking for work in last 5 years, 13% if not)
  – care-givers of the long-term ill or disabled (18% experience 3 discriminations if carers, 14% if not carers)
  – the unemployed (39% experience 3 discriminations if unemployed, 12% if not unemployed).
• More specifically, reported workplace exclusion attributed to age is highest for those who experience physical illness, injury and disability and mismatch of skills and experience barriers.
• Reported job search exclusion that is attributed to age is highest for the unemployed or very long-term unemployed, those experiencing the barrier of mismatch of skills and experience, and job seekers who have used an Australian Government employment service or private recruitment firms.
• Care-giving of a person with a long-term illness or disability is highest for:
  – discouraged workers (17% discouraged if care-giver, 10% if not)
  – those not confident of having enough superannuation for retirement (11% discouraged if confident, 15% if not confident)
  – people who state there are no jobs in the local area or at all (21% discouraged if agree/strongly agree no jobs at all in local area, 12% if do not agree).

4.5 Simulation exercise: hours and workers foregone

To contextualise these prevalence data, and provide insight into the likely loss to the labour force due to the barriers to mature age employment over time, the analysis projects the population, labour supply, unemployed population, part-time workers and full-time worker populations across time—with and without barriers in place. Results from this simulation exercise offer an alternative view of the prevalence of barriers to mature age employment—that is, they offer the interpretation of the workers or hours lost to the economy due to the existence of barriers.

Importantly, the projections are highly comparable to the ABS series projections, showing the Australian population increasing from 22.6 million in 2011, to about 35.3 million in 2056—of which we project about 8.4 million Australians will be aged 65 and over. This represents an increase in the proportion of the population aged 65 and over from 13.7% in 2011 to 19% in 2031 to 23.6% in 2056. When combined with our labour supply assumptions, we project the Australian labour force rising from around 11.45 million in 2011 to about 13.9 million in just 20 years’ time.

For the barriers for which there is full data in the survey, we find a very significant impact on the Australian economy over time:

• The flexibility of workplace arrangements for care-givers and the ill barrier results in a loss of almost 450 000 potential employees by 2031, translating to just under 12.5 million hours foregone.
• The up-skilling and re-training barrier results in a loss of 207 000 workers by 2031 and over 9 million hours foregone each week.
• The single item care-givers barrier results in a loss of almost 215,000 potential employees by 2031 accounting for over 8.3 million hours per week.

• The workplace and illness barrier results in a loss of 234,000 workers by 2031, or 7.27 million hours per week.

The results from the projections indicate that over time, as the Australian population continues to age and grow, the amount of workers foregone and hours foregone from the economy grows significantly. This suggests that the sooner appropriate programmatic and policy responses are put in place, the lower the total cost imposed on the economy of the barriers to employment.

Results from the projections also point to the significant unmet demand for hours worked by the Not in the Labour Force (NILF) population, and also part-time workers. According to the ABS definition a person not actively seeking work is not regarded as being in the labour force and therefore having a preference to work zero hours per week. However, many people defined as being outside the labour force state they would like to work, in some cases significant hours, if barriers to their labour force participation were removed. This is particularly the case for women. For example:

• The flexibility of workplace arrangements for care-givers and the ill barrier results in a loss of 200,000 hours per week worked by part time male workers, compared with over 1 million hours lost from part time female workers.

• The care-giving barrier results in a loss of 1.1 million hours worked by NILF males compared to 2.4 million hours worked by NILF females.

For males, however, many of the effects are stronger for the unemployed group for some barriers. For instance:

• The workplace and illness barrier results in the loss of 542,000 hours lost from unemployed males, compared with 306,000 hours foregone from unemployed females.

The importance of these findings is that it is not just the currently unemployed that the Australian economy is losing out. Many employed persons, as well as those from the NILF population, are working sub-optimally to their potential and preferences because of the barriers.

A limitation of these projections is that they present a simulated future based on a series of fixed assumptions and should not be considered forecasts.
4.6 Employers’ perspective

One limitation of both the prevalence analysis and projections also is that they are reliant upon data measuring the perceptions of mature age Australians only. To garner insight into the perceptions of employers—specifically, the benefits and challenges faced when employing mature age Australians—recently released data from the 2010 DEEWR Employer survey is used. In summary, when asked about these perceptions, employers report:

- Overall, the sizeable majority of employers cite minimal challenges to employing mature workers.
- Many organisations have adopted strategies to maintain mature workers rather than have them retire. However, there is scope for more extensive use of such strategies.
- A sizeable minority of employers have tended to agree with statements that offer a potentially negative view of mature age workers. For example, around 10% of employers stated ‘Mature age workers are not as productive as other staff’. This is consistent with reports from the Survey of Barriers, where 7% of job seekers state that a potential employer has directly told them they are too old, and two-thirds of workers think that age discrimination is an issue in the workplace in Australia.
- These results also underscore the utility of having a written mature age plan in place. Organisations with such a plan are far more likely to have procedures in place to help retain mature age employees who would otherwise retire. Indeed, organisations with an ‘unwritten’ plan only differ from those without any plan with respect to offering a training or mentoring role (Table 3).
- Furthermore, those organisations that currently employ mature age workers have more positive attitudes towards mature age workers themselves. Unfortunately, the survey itself tends to focus primarily on the challenges of employing mature age workers. There are further issues regarding—the sample size for the mature age module—interested readers are directed to the full report.\textsuperscript{x1}

\begin{table}[h]
\centering
\caption{Percentage Reporting Actions Taken to Retain Retiring Workers, by Policy type, 2010}
\begin{tabular}{lccc}
\hline
Does your workplace have a formal policy on recruiting and employing mature age workers? & Yes, Written & Yes, Unwritten & No \\
\hline
Reduced their workload and/or work responsibilities & 91.7 & 60.3 & 67.8 \\
Changed their work hours & 74.8 & 66.6 & 75.7 \\
Changed their work arrangements e.g. to part time or work as a casual or contractor before they retire & 99.6 & 64.2 & 68.1 \\
Offered a training or mentoring role to pass on their knowledge and skills to other employees & 97.0 & 90.8 & 51.9 \\
Offered higher pay or wages & 73.2 & 32.7 & 25.3 \\
Weighted & 472 & 4338 & 16425 \\
Unweighted & 14 & 24 & 226 \\
\hline
\end{tabular}
\end{table}

5.0 FORUM’S RECOMMENDATIONS AND ACHIEVEMENTS

Informed by this strong evidence base, from both the Survey of Barriers to Employment for Mature Age Australians and evidence collated by the Forum, a set of recommendations to help overcome the barriers to mature age employment have been made. Herein, the Forum’s recommendations are presented barrier-by-barrier. Achievements of the Forum relevant to selected barriers are also listed.

5.1 Discrimination in employment on the basis of age

Recommendation 1. Reviewing legislation and legal frameworks

An early recommendation of the Forum, which was brought to Government in November 2010, was that legislation and legal frameworks be reviewed to identify and where possible reform barriers to mature age participation.

Recommendation 2. Education and communication

The Forum recommends that the Government deliver a community education and awareness-raising campaign to help address age discrimination. This would include direct targeting of information to employers and private recruitment firms, with a mass media component to affect broader attitudinal change.

5.2 Care giving responsibilities

Recommendation 3. Productivity Commission review

The Forum recommends that the Government task the Productivity Commission to examine the broad thematic issues around caring, beyond employment and beyond mature age carers.

The Forum notes that Recommendation 15, and associated comments, would also apply to this barrier.

5.3 Flexibility of employment arrangements

Recommendation 4. Corporate Champions

The Forum recommends that the Government establish the Corporate Champions initiative as an ongoing program over a medium to long term (4-5 years) to build momentum and enhance results.

In 2011, the Forum initiated the Corporate Champions pilot. Through this pilot employers who agree to demonstrate leadership in the employment of mature age people are provided with one-on-one support to recruit and retain mature age people and to manage their ageing workforce. Early findings suggest that employers are gaining a stronger understanding of the benefits of providing flexible work options with some employers implementing transition to retirement options in their Enterprise Agreements and increasing access to part-time working arrangements.
5.4 Issues around private recruitment firm practices

**Recommendation 5. Education and training within the private recruitment industry**

The Forum recommends education and training for private recruitment firms, linked to the communication campaign outlined in Recommendation 2. Through this campaign, private recruitment firms could be encouraged to report publicly on their efforts to address age discrimination and on the age diversity of their clients and their own workforce.

**Recommendation 6. Leadership in private recruitment**

The Forum recommends that key recruitment industry associations lead the way in bridging the gap in successful placements between employers and mature age job seekers. This could be facilitated through industry-specific forums that bring industry-focused groups, recruiters and clients together.

**Recommendation 7. Rewards and recognition**

The Forum recommends that the Government establish a national rewards and recognition program for private recruitment firms and employers who show leadership in the employment of mature age people.

5.5 Job search assistance

**Recommendation 8. Promoting existing programs**

The Forum notes that there is low awareness among employers of the help available to recruit and retain mature age people. The Forum recommends greater promotion of existing programs (for example Experience+) to support mature age job seekers and workers. This process should reflect developments achieved from Recommendations 4, 14 and 20.

**Recommendation 9. Stronger support for mature age people not eligible for income support**

The Forum recommends that the Government invest more in job search assistance and training for mature age people who wish to participate in the workforce but who are not eligible for income support. This could include Age Pensioners, people with partner income and self-funded retirees who want to find a job.

**Recommendation 10. Stream 2 assistance through Job Services Australia**

In addition to Recommendation 19, the Forum recommends that the Government provide fully eligible mature age job seekers with a minimum of Stream 2 assistance through Job Services Australia or that the Government review/recalibrate the Job Seeker Classification Instrument to ensure that more mature age job seekers have access to Stream 2 (or equivalent) or above.

5.6 Leisure time trade-off

**Recommendation 11. Financial and career planning**

The Forum recommends that the importance of making informed lifestyle decisions in the lead up to retirement be promoted to mature age people, including the importance of financial and career planning in the lead up to retirement.
Recommendation 12. Research into the retirement decision-making process

The Forum notes that there is a gap in the research about the retirement decision-making process and recommends research in this area, including further examination of the financial, health and lifestyle consequences of early retirement and the extent to which retirees and pensioners are returning to paid work and why.

5.7 Mental health barriers

Recommendation 13. Support for the national Mental Health Policy and Action Plan

The Forum supports the National Mental Health Policy and Action Plan which aims to enable recovery, prevent and detect mental illness early and ensure that all Australians with a mental illness can access effective and appropriate treatment and community support to enable them to participate fully in the community. The Forum acknowledges the life-span approach adopted by the Policy and Action Plan.

5.8 Mismatch of skills and experience with industry demands

Recommendation 14. Further examination of the skills and training needs and barriers faced by mature age people

The Forum recommends that the Government task the National Skills Standard Council and the National Workforce and Productivity Agency to examine the skills and training needs and barriers faced by mature age job seekers and workers.

5.9 Physical illness, injury and disability

Recommendation 15. Changes to the National Employment Standards

The Forum recommends extending the National Employment Standards (NES) to include the right to request flexible work to people with disability/caring responsibilities (regardless of the age of the person cared for). The Forum further recommends that employees should also be given the right to appeal the decision through Fair Work Australia.

It should be noted that this recommendation was not unanimous. The Business Council of Australia, the Australian Industry Group and the Australian Chamber of Commerce and Industry opposed the recommendation and suggest instead that education and communication be used to increase employer understanding of, and willingness to provide, flexible work options for mature age people with caring responsibilities.

Recommendation 16. Practical help for employers

The Forum recommends that the Government establish independent officers to be located within various industry groups and associations across Australia to provide practical advice and assistance to employers around workforce ageing issues. The dominant focus should be age however officers could also provide broader diversity support. This could include the development of information products (industry-based) to support workers across the life-cycle.
Recommendation 17. Support for workers in physically demanding roles
The Forum recognises the policy intent of the Job Transition Support, which is designed to help workers in physically demanding roles re-train and move into a new role with the same or a new employer. The Forum notes the low take-up of this program and recommends that the program be re-designed to reduce complexity and to make it easier for employers and workers to access.

5.10 Re-entry issues barriers of the Very Long-Term Unemployed (of 24 months or more in duration)

Recommendation 18. Encouraging greater participation
The Forum notes that in addition to regular job search, job seekers aged under 50 who have been unemployed for 12 months or more (and who are being assisted by Job Services Australia) are required to participate in activities designed to help them remain socially connected, to increase their skills and to find a job. Job seekers aged 50 years and over, however, have no requirement to participate in these activities. The Forum recommends that the requirements for mature age job seekers be strengthened to encourage greater participation in activities that will help them re-engage with employment.

Recommendation 19. Strengthening income support participation requirements
The Forum notes that mature age job seekers aged 55 years and over who are able to work may choose to do 30 hours per fortnight of voluntary work, part-time work or a combination of both to satisfy their income support participation requirements. These job seekers are not required to look for a job and generally receive no further assistance from their employment service provider but are expected to accept referrals to interviews for paid employment (up to full-time) if offered. On average, mature age job seekers who choose the voluntary/part-time work option are unemployed for 1.5 times longer than mature age job seekers who choose to actively participate in employment services. For employment service providers, the current arrangements are difficult because they do not have contact with the job seeker to allow them to refer the job seeker to interviews for paid work.

The Forum notes that the requirements of the job seeker and the requirements of the employment service provider do not align and recommends that this be addressed.

5.11 Re-training and up-skilling barriers

Recommendation 20. Improving access to current training programs
Experience+ Training allows employers to provide training to mature age workers to build their capacity to supervise or mentor an Australian Apprentice or Trainee. More Help for Mature Age Workers allows mature age workers who have trade skills but no formal qualifications to have their skills assessed and to undertake gap training, if needed, to gain a qualification. In addition to Recommendation 14, the Forum recommends that these programs be adjusted to increase flexibility and to allow more mature age people to benefit from training support.
5.12 Superannuation

Recommendation 21. Removing age limits on the superannuation guarantee

The Government has announced that the superannuation guarantee age limit will be abolished. From 1 July 2013, eligible employees aged 70 years and over will receive the superannuation guarantee for the first time. Making superannuation contributions compulsory for mature age employees is designed to improve the adequacy and equity of the retirement income system, and provide an incentive to older Australians to remain in the workforce for longer. Amendments to the Superannuation Guarantee (Administration) Amendment Bill 2011 and the Tax Laws Amendment (Stronger, Fairer, Simpler and Other Measures) Bill 2011 were made to give effect to these reforms. These changes fulfil an early recommendation of the Forum to remove the superannuation guarantee age limit so that superannuation guarantee contributions can be made at any age.

5.13 Tax transfer system

Recommendation 22. Removing age caps on work related insurance, licensing and workers compensation

The Forum notes the important work underway by Safe Work Australia to review the application of workers’ compensation legislation to ensure that older workers are not disadvantaged, and acknowledges the complexity of working across jurisdictions to achieve this goal. The Forum recommends that changes to workers compensation, work-related insurances and work-related licences be made so that older workers are not disadvantaged. The Forum stresses that the time for such change is now.

5.14 Workplace barriers

Recommendation 23. Expanding access to the Employment Assistance Fund

The Employment Assistance Fund provides financial help to employers for workplace assessments, modifications, adaptive equipment or other special work-related equipment to help a worker who has a health condition, injury or disability to their job or access employment. The Forum recommends that eligibility for this program be extended to allow older workers who do not meet the current eligibility criteria but who would benefit from this type of assistance to help them continue in their job, to access this support.

5.15 Forum Achievements

The following Forum achievements are of particular note:

Discrimination in employment on the basis of age:

• On 8 February 2012, the Attorney-General announced an inquiry into legal barriers to mature age persons participating in the workforce—namely for people aged 45 years and over. Under the Terms of Reference, the Australian Law Reform Commission will identify these barriers and consider reforms to address them in Commonwealth laws, including: social security, superannuation, insurance, compensation and employment. The Age Discrimination Commissioner, the Hon Susan Ryan AO, has been appointed as a Part-time Commissioner to assist with the Inquiry. The Commission is due to report by the end of March 2013.
Throughout its tenure, the Forum has trialled a number of communication approaches to raise awareness among employers and private recruitment firms of the business benefits of employing mature age people.

- The Forum developed the ‘Investing in Experience’ Employment Charter and Tool Kit. The Charter outlines nine better practice principles for employing mature age people. The Tool Kit establishes a clear business case for recruiting and retaining mature age people, and helps employers achieve the aims of the Charter.

- The Charter and Tool Kit have been distributed to over 10 000 employers nationally, including through Business Council of Australia, the Australian Chamber of Commerce and Industry and the Australian Industry Group, and through employer-focused events and conferences.

- The Australian Industry Group delivered a series of seminars based on the Charter and Tool Kit. Attendees, who were mostly HR and Line Managers, provided positive feedback about the seminars, which aimed to provide practical advice and support to employers, and to break down negative stereotypes of mature age workers.

- The Australian Chamber of Commerce and Industry released and promoted a series of employer guides under the banner ‘Employ Outside the Box’.

As part of the Corporate Champions initiative announced in the Budget, a series of high profile seminars will be rolled out to employers nationally from 1 July 2012. Informed by the work of the Forum, these seminars will form part of a larger communication strategy to promote the business benefits of employing mature age people, and encourage employers to attract and retain experienced staff.

**Flexibility of employment arrangements:**

- Based on the success of the Corporate Champions pilot, the Government has announced $15.6 million to allow this initiative to become an ongoing program, allowing employers across Australia (small, medium and large) to receive one-on-one assistance to review their current human resource practices and to make positive change.

- It is envisaged that a repository of better practice will be developed and disseminated, encouraging more employers to realise the benefits of providing flexible working arrangements to mature age workers and to attract and retain experienced staff.

**Job search assistance:**

- Informed by the work of the Forum, a new program will be available from 1 January 2013 to support mature age job seekers aged 55 years and over who are looking for work. The new Mature Age Participation—Job Seeker Assistance program ($25.8 million over four years) will provide a peer-based environment in which eligible mature age job seekers may develop their IT skills (including the use of social media to support job search), undertake job-specific training, participate in paid work trials and benefit from $500 in work-related personal equipment. The program will be delivered by a panel of expert providers in areas where the Government feels it will best meet individual, employer and community needs.

- Professional career counselling, help with financial planning and the opportunity to share their experiences with other mature age job seekers will be key features of the program.
Leisure time trade-off

- The Forum provided strategic input into a demonstration pilot in the Ballarat-Bendigo area, led by the then Local Employment Coordinator, Mr John Warmbrunn. The pilot delivered career advice and financial planning support in a work and peer-based environment, to help mature age people make informed decisions in the lead up to retirement. Managers were included in the process, allowing managers and employees to come together to discuss in a constructive manner options available to retain the employee’s expertise, pass their experience on to other workers, or to be supported as they move into retirement. The pilot drew on the existing support available through Experience+ Career Advice and Centrelink’s Financial Information Service.

- The Experience+ Career Advice has delivered more than 8000 sessions. The 2012 Budget extended the Career Advice service beyond its original end date on June 2014 to June 2016.

- Professional career counselling, help with financial planning and the opportunity to share their experiences with other mature age job seekers will be key features of the new Mature Age Participation—Job Seeker Assistance program.

Physical illness, injury and disabilities

- The ongoing Corporate Champions program will provide employers with a package of tailored assistance to help them manage the health and wellbeing of an ageing workforce. This will include help to access training for workers in physically demanding roles to move into alternative (including mentoring) roles through the new ‘Investing in Experience—Skills Recognition and Training’ program and the National Workforce Development Fund.

Re-training and up-skilling barriers

- As part of the 2012 Budget, the Government announced changes to the training programs available under Experience+ to allow more workers to access training through these programs.

- From 1 July 2012, employers will be able to apply for grants of up to $4400 (including GST) to help with the cost of getting formal recognition of the current competencies of any mature age workers (aged 50 years or over) and, where skills or knowledge gaps are identified, purchase gap training so the worker can get a formal, nationally recognised qualification, at the Certificate III to Advanced Diploma level.

- The ‘Investing in Experience—Skills Recognition and Training’ program will help more mature age people to remain in the workforce, progress in their jobs, transition to new roles and contribute further to the economy.
6.0 CONCLUDING COMMENTS

Increasing mature age labour force participation is a key strategy open to policy makers to address the economic implications of Australia’s ageing population. Encouragingly, Australia’s level of mature age employment compared to other OECD countries has improved considerably in the past decade. However, there remains room for continued improvement, to enable the economy to fully benefit from the skills and experience offered by mature age workers. Indeed, improving mature age labour force participation is one of the key challenges identified for our economy in *Australia to 2050: future challenges*, the 2010 Intergenerational Report.

In this context, in February 2010, the Australian Government established the Consultative Forum on Mature Age Participation as a vehicle to provide evidence-based advice on removing such barriers to employment faced by mature age people. The recommendations presented above represent the considered advice of forum members—based upon their own experiences within leading seniors organisations, trade unions, employer and industry groups—as well as a significant research driven evidence base.

Encouragingly, several key Forum recommendations have already been accepted by Government—due in part, to the input provided by the Forum—when early recommendations were made. Key amongst these achievements has been the abolition of the age limit on the superannuation guarantee. For the first time, since the implementation of compulsory superannuation in Australia, employers must provide superannuation for all eligible employees, regardless of their age. Not only does this change represent equitable policy, it also sends an important message to employers, employees and the Australian public at large that the skills and experience of mature age workers are valuable to the economy.

As shown in this report, these recommendations have been informed by a strong evidence base. Australia’s first nationally representative survey of barriers to mature age employment furnished the Forum with evidence suggesting:

- The ranking of the prevalence of the barriers reveal that strongest barriers to mature age employment include superannuation, illness, injury and disability, age discrimination and flexibility of workplace arrangements for the ill and care-givers. However, policy makers should not focus on these barriers to the detriment of the other barriers reported herein. There are strong interactions between many barriers, and so it is clear that policy responses require a holistic approach. Further, some barriers, such as those only related to job seekers, can only be experienced by specific population sub-groups. That is, the population-wide prevalence may be lower than other barriers, but when considering the population at risk the prevalence is high; that is, they are an extremely important barrier for this sub-population.
• Results also indicate that the barrier of leisure time trade-off prevents many mature age people from working. This indicates that the elimination of structural barriers, such as inflexible workplace arrangements, must occur concurrently with behavioural shifts amongst the current cohort of mature age workers themselves. The leisure time trade-off, being a supply side constraint, is not necessarily regarded as a barrier to which mature age people have little control in overcoming. That is, it is oftentimes viewed as a personal choice. However, this attitude towards early retirement is not necessarily a function of individual choice alone: but rather embedded in a historical setting in which previous policies have normalised the pursuit of leisure activities in the later life course.

• The projections indicate that as the population continues to age and grow, the potential loss of workers and hours from the Australian economy grows substantially. This finding suggests that policy interventions need to occur sooner rather than later. The longer the time period until interventions are introduced to reduce barriers, the larger the accumulation of losses to the economy. Indeed, the implications for the economy are not insignificant. Results here indicate that introducing greater workplace flexibility for a person with an illness or care-giving responsibility would lead to an additional 450,000 workers and 1.25 million hours worked each week in 20 years’ time.

• The projections also underscore the many hours lost to the labour market from groups other than the unemployed. Mature age Australians who are currently working either full-time or part-time cite that because of barriers to working further hours, they are not offering their full potential to the Australian economy. Similarly, there is a very large potential to increase employment participation from the NILF population. Although not actively seeking work in a formal statistical sense, the hours lost as specifically reported by mature age people themselves is very significant.

• Although by and large employers report few challenges to employing mature age workers, a sizeable minority hold out dated stereotypes of mature age workers. This is consistent with reports from employees in the Survey of Barriers of experience of direct age discrimination. Encouragingly, however, employers with a written mature age plan are well placed to retain mature age employees because they have workplace policies enabling changes in working hours or contractual arrangements and the possibility of mentoring focused roles which all enable them to benefit from the skills, experience and knowledge of mature age workers.

The evidence collected by the Forum provides a solid basis for continued policy and programmatic development in Australia with the view to improving mature age employment prospects. Although the Forum officially wound up on June 30 2012, the detailed work of the Forum will continue. The Positive Ageing Panel announced by the Hon Wayne Swan MP, Deputy PM and Treasurer and the Hon Mark Butler MP, Minister for Ageing on 18 April 2012, will continue to drive the issues raised by the Forum. A key role of the new Panel will be to raise awareness and lead a national dialogue on ageing issues, including how to best harness the economic and social opportunities presented by an older population. The Panel will also provide an important role in advising the Government on policies of relevance to older Australians. The Panel will draw on this and other reports to shape their agenda.
APPENDIX

Members of the Consultative Forum on Mature Age Participation

Mr Everald Compton AM, Chair of the Consultative Forum on Mature Age Participation
Mr Michael O’Neill, Chief Executive Officer, National Seniors Australia
Mr Ian Yates AM, Chief Executive Officer, Council on the Ageing Australia
Ms Val French AM, President, Older People Speak Out
Mr Stephen Bolton, Senior Advisor, Employment, Education and Training, Australian Chamber of Commerce and Industry
Ms Jennifer Westacott, Chief Executive, Business Council of Australia
Ms Patricia Neden, Chief Executive Officer, Innovation and Business Industry Skills Australia
Mr Jeff Lawrence, Secretary, Australian Council of Trade Unions
Ms Sally Sinclair, Chief Executive Officer, National Employment Services Association
Mr Innes Willox, Chief Executive Officer, Australian Industry Group
The Hon Susan Ryan AO, Age Discrimination Commissioner, Australian Human Rights Commission
Ms Lee-Anne Fisher (Independent)

Members’ representatives

Mr Michael Fisher, Australian Council of Trade Unions
Mr Michael Taylor, Australian Industry Group
Ms Megan Lilly, Australian Industry Group
Ms Ruth Rosen, Manager Corporate Governance and Communications, Innovation and Business Skills Australia
Mr Ewan Brown, Manager, Mature Age Engagement Project, Australian Chamber of Commerce and Industry
Ms Claire Thomas, Director, Policy for Education and Skills, Business Council of Australia
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