

# What's Age Got To Do With It?

Towards a New Advocacy on Ageing and Work

By Philip Taylor & Warwick Smith



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# About Per Capita

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Our research is rigorous, evidence-based and long-term in its outlook. We consider the national challenges of the next decade rather than the next election cycle. We ask original questions and offer fresh solutions, drawing on new thinking in social science, economics and public policy.

Per Capita's operating model is to invest in highly qualified researchers who work on applied policy development, rather than the more abstract, theoretical approaches of academia.

Our audience is the interested public, not just experts and policy makers. We engage all Australians who want to see rigorous thinking and evidence-based analysis applied to the issues facing our country's future.

# About the Authors

**Philip Taylor** is a Research Fellow with Per Capita and also holds professorial positions at Federation University Australia and the University of Melbourne. He has almost 30 years of experience as an expert researcher, policy writer and governmental and NGO advisor on workforce ageing. His interests include individual orientations to work and retirement, employer behaviour towards older workers and international developments in public policy aimed at extending working life. He has taken a leading role in designing and implementing intelligent policy and program solutions to the many issues raised by workforce ageing. He is frequently invited to address national and international conferences, maintains membership of national and international committees and has a current, leading role in Australian and international research groups.

**Warwick Smith** is a research economist who works in Per Capita's Centre for Applied Policy for Positive Ageing (CAPPA) and in our Progressive Economics program. His recent and current projects include the adequacy of the Age Pension, women's superannuation and the future of Australia's ageing workforce.

Warwick has previously worked as a research economist, consultant and freelance writer. His particular areas of expertise and interest include the economics of ageing populations, environmental economics, taxation economics and the history and philosophy of economics. Warwick also has a background in evolutionary and conservation biology.

# Acknowledgements

Thanks to Emma Dawson, Executive Director of Per Capita, for her comments on drafts of this report.

We also thank the Wicking Trust for their support of Per Capita's Centre for Applied Policy in Positive Ageing.

Desktop publishing by Allison Orr.

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# Executive Summary

Australia, along with the other developed economies, is grappling with the implications of an ageing population. Concerns about increasing welfare costs and shortfalls of labour supply have brought with them calls to prolong working lives. However, current public policy is inadequate if the nation wishes to make the best use of its ageing workforce. Present approaches to both public policy and advocacy have the potential to be harmful in terms of their response to age barriers in society. A piecemeal set of measures lacking legitimacy have emerged, with objectives that lack a road-map for how they will be achieved.

Age-based stereotypes (such as loyal, reliable, wise) are often used by older people's advocates but recent research has shown that these stereotypes may be reinforcing already existing negative views of older workers among employers because these are not the traits they are primarily looking for in employees. This has potentially important implications for efforts to overcome age discrimination by employers. Not only are older workers being promoted in terms of qualities that employers are already more likely to ascribe to them, such qualities are given a lower weighting in terms of employment decisions that take account of productivity.

The push to extend working lives also has the potential to stigmatise those who retire from the paid workforce as no longer pulling their weight in a society where being retired is increasingly viewed as a kind of unemployment. What happens if governments remove one of the moral foundations of the welfare state - retirement - without there being a realistic alternative?

Compounding this situation is the rise of automation, which by 2031 may make up to two and a half million older workers redundant. Not only will they be out of work but their skills will be outdated. At the same time an approximately equal number of younger workers will also have been made redundant.

Taking a long view, the casualisation of Australia's workforce may be a ticking time-bomb for tomorrow's older workers. Older people who are presently finding it difficult to get back into the workforce 10 or 15 years before they can access retirement income may be the 'canary in the coalmine' for the big issues facing young people as they age in the 'gig economy'.

This report attempts to offer a fresh approach, challenging the basis of the present advocacy on ageing and work. Against a background of apparent age inequality in the Australian labour market affecting both young and old, recent efforts aimed at overcoming barriers to older workers are considered and critiqued. The report offers a framework for developing public policy on age and work, proposing principles against which the legitimacy of actions should be tested. The framework has three elements:

1. A need for a life course perspective when considering the issue
2. A requirement to remove a tendency towards ageism from public policy and age advocacy
3. A need for a critical stance on the present public policy emphasis on prolonging working lives.

The report puts forward the following recommendations for action:

1. A National Ageing Workforce Strategy (NAWS) to provide an overarching framework for government action, replacing the present piecemeal approach.
2. That NAWS be underpinned by a national fund to support pilot projects aimed at overcoming age barriers across the lifecourse, assisting mid-career and older workers in transition and the trialling of new welfare models that support older people wishing to re-enter and those outside of the paid labour force.
3. That generational solidarity be a major focus of efforts, with the activities of the Age Discrimination Commissioner broadened to consider issues of both young and old.
4. That conceptions of older people's social participation be broadened to encompass and recognise more than merely paid work, with new measures of 'dependency ratios' developed that take account of community contributions, and that national targets for increasing rates of such contributions are set.
5. That a lifecourse approach to employment policy supplement, or replace, age-based approaches, so that specific schemes targeting older (or younger) workers are abolished unless their continued existence can be justified.
6. Against a backdrop of changing demography and a transforming economy an overhaul of the nation's education system to focus more on adult continuing education.
7. The founding of a national body - the Centre on Disrupting Ageing (CODA) - to promote and support older people's 'retirement careers'.
8. The Government's *Restart* scheme that presently subsidises employers hiring an older worker be re-cast as a supply-side measure, with a 12-month wage subsidy paid directly to the long-term unemployed worker. Alongside this, we propose that people aged over 55 and who have been unemployed for more than six months should be eligible for a new *Micro Enterprise Incentive Scheme* (MEIS).
9. The introduction of a job guarantee that rewards the participation of long-term jobless in 'unpaid' work after other efforts, for instance *Restart*, have been tried.
10. The establishment of a national body, *The Alliance for Productive Ageing*, led by employer, trade union and industry peak bodies to inform good workplace practice in age management.

Tackling issues of age and work has huge potential to increase the nation's productive capacity but this is a long-term project that requires attention not only to today's older people but, importantly, tomorrow's. Greater reflection on the meaning of age in Australian society is needed and advocates for older people need to rise to the challenge of setting an inclusive agenda that resonates for people of all ages.

# Introduction

With Australia's ageing population has come increasing concern about the sustainability of the welfare system and for the supply of labour. As a consequence, policymakers are intent on pushing out the final age of labour market withdrawal. In recent years both Labor and Coalition Governments have implemented a range of reforms aimed at encouraging people to retire later and employers to hire older workers. Advocacy organisations have enthusiastically promoted the working-longer agenda.

Amid calls to work longer, the availability and quality of paid work and how those not in work will build and maintain a sense of identity are issues of importance that have received little consideration in both policy and advocacy. People are being asked to work until 70 and beyond without a clear sense of what this means and whether it is a realistic proposition. The potential dignity of retirement for the many for whom such a proposition is a near impossibility - for instance, those who are in manual occupations or whose jobs are under threat from digital technologies - is also being overlooked.

While recognising that paid work may often be better than retirement and that those who wish to work should be supported to do so, some form of paid productive engagement as an alternative to paid employment may be more dignifying than the prospect of a period of long-term unemployment in the years before an Age Pension can be claimed. A present emphasis on paid work in terms of public policy also ignores the myriad other ways that older people participate in their communities, for instance as carers or volunteers. They are being presented as a burden when this is far from the case.

Narrow conceptions of what it means to be productive are clouding the actual and potential contributions of older people to Australian society. While present public policy is aimed at pushing out the age of retirement, older Australians already significantly contribute to the fabric of Australia's social and economic life. Policies aimed at acknowledging and expanding the scope of this

participation, which goes well beyond paid work, have the potential to alter the tone of the debate about an ageing Australia from being about conflict and risk to being about solidarity and opportunity. A consideration of the potentially huge economic and social opportunities presented by the ageing of Australia's population may change the societal perception from growing older as being about discrimination, disadvantage and burden to that of older people as valued assets and key contributors to the nation's wealth. Lastly and importantly, for older people themselves, placing a value on their contribution may assist them in maintaining a positive sense of identity and fulfilment.

Among the developed and, increasingly the developing nations, population ageing has led to concerns about social welfare systems and future labour supply. In its *World Population Ageing Report* the United Nations states that population ageing 'is poised to become one of the most significant social transformations of the twenty-first century'<sup>1</sup> (p.1).

According to the Australian Treasury's 2015 *Intergenerational Report*<sup>2</sup> Australia will experience a substantial change in the composition of its population by 2054-2055:

- life expectancy at birth is projected to be 96.6 years for women and 95.1 years for men, compared with 93.6 and 91.5 years at present.
- A greater proportion of the population will be aged 65 and over, with the number in this age group more than doubling.
- Remarkably, 1-in-1,000 people are projected to be aged over 100. By contrast, in 1975 this figure was 1-in-10,000.
- Labour force participation among people aged over 15 is projected to fall to 62.4 per cent, compared to 64.6 per cent in 2014-15.
- The number of people aged 15-to-64 for every person aged 65-and-over will fall to 2.7 people. This was 7.3 in 1975, and is 4.5 people at present.

However, it is important that we do not overstate the significance of this population shift, nor treat such forecasts as certainty. By 2030, Australia will be the youngest among English speaking countries and the countries of western Europe<sup>3</sup>. The population age profile will shift but the shift may not be as monumental as it is often made out to be (see Figure 1). Much of our commentary regarding an ageing population echoes that of other advanced economies even though our demographics are different.

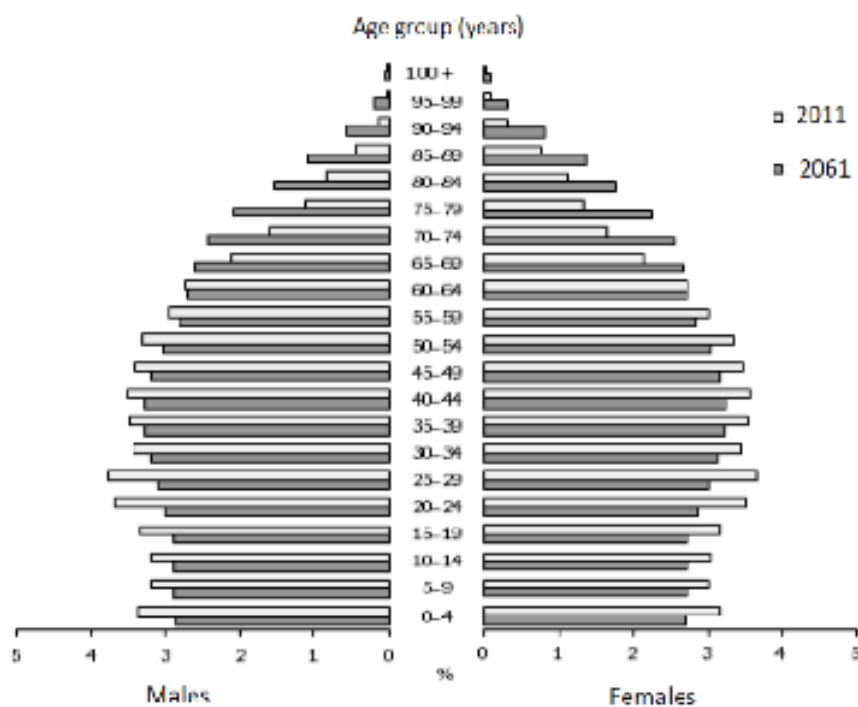
The ageing of Australia's population certainly requires consideration and planning but there is no justification for any kind of state of emergency. The recent raising of the Age Pension eligibility age and proposals to increase this further still need to be considered in terms of this revised view of Australia's changing demography. Ever longer working may not be an inevitability.

The Productivity Commission<sup>4</sup> suggests that, as a consequence of this demographic shift, there may be a shortfall of workers, leading to falling productivity and reduced economic growth, and that, as a result, the sustainability of the social security system may be threatened. The emphasis of government policy and advocacy, together with the advice and encouragement

of influential bodies such as the OECD<sup>5,6</sup> has been on pushing out the final age of retirement. Arguments for the benefits of working longer are being made almost without dissent. Longer working lives are considered to benefit both society and individuals with, for instance, research purporting to demonstrate a relationship between employment at older ages and a worker's well-being<sup>7</sup>. A recent PwC<sup>8</sup> report concluded that increasing the employment rate of Australia's older people to that of Sweden's could deliver gains of up to \$78 billion to the economy, representing 4.7 per cent of Gross Domestic Product.

This report by Per Capita, carried out as part of its program of research on the implications of Australia's ageing population, begins by considering Australian older workers' changing place in the labour market and how they compare with their counterparts in other OECD countries. The emergence of public policy aimed at prolonging working lives is also described. Next, age related disadvantage is examined from the perspective of both young and older workers. Following this, the present advocacy approach on age and work is described and critiqued before a set of principles for guiding advocacy is provided. on ageing and work is offered. The report concludes by offering a set of recommendations for policy action.

Figure 1 Australia's population age profile in 2011 and 2051



Reproduced from: Australian Bureau of Statistics (2013). Population Projections, Australia. ABS Cat. No. 3222.0. Canberra: Australian Bureau of Statistics.

# Changing Patterns of Work and Retirement

Older workers' status has undergone a remarkable transformation internationally<sup>9</sup>. Following a long period when participation rates of older men were in steady decline in Australia and elsewhere, there has been an upward trend in their labour force participation.

Women of all ages have experienced a long term, marked upward trend in their labour force participation. In fact, women's participation overall has been the primary driver of an observed aggregate increase in labour force participation in Australia<sup>4,10</sup>.

As can be seen in Table 1, which presents a scorecard for Australian older workers' participation in the labour market prepared by the OECD, Australia's employment rate for those aged 55-64 compares favourably with the OECD average. This also jumped markedly between 2005 and 2015 from 54 per cent to 62 per cent. Likewise, the employment rate for the 65-69 age group compares favourably with the OECD average.

Elsewhere in the scorecard, Australian older workers' retention and hiring rates also exceed the OECD average and Australia's effective exit age - at 65.6 for men and 63.4 for women - exceeds the OECD average.

In terms of their unemployment rate and incidence of long-term unemployment Australian older workers also compare favourably with their OECD counterparts. However, Australian older workers are somewhat more likely to describe themselves as unemployed and marginally attached workers.

**In terms of their employability, Australian older workers also appear to be faring relatively well. The share of those aged 55-64 in Australia with a tertiary education exceeds the OECD average, as does their absolute and relative participation in training.**

In recent years, notwithstanding this upward trajectory in terms of labour force participation, Australian governments have continued to emphasise the challenge of low labour force participation among older

people<sup>11, 12</sup>, with the *Intergenerational Report* of 2010 advocating increasing their participation rate from 58.9 per cent in 2008 to 67 per cent by 2049-50<sup>13</sup>.

The policy challenge presented by population ageing has been met with a focus on the 'three Ps': productivity, population and participation, as outlined in the recent *Intergenerational Reports*<sup>3, 13, see 4</sup>. Here, Australian public policy towards older workers has firmly been in line with that of other industrialised nations<sup>14</sup>.

Recent Australian policy interest in older workers may be traced back to the turn of the century, with influential reports calling for greater consideration of their value to the economy. Thus, the *National Strategy for an Ageing Australia* report<sup>15</sup> identified the 'need for and value of better utilising skilled mature age workers [which] will increase as the supply of younger workers declines. Ongoing engagement of mature age workers will be important to achieve sustained economic growth as the population ages'.

Over the last decade a raft of supply and demand side measures have been implemented aimed at boosting older workers' labour force participation. Recently, there has been a particular focus on age discrimination in the labour market and overcoming workplace age barriers. The age at which the Age Pension can be accessed has been increased and superannuation preservation ages have also been increased.

Recent Coalition public policy aimed at overcoming age barriers include the *Restart* wage subsidy scheme which is an attempt to incentivise employers to recruit older workers. This scheme, as with Labor's wage subsidy scheme, the *Jobs Bonus*, which it replaced, has had minimal success.

The *Corporate Champions* scheme, also implemented by the previous Labor administration, was also focused on labour demand, being aimed at implementing and disseminating good practice in the employment of older workers<sup>16</sup>.



Table 1 Older workers scoreboard, 2005, 2007 and 2015, Australia and OECD

	Australia			OECD		
	2005	2007	2015	2005	2007	2015
<b>Employment</b>						
Employment rate, 55-64 (% of the age group)	53.5	56.5	62.1	51.7	53.5	58.1
55-59	62.8	66.4	70.3	61.8	63.2	67.6
60-64	41.3	44.8	53.0	39.1	41.5	47.5
Gender gap in employment, 55-64 (ratio women/men)	0.68	0.72	0.80	0.67	0.68	0.75
Employment rate, 65-69 (% of the age group)	16.9	20.2	25.1	19.8	20.9	24.9
<b>Job quality</b>						
Incidence of part-time work, 55-64 (% of total employment)	24.2	24.3	24.8	17.4	17.7	17.7
Incidence of temporary work <sup>a</sup> , 55-64 (% of employees)	4.6	6.1	5.1	8.8	9.0	8.0
Incidence of self-employment, 55-64 (% of total employment)	19.8	18.7	15.4	38.8	37.4	33.3
Full-time <sup>b,c</sup> earnings, 55-64 relative to 25-54 (ratio)	0.98	0.97	1.23	1.09	1.10	1.11
<b>Dynamics</b>						
Retention rate <sup>d</sup> , after 60 (% of employees t-5)	47.3	49.4	55.3	38.9	44.4	48.6
Hiring rate <sup>d</sup> , 55-64 (% of employees)	10.6	11.5	9.2	8.7	9.1	8.8
Effective labour force exit age <sup>e</sup> (years)	63.7	64.3	65.6	63.5	63.8	64.7
Men						
Women	61.5	62.1	63.4	62.0	62.4	63.3
<b>Unemployment</b>						
Unemployment rate, 55-64 (% of the labour force)	3.4	2.7	4.3	4.6	4.0	4.9
Incidence of long-term <sup>f</sup> unemployment, 55-64 (% of total unemployment)	39.3	30.7	35.7	44.9	43.9	46.8
Unemployed and marginally attached workers <sup>g</sup> , 55-64 (% of the age group)	1.9	6.0	5.5	3.4	3.1	3.9
<b>Employability</b>						
Share of 55-64 with tertiary education (% of the age group)	23.8	26.6	33.9	19.7	20.4	26.0
Absolute (% of all employed in the age group)	-	-	50.5	-	-	41.2
Relative to employed persons aged 25-54 (ratio)	-	-	0.83	-	-	0.78

a) Years 2004, 2007 and 2013.

b) Mean gross weekly earnings. Year 2015 refers to 2014.

c) The EU22 average comprises 12 EU countries for 2005 and 15 countries for years 2007 and 2015. The OECD average comprises 24 countries for 2005 and 27 countries for years 2007 and 2015.

d) Employees aged 55-64 with job tenure of less than one year as a percentage of total employees. Years 2004, 2007 and 2014.

e) Effective exit age over the five-year periods 2000-05, 2002-07 and 2010-15. The effective exit age (also called the effective age of retirement) is calculated as a weighted average of the exit ages of each five-year age cohort, starting with the cohort aged 40-44 at the first date, using absolute changes in the labour force participation rate of each cohort as weights.

f) Unemployed for more than one year.

g) Persons neither employed, nor actively looking for work, but willing to work and available for taking a job during the survey reference week. No data available for 2005. Year 2015 refers to 2014.

Source: OECD estimations from the OECD Employment Database, the OECD Earnings Distribution Database, the OECD Education Database and the OECD Survey of Adult Skills (PIAAC). <http://www.oecd.org/els/emp/older-workers-scoreboard.xlsx>

In advocacy terms, older workers have often been presented as victimised and vulnerable to joblessness<sup>17</sup>. However, against a backdrop of increasing concerns about the economic implications of an ageing population their labour force participation has been the subject of a growing movement since the mid 1990s that has focused on the economic and social benefits of their ongoing participation. Thus, a 'productive' rhetoric now sits alongside a 'victim' rhetoric<sup>18</sup>.

Encouraging older people to work, it has been argued, is the solution to labour supply concerns due to population ageing. Moreover, it is also stated that their employment results in productivity gains for employers<sup>19</sup>. Notably, this contrasts with the promotion of 'early exit' in the 1980s and early 1990s that was often aimed at job creation for younger people<sup>18</sup>.

Present conceptions of the role of older labour are typified by the Australian Attorney-General's request in March 2015 that the Australian Human Rights Commission undertake an inquiry into employment discrimination against older people and those with a disability<sup>20</sup>.

*The Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability*<sup>17</sup> was focused on investigating the nature and extent of age discrimination affecting those aged over 50, and putting forward recommendations for how to respond. Such a perspective on age and work accords with those of Australia's main advocacy lobby groups for the interests of older Australians, COTA and National Seniors Australia.

These bodies have campaigned to end age discrimination<sup>21</sup><sup>22,23</sup> and National Seniors Australia has undertaken recent research that indicates that there are labour market age barriers affecting older people<sup>24</sup>. There is also research internationally that points to the existence of labour market age discrimination affecting older jobseekers<sup>25</sup>.

Of significance, the *Willing to Work* inquiry concluded that age discrimination was 'ongoing and a common occurrence in the Australian workforce' (p. 60), an assertion that is thrown into some doubt by other existing Australian research and analysis of the ABS Social Survey carried out as part of this report.

The limited nature of the terms of reference of *Willing to Work* meant that broader questions concerning the relationship between age and the labour market in Australia were not addressed. Notable in its focus was the inquiry's exclusion of much of the workforce - those aged under 50. Thus, the terms of the debate around age and work have been narrowly constructed. As will be shown, this is to the detriment of public debate. An understanding of age discrimination as something which may occur across a person's life is more useful to the formation of government policy interventions.

The following section of the report examines the relationship between age and the labour market. It considers where older workers, as commonly defined, are advantaged or disadvantaged as compared to their younger counterparts.

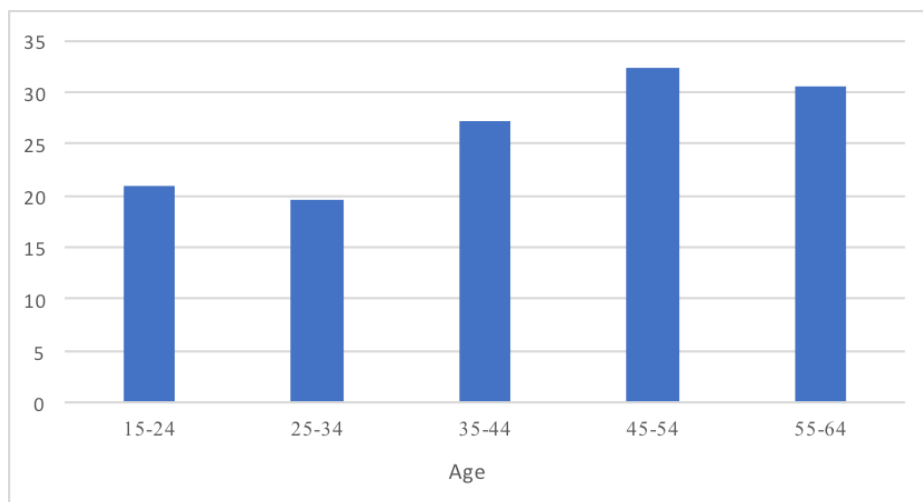
# Does Age Matter?

It is clear that a person's chronological age is associated with their labour market status. While, as noted earlier, Australian older workers are faring comparatively well, in some regards when compared with their younger counterparts they are at a clear disadvantage. Notably, they are overrepresented among the long-term unemployed and underemployed. As can be seen in Figure 2 workers aged over 45 are likely to experience a longer incidence of unemployment than younger workers.

Notably, as can be seen in Figure 3, it is also the oldest age groups who are most likely to experience long-term underemployment.

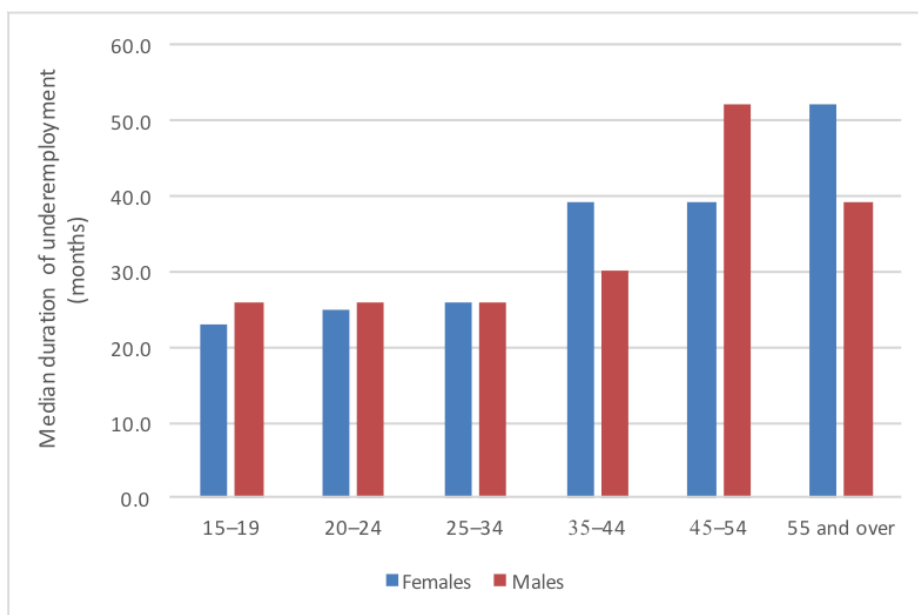
Figure 3 shows these figures further broken down by gender. These show that among the over 55 age group women are overrepresented among the long-term underemployed, whereas men are overrepresented among the long term underemployed when the 45-54 age group is considered.

Figure 2 Percentage unemployed who are long-term unemployed, February 2017



Source: Australian Bureau of Statistics (ABS Cat. No. 6202.0).

Figure 3 Median duration of underemployment by age group and gender, September 2013



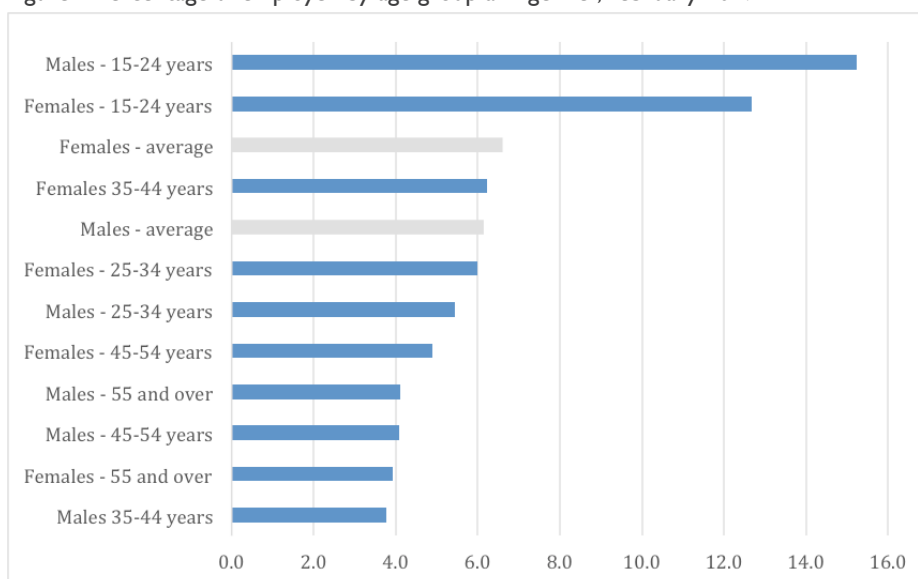
Source: Australian Bureau of Statistics (ABS Cat. No. 6265.0).

On the other hand, as can be seen in Figure 4, older workers are considerably less likely to be classified as unemployed, while it should be noted that older jobseekers may not be counted in official unemployment statistics. Thus, workers aged 16-24 experience over three times the rate of unemployment as those aged 55 and over. Considered by gender, young men aged 16-24 are rather more likely to experience unemployment than young women. Nonetheless, the rate of unemployment among both young men and women is considerably higher than is the case for other age groups.

Likewise, those aged 15-24 are considerably more likely to experience underemployment (Figure 5). However, in this instance it is the youngest women who are most likely to experience underemployment, followed then by the youngest men. Then, approximately 10 per cent of women in other age groups are likely to experience underemployment (Figure 5).

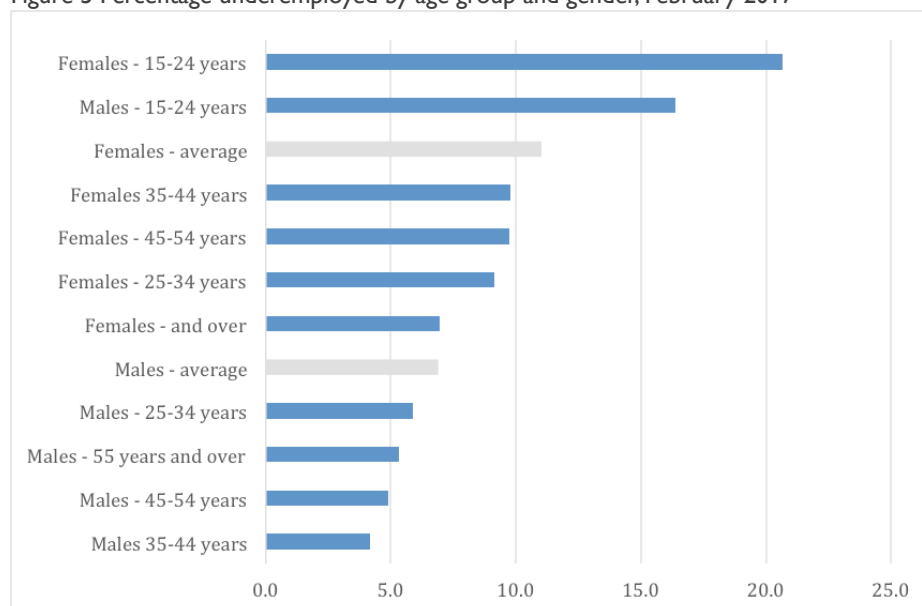
**In summary, older workers may have a statistically lower probability of being unemployed or underemployed but these carry a far higher risk for them because they are much more likely to be un- or under-employed for a long period of time.**

Figure 4 Percentage unemployed by age group and gender, February 2017



Source: Australian Bureau of Statistics (ABS Cat. No. 6202.0).

Figure 5 Percentage underemployed by age group and gender, February 2017



Source: Australian Bureau of Statistics (ABS Cat. No. 6202.0).

Finally and crucially is the issue of the casualisation of work, considered ‘not a stepping stone but part of a permanent condition associated with “long-term hardship” in the labour market’<sup>26</sup> (p. 16).

Much casual work, it appears, is experienced by younger workers, and experienced by fewer older workers (Figure 6). Women are also somewhat more likely to be in casual employment and less likely to be in permanent employment across the age range.

The impact of this across the lifecycle needs to be considered.

**The lifecycle was once described as having three main stages: preparation for work, breadwinner and retirement<sup>27</sup>. This tripartite division of the lifecycle has been much criticised as reflecting a male model of working life. Much public policy was predicated on this simple view of the lifecycle, to the detriment of many women.**

Thus, pension entitlements are largely predicated on stable labour force participation. As a consequence, any departures from this norm are a cause for concern. In this regard it has been noted that the lifecycle is becoming increasingly fragmented, with many people experiencing numerous job changes rather than a stable long-term job with one employer and pre-retirement transitions characterised by bridge jobs or part-time work before a permanent exit from the labour force<sup>27</sup>.

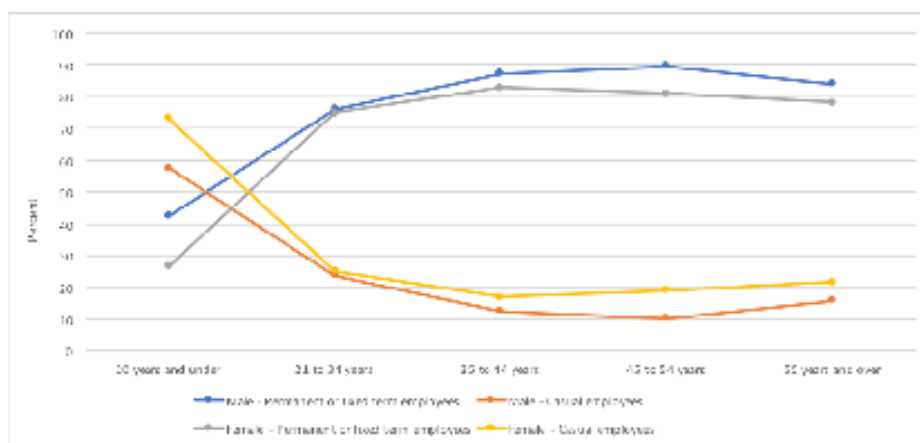
What then are the long-term implications for younger workers experiencing insecure employment? If a 25-year-old today can expect to have 17 jobs over their lifetime<sup>28</sup> a series of short-term contracts instead of secure employment may curtail their ability to save money, buy a home or plan for their retirement.

As they get older they may reach the end of each short-term contract and find it increasingly difficult to get a new one. Casualised work may thus be a ticking time-bomb.

**Those older people being laid off now and finding it difficult to get back into the workforce 10 or 15 years before they can access retirement income may be the ‘canary in the coalmine’ for the big issues facing the workforce as they age during the ‘gig economy’<sup>29</sup>.**

Therefore, it is important to consider not just today’s older workers but also young people who should be planning for their retirement now but who may be struggling with competing demands on their resources and an opaque career trajectory.

Figure 6 Casual employment by age group, February 2017



Source: Australian Bureau of Statistics (ABS Cat. No. 6306.0).

**Altogether then, chronological age is a significant factor in determining an individual's employment prospects. Both young and old are disadvantaged depending on how this is defined.**

Discrimination manifests differently according to the age group and the perceptions and stereotypes at play. That is, both older and younger workers experience discrimination of different kinds, which have different impacts on their experience of obtaining and retaining work.

While the old have been considered as disadvantaged, the young unemployed have sometimes been stigmatised as being work-shy. For instance, the Abbott-Turnbull Government's first budget proposed a six-month waiting period for the dole to apply to all job seekers aged under 30<sup>30</sup> under its *Stronger Participation Incentives for Job Seekers Under 30* measure. When they later abandoned this due to a lack of support, they announced a *Growing Jobs and Small Business* package, which included a four-week waiting period for job seekers aged under 25 and assessed as job ready applying for Youth Allowance or Special Benefit<sup>31</sup>.

Noting the presence of such ageism in public policy is important given policymakers' present interest in the welfare of older workers. To date, for instance, the activities of the recently established position of Age Discrimination Commissioner have almost exclusively focused on issues of older workers' employment.

**Indeed, the first Age Discrimination Commissioner held both this position and that of Ambassador for Mature Age Employment at the same time, suggesting that either a potential conflict of interest was not considered to exist, or was overlooked or disregarded.**

Unfortunately, present policy and advocacy appear to be firmly embedded in societal constructions regarding age and ageing and, somewhat ironically, need to become more 'age aware' in order to be effective.

The terms 'ageism' and 'age discrimination' have been co-opted by older people's advocacy organisations and public policymakers as only applying to 'older people' or 'mature age', to use the popular and ageist Australian vernacular, but there is no reason to suppose that they cannot apply to people of any age<sup>32</sup>.

Indeed, Australia's Age Discrimination Act 2004 already makes this clear: 'It is unlawful for an employer or a person acting or purporting to act on behalf of an employer to discriminate against a person on the ground of the other person's age'<sup>33</sup>.

Again, without broader consideration of issues of age and work from a lifecourse perspective - for instance, to consider youth as a life stage that is dense in terms of the occurrence and frequency of life events and an impressionable period for the formation of beliefs and orientations<sup>34</sup> - in the age debate, it is impossible to properly address issues of older workers' employment.

This theme is developed further in the following section of the report.

# Towards a New Advocacy on Age and Work

**Age advocacy faces major problems. First and foremost is an imprecision in terminology that renders any discussion of older (or younger) workers, or efforts to develop policy on their behalf, problematical.**

It is unclear what defines an older worker and whether they represent a distinct category at all. Further, there are different conceptualisations of 'age' itself. Added to this is the popular concept of 'generations', heavily promoted by management consultancies and market researchers, and given credence by the media, but lacking a strong evidence base.

## Who is an older worker?

Tackling issues of older workers' employment starts with a definitional problem. There is a lack of clarity about what the age threshold is for becoming an 'older worker'.

A range of ages has been offered between 40 and 64<sup>19</sup>. Curiously, British research that has considered people's perceptions of what it means to be 'young' and 'old' found that the mean age at which respondents thought people stopped being young was 41 and that at which people started to be described as old was 59<sup>35</sup>.

Occupational and gender differences have been observed. It has been found that women are more likely than men to experience ageist attitudes concerning appearance or sexuality<sup>36</sup>. Some occupational groups, such as those working in information and communication technologies, show an underrepresentation of older workers<sup>37</sup> and there is evidence that ICT workers may be considered old at ages well below definitions of older workers appearing in the literature<sup>38</sup>.

Notably, Australia differs from other industrialised countries in applying a somewhat different, and as noted already, ageist nomenclature: mature age. The Australian Bureau of Statistics<sup>39</sup> describes mature age workers as referring to people aged 45-64. Notably therefore, those working beyond the age of 64, of whom there are many, are not considered mature age workers.

While the term is used as a shorthand by academics, advocacy organisations, public policymakers and in this report, its utility in terms of determining the parameters of particular employment programs, is questionable.

Definitions of older workers are arbitrary choices and their use may result in public policy of little benefit. Reducing the concept to effectively mean 'older than someone else' renders it practically useless as a platform on which to build public policy.

Added to this is the problem of how to manage the intersection of age with other characteristics such as gender or occupational group. Thus, there may be some value in developing programs that target particular sub-groups rather than blanket programs that assume equal need.

Matters are further complicated by there being different conceptualisations of ageing<sup>40</sup>. Thus, chronological age is only one way of describing the ageing process.

Another is functional age, where health and performance capacity are considered more important than chronological age in terms of describing someone as 'old'. Psychosocial age refers to the older person's self-perceptions. Social age concerns attitudes, expectations, and norms about what is an age appropriate behaviour or lifestyle. Life-span age concerns how family life and economic constraints influence behavioural changes over the life cycle.

Finally, organisational age equates to job tenure. Importantly it has been argued that ageing is fundamentally a social process and that it is within its social context that ageing successfully needs to be considered<sup>41</sup>.

**There is a need for an approach that does not assume all people in a given age category are alike, while recognising that to the extent they are, this categorical similarity or likeness is a social construct and not something inherent to an individual<sup>42</sup>.**

The intention here is not to propose a new definition of what is an older or younger worker - a futile endeavour -

but to raise the question as to whether anything is to be gained by devising programs that target a particular age group - say the over 50s – as does the Federal Government's *Restart* scheme. Instead policy, while cognisant that a given age group might be more prone to certain forms of disadvantage than another, might nonetheless proceed on the basis that employment programs defined in terms of individual need, that are not age-based at all or at least not solely, may serve workers and society better.

As noted by the OECD, schemes broadly targeted at older workers may be inefficient and displace other workers. and moreover, due to older workers' diversity, risk being high cost blunt instruments with small net employment effects which may in fact reinforce negative attitudes about older workers among employers<sup>5</sup>.

### Should we talk about generations?

On top of public policies that segment young and old, proponents of segmenting the labour market according to the 'generation' of a worker have found a ready business audience and terms such as 'Millennial' and 'Baby-Boomer' have entered the popular vernacular, even though their practical utility is questionable. There is considerable interest in applying the concept of generations to improving business performance.

Researchers have used the term 'generation' to refer to 'a sociologically real group defined by membership in a set of adjacent birth cohorts whose subsequent encounter with history influenced its life chances in a given, theoretically relevant way'<sup>143 (p. 183)</sup>.

Generational classifications include Baby Boomers, Generation X, and Millennials or Generation Y<sup>44</sup>. In its white paper *How to Manage a Multigenerational Workforce* Adecco draws on the concept to help, it argues, equip business to develop strategies that can reduce workforce turnover, describing and offering tips for how to manage different generations<sup>45</sup>.

Observers have argued that there are differences in work values, communication styles and teamwork activities among employees from different generations. It has been suggested that 'while Boomers live to work, Millennials work to live'<sup>44 (p. 47)</sup>.

Boomers are said to be loyal, while younger generations want immediate recognition as well as a life outside of work. They are less willing to hand over their lives to the company.

Millennials, it is said, prefer to work in teams and believe in collective action<sup>44</sup>. It is also suggested that different generations have different communication styles with Baby

Boomers and Generation X preferring to communicate in person or by telephone, whereas Millennials prefer using digital platforms<sup>44</sup>.

Many researchers, however, believe that it is inappropriate to discuss generational differences<sup>46</sup>.

Various studies have failed to demonstrate the supposed attributes of different generations<sup>47</sup>. Notably, research has not found evidence of generational differences in some work motivations (e.g. job security and good pay)<sup>48</sup>, and even where differences in certain workplace behaviours have been observed (e.g. job mobility, disciplinary action, and willingness to work overtime), statistical effect sizes are small, meaning that organisations need to be cautious in implementing strategies that emphasise the supposed unique values and characteristics of different generations rather than applying general strategies to all employees<sup>49</sup>.

**Focusing on so-called generational differences is problematical as this overlooks differences among people in the same age cohort and ignores the importance of other forms of social identity that intersect with age. It therefore seems improbable that regardless of gender, ethnicity, race, sexuality and place of birth, people all demonstrate the same attitudes, values and preferences because they happen to have been born within a few years of each other.**

It is likely that within-group differences outweigh generational differences<sup>46</sup> and that the power and the extent of generational differences have been overstated<sup>43</sup>.

Such approaches may also have the potential to provide a convenient proxy for aged-based decision making within organisations that at the same time may claim to promote workforce age diversity and to be 'age friendly'.

### Ageism to counter ageism

In both the workplace and in public policy research we consistently find evidence of stereotypes about older and younger workers.

Studies over several decades have considered employer age stereotypes. For instance, a recent review<sup>50</sup> identified common stereotypes of older workers as being poor performers, resistant to change, having less ability to learn, having a shorter tenure and being more expensive to employ.

Another stereotype is that they are more dependable.

While concern has often been expressed about the influence such stereotypes may have on employer behaviour little attention has been paid to the role



they play when advocacy and public policy are being formulated<sup>18</sup>. Yet both, it seems, are prone to draw on ageist stereotypes in their efforts counter ageism.

Ironically, advocates often apply pejorative stereotypes about younger workers in support of older workers.

As part of the so-called 'business case' for employing older workers, employers are being advised to recruit older workers based on characteristics such as their supposed 'loyalty', 'reliability' and 'experience'.

Thus, according to the former Commissioner for Age and Disability Discrimination and Ambassador for Mature Age Employment<sup>51</sup>: "Mature workers are reliable, flexible and ready to contribute from day one. As well as bringing a lifetime of experience to your business, mature workers are also great mentors to other staff".

Similarly, a recent report of research which investigated the incidence of age discrimination affecting older people included this statement: "Mature aged workers bring with them a range of favourable characteristics such as stability, reliability, loyalty, experience, wisdom and maturity. One way to tackle work related ageism is to firstly address negative perceptions regarding the competency of older workers"<sup>52</sup>. However, these are age stereotypes and thus may be doing more harm than good.

The research is equivocal: chronological age does not predict job performance, although there appear to be small yet positive statistical relationships between age and some job attributes<sup>53</sup>.

Added to this, research indicates that there is often greater variation, in job performance terms, between people of the same age than people of different ages<sup>54</sup>. Moreover, in addition to there being significant individual variation in the ability to work, this increases with age<sup>55</sup>.

That these findings point to the limited role age plays in the workplace suggests that a preferable starting point would be to assume that age and job performance demonstrate little or no practical useful relationship. Also, it would seem that even if deficits on the part of younger or older people were present they could possibly be remedied through training.

**Thus, there is no strong reason to assume that a person of a given age is likely to perform better or worse than a person of another age, with the consequence that basing an employment decision on a person's age, as well as being illegal, offers an employer little or no practical advantage.**

Therefore, it would seem that an 'age neutral' position is preferable. For instance, older workers may not necessarily be experienced, or this experience may be outdated and younger workers may have greater experience.

Deploying the stereotype that older workers are 'experienced' overlooks the needs of those in, for example, declining industries who may need to retrain.

## Advocating for older workers

Older workers are being advocating for in terms of attributes that do not matter to employers.

Importantly, such an advocacy approach may be based on the mistaken assumption that attributes such as 'loyalty' are actually valued by managers. Such attributes may be interpreted by managers as defining older people as 'set in their ways' and 'sticky' when employers may want a fluid workforce.

**Critically, research indicates that older workers are rated more highly on qualities considered less important by employers. It has been found that employers perceived the advantages of older workers in terms of their soft qualities, whereas those of younger workers were primarily in terms of their hard qualities<sup>56</sup>.**

Soft qualities included organisational commitment, reliability, and social skills whereas hard qualities included flexibility, physical and mental capacity and a willingness to learn new technology. Importantly, hard qualities were given greater weight than soft qualities in productivity evaluations.

This finding has potentially important implications for efforts to overcome age discrimination by employers. It indicates that not only are older workers being promoted in terms of qualities that employers are already more likely to ascribe to them, but also that such qualities are given a lower weighting in terms of employment decisions that take account of productivity. Such advocacy, firmly grounded in age stereotypes, may therefore risk entrenching labour market age barriers.

Advocating for older workers by highlighting characteristics employers consider less important may mean they are channelled into lower status roles, commensurate with their supposed lesser capabilities.

Furthermore, while there is considerable evidence of age-based stereotypes held by employers it is far from clear that they play an important role in influencing employer behaviour.

On the one hand, there is a view that workplace policies are influenced by norms and representations of age and age stereotypes.

On the other hand is the view that age is rarely considered by management, and while policies and programs may affect young and old differently these are largely what sociologists describe as 'unintended consequences'<sup>27</sup>.

Factors such as a desire for harmonious industrial relations, the opportunity to utilise public or private sector early retirement mechanisms and economic difficulties facing firms may play a more important role<sup>27</sup>. Thus, an advocacy approach that is almost exclusively focused on tackling age stereotypes may be overstating their importance in determining older workers' experiences.

### Is ageism exaggerated?

**Advocacy also makes exaggerated claims for the prevalence of age discrimination experienced by older people, inviting the risk that growing older is primarily characterised in pejorative terms<sup>18</sup>.**

For instance, it has been claimed that ageism is 'endemic in our society'<sup>21,22</sup> despite the fact that the Multipurpose Household Survey (MPHS) undertaken in 2014-15<sup>27</sup> has found that perceptions of age discrimination are actually in decline: 17 per cent of people aged over 55 believed that they were considered too old by employers, down from 21 per cent in the equivalent 2012-13 survey and 30 per cent in 2004-05.

Experiences of age discrimination also appear to primarily manifest in terms of the experiences of those older people who are looking for work<sup>24</sup>.

The risk here is of stigmatising all older people as being prone to experience age discrimination with the potential for adverse consequences for an individual's sense of identity and self-worth and societal perceptions of the old and of growing older.

Advocates for an ageism-free society might have a stronger case for stating that it is 'endemic' if they were to define it more broadly.

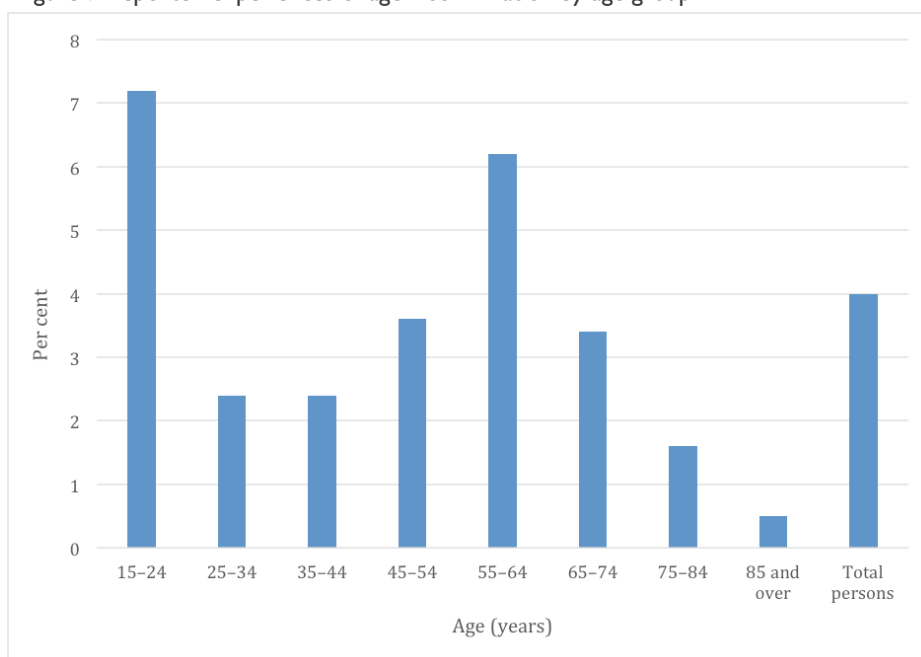
Thus, it has been observed that older workers may be both perpetrators, as well as victims, of age discrimination and older workers may be perpetrators of age discrimination against the young<sup>58</sup>.

Australian evidence concerning the incidence of ageism or 'youthism'<sup>59</sup> as experienced by young people is lacking but analysis of the Australian Bureau of Statistics Social Survey 2014 carried out for this report indicates that it is those aged 15-24 who are somewhat more likely to report experiences of age discrimination compared with those aged 55-64.

As can be seen in Figure 7, among those aged 15-24 just over seven per cent reported an experience of age discrimination, compared with just over six per cent of those aged 55-64. People of other ages reported rather fewer experiences of age discrimination.

Support for these findings comes from recent British research which found that younger people were more likely to report experiences of age discrimination than older people, although in this instance they were considerably more likely than older people to report such experiences - twice as likely<sup>35</sup>.

Figure 7 Reported experiences of age discrimination by age group



Source: Australian Bureau of Statistics, Social Survey 2014

Also notable from the ABS data is that, overall, relatively few people report experiences of age discrimination - 4 per cent – which, it should be noted, contrasts with other recent Australian studies which have concluded that it is rather more prevalent<sup>17,24</sup>.

Importantly, research also indicates that, contrary to notions of age discrimination being endemic in the workplace, many Australian employers are already responding to experiences of labour shortages and the ageing of their workforces by implementing measures targeting older workers' employment<sup>60</sup>.

### **Robots don't dream of retirement**

Much advocacy has been largely uncritical of recent public policy on age and work - accepting the present orthodoxy around the notion of working longer - and is based on a flawed premise that work is necessarily available and good for older people. Indeed, it has been somewhat optimistically stated that 'it's time to retire retirement'<sup>61</sup>.

What is contestable is whether this is a realistic goal for all workers, raising the question as to what happens to those who, for whatever reason, are either unable or unwilling to remain in the paid labour force, for instance if they have caring responsibilities, cannot find work or are forced to exit due to a health condition.

As has been noted more generally, with the present debate framed as it is, there may be a risk of stigmatising those who retire from the paid workforce as no longer pulling their weight in a society where this status is being recast as a kind of unemployment<sup>18</sup>.

Here Colin Duncan has referred to 'Damaging notions of agelessness geared chiefly to promoting employment opportunities for older people, and culminating in the current ideologies of work obligation and pension retrenchment'<sup>62, p. 1150</sup>.

### **What happens if governments remove one of the moral foundations of the welfare state<sup>18</sup> - retirement - without there being a realistic alternative?**

The Australian labour market has undergone substantial changes over the last few decades. This trend is likely to continue as we are confronted by what has been called the fourth industrial revolution - driven by artificial intelligence and robots.

While numerous reports have considered what this technological revolution will mean for the labour market<sup>63, 64</sup>, the specific impacts on older workers have not been considered.

While workers of all ages will be affected by these changes, older workers may be disproportionately so. Recommendations have generally focused on creating a flexible and versatile workforce, primarily through the education system.

However, the reality is that older workers are significantly less likely to be offered training by their employer to keep their skills up to date, due in part to a perception that it is a less worthwhile investment when compared to training a younger worker<sup>42</sup>.

Even if older retrenched job seekers do manage to retrain after their old skills are made redundant, they may have to enter a new job at or close to entry level and compete with newly trained, younger workers. Evidence shows that those younger workers are more likely to be hired.

When large scale layoffs have occurred historically, many workers have moved on to find other employment. However, this is least likely to be the case for older workers<sup>65, 66</sup>. One study found that 96 per cent of workers aged between 55 and 59 did not find further employment following retrenchment<sup>67</sup>. The implications of this industrial change are likely to be serious.

### **A report by the Committee for the Economic Development of Australia (CEDA)<sup>58</sup> found that around 40 per cent of current jobs in Australia are at high risk of automation in the next fifteen years.**

This remarkable statistic, while only a rough estimate based on extrapolating from more detailed research conducted in the USA, highlights the significance of this issue for the future of the Australian economy and society. However, if older workers are considered, the impact is even more dramatic.

Fifteen years from now, in 2031, of the roughly five million Australian workers currently aged between 35 and 50, 49 per cent will be in occupations highly likely to have been automated (Table 2).

This means that, by 2031, up to two and a half million older workers may have been made redundant due to automation. Not only will they be out of work but also their skills will be outdated.

These are approximate figures but even if they are double the real number, one and quarter million older Australian workers replaced by computers and robots over only 15 years still represents a major economic and social challenge.

Table 2 Workers by major Australia and New Zealand Classification of Occupations (ANZCO) category who will be aged between 50 and 65 in 2031 and the risk of their jobs being replaced by automation (Figures calculated by the authors using ABS statistics on ANZSCO groups by age and CEDA estimates of likelihood of automation).

Major group (ANZSCO)	Category	Older workers ('000s)	Risk of automation	Jobs at risk
1. Managers	Non-routine cognitive	789.3	0.14	110,000
2. Professionals	Non-routine cognitive	1443.2	0.24	346,000
3. Technicians and Trades Workers	Routine manual	703.6	0.67	471,000
4. Community and Personal Service Workers	Non-routine manual	460.4	0.37	170,000
5. Clerical and Administrative Workers	Routine cognitive	737.0	0.74	545,000
6. Sales Workers	Routine cognitive	280.2	0.64	179,000
7. Machinery Operators and Drivers	Routine manual	364.6	0.89	324,000
8. Labourers	Routine manual	398.2	0.89	354,000
<b>Total</b>		<b>5176.5</b>	<b>0.48</b>	<b>2,499,000</b>

This will not be occurring in isolation; at the same time an approximately equal number of younger workers will also have been made redundant.

Most economists and futurists are optimistic about the impact of artificial intelligence and robots on overall demand for labour. They suggest that this will be like all other major industrial and technological change that has historically occurred and will create as many jobs as are destroyed. However, the new jobs will be radically different from the old ones and will require different skills.

If such changes happen slowly enough, the workforce, as a whole, can adapt.

If projections are even half true and two and a half million Australian workers are made redundant over the next

fifteen years, it will require a massive program of retraining and education to avoid substantial social and economic deterioration.

**Unless Australia takes steps to head off this confluence of factors affecting older workers, it faces a steep rise in the numbers of unemployed and underemployed over the age of 50.**

This will mean carefully examining all of the above factors and developing strategies to counteract the negative forces and harness the positive.

In particular, it will mean that many older workers will see a widening gap between the age at which they cease paid work and the age at which they will qualify for the Age Pension or superannuation.

# Principles of the New Advocacy on Age & Work

There are, therefore, important contradictions and disjunctions in terms of present advocacy on age and work, meaning that an alternative approach to challenging labour market age barriers is necessary.

What form should this take?

Firstly, a key principle should be that policy takes a lifecourse perspective.

The second principle is that age advocacy itself needs to become more 'age aware', becoming a bastion of anti-ageist practices, broadly defined.

The third principle is that while pro-work arguments are reasonable, what should not be overlooked are the huge challenges related to the promotion of longer working lives.

These three broad principles are described in greater detail in the following sections, which outline the features of a new advocacy on age and work.

## A lifecourse perspective or age equality

Age discrimination needs to be considered in broader terms, as potentially being experienced across a working life. Thus, experiences of age discrimination at an early age may potentially have adverse consequences for a person's career.

Such experiences may be compounded by public policy that has a tendency to portray jobless young people as work-shy even though jobs are not available for younger jobseekers as has been being highlighted by the Brotherhood of St Laurence's Job Hunter Not Dole Bludger campaign<sup>68</sup>. Addressing this issue may also reduce the likelihood of ageist attitudes being internalised, and carried into adult life.

In addition, a broader view of age equality would necessarily consider the issue of older people as perpetrators, not only victims, of ageism. Ageist attitudes will be perpetuated without an effort to frame the issue

more broadly. Therefore, the promotion of generational solidarity as opposed to difference is warranted.

**Drawing on the lifecourse perspective, there is also a need to consider the implications of the tenuous relationship many younger people now have with the labour market for patterns of later life employment and retirement transitions.**

In an era when young people are being told not to expect jobs for life and insecure work is so prevalent, there is a need to construct labour market support mechanisms and welfare systems that respond to this shift and not to continue to rely on an outmoded, male-breadwinner notion of the lifecourse. To borrow from the work of Peter Laslett, tomorrow's older workers require a fresh map of life<sup>69</sup>.

## Taking ageism out of age advocacy

Does age matter? If so, when and where?

The argument that 'older is better' does not stand scrutiny. Replacing it with the more accurate 'age does not matter' has important implications for practice. Here, spurious and ageist arguments for the supposed greater abilities of older (or younger) workers are replaced by the specification that employment decisions based on age will inevitably be highly unreliable and result in poor management decision making.

Thus, selecting candidates in terms of the attributes one wants (e.g. reliability) in a worker rather than candidate age is likely to lead to better outcomes.

This argument may also be applied to that of age-based social policy such as employment schemes specifically devised for the over 50s or measures directly addressing the under 30s.

Such measures may, for instance, aim to appease older people's advocacy groups or simply reflect stereotypes of young people as lacking a work ethic, while offering little that will materially affect older or younger

workers' employment prospects over and above what would be achieved by their participation in mainstream employment programs.

In fact, perversely, being singled out for particular attention may amplify societal views of older people as disadvantaged and younger people as lazy and, thus, further entrench pejorative views. Thus, wage subsidies such as *Restart* have been criticised for having the potential to stigmatise older workers<sup>5</sup>.

Added to this is the unfounded notion that ageism is endemic in Australian society. Such a perspective seems, curiously given the apparent intention of advocates to challenge age barriers, to consider growing older to be a uniformly negative experience. This has implications for societal views of ageing and older people and the potential for substantial numbers of older people to internalise ageist attitudes and behaviours with potential consequences for their wellbeing.

Further is the issue of pro-older worker arguments that emphasise attributes of older people that seem to be least valued by employers. This suggests that the business case for promoting older labour is likely to be a weak one in the minds of employers.

Moreover, and arguably more insidiously, advocacy may be selectively drawing on and reflecting societal age stereotypes, rather than recognising and challenging them, in making the case for older workers.

A consequence may be the further embedding of ageist attitudes. However, there is another perspective that there is no value in addressing employer attitudes when, in fact, these may be of little importance for their behaviour<sup>27</sup>.

### **A critical stance on working longer**

Finally, we need to consider the universal efficacy of a pro-work approach. The premise that working longer is achievable for all, is universally beneficial and is necessarily desired by the majority of older people is questionable.

Simplistic arguments for the 'right to work' may make older people's advocacy the unwitting bedfellow of a strong policy push to extend working lives in order to reduce welfare costs.

**The quality of an ageing that is defined by the degree to which an individual is economically active may mean that those for whom longer working lives are unlikely only receive advocacy in terms of what for them is probably unattainable<sup>41</sup>. They are thus defined in terms of what they cannot be, with potential consequences for their wellbeing.**

There is little consideration of what non-employment means in terms of advocacy frameworks that promote 'active', 'productive' or 'successful' ageing<sup>16,18</sup>.

Research indicates that the perceived quality of employment is a critical driver of retirement intentions.

Unretirement - in the sense of being a kind of unemployment - is a term that might be applied to those older people who, for a range of reasons, may be unable to undertake paid work or fully retire, that may become commonplace as pension ages are pushed out.

**The availability and quality of paid work and how those not in work will build and maintain a sense of identity are issues of importance for ageing in Australia that have received little consideration. People are being asked to work for longer without a clear sense of what this means and whether this is a realistic proposition. There are almost no support structures for people considering their options.**

The potential dignity of retirement for those in certain occupational groups for whom paid work is a near impossibility is also being overlooked by many advocates and policy makers.

While the case for working longer has been strongly made, some form of retirement may be more dignified than long-term unemployment. Replacing the identity derived from paid employment may be key for wellbeing.

This report proposes a suite of activities aimed at promoting older people's participation in its broadest sense, encompassing, for instance, active leisure, vocational and non-vocational learning, volunteering and paid work, underpinned by the provision of a payment that is not attached to onerous reciprocal obligations.

Added to this, assisting people to map out their 'retirement career' may be just as important as the provision of careers advice for those entering the world of paid work.

In addition recognising the role of many older people as volunteers or as carers would acknowledge that older people already continue to participate or 'work' in a number of capacities long after the age of 60.

High proportions of older Australians volunteer<sup>70</sup> and the average age of primary carers is 55<sup>71</sup>. It has been argued that the un-costed social and economic contributions of the over-45s in Australia amount to \$65.7 billion or 4.2 per cent of GDP<sup>72</sup>.

That a productive ageing need not mean paid work and that retirement need not mean unproductivity has already been recognised by older people, but this reality has not

been acknowledged in public policy which is still likely to be concerned with standard measures of the 'dependency ratio' that do not currently recognise such participation in their calculations.

Policies aimed at enabling the participation, in its broadest sense, of older people may increase Australia's overall productive capacity and hence its GDP.

Measuring progress made towards broadening the participation of Australia's older people in its economic and social life could usefully feature as an element of future *Intergenerational Reports*.

Providing a more realistic assessment of the contribution of older people may help to change the nature of public debate from one that is primarily grounded in notions of generational conflict to one that is based on the value of promoting generational solidarity.

# Conclusion

Population ageing has brought with it calls to prolong working lives.

Apparent economic imperatives of responding to supposed looming social welfare and labour supply crises have resulted in an almost unanimous position that working later is a social and individual good. However, presently, Australian public policy concerning this issue is failing to offer a convincing case to both employers and workers.

The working-longer mantra will likely ring hollow to many of today's older workers who may be unable to countenance working much beyond the age of 60, let alone 70.

Support systems for those who do want to continue working are currently inadequate and an alternative vision of what ageing means for those who cannot does not exist.

Tomorrow's older workers, observing a dramatically altering employment landscape, will need refashioned learning and employment systems and an altered welfare state if they are to make a successful transition to old age.

This report has set out an evidence base and has offered a framework for a new advocacy on ageing and work.

A central tenet of this framework is that a universalist approach when considering age and work overcomes important disjunctions and contradictions that are present in current conceptualisations of what needs to be done in order to respond effectively to labour market age barriers.

Relatively low rates of labour force participation among older workers cannot simply be reduced to the lack of work incentives at older ages but are also a consequence of, for instance, a lack of in-career training opportunities and a failure to anticipate the consequence of arduous working conditions<sup>73</sup>.

Added to this, the increasing fragmentation of working lives points to the need for policies which permit the individualisation of choices.

Such policies 'modify the traditional public policy approach, centred on certain phases of life or certain age groups, by introducing a global approach, giving individuals certain rights, resources and services enabling them to be the authors of their own lifecourses'<sup>73 p. 150</sup>.

Such policies are universal and in different countries have centred on the modulation of working time, sabbaticals and career breaks, training leave and working time accounts<sup>73</sup>.

The targeted implementation of age-group specific measures may be warranted in certain circumstances but this requires careful consideration.

Paramount is for policymaking, both organisational and public, that, while acknowledging the importance of age in terms of labour market outcomes and responding accordingly, generally aims for 'age free' or 'age neutral' approaches that acknowledge and emphasise the broad unimportance of age as a determinant of the potentiality of workers. Such an approach does not seek to negate the difficulties, noted earlier, faced by some older and younger workers. Instead, the aim is to avoid amplifying them to the point that all older or younger people become stigmatised.

A number of years ago, Malcolm Young and Tom Schuller wrote that the 'whole society is obsessed with age'<sup>74(p. 14)</sup> and in both advocacy and public policy there is arguably, and ironically, an over-emphasis on age in terms of defining the lives of older people. As noted above, older people are often as different from one another as they are from younger people, rendering efforts at policy making that caters for 'older workers' problematic, perhaps even futile.

Better may be measures that seek to tackle the needs of all people in transition, for instance, entry to work, job loss and re-entry to work.

Such measures, while cognisant of areas of difference, such as the greater propensity of older people to be long-term unemployed, in terms of focus and design do not assume that the needs of young and old are much different.



Labour market programs have a tendency to be bedevilled by problems of 'creaming', whereby those providers consider easiest to place receive the most attention, but such problems may be overcome by careful program design and monitoring.

On top of this, the tendency of older people's advocacy to discuss issues affecting what it considers is its constituency in narrow and emotive terms risks perverse outcomes given, as outlined already, a lack of utility in using age as a basis for making policy.

The irony is that older people may not be well served by approaches lacking such 'age awareness'.

While much of present policy is focused on advocating for an older worker's right not to be discriminated against there may be advantages in greater policy efforts aimed at promoting generational solidarity.

In the popular discourse and in some scholarly research there has been a tendency to consider young and old as being in competition. Yet, as has been emphasised by the OECD<sup>5</sup> among others, the employment rates of old and young are generally in step. There is, thus, not an economic pie of finite size that must be distributed. Rather, both will benefit from efforts to promote their employment. The politics of generational conflict serves both poorly.

While working longer may well benefit some older people many lack the resources to do so. Increasing the Age Pension age of eligibility may appear to make fiscal sense but for the long-term jobless, the insecurely employed or those with chronic illnesses the notion of working until age 70 may seem unfair, even impossible. If the eligibility age for access to the age pension, or superannuation, is to be increased, then significant numbers of older people will likely need targeted government assistance to enable them to work more years.

Increasing the labour force participation of older people should take the form of a broad sweep of measures that create a level policy playing field for them and other workers.

Recent efforts have achieved little. Wage subsidy schemes aimed at employers that have been popular with both Liberal/National and Labor governments recently have had no meaningful impact<sup>16</sup>. Elsewhere however, alternative approaches to the use of wage subsidies has been tried with some success.

For instance, the United Kingdom's *New Deal 50 Plus* scheme aimed to provide practical assistance and support needed for a person to compete effectively in the labour market. It offered employment advice to jobless older people who had been claiming benefits for at least six months.

The scheme was voluntary and open to people inactive on benefits as well as those registered as unemployed. On top of a wage subsidy practical help from a Personal Adviser was available providing assistance with job-search skills, costs for travelling to an interview, work-based learning for adults and work trials. There was also a range of help specifically devised for people with disabilities.

The wage subsidy, described as an 'employment credit' was paid directly to the worker, not their employer, on top of their wage if they took either a full-time or a part-time job. The employment credit could also be used to establish a small business. A small in-work training grant was also available.

Notably, take up of the scheme was high. Clients generally moved into full-time employment, although a large minority - almost one third - moved into part-time employment. Use of the training grant was low. Evaluations of the scheme found that worker impressions were positive.

The primary element of the scheme was felt to be the employment credit. Clients felt that it was an incentive to take low paid work, both in terms of the level and reliability of income. However, there were concerns that it only lasted for one year. According to support workers surveyed, the scheme ended too abruptly once the client entered employment and it was felt that follow-up support would be beneficial.

Research also found that while over half of those surveyed stated that they would have taken a job anyway, it had encouraged almost two-thirds (63 per cent) to take a job earlier than they otherwise would, and over two-fifths (43 per cent) to stay in the job for longer than they might otherwise have done. Of note and reflecting the challenges facing many workers, the main factors influencing whether or not a client had entered work were that they were aged 55 or younger, a woman, not had a long spell of previous unemployment, and being convinced by the availability of the employment credit to take a job with a lower wage.

This is an important finding, indicating that other support is required for the most disadvantaged. Regarding what they would do after the credit ended, 40 per cent of clients felt they would probably remain in the job, 11 per cent felt that they would return to benefits, while the rest planned to remain in work and increase their earnings.

Further research found that survival rates for those entering work were high, with around two-thirds still in work six months after their first interview. Few anticipated returning to benefits after finding work and few whose credit had expired had done so<sup>75</sup>.

Such findings point to the potential of a revamped *Restart* to positively impact older workers' employment prospects. For many, however, a fairer approach than consigning them

to long-term unemployment would be to offer the comparative dignity of some form of early retirement that provides an income floor beneath which they cannot drop.

Replacing *Newstart* allowances with a basic income for older people could be trialled. It could supplement income from some form of paid work. It would remove the stigma of unemployment and reduce the risk of poverty in old age.

As an illustration of an approach that might be adopted in Australia is the USA's *Senior Community Service Employment Program* (SCSEP). SCSEP provides unemployed, low-income people aged 55 or older with part-time jobs working in local not-for-profit, government, and faith-based organisations providing community services. Undertaking such activities SCSEP participants can earn while rebuilding their self-confidence and learning skills valued by employers<sup>76</sup>.

Clients are eligible for SCSEP if they are aged 55 or older, have family income below 125 per cent of poverty, are unable to find work without assistance and can spend a maximum of 48 months in the program, although this can be waived.

Following an assessment from a SCSEP provider participants are placed into community roles. Participants provide needed services to the host organisation while at the same time enhancing their skills and establishing relationships in their community.

Participants are paid the minimum wage which is subsidised by SCSEP program funds. Participants work 20 hours a week on average.

In the year 2014-15 the scheme served 67,356 low income people, with 46 per cent entering unsubsidised employment on concluding the program. Notably, 31 per cent of clients were aged 65 or older, including 13 per cent aged 70 years or older<sup>77</sup>.

The activities of SCSEP demonstrate that even the most disadvantaged older workers can be assisted into mainstream employment. For those that cannot, the scheme provides long-term assistance and the opportunity for older people to participate and be rewarded for undertaking meaningful roles in their communities.

Recent Australian public policy concerned with workforce ageing has been limited in scope and is inadequate if the nation is to make the most of its ageing population, and if many more people are to work to 70 or beyond.

There is no overarching framework within which public policy is operating. The result is a piecemeal set of measures that lack legitimacy, being weakened by being built on ageist foundations and objectives that lack a road-map for how they will be reached.

# Recommendations

## Supply-Side Recommendations

### **1. Establish a National Ageing Workforce Strategy (NAWS)**

A National Ageing Workforce Strategy and accompanying targets by which its success can be judged is essential if Australia is to make the most of its ageing workforce.

A focus on age discrimination - the emphasis of the recent *Willing to Work* inquiry - or the raising of the Age Pension fail to reflect the complexities of the issue and the need for concerted, long-term efforts if working lives are to be prolonged. Issues of workforce ageing span different areas of government – treasury, employment, health and education – and NAWS will provide an overarching framework for governmental action.

NAWS should also encompass issues of paid work, caring and volunteering as they are often connected but have often been overlooked by policy makers. The *Intergenerational Report* provides a framework within which governments could report on its ongoing implementation.

### **2. National fund for overcoming age barriers across the lifecycle**

Present Australian public policy concerned with workforce ageing is limited, deficient and lacking an evidence base. Arguably, programs such as Restart, as it is presently configured, do more harm than good. Internationally a range of measures have been implemented targeting older workers' employment and this experience can be drawn on in devising solutions that meet Australia's needs. Nevertheless, it is still early days in terms of the development of policies on ageing and work and much is not known.

We propose that NAWS be underpinned by a national fund to support pilot projects aimed at overcoming age barriers across the lifecycle, assisting mid-career and older workers in transition and the trialling of new welfare models that support those older people wishing to re-enter and those outside of the paid labour force. Such measures could include the piloting of:

- translational programs targeting groups such as health professionals and educators with the objective of helping them maintain the working capacity of people as they age
- workplace health promotion activities among mid-career and older workers themselves
- promoting developments in public employment services to help them be more responsive to issues of workforce ageing

- programs aimed at assisting the transitions of older workers whose jobs are being disrupted due to technological change
- the testing of methods for best effecting workplace changes regarding workforce ageing.

It is acknowledged that here some important spadework has already been undertaken<sup>78, 79, 80</sup>, yet activities have been fragmented and it is unclear what has been achieved.

### **3. Age Discrimination Commissioner to consider both young and old**

Much present debate in Australia is framed in terms of generational conflict. Evidence indicates that generational solidarity should be a major focus of efforts. There is a need for greater attention to be paid to age discrimination as defined by Australia's Age Discrimination Act than has been the case hitherto. We propose that the activities of the Age Discrimination Commissioner are broadened accordingly to consider issues of both young and old. Thus, there is a need for the Commissioner's role to move beyond older people's advocacy. The Commissioner's office can play a crucial role in encouraging a broader and more nuanced public debate about ageing and work, in particular to challenge age stereotypes as they apply to people of all ages.

### **4. Dependency ratios that include broader notions of contribution beyond only paid work**

Alongside a greater focus on generational solidarity in the activities of the Age Discrimination Commissioner, we recommend that conceptions of older people's social participation be broadened to encompass and recognise more than merely paid work, with new measures of 'dependency ratios' developed and targets for increasing rates of community contribution set. We propose that new measures of dependency ratios take account of all areas of productivity, that is, including volunteering and caring, to give a truer indication of the nation's productive capacity. Alongside progress towards higher rates of labour force participation at older ages, progress towards higher rates of community contribution reported on in the *Intergenerational Report* will signal societal recognition for different forms of productive activity at older ages.

### **5. A lifecourse approach to employment policy**

We propose that a lifecourse approach to employment policy should supplement or replace age-based approaches, with specific schemes targeting older (or younger) workers abolished unless there is a strong evidence base supporting their continued existence. Applying such an approach in Australia would lead, for instance, to the provision of inclusive measures aimed providing ongoing opportunities for learning and careers advice for all adults over a working life to support them during periods of transition.

### **6. Lifelong learning**

Ongoing participation in learning activities is an area of particular significance. Responding to shifts in Australia's demography coupled with a transformation of the economy will necessitate an overhaul of the nation's education system to focus more on adult continuing education.

A broad conceptualisation of learning is described in the 2011 European Council resolution on a renewed European agenda for adult learning<sup>81</sup> which specifically identifies the enabling

role of adult learning for the low-skilled and older workers to help them adapt to labour market and societal changes. According to the European Council resolution 'Adult learning provides a means of up-skilling or reskilling those affected by unemployment, restructuring and career transitions, as well as makes an important contribution to social inclusion, active citizenship and personal development'.

Per Capita argues for such an inclusive vision of adult learning in Australia, that concerns the preparedness of workers and employers for a rapidly altering employment landscape and that is about acknowledging, valuing and encouraging older Australians' ongoing contribution to society. From a public policy perspective the concept of lifelong learning has had many false dawns but it is perhaps an idea whose time has finally come.

The important role of the adult education sector in enabling people to respond to a changing environment and in providing opportunities for adults in the context of the promotion of active ageing needs to be recognised and prioritised. The potential cost of re-training needs to be made less daunting. As a step towards this Per Capita proposes the trialling of adult learning accounts for funding an individual's ongoing learning and training and for the purchase of careers guidance.

Schemes aiming to facilitate adults' participation in learning activities have been introduced in other countries with mixed success<sup>82</sup> and it will be important to trial a range of approaches in Australia.

Per Capita also argues that there is a need to engage directly with adult workers to encourage re-skilling in circumstances where their industries or occupations are in decline or transition and who might not perceive a need to change or might not know how this can be achieved. This might, for instance, take place at the point at which individuals engage with government services.

Careers and learning information and signposting services for adults who may not have participated in learning activities or looked for work since leaving school need to be increased.

Alongside this is a need to support employers in the provision of ongoing employee skills training. Here, useful guidance might come from an evaluation of the UK's Train to Gain initiative which achieved notable successes, for instance the engagement of hard to reach employers, alongside evidence of some deficiencies, for instance, significant deadweight<sup>83</sup>. The Intergenerational Report provides a vehicle for reporting on the success of the implementation of adult-learning policies.

## **7. The promotion of retirement careers by the Centre on Disrupting Ageing (CODA)**

Australia has an opportunity to draw upon the substantial skills of its older citizens. Presently, these are underutilised.

Per Capita proposes the establishment of a Centre on Disrupting Ageing (CODA) to promote and support older people's 'retirement careers' which might include a mixture of remunerated and non-remunerated 'work'. This national body would serve as a resource for older people in planning their late working careers and in considering their lives after retirement and connect them with opportunities to work. Its purpose would be to challenge conceptions of what it means to grow old in Australia, particularly internalised ageism about what it means to be at a particular life stage.

Working with superannuation funds and Job Active providers as key partners CODA would open up a dialogue with older Australians about what their futures could be like, whether it be some form of continued paid work or community activity. The key defining principle of CODA will be that, as with young people setting out into the world of paid work, late careers and retirement require planning in order to be successful.

## 8. Restart the Restart scheme to pay workers instead of employers

It must be acknowledged that many older job-seekers face considerable difficulties in finding work. We recommend that the Government's Restart scheme that presently subsidises employers hiring an older worker be re-cast as a supply-side measure, with a 12-month wage subsidy paid directly to the long-term unemployed worker (or earlier to one judged to be at particular risk) aged over 50, with ongoing follow-up activities after the subsidy has ended. Such a scheme would reduce reservation wages, thus encouraging people to take jobs they might otherwise have rejected.

An alternative model might allow for a worker to use the subsidy or a proportion of it to fund a training activity. Initially, the existing funding allocated to *Restart* (\$524 over four years) should be diverted into a trial of the scheme, including a comprehensive evaluation and reporting program. Should the scheme have similarly successful outcomes to those overseas, the new *Restart* could be expanded. With a similar level of funding to the existing *Restart*, this would initially allow for payments to up to 32,000 older workers.

## 9. Micro-Enterprise Incentive Scheme (MEIS)

Some form of self-employment may also capitalise on the use of older people's skills. Research among women aged over 55 at risk of income poverty has indicated that existing programs to support older workers in the development of new businesses, such as the New Enterprise Incentive Scheme (NEIS), often do not meet their needs<sup>84</sup>. NEIS is tailored towards the traditional idea of a full-time small business, including business planning, mainstream market research, accounting, staff management and client/customer management.

What is needed is a program or set of policy measures that will allow older workers to earn income from their existing skills as sole traders without putting their security at risk through the removal of government income support while they develop such enterprises.

Alongside or as part of a revamped *Restart* the Government could implement measures that allow older workers sufficient time and flexibility to develop small enterprises while they are reliant on income support. This means relieving older unemployed people of the obligations required of *Newstart* while they develop their small enterprises. We propose that people aged over 55 and who have been unemployed for more than six months should be eligible for a new *Micro-Enterprise Incentive Scheme* (MEIS). Such a scheme would provide support and assistance in developing a sole trader micro enterprise while the participant continues to receive *Newstart*.

The participants in MEIS should be relieved of the mutual obligation activities imposed on *Newstart* recipients for a period of one year while they are establishing their microenterprise.

As with NEIS, for the first year of operation, income generated from the new microenterprise should not affect the amount of *Newstart* a recipient receives. That is, income support payments should not be reduced in line with income from a recognised microenterprise under the MEIS. After one year, should the microenterprise be successfully established, the participant can elect to cease receiving *Newstart* payments and exit the MEIS to operate as an independent sole trader.

Alternatively, if income from the microenterprise is not sufficient to support the participant without ongoing government income support, the participant may elect to continue receiving *Newstart* and remain registered with the MEIS. From this point, while the exemption from mutual obligation activities for *Newstart* would continue, income from the microenterprise would be offset by a commensurate reduction in income support payments through *Newstart*.

While registered with MEIS, after the first year, fortnightly business income would result in reduced payments but would not result in the individual being removed from Newstart even if their income crosses the threshold where this would normally occur. This acknowledges that the business is still in development and likely to go through periods of high and low income. The current system would remove these individuals from Newstart, requiring them to reapply with all of the associated administrative and time costs from both the applicant and Centrelink.

MEIS could become a stream within the NEIS program but would be tailored to the unique needs of older unemployed people in terms of their other priorities and life circumstances (including their health, caring responsibilities, mobility etc.)

Per Capita proposes that approaches such as the re-cast *Restart* and MEIS may have applicability to the wider group of highly disadvantaged unemployed. Considering the universalist perspective described above leads to the conclusion that there is a little here that could not readily be applied to the wider pool of unemployed. Both programs could, in fact, be trialled among workers of all ages.

### **10.A job guarantee for older long-term unemployed**

A good social safety net is required should older workers' efforts at finding paid work be unsuccessful. They should not feel stigmatised for not being able to find a job.

Getting people out of the *Newstart* system and into something that more properly reflects the reality of their difficulties in getting back into the paid workforce should be considered.

We propose a job guarantee for the long-term unemployed over 60s. This would replace the voluntary *Work for the Dole* for the over 60s. It would overcome some of the stigma associated with being unemployed and if coupled with support from Job Active providers in finding such work this might provide a powerful tool in supporting people who are difficult to place and in maintaining dignity for many people who might otherwise remain 'nominally' unemployed but with no meaningful prospect of a return to work as conventionally defined.

A key component of ageing successfully is productive activity<sup>85</sup> and so such an approach would improve the prospects of better later life transitions even for the most disadvantaged older workers. Per Capita recommends that a model based on the SCSEP scheme described above be trialled in Australia. Once again, considering the principle of a universalist approach, the scope of such a scheme could ultimately be widened to encompass disadvantaged workers more generally. It is not obvious that there is anything in the proposed scheme that would not have wider applicability.

## **Demand-Side Recommendations**

On the demand side, it is improbable that governments can do much to directly stimulate employer interest in older workers, other than via a job guarantee of the type described above. There may, however, be value in programs aimed at raising industry awareness of how to respond optimally to issues of workforce ageing. The following measure is proposed:

### **1. The Alliance for Productive Ageing**

We propose the establishment a national employer, trade union and industry peak body, the Alliance for Productive Ageing, with representation from leading Australian businesses across the full range of industry sectors that sign up to promoting issues of good 'age management'. Such a body would be differentiated in Australia and internationally in

having as its core objectives promoting age management from a life course perspective and generational solidarity. It would:

- in conjunction with its membership develop tools, guidance and training tools at the industry sector and occupational levels that could inform good practice in workplaces.
- promote the concepts of age management and generational solidarity via a program of media activities and conference presentations across Australia.
- provide a report on national progress towards productive ageing that would contribute to each *Intergenerational Report*.
- the activities of APA would be underpinned by the development of an age management charter for business that would, through an “Age Management Award”, recognise employer activities in promoting effective age management across the lifecycle.
- APA would oversee the establishment of a national database of case studies of good employment practice across industry sectors. This would build on the present Corporate Champions initiative, that seeks to provide an evidence base for effective ‘age management’. This could be modelled on a database of good employer practice developed by the European Foundation for the Improvement of Living and Working Conditions [<https://www.eurofound.europa.eu/observatories/eurwork/case-studies/ageing-workforce>]
- coupled with the national database of employer good practice APA would undertake a series of action research studies that involved the implementation and evaluation of age management strategies in workplaces which would provide evidence of ‘what works’ that could inform employer practice.

The ageing of Australia represents a triumph of our medical system, hygiene and nutrition and our past economic and political successes. It is time we move beyond framing the debate about the ageing population as being about its budgetary implications and begin a national conversation about how grasping the opportunities it presents could bring enormous social and economic benefits.

This is not an attempt to whitewash the challenges, of which there are many; rather, to reframe the conversation to embrace our longer, healthier lives as the boon this represents, rather than focus on the supposed burden an ageing population will place on younger generations. Raising our expectations of what it means to grow older in Australia will have lasting benefits for society.



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