

2015

Exploring the benefits of attracting, recruiting and retaining mature age employees up to and beyond the traditional age of retirement: Perspectives from Western Australia

Jonathan Georgiou
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Exploring the Benefits of Attracting, Recruiting and Retaining Mature Age Employees up to and beyond the Traditional Age of Retirement: Perspectives from Western Australia

Jonathan Georgiou

A thesis submitted in fulfilment of the requirements for the
Award of Doctor of Philosophy (Social Science) at the
Faculty of Health, Engineering and Science
Edith Cowan University

Principal Supervisor

Dr Peter Hancock

Co-Supervisor

Dr Anna Targowska

Date of Submission

May 2015

USE OF THESIS

The Use of Thesis statement is not included in this version of the thesis.

Abstract

There has been a recent upsurge in media attention surrounding Australia's ageing workforce. A review of academic, media and grey literature highlighted inadequacies in existing workplace policies, as well as flaws in financial and social security schemes. Of particular concern were persistent negative attitudes and counterproductive policies regarding mature age employees (MAEs). Poor retention rates among this cohort of workers aged 45 years and over are leading to skilled labour shortages and losses in corporate knowledge. This expected mass exodus of mature cohorts into retirement has been predicted to negatively impact the socio-economic sustainability of ageing societies world-wide and is a pertinent issue for Western Australia (WA).

The overarching objective of this study was to identify the 'place' of mature cohorts within WA workplaces and promote strategies that will improve the employment conditions and overall quality of life of ageing workforces. Research questions aimed to address the need for greater mature age employment up to and beyond pensionable age; identify 'gaps' in policies and programmes; and explore how mature cohorts were perceived (valued) and the extent their departure may affect WA society (labour force).

By using a mixed methods research design, this Doctoral dissertation developed a conceptual framework for limiting significant issues individuals, businesses and society may experience as a result of WA's ageing workforce; whilst simultaneously promoting the benefits of maturity and mature age employment. This *Re-Model* draws upon the community development work principles of social justice, empowerment and social capital; and is further contextualised by methods of best practice identified from the triangulation of secondary sources, quantitative data and qualitative inquiry. Primary data collection involved the completion of 362 surveys, followed by 27 semi-structured interviews and four focus group activities, with a cross section of MAEs, volunteers, their employers, retirees and unemployed cohorts from across WA.

Over one-third of current MAEs, employers and volunteers in this study reported they intended working later than the traditional age of retirement, with 71 per cent of this sample planning to semi-retire. Furthermore, almost 60 per cent of a sample that had previously exited the labour force was working at the time of data collection as semi-retirees or rehired retirees (rehirees). Collectively, these statistics indicated that

despite predictions of mass disengagement among mature cohorts, most of this cross-section of Western Australians are seeking to remain in (or re-enter) the WA workforce beyond pensionable age. However, quantitative and qualitative findings revealed several barriers to their continued engagement, including access to ‘age-friendly’ workplaces; a dearth of targeted training (career) development and employment assistance; and a lack of value attributed to mature age skills and experience, particularly deleterious in WA’s youth-centric culture.

Primary data also highlighted several enabling factors for mature age employment. ‘Flexibility’ and ‘autonomy of choice’ were cited as key dimensions across all aspects of paid work, volunteering and retirement – whether in terms of work-life-balance; the individuation of training and development; or options available to those transitioning out of traditional employment. Data indicated that sustainable cultural change required more than just the removal of negative policies or introduction of punitive legislation. Maintaining a positive outlook among mature age individuals and simultaneously educating (younger) co-workers, employers, policy-makers (stakeholders) and society about the virtues of maturity and non-traditional work (skills) were considered essential to changing societal attitudes, behaviour and culture.

The declaration page
is not included in this version of the thesis

Acknowledgements

I would like to acknowledge all the individuals and organisations that participated in this study. Thank you to all the people who took the time to pass on their collective wisdom, helping to create a piece of work based on collaboration and understanding.

Thank you to my Supervisors Dr Peter Hancock and Dr Anna Targowska, who endeavoured to keep me on the right track with critiques and encouragement over the past four years. You have been invaluable.

I am also grateful to all the teaching and support staff at Edith Cowan University who have assisted me, particularly the *Graduate Research School* and *School of Psychology and Social Science* Administrative Staff.

Last but not least – many thanks to my parents. You have given me great support and I appreciate your patience, understanding and motivation.

I will continue to value my time as a researcher and the connections I have made. It is my hope that what I have achieved in this thesis will strengthen the value that is placed on the lives and contributions of mature age Australians, creating an inclusive WA society.

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Chapter One: Introduction

1.0 Introduction and thesis structure

This Doctoral dissertation presents findings from research conducted in Western Australia (WA), exploring the perceived benefits of attracting, recruiting and retaining mature age employees (MAEs). The foundations of this mixed methods research are based on a wealth of seminal academic literature, government sources, popular media and independent studies. The purpose of this chapter is to provide background to this study into mature age employment and is based on the author's preliminary literature review, expert opinions collated during informal meetings with Key Informants (KIs) and based on personal observations (see *Section 1.1* below). The rationale helps define the *Research Questions* and broad objectives that have guided this dissertation and framed subsequent findings (see *Section 1.2* below). This is followed by discussion on the *Route to Impact* (RTI) strategy underpinning this research – encompassing strategies for conducting research with ageing cohorts; an initial conceptual framework (revisited in *Chapter Ten*); and providing avenues for the dissemination of findings (see *Section 1.3* below). It is anticipated the conclusions derived from this thesis – based on existing literature and collected data, which reflects the perceptions of Western Australians – will not only be applicable to WA, but may be transferable to various other contexts.

Initial chapters draw together trends highlighted in secondary data regarding the possible realities of ageing populations (see *Chapter Two*) and potential methods of best practice in 'age management' (see *Chapter Three*). Later chapters aim to establish whether societal perceptions about ageing cohorts and recommendations regarding their labour force engagement from secondary data, accurately reflect the true (and potentially unique) expectations, work-practices and cultural norms found in WA. Influenced by pragmatic research approaches, primary data was collected *vis-à-vis* a mix of quantitative and qualitative methods – surveys, semi-structured interviews and focus groups were conducted with a heterogeneous sample of active and inactive WA labour force participants (see *Chapter Four*). Subsequent data analysis identified a plethora of topics respondents associated with mature age employment and volunteering; training and development (T&D); unemployment and job-seeking; as well as retirement and re-entering the labour force (see *Chapters Five through Nine*). A process of triangulation allowed this author to present a multi-faceted framework aimed

at limiting significant issues experienced by individuals, businesses and society as a result of WA's ageing workforce; with recommendations aimed at addressing the need for increased socio-economic engagement amongst mature cohorts in WA also outlined (see *Chapter Ten*).

1.1 Background and rationale: Insights from the literature, Key Informants and researcher

The global phenomenon of ageing societies has far reaching implications for industrial nations such as Australia (Atchley & Barusch, 2004). Initial topics of interest were first identified during recent upsurges in popular media attention surrounding (Western) Australia's ageing workforce. These highlighted potential inadequacies in existing workplace policies, as well as flaws in financial and social security schemes due to the predicted mass exodus of 'Baby Boomers'. In order to ascertain background information regarding Australia's contextual situation, the researcher first sourced relevant academic, government, industry and media literature. After further exploration, it became evident that the Australian government mirrored these concerns; acknowledging the need to quell rising public fears regarding the nation's ageing population (see *Chapters Two and Three*). A greater understanding of specific issues facing WA was obtained through informal consultation with Key Informants (KIs). Attending retirement seminars and workplace training as a passive observer also provided the researcher with additional context.

KIs represented leaders from WA's paid and unpaid labour market, experts from the age sector (in both research and advocacy) and Union officials. Primarily, KIs were approached to assist with the identification of (and access to) sample populations. Additionally, many facilitated the dissemination of surveys *vis-à-vis* their professional networks and resources (see *Chapter Four*). During initial meetings, KIs also provided insight into issues of mature age employment and retirement. Although information obtained from these meetings do not form part of the formal data collection or analyses, their expert opinions regarding the barriers faced by mature cohorts and beliefs surrounding methods of best practice complimented the preliminary literature review, thus informing the research design. The following section introduces some of the fundamental trends and arguments evident in population ageing literature; includes broad sentiment expressed throughout meetings with KIs; and also offers personal insights from the researcher – thus providing a sound foundation for this dissertation.

In Australia, approximately one-quarter of the population will be 65 years and older by 2050, rising from approximately three million in 2010 to over eight million by 2050 (ABS, 2008b; Australian Government, 2010; Compton, 2011; Murray & Syed, 2005; Shacklock, Fulop & Hort, 2007). Comparatively, it has been predicted that the proportion of people aged between 0 and 14 will decrease from 19 per cent in 2010, to around 15 - 17 per cent by 2050 – only increasing by two million over that time (ABS, 2008b; Australian Government, 2010; Compton, 2011). By the year 2050, the number of Australians between the ages of 15 and 64 will have decreased by five per cent; while people over the age of 65 will have increased by 10 per cent (Amonin & Braidwood, 2011; Australian Government, 2010). As a result, Shacklock et al. (2007) reasoned there will be fewer people of ‘traditional working age’ to draw from.

Informal meetings with KIs confirmed several issues identified in the literature. One such issue was believed to be that if MAEs are not encouraged to remain in the WA labour force, there will be a continual decline in service delivery, institutional knowledge and developed networks, as this cohorts’ accumulated work and life experience is lost. Secondary data indicated that Australia’s ageing workforce has already led to severe skills shortages as the ‘Baby Boomer’ generation (born between 1946 and 1964) begins to retire and corporate knowledge is lost (see Crosby, 2009; Harder, 2008; Healy, 2009; Jorgensen, 2003; 2005; McCarty, 2008; Sullivan & Baruch, 2009). To counter this, employers have reportedly attempted to attract and retain more ‘Generation Y’ members (born between 1977 and 1988 – 1990) to replace these retirees (Jorgensen, 2003; Lander, 2006; Twenge, Campbell, Hoffman & Lance, 2010). This phenomenon was observed by the researcher during his employment with the WA State Government as part of a graduate programme between 2010 and 2011. This author perceived that ‘favouritism’ could lead to unintentional discrimination against the increasing mature labour force, as well as yield resentment towards younger cohorts among MAEs and formed a central basis for this Doctoral dissertation.

KIs supported arguments that WA’s workplace culture had been shaped by decades’ worth of youth-oriented employment policies and rhetoric, making such attitudes difficult to reverse. Long-standing unconscious societal biases towards favouring ‘youth’ has led to workplace cultures where it is ‘acceptable’ to make derogatory statements, stereotype and effectively exclude mature cohorts. This sentiment was supported in the literature, where it was evident barriers preventing mature age employment were occurring globally, leading to the underutilisation of

MAEs and resulting in dire socio-economic consequences (see *Chapters Two and Three*).

Holland, Sheehan and De Cieri, (2007) anticipated that MAEs will continue to leave workplaces in greater numbers than it would be possible to recruit younger people to fill these vacancies. It has been predicted that in Australia, the number of people over the age of 65 will be much higher than those under the age of 14 by the mid-21st Century; meaning, it is unlikely that simply replacing the ‘old’ with ‘young’ will be a feasible long-term solution (ABS, 2008b; Murray & Syed, 2005; *United Nations* - UN, 2008). KIs confirmed this was a major local issue and some WA organisations conducted reviews to gauge potential retirement pathways of ageing staff and identify areas where succession planning may be required due to skill loss. Therefore, this author decided an overarching aim of research should be to explore the practicability of keeping MAEs in the workforce up to and beyond the ‘traditional’ age of retirement.

In 2008, this author conducted a case study with local Perth retirees and staff representing *Community Vision*¹ (Georgiou, 2008; 2009; Georgiou & Hancock, 2009a; 2009b). Most staff sampled were ‘Baby Boomers’ who suggested that the mass retirement of their age cohort would severely strain socio-economic supports delivered by the Australian Government and aged care service providers. This was a sentiment supported in this dissertation’s literature review regarding these and other essential services (see *Chapter Two*). It has been anticipated that if such services are unable to meet the demands of an ever-rising number of retirees, the future quality of life (QOL) needs of older people may not be met.

Although several KIs recognised some MAEs exit due to physical or mental necessity, they also supported arguments in the literature that current mature cohorts have been negatively impacted by economic downturn (Desmond, 2012; Seaniger, 2009b). The financial crisis has effectively led to reductions in independence among mature cohorts and forestalled plans to retire (see *Chapters Two and Three*). It has been argued that a possible solution to the ‘ageing problem’ and the subsequent cost to society will be to keep mature cohorts financially independent for as long as possible by increasing the work-related options available to them (ACTU 2012a; 2012b; Australian Government - Department of Health & Ageing, 2009; Courier-Mail, 2006, February 18; Spoehr, Barnett & Parnis, 2009). Therefore, this author surmised employers will need

¹ Community Vision: A human service provider that aims to enhance quality of life among disadvantaged populations living in Perth’s Northern Suburbs through care, family and disability assistance - Community Vision Inc. (2014) - <http://www.communityvision.asn.au/>

to develop new attraction and retention (A&R) strategies that will encourage MAEs to continue working and entice retirees back into the workforce (see *Chapter Three* for some existing strategies).

KIs believed mature workers form part of a highly skilled cohort who would (like to) continue contributing socio-economically. Despite this, many are forced out of the workplace due to a culture of redundancy, a lack of age-friendly accommodations and other barriers to their re-entry (see *Chapters Two and Three*). Sources in the literature argued Australian workplaces will need to become ‘age-friendly’ and cater to the objective and subjective needs of mature cohorts as they grow older or transition towards retirement or re-employment (ACTU, 2012a; 2012b; Australian Government - Department of Health & Ageing, 2009; Chang, 2007; Per Capita, 2014; Spoehr, Barnett, & Parnis, 2009; The Courier-Mail, 2006, February 18; WHO, 2007). Additional literature indicated there has been a push toward more flexible working arrangements (Brooke & Taylor, 2005; Meiklejohn, 2006; Patrickson & Hartman, 2001). It is likely labour force participants will be working fewer hours due to the increased frequency and salience of non-work related activities, particularly among ageing cohorts (Compton, Morrissey & Nankervis, 2006; Management Extra, 2009; Meiklejohn, 2006; Murray & Syed, 2005; & Shacklock et al., 2007).

KIs believed that when MAEs achieved an adequate work-life balance (WLB), wages were often viewed as a ‘bonus’ rather than the primary goal of employment. This was a sentiment supported in secondary data and further highlighted the importance of flexible arrangements to the personal and care-related needs of MAEs (Government of Western Australia – Department of Commerce, 2014b; NSAPAC, 2011a). KIs agreed with methods of best practice highlighted in the literature, that transition to retirement will be the norm amongst current mature cohorts and that some will also look beyond paid work, maintaining leisure activities whilst continuing to contribute to the community (see *Chapters Two and Three*).

Although emerging in greater numbers around the country, KIs believed targeted programmes were largely missing in WA or severely inadequate, negatively impacting on the participation rates of mature cohorts. This may be highly deleterious given rising *Age Pension* eligibility and the need to receive an income for longer (see *Chapters Two and Three*). Therefore, this author believed a main goal of research should be to explore gaps in WA workplaces, policy development and employment (training) programmes and how to better attract, recruit and retain mature cohorts (see *Research Questions* below). Secondary data (see *Chapter Three*) indicated that the primary goal of age-

centric employment should be to promote the positives of maturity, effectively link job-seekers to employers and provide age-relevant training and development. This author reasoned therefore, that identifying methods of best practice should underpin primary and secondary data collection in any future dissertation.

Secondary data indicated that (mature cohorts') engagement in both private and public volunteer work contributed (and saved) billions of dollars to the Australian economy (Amonin & Braidwood, 2011; Carew, 2009; NSAPAC, 2011b; NSA, 2008; NSAPAC, 2009a; Saunders, 2011c; Seaniger, 2009a). KIs confirmed that individuals did not necessarily 'need' traditional work to maintain a sense of self-worth – rather, unpaid work allowed for greater free time and a potentially stronger commitment to making a difference. Based on this, it was determined future primary data collection should explore whether that the value of non-traditional work should be more widely recognised and potentially combined with traditional (paid) employment strategies.

A recurring perception observed among retirement seminar attendees and literature reviewed, indicated the 'voices' of older Australians were not being 'heard' – that their talent, institutional knowledge and lived experiences were often over-looked (Compton, 2011; Kirk, 2011; NLBWIN, 2010; Smith, Smith & Smith, 2010). Although neo-liberal agendas continue influencing social policy directive, employers and politicians (policy-makers) that focus predominantly on 'fiscal' concerns have been criticised as ineffective in addressing age-related issues (Anonymous, 2014 April, p. ND; Brooke, 2003; O'Reilly, J., Lain, D., Sheehan, Smale & Stuart, 2011). Market-based 'supply and demand' concerns are valid and avoiding potential 'financial collapse' is undeniably important. However, issues stemming from an ageing workforce are not restricted to labour force 'productivity and participation' rates (ABS, 2008a; Denny-Collins ND; Encel, 1999). .

The literature review revealed that Australian governments – regardless of political spectrum – have attempted to address 'the ageing problem' for many decades (see *Chapters Two and Three*). However, having attended several age and work-related information seminars, it became increasingly apparent to this author that Australian political parties may be concerned with 'short-term' gains. Observationally, workshop presenters often reiterated that reversing (prior government's) amendments to pensions, superannuation schemes and worker rights was common-place among political leaders (see Nielson & Harris, 2010 for a list of Australian retirement and superannuation reforms spanning over 100 years). Perhaps resulting from this continual legislative 'upheaval', this researcher observed that many seminar attendees were unaware of

several work-related initiatives currently available to mature cohorts; whilst some KIs felt that existing schemes were inadequate or unappealing to employees and employers alike. This was a sentiment supported throughout the literature reviews.

This researcher observed that many seminar attendees had been previously unaware of the retirement, superannuation and employment assistance available. In addition to enhancing financial security in later life, KIs posited it was equally important that work, retirement and superannuation seminars convey how community work or even undertaking ‘hobbies’ can help individuals build social networks; with such information individualised and delivered ‘jargon-free’. Therefore, as part of increasing awareness about age and work-related needs, it was determined future primary data collection would need to explore access to information and support; as well as identify how such assistance could be improved.

The nation’s ageing population permeates all structures of Australian society, raising issues relating to socio-economic and personal wellbeing; access to technology and housing; and health-related concerns (Per Capita, 2014). This is particularly salient given Australian laws ensure “*both younger and older*” cohorts’ right to fair treatment in employment or education (training) contexts and extends to housing or amenities access (Australian Human Rights Commission, 2007, p. NP; 2012). Although ensuring good quality care and accommodation in later life is important, focusing on such delimitations creates the false assumption that all ageing individuals will become ‘dependent’ and require assistance – when in reality, current mature cohorts are arguably healthier and increasingly ‘well off’ financially (Amonini & Braidwood, 2011; Harper, 2006; Lloyd-Sherlock et al., 2012).

Applying presumptions based on the work-retirement behaviours of previous generations to current mature cohorts, serves to perpetuate the myth all ‘older people’ aim to disengage from the labour force participation – thereby potentially tainting how they are perceived by employers and disregarding their desire for continued socio-economic engagement (see *Chapters Two and Three*). KIs confirmed there needed to be education campaigns promoting awareness about the virtues of maturity and mature cohorts’ shifting intentions to retire later – issues highlighted in the literature (Harper, 2006; Marlay, 2009; NSAPAC, 2009a; Seaniger, 2009a). Consequently, this author determined a main goal of research should be to identify perceptions towards mature cohorts; the extent attitudes impact on a cross-section of WA’s mature age population; and how such negativity might be addressed.

Many literary sources positioned ‘ageism’ at the core of all mature age employment issues; arguably, it is problematic if attitudes cannot be successfully changed given all individuals inevitably ‘grow older’ – “*We are tomorrows’ elderly*” (Harper, 2006, p. 20). Historically, Australian anti-discrimination legislation has attempted to address inequity in gender, race and disability. Although mitigating ageism has been a relatively ‘recent’ focus of such laws (see Australian Human Rights Commission, 2007 for dates), there have been continual campaigns addressing age-related concerns over the past decades (see *Chapter Three*). Furthermore, rather than continue to perpetuate an adversarial culture between younger and mature cohorts – or MAEs and their employers – the literature promoted virtues of an ‘ageless workforce’ (see *Chapter Two* for a discussion on ‘eclectic’ workplaces). Organisations need to balance both ends of the work spectrum feeling positive and protected (Goldman & Lewis, 2003).

However, the literature revealed that anti-discrimination legislation outlined what people ‘should not do’, as opposed to ‘why they should’ – often acting prejudicially against ageing staff despite the presence of legal protections (see ACTU, 2012a; 2012b; Australian Government - Department of Health & Ageing, 2009; Samuelson, 2002; Sicker, 1997; Spoehr et al., 2009). Moreover, by rehiring (retaining) older workers, employers keep corporate knowledge and help reduce economic strains on society (see *Chapters Two and Three*). KIs confirmed that identifying success stories and increasing awareness about ‘methods of best practice’ will aid organisations to become ‘employers of choice’ for MAEs. However, the literature indicated eliciting such change would be a gradual process (see Australian Government - Department of Health & Ageing, 2009; Callan, 2007; Harper, 2006; Spoehr et al., 2009; Per Capita, 2014).

The literature revealed there have been local and global movements to ensure greater cross-collaboration between spheres of employment, academia and socio-political systems in relation to addressing the needs of ageing societies and workplaces (see *Chapter Three*). However, gaps in knowledge continue to persist. Therefore, this author ascertained that a major focus of future research should be to identify methods of best practice in respect to developing and promoting new policies and to introduce multi-faceted frameworks aimed at addressing this apparent dearth of ‘centralised knowledge’.

Overall, the rationale behind this dissertation is to add to existing knowledge related to ‘dealing’ with Australia’s ageing society and potentially help change decades’

worth of ‘youth-centred’ workplace cultures. The study also focuses on perceptions held by Western Australian active and inactive labour force participants. Based on a preliminary review of the literature, informal interactions with KIs and the observation of mature cohorts (attending information seminars), ageing populations may need to be better educated about employee rights and the responsibilities of employers in WA – with information re-packaged and targeted to suit specific needs. Rather than ‘rehashing’ the same issues and policy-decisions, there is a need for individuals, employers and governments to focus on the positives of an ageing work force, rather than the ‘ageing problem’. However, secondary data has indicated there first needs to be attitudinal change in order to improve these ‘behaviours’ and result in true cultural change (see *Chapters Two and Three*).

1.2 Definitions, purpose and *Research Questions* guiding this thesis

Terms of reference relating to ‘ageing’ vary between contexts. This section defines several key populations and concepts used throughout this dissertation. It also outlines the underlying purpose and research objectives of this study into mature age employment. There are four (potentially five) distinct generational cohorts in the Australian workforce – each with different values and attitudes to work (Anonymous, 2014, October 18 – 19; Jorgensen, 2003). Although generational distinctions have been criticised for being based on ‘generalisations’ (see *Chapter Two*), it is important to list three of these ‘generations’ as they comprise ‘mature-age’ and ‘older’ populations in Australia. Although date range approximations vary between sources, they generally encompass ‘The Veterans’ (born between 1933 - 1945), ‘Baby-Boomers’ (born between 1946 and 1964) and some of ‘Generation X’ (born between 1963 -1965 and 1978 - 1980) (Hastings, 2008a; 2008b; Jorgensen, 2003; Lander, 2006; Timmermann, 2005).

Encel (1999) described global unemployment figures over the final thirty years of the 20th Century as the impetus behind many nations’ policy decisions to keep younger people out of work for longer (*vis-à-vis* formal education institutions) and push MAEs into early retirement. This would supposedly ensure that ‘prime aged’ workers were able to work – with the pervasive ‘traditional ideal worker’ typified by the socially constructed ‘male’ archetype dividing work and non-work contexts (Callan, 2007). Since this time, ‘Baby Boomers’ have begun to reach advanced maturity and this is known as the ‘Age Wave’ (Harper, 2006). It is feared that with “*the youngest Baby*

Boomers in their early 40s and the oldest Boomers in their early 60s, workforce growth is coming to a virtual standstill” (Dychtwald & Baxter, 2007, 325).

However, authors have argued there is much diversity between people at the beginning of the ‘mature’ age-scale, compared to the end – encompassing a large cohort of ‘Baby Boomers’ born over a 20 year period (Amonini & Braidwood, 2011; Nakai, Chang & Fluckinger, 2011). Encel (2000) defined ‘younger people’ as being aged 25 years or less and instead of ‘older’, Nakai et al., (2011) used the term ‘mature’ to denote ageing workers (aged 40 and above). The *World Health Organisation* (WHO) and *United Nations* (UN) identify ‘older people’ as aged between 60 and 65 years (McPherson, 1990; WHO, 2011). In Australia, individuals aged 65 years and older are more commonly categorised as ‘older’ (Australian Government, 2010; Centrelink, 2011; Encel, 2003; James, Graycar & Mayhen, 2003). Therefore, although there is a general consensus ‘40’ marks humanity’s ‘middle-years’ and is therefore potentially considered ‘mature age’, there is still a very small number that can be labelled as ‘older’ at this time (Amonini & Braidwood, 2011; Nakai et al., 2011).

The following quote by Brooke (2003, pp – 261 - 262) encapsulated a definition for ‘older’ workers –

The definition at which a worker becomes ‘older’ can vary, although 45 is a commonly used convention... The age at which a worker can be classified as ‘older’ is consistent with international usage by the World Health Organisation (1993), the Australian Government and the Australian Bureau of Statistics definition of ‘older jobseekers’.

Similarly, Encel (2000) identified MAEs as encompassing workers aged 45 years and above; with the ABS (2008a) classifying mature age workers as Australians between 45 and 74 years of age. Although congruence between Brooke’s, Encel’s and the ABS’s ‘age ranges’ indicated such a definition may be essential for Australian-based research, using the term ‘older’ or including a maximum age range, potentially narrows how ageing workers are perceived. This may result in erroneous ideas regarding what such cohorts may be like, their requirements and expectations (Nakai, et al., 2011).

Samuelson (2002, p.1) warned that it is “*dangerous to generalise about any group*” and suggested there was great heterogeneity between the expectations and desires of mature cohorts regarding continued employment or plans to exit the labour force.

Consequently, for the purposes of this Doctoral dissertation, ‘older people’ will be described using the agreed Australian conventions; and ‘mature age’ will include (in) active labour force participants aged 45 years or beyond.

Work exists in various forms and the Australian Government has defined the concept of ‘career’ as paid work; unpaid work; and life-long learning (L3) opportunities, including formal education and training in their *Experience+ (Plus) Career Guide* (Australian Government, ND). Warburton and Lovell (2005) described formal volunteering as unpaid work for organisations – usually to improve community capacity. Volunteer positions are not necessarily substitutes for ‘paid work’ and it was argued some workers make a conscious decision to only volunteer (Warburton & Lovell, 2005). It was also stipulated that due to cases of age-discrimination, unpaid employment requires tailored (and more formal) A&R strategies similar to paid employment (Warburton & Lovell, 2005; Warburton & Paynter, 2006). Given that volunteerism among older cohorts can lead to a life-long career, addressing barriers to unpaid engagement was identified as an important dimension of mature age employment (Warburton & Paynter, 2006).

Adding to this researcher’s understanding of what constitutes ‘work’, Warburton and Lovell (2005) stated ‘private sphere’ domestic or caring responsibilities also encompasses (informal) volunteer work. Similarly, Spoehr et al. (2009) defined self-employment as people working in their own business (such as franchisees and people in a trade). Such entrepreneurialism amongst mature cohorts potentially reduces dependence on government assistance and aged care, whilst conveying ‘good’ business acumen and thereby, allowing individuals to overcome ageist perceptions (Curran & Blackburn, 2001). Therefore, private sphere volunteerism (especially given caring responsibilities appear to be increasing – see above) and self-employment were also highlighted as important avenues for mature age employment.

Although there is no longer a mandatory retirement age in Australia, the traditional age of retirement has ostensibly been based on *Age Pension*² eligibility. Up until recently, this was age 65 for men (for over 100 years) and women (phased in during the mid-1990s) (Amonin & Braidwood, 2011; Fallick, 2013; Nielson & Harris, 2010). However, recent Commonwealth Governments have announced gradual increases will occur over the following decades, with access to the pensions restricted to those aged a minimum of 70 years by 2035 (Amonin & Braidwood, 2011; Hockey, 2014, May 14; Nielson & Harris, 2009). Arguably, such decisions have been based on a perceived need to increase mature age workforce participation, thereby ensuring

² Age Pension: A government payment subject to means-testing, made to Australian residents upon reaching pensionable age. (Australian Government - Department of Human Services, 2014a) - <http://www.humanservices.gov.au/customer/services/centrelink/age-pension>

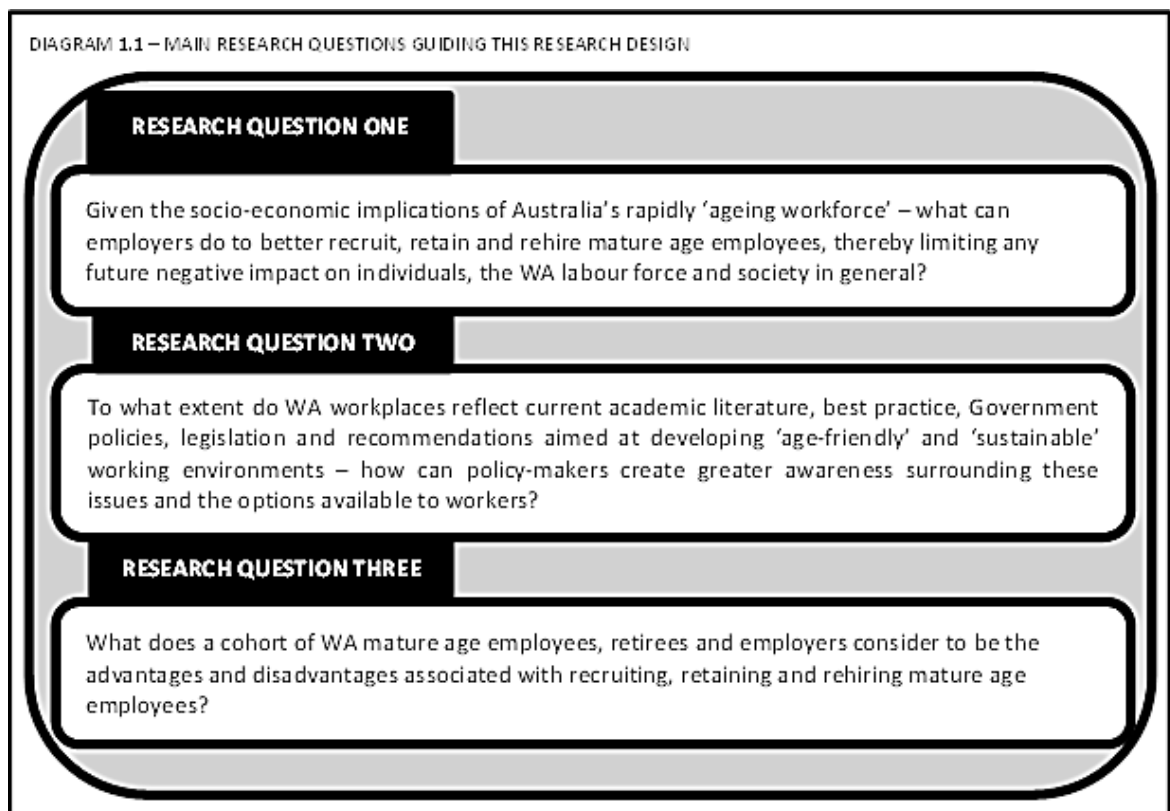
continued socio-economic output and reducing expenditure. However, such policy decisions also potentially reflect the shifting needs of mature cohorts intending to enter phased-retirement (as semi-retirees) and remain in the labour force for longer, or transition back into employment beyond pensionable age (as rehired retirees – rehirees) (see *Chapters Two and Three*).

According to Encel (2000) MAEs are underrepresented on ‘unemployment’ rates, however are generally out of work longer than younger cohorts. Potentially explaining this, Fleck (2012, p.2) described the phenomenon of ‘hidden unemployment’ as including workers that have become “*disenchanted*”, but due to ceasing job seeking activities, are “*no longer counted as unemployed*”. MAEs without work for an extended period of time may be erroneously classified as ‘retired’ due to their age (Rosendorf, 2009; Vandenheuval, 1999). Spoehr et al. (2009) suggested that ‘officially’, underemployment includes people working less than 35 hours a week as a full-time occupation – as well as staff working part-time, who have been unsuccessful in increasing their workload. Being issues related to reduced economic productivity among mature cohorts (see *Chapter Two*), the occurrence of unemployment and underemployment also form part of this concept of ‘work’ and were highlighted as potential barriers to mature age employment.

Given the descriptions and issues listed above, it was determined this dissertation should define ‘work’ and ‘labour force participants’ using similar parameters. Therefore, the sample populations encompassed ‘active labour force participants’ representing traditional (full time) and non-traditional work-loads (part-time, casual or job share). These included paid employees, volunteers, self-employed individuals and employers (managers, supervisors or executives) aged 45 years and above – however, ‘employers’ were not required to be mature age. Given long-standing ageist policies evident in Australia, it was deemed important to explore the perspectives of WA ‘leadership’ towards ageing workforces, regardless of age. ‘Inactive labour force participants’ included jobseekers, the (hidden) unemployed, as well as fully-retired, semi-retired and rehired cohorts. Given the above definitions of ‘work’, this may have also included domestic workers (in the home) and mature age students undertaking full-time study in order to formally re-enter the workforce. It was also anticipated both ‘active’ and ‘inactive’ populations might encompass under-employed populations (see *Chapter Four* for discussion on samples and sampling frames).

Over-arching *Research Questions* were shaped by these and other dominant age-related issues sourced during a preliminary review of relevant academic, media and grey

literature. However, objectives were further contextualised *vis-à-vis* informal observations made by the researcher and after consultation with KIs during the recruitment phase (see above). Focusing on the perspectives of Western Australian (in) active labour force participants, the ultimate goal of this research was to find possible ‘solutions’ to a range of ageing ‘problems’ and to practically apply these within an Australian context (see *Diagram 1.1* below). All three *Research Questions* are interrelated with the central purpose to create new knowledge towards improving labour force retention and (re) entry rates among WA’s mature cohorts. However, there were several research objectives that this study aimed to achieve.



This author found, that even years after exiting the labour force ‘work’ continued to provide older people with a sense of worth and economic independence that was sometimes lost upon retirement (Georgiou, 2008; 2009a; Georgiou & Hancock, 2009b; 2009c). Existing literature argued ‘Baby Boomers’ are even more active, generally healthier and are expected to live longer than previous generations (Harper, 2006; Shacklock et al., 2007), however this author’s Honours research case study showed that individuals also needed to feel valued in society and remain physically, as well as financially secure, in order to experience a positive QOL in old age (Georgiou, 2008; 2009; Georgiou & Hancock, 2009a; 2009b).

Secondary data suggested many MAEs are reluctant to exit the workforce at the current age of retirement, unwilling to effectively disengage from society for the remainder of their comparatively ‘long’ lives (see *Chapters Two and Three*). Moreover, due to perceived inadequacies in existing superannuation schemes and the *Age Pension*, many ‘Baby Boomers’ may not be in a financial position to retire permanently (Shacklock et al., 2007). Given these socio-economic concerns, a primary objective of the *Research Questions* was to explore current worker attitudes towards leaving the WA labour force and evaluate the continued feasibility of traditional forms of retirement, as they compare to alternative strategies that would allow for their continued employment (such as phased retirement).

A secondary objective of the *Research Questions* and the thesis *per se*, was to reduce misinformation between policy makers, those that implement initiatives and the people affected by inaction. For example, many ageing concerns highlighted in an issues paper published by the (former) Liberal Government (Bishop, 1999), were still yet to be addressed in a more recent report released by subsequent (former) Labor Governments (Australian Government, 2010). Many proposed recommendations for action were almost identical between the publications and several ‘counter-ageing’ strategies developed prior to the turn of the century and had not yet been successfully initiated in Australian workplaces, despite more than a ten year gap. Therefore, ascertaining how educational material regarding our ageing society could be better disseminated to employees, employers and retirees will aid this study and be of great importance to policy-makers (see *Route to Impact* below).

The WHO has long viewed the concept of an ageless society as universally beneficial. “*A key strategy to facilitate the inclusion of older persons is to make our world more age-friendly*”, that “*adapts its structures and services to be accessible to and inclusive of older people with varying needs and capacities*” (WHO, 2015, p. ND; 2007, p. 1). As a proponent of ‘active ageing’ the WHO develops and creates awareness of initiatives that enable continued access to health (support) services and promote socio-economic (and political) engagement in later life, through ‘age-friendly’ design. This includes physical changes to infrastructure (building and transportation); implementing inclusive community activities; fostering networking opportunities; and facilitating mature cohorts’ participation in paid and unpaid employment (WHO 2007; 2015).

More specifically, Barnett, Spoehr and Parnis (2008a, p. 3) argued that “*workplace environment... plays a key role in worker illness... injury... and absence*”.

The authors suggested that ergonomic design and policies that increase MAEs' autonomy of choice, actually minimises negative work (or age-related) health impacts and reduces staff turnover. Barnett (et al., 2008a) also inferred that 'age-friendly' design can also truncate erroneous assumptions associated with ageing. Australian employers that provide visual aids (eye wear and desk lighting), promote wellness initiatives (that encourage physical activity) and modify work-type (by minimising manual labour or work-load related pressures), ensure MAEs' productivity (quality) rates are maintained as they grow older.

Such accommodations form part of a holistic '*Age Management strategy*', defined by Barnett (et al., 2008a, p. 6) as "*exemplifying good practice in enabling older workers to perform to their maximum ability*". Ideally, 'age-friendly' initiatives should be typified by A&R strategies that promote eclectic workforces and enable greater workplace flexibility (autonomy of choice) among differently aged cohorts (Barnett et al., 2008a). In Australia, '*Age Management*' has traditionally been "*driven by a business case model that demonstrates the economic benefits of recruiting and retaining mature age workers*" (Barnett, et al., 2008a, p. 6). The authors suggest that '*Age Management*' should be inextricably linked with corporate outcomes and facilitate cross-collaboration between all relevant stakeholders (including individual employees (employers), Human Resource (HR) personnel and Trade Union officials), arguing that – "*engagement is fed by ongoing communication about the purposes and outcomes of these initiatives, and a gradual changing of ageist attitudes and workplace cultures*" (Barnett et al., 2008a, p. 8).

However, they also maintain that there has been minimal research conducted into the effectiveness (effective implementation) of '*Age Management*' strategies. Therefore, this dissertation will examine the apparent lag between the development of 'age-friendly' and 'sustainable' (discussed below) labour force policies and their implementation in Australian workplaces (as evidenced in Encel, 2000; Harper, 2006; Muray & Syed, 2005). Information that is more meaningful, accessible and easily applicable to the WA context, may help enact positive cultural change among individuals, businesses and legislators.

Banks (2008) stipulated that in order to be 'sustainable', socio-economic policies will need to address both future demand (peoples') expectations and the availability of sources of supply (efficacious service provision, legislation and administration). At present, some employers continue to believe an increase in 'Generation Y' employment (or younger cohorts in general) is a primary 'solution' to

the forecasted retirement ‘problem’ (Dychtwald & Baxter, 2007). This is impractical given the clear demographic trends towards an ageing workforce, the declining number of young people in Australia and the resulting shortage of younger workers (ABS, 2008b; Amomini & Braidwood, 2011; Compton, 2011; Encel, 2000; Murray & Syed, 2005). Arguably, employers will need to create workplaces that employ a mix of differently aged employees in order to remain ‘sustainable’ (Andrews, 2007; McCarty, 2008; Simmons, 2009).

Banks (2008, p. 2) defined the concept of ‘sustainability’ as “*following a policy path that promotes ongoing improvements in societal wellbeing*” that “*involves more than economic considerations*”, including “*social and environmental dimensions*” (Banks, 2008, p. 2). Therefore, given the reported importance of teaching and learning to mature cohorts (where L3 has been identified as an aspect of ‘career’) such strategies that encourage the continuous training and development (CTD) of MAEs throughout their career, upon re-entry into the workforce and mentoring of inexperienced (younger) staff would potentially ensure on-going viability among differently aged cohorts (Denny-Collins, ND; Illawarra Mercury, March 11, 2010; McCarty, 2008; Murray & Syed, 2005; Nakai, Chang & Fluckinger, 2011; Simmons, 2009). Similar to the principles of ‘*Age Management*’ above, Banks (2008) believed that policy-development (underpinned by ‘sustainability’) would require consultative efforts, whereby Governments (policy-makers) adopt transparent, evidence-based methods.

Given persistent age-based discrimination and stereotyping (Bourne, 2009; Brooke & Taylor, 2005; Lander, 2006; Jorgensen, 2003; Maples & Abney, 2006; NSA, 2011; NSAPAC, 2011a; 2011b; Saunders, 2011b; 2011c), there needs to be better awareness and understanding among employees, employers, retirees and policy-makers regarding workforce and retirement related issues – particularly the benefits of engaging mature cohorts (see *Chapter Two*). Consequently, a third objective of the *Research Questions* will be to determine the ‘place’ of mature workers, unemployed and retired cohorts in WA’s ageing society and whether current perceptions surrounding mature cohorts support their continued employment beyond pensionable age. This study will explore the extent educational interventions and changes to age-related legislation can be successful in reforming negative attitudes towards MAEs or improving targeted employment (training) strategies.

The foci of this dissertation is to help create a culture of continued mature age employment; improve age-friendly behaviours and policy implementation in WA

workplaces; and to address negative attitudes directed towards MAEs – ensuring their skills and productivity are valued by co-workers, employers and policy-makers alike. Identifying existing, new and alternative multi-dimensional strategies effective in the attraction, recruitment and retention of mature cohorts and acknowledging the need to employ an eclectic workforce were important avenues of inquiry for primary and secondary data collection. Overall, there is a need to improve perceptions about mature age workers and the benefits of their continued employment for individuals, workplaces and society.

1.3 Route to Impact: Conducting research into ageing, developing new frameworks and disseminating findings

This section will explore avenues of valid, ‘good and ethical’ research, particularly focusing on the topic of ‘age’. The author also outlines the potential research and societal impacts of this dissertation and how methods of best practice may be presented within a new conceptual framework, drawing upon principles of community development work. Finally, also identified are ways to disseminate findings to (in) active labour force participants, employers, stakeholder and policy-makers across disciplines and market spheres in order to achieve socio-economic change in WA.

In their report entitled *Involving Older People in Research: A Guide for Researchers and Community Groups*, Warburton et al. (2008) consolidated and expanded upon three workshops³ in order to explain the need for targeted approaches in ageing research. The authors argued that ageing is no longer viewed as a purely negative phenomenon. In fact, *National Seniors Australia* (NSA)⁴ Chief Executive, Michael O’Neil (ABC, 2010, February 2) stated research was starting to show the benefits of maturity, such as “loyalty, commitment” and greater responsibility (supported by secondary sources in *Chapters Two and Three*). Therefore, research into age-related subjects and the goals of such studies has also evolved (Warburton et al., 2008).

Research into ageing has been a key area of interest for governments and forms the foundation of much social-policy development (particularly with regard to population trends, welfare and health – see *Chapter Three*). However, (former) Labor Treasurer

³ 1) *Consumer-led Research* 2) *Research Relationship with Older People: Promoting Good Practice* 3) *Research Collaboration with Consumers: Participatory Approaches to Working With Older People*.

⁴ National Seniors Australia (NSA): Provides research and advocacy for mature cohorts around Australia, focusing on consumer issues (National Seniors Australia, 2013) - <http://nationalseniors.com.au/>

Wayne Swan argued that ‘older people’ in general represent a much larger and more active cohort in Australia than previous generations (AAP, 2011). Such sentiment has been reflected throughout secondary data (see *Chapters Two and Three*), with sources suggesting more innovation is needed in respect to how ageing populations are perceived and ‘dealt’ with, ‘making use’ of their potential socio-economic input.

Warburton et al. (2008) argued that due to the shifting concerns of new ‘generations’ of older cohorts, what has been traditionally understood about older people’s needs (physiological) and expectations (work and retirement) may be out-dated – also supported in secondary data. Therefore, ageing is in effect, a ‘new’ area of research, compounded by the fact the subject has only been (relatively) recently examined from an Australian context, compared to other nations - “*Indisputably there is a real need for more research evidence into ageing*” (Warburton et al., 2008, p. 6). In particular, Von Hippel, Henry and Kalokerinos (2011), argued that any research conducted into MAEs is of salience due to the phenomenon of ageing societies – particularly important will be assessing whether (government) targeted A&R initiatives are effective given the subjective nature of mature age employment (and MAEs needs).

Warburton et al., (2008) further stated older people have special needs and deal with specific age-related concerns. They may hold different perspectives on their situation than researchers – objectively, an individual may have a poor standard of living, however may still subjectively experience a positive QOL. This supports the research design used in this thesis which not only relied on existing secondary data, but placed the perceptions of Western Australians at the centre of primary analysis *vis-à-vis* surveys, semi-structured interviews and focus groups (see *Chapter Four*). Upon reaching ‘old age’, individuals do not necessarily revert to a homogenous archetype; older people have been described as heterogeneous and given this diversity, “*no one view point is right on its own*” (Harper, 2006; Maddox, 2000; Warburton et al., 2008, p. 6). Harper (2006) argued that there were often discernible differences between individuals that formed part of the same sub-population – each successive group of ‘older people’ are shaped by their socio-political contexts and individuals have separate expectations on how they should ‘act’ regardless of age.

Therefore, researchers should not make assumptions that the perspective of an individual can be generalised to an entire cohort; nor should they perpetuate erroneous myths that all ‘generational’ members share traits that are incongruous with differently aged cohorts (an argument supported throughout this thesis). Warburton et al., (2008) argued older cohorts should not believe they answer for ‘all people’ above a certain age

bracket; however the authors supported the direct involvement of ‘older people’ in age-related projects. This may be in respect to informing research design; acting as key informational resources; adding context to data collection or analysis; gauging success; and in disseminating findings to target audiences or to areas of most need. Warburton et al., (2008) suggested that of increasing importance is the inclusion of ‘local’ cohorts at the ‘grass roots’ level, who can provide real-world context in ageing research – thereby supporting this author’s choice to target (in) active labour force participants from WA.

Warbuton et al. (2008, p. 4) believed the act of “*working together can make research more relevant, more meaningful and more useful*”. However, the authors suggested that whilst members of the public can act as ‘expert informants’ (such as part of a theoretical sample – see *Chapter Four*) it is the role of researchers to direct the process; and provided an outline of what constitutes ‘good and ethical’ research (see *Table 1.1* below). Avenues for ethical conduct in this Doctoral dissertation are discussed throughout *Chapter Four*, however potential outcomes were further outlined during the ethics application process (see *Appendix A*).

TABLE 1.1 – GUIDELINES FOR ‘GOOD AND ETHICAL’ RESEARCH

GUIDELINES FOR ‘GOOD AND ETHICAL’ RESEARCH – FOR USE IN AGEING RESEARCH
<p>GENUINE AND USEFUL OUTCOMES</p> <p>That there be practical applications of research in daily contexts.</p>
<p>MUTUAL GAIN</p> <p>That respondents add context to studies and verify whether suppositions are accurate.</p>
<p>RELEVANT AND TRUTHFUL</p> <p>That accounts provided <i>vis-à-vis</i> data collection instruments and then relayed through publications, are honest.</p>
<p>RECIPROCAL BENEFITS</p> <p>That ‘older people’ offer themselves as a resource in the understanding there will be individual or collective repercussions for the aged.</p>
<p>‘DO NO HARM’</p> <p>That researchers are respectful and ensure participants are fully-informed about their rights or responsibilities, take respondents’ needs into account (particularly when dealing with sensitive age-related issues) and minimise risk of physical or emotional strain among disadvantaged populations</p>
<p>‘JARGON FREE’</p> <p>That in order to ensure clarity and that the potential power in-balance between researcher and participant is minimised, when dealing with ‘older people’, they should adopt a colloquial language style – free from technical wording</p>
<p>NEUTRAL LANGUAGE</p> <p>That avoids attaching labels on to particular groups of people that may have negative connotations – such as using the term ‘older people’, instead of the ‘elderly’ or ‘mature’ worker instead of ‘older’ (see above).</p>
SOURCE: ADOPTED FROM WARBURTON et al., (2008)

In line with Edith Cowan University (ECU) Ethical Guidelines, outcomes of this study included three targets of research – the workforce, individual participants and society in general. Von Hippel et al. (2011) described the ‘stereotype threat’, where age-related bias may lead to MAE disengagement due to lower satisfaction and commitment. This potentially increases retirement rates (workers escaping from a ‘threat’) and thereby exacerbating skilled labour shortages. Taylor, Steinberg and Walley, (2000) posited that although ‘punitive’ anti-discriminatory laws serve as the

best preventative method against ageism, their overall success is uncertain. However, using more consultative (non-mandatory) approaches can result in institutional change, but may not permit victims to take formal action against employers. Taylor et al. (2000) stated both avenues can be problematic because they are ‘indirect’ – resulting in laws that may be ‘abstract’ and where guides for methods of best practice are viewed as ‘optional’. Given such concerns, identifying (new) strategies for mitigating ageism – thereby improving employment prospects among ageing cohorts – was highlighted by this author as one of several practical benefits for ‘workers’ (see *Appendix A*).

Buys et al. (2005) argued that policy development needed to be based on quantifiable figures, whilst also being focused on ‘quality’. It is not enough that an intervention will be ‘feasible’, rather it also needs to be ‘effective’, thereby supporting this author’s decision to use mixed methods research design (see *Chapter Four*). By giving opportunities for ‘individuals’ to ‘voice’ their expectations *via* qualitative data collection, respondents in this dissertation could communicate ideas and issues they deemed relevant to employers (policy-makers) – see *Appendix A*. Furthermore, Keogh (2009, p. 123) stipulated focus groups are “*ideal for cohort specific research*” and for exploring particular issues – especially where such collaboration explores the perspective of individuals directly affected by the phenomenon under review, such as dealing with shifting labour force trends – as in this thesis.

This author stated possible outcomes for ‘communities’ encompassed minimising negative socio-economic impacts associated with population ageing, by identifying (and potentially re-modelling) existing methods of best practice and new or alternative frameworks for promoting mature age engagement (see *Appendix A*). ‘Human capital’ is an increasing point of difference between organisations, given there will be a dearth of younger recruits (Jorgensen, 2003). Although employers will need to A&R younger labour force participants in order to sustain the Australian workforce, the premise of any new framework should also aim to place MAEs as an important source of talent and experience – ensuring workforces represent a generational mix (ABC, 2010, February 2; Jorgensen, 2003).

As part of an informal (qualitative) meta-analysis⁵, a pseudo-thematic review⁶ of existing literature – complemented by informal observations from the researcher and

⁵ Meta-Analysis – Schreiber (2008) asserted a meta-analysis is differentiated from (standard) secondary analyses which assess existing literature. Using interpretive techniques, qualitative meta-analyses “*focus on developing concepts and operationalizing concepts a priori... and leads to the development of new interpretations from the analysis of multiple field studies*” (Schreiber, 2008, p. NP). Qualitative meta-analyses collate data from primary sources, a process also termed ‘thematic analysis’ (described below).

issues highlighted by Key Informants (KIs) (see above) – has led to the identification of dimensions that may form the foundations of a new conceptual framework entitled the *Re-Model* (see *Diagram 1.2* below). Given the heterogeneity of ageing cohorts and their shifting needs (briefly described above and discussed in greater detail throughout the thesis), this set of guidelines would need to be reflexive and easily accessible to individuals, businesses and stake-holders. In order to decrease uncertainty regarding the ageing workforce, there will need to be an increase in the uptake of work engagement initiatives that could benefit individuals throughout their work-life cycles.

However, Duncan (2003) suggested there is a tendency to get ‘bogged down’ in addressing age discrimination, when the real focus should be on decreasing recruitment barriers, increasing re-employment (particularly among the hidden unemployed) and raising retention rates among ageing cohorts. This could be achieved through multi-faceted approaches that deal with economic issues and cross-disciplinary collaboration that increases T&D opportunities, accompanied by more age-friendly work arrangements (Duncan, 2003). The *Global Agenda Council* (GAC, 2012) provided an outline for what constitutes ‘high quality employment’, thus leading to greater job security; greater on-the-job decision making; greater recognition of worker accomplishments; systems for employees’ to exercise their ‘rights’ without penalty – including access to workers’ collectives; mechanisms for employee input into policy and procedure; as well as opportunities for social capital (described below) and building trust. These multi-faceted work and age-related elements were therefore integrated into the (provisional) *Re-Model*.

Von Hippel et al., (2011) agreed a positive outlook leads to positive attachments to individuals’ self-identity and that a good working environment (job satisfaction) impacts on personal wellbeing. These arguments supported this author’s decision to focus on promoting the benefits of maturity, rather than solely minimising the negative experiences of mature cohorts in WA society (workplaces) and this tone is conveyed in

⁶ Thematic Analysis: Described by Ayres (2008, pp. 3 – 6) as a process that –
facilitates the search for patterns... within a qualitative data set; the product... is a description of those patterns and the over-arching design that unites them... throughout the analysis, the investigator considers the relevance of each theme to the research question and the data set... analysis takes into account both patterns of commonality... and the contextual aspects...

Thematic analyses categorise data sources in order to identify salient concepts (Ayres, 2008). In this dissertation, major trends pertaining to population ageing (skilled labour loss) and concerns regarding mature age employment emerged from the literature review and *via* a qualitative meta-analysis, were thus grouped into qualitative themes. Although thematic analysis did highlight literary themes linked to the topic and research questions underpinning the doctoral thesis, this author described the process as an ‘informal’ and a ‘pseudo-thematic review’ because concepts were not drawn from primary data or only qualitative case studies. This qualitative review allowed work (age-related) themes to be reflected among dimensions of the conceptual framework (*Re-Model*) designed (see *Diagram 1.2* below).

the *Re-Model*. Utilising paradigms espoused from community development work (CDW), this dissertation will explore the social, psychological and monetary reasoning behind MAEs' decisions to continue working or exit the WA work force.

Social justice underpins CDW focused on mitigating socio-economic disparities (Kenny, 2011). Therefore, such an orientation was deemed congruous with this study's goal of enhancing the QOL experiences of mature cohorts regardless of their employment status and ensuring equitable access to financial resources (work and welfare); legal protection (anti-discrimination laws); essential services and amenities (such as T&D or education); as well as opportunities for exercising their autonomy of choice in work and retirement contexts (Kenny, 2011). Concepts underpinning social justice are also linked to the CDW notions of 'empowerment' and 'social capital'.

Kenny (2011) argued that 'power' is not wholly 'negative'. Rather there are opportunities for individuals to become empowered through increasing their awareness about issues of inequality and promoting collective participation among disadvantaged populations, thereby enacting change. Similarly interrelated with 'empowerment', social capital refers to the interrelationships between individuals and their ability to remain engaged, as well as productive, in their community - "*... networks of people prepared to work and act together; in effect generating solidarity as well as greater trust and mutuality*" (Kenny, 2011, p. 8; NSA, 2008).

Furthermore, despite the often negative associations attached to mature cohorts, NSA (2008) suggested that 'older' individuals are a wellspring of 'social capital' rather than a 'societal burden'. This belief is linked to the capacity of mature cohorts to transfer knowledge (see above) and to another CDW paradigm, the 'assets-based approach' (Kenny, 2011). This approach acknowledges that communities may already have the requisite human, social and economic capital to ensure their empowerment from the 'bottom-up'. In comparison to 'deficit-based approaches' which are 'problem' oriented, individuals are viewed as part of the 'solution' – able to "*collectively control or influence decision-making*"; whilst also recognising that additional (expert) skills or resources may be required to build community capacity (Kenny, 2011, p. 41). The concept mature cohorts are highly skilled (mentors) and can act as 'agents of change' was a recurring theme throughout the literature (see *Chapters Two and Three*) and thus informed dimensions of the *Re-Model*.

Based largely on a meta-analysis of secondary data, it should be noted the conceptual framework will be further contextualised by primary data collected as part of the *Quantitative and Qualitative Phases* of this research. Moreover, "*leading*

companies and organisations are beginning to develop best practices for recruiting, engaging, motivating and retaining mature workers...” and *“these best practices are increasingly serving as models for organisations struggling with shortages of workers”* (Dychtwald & Baxter p. 327). Thus, an element missing from this conceptual framework are links to specific strategies. As previously stated, introducing new mature age employment strategies; reducing the gap between policy development and implementation; and eliciting cultural change by promoting the benefits of maturity are research objectives. Therefore dimensions of the (final) *Re-Model* will be linked to associated recommendations for achieving these objectives and provide examples of employers of choice that WA organisation may integrate, as they emerge from primary and secondary data (see *Chapter Ten*).

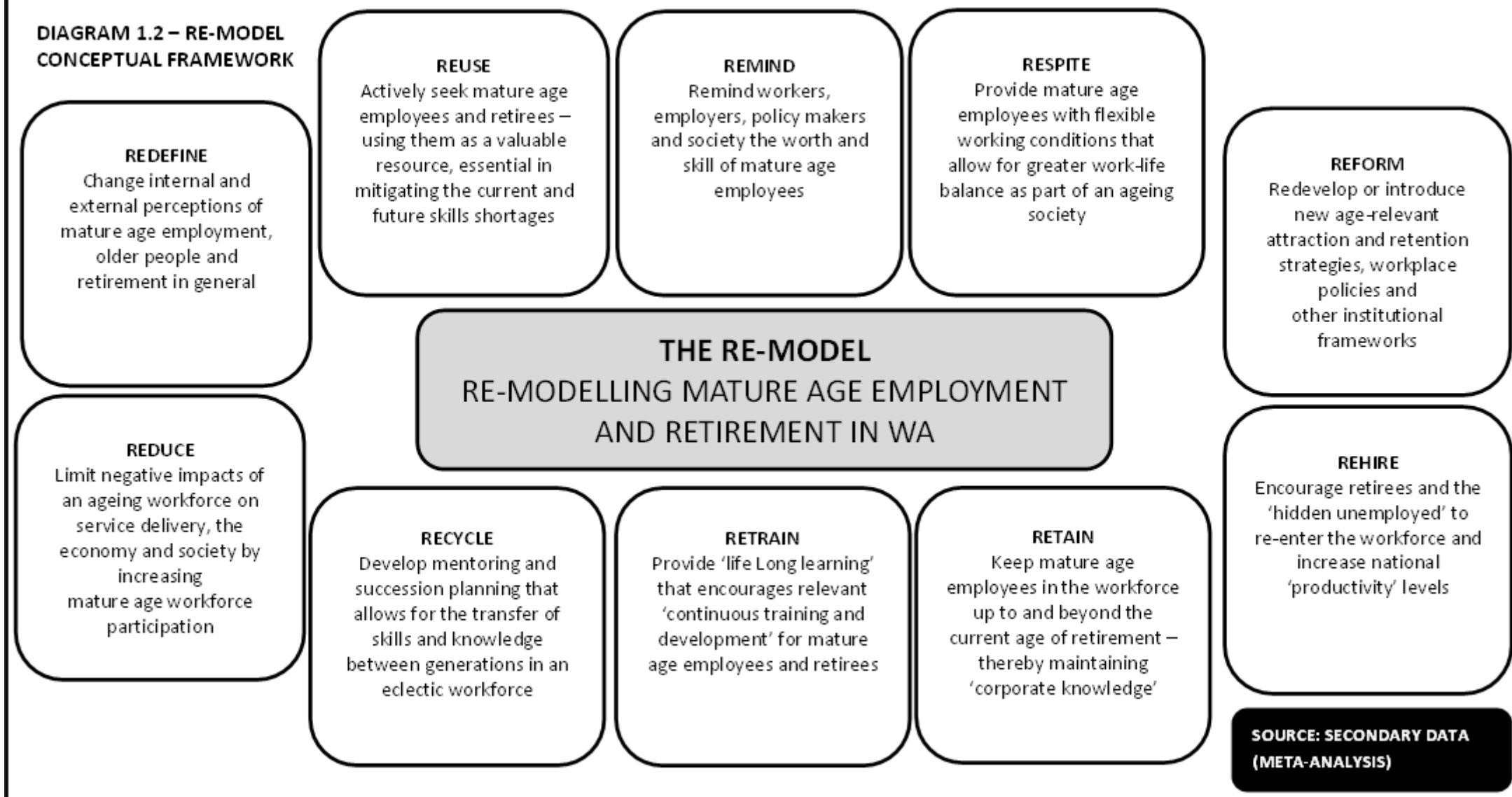
Although a goal of this dissertation is to facilitate change in WA’s ageing workforce, Warburton et al. (2008) stipulated that academics are not necessarily ‘age advocates’ – rather they identify areas of concern and develop potential solutions for communities, policy-makers and stakeholders to apply. It was argued in this author’s previous research –

Maddox (2000) suggested that academics do not share their knowledge with politicians and therefore cannot illicit societal change... There may need to be greater collaboration between academic institutions and legislators in order to produce ‘methods of best practice’ and meet the future QOL needs of older people in Australia (Georgiou 2008, p. 8; Georgiou 2009, p. 14).

In response to such gaps, Warburton et al. (2008) stated that in order to promote research and ensure findings are used to build community capacity, academics need to work directly with community members through individual consultation and *via* meetings with KIs. Therefore the effective dissemination and practical application of findings forms a major component of this dissertation’s *Route to Impact* (RTI) strategy.

In their *University of Western Australia* (UWA) presentation entitled *Planning a pathway to impact for your research through collaboration and knowledge exchange*, Chubb and Jackson (2013) relayed several recommendations from Britain that could be translated to the Australian context in achieving ‘impact’. The presenters argued that incorporating principles of ‘impact’ from inception will evolve along-side ‘impact’ milestones – thereby permitting the evaluation of the effectiveness of the project; and also allowing the researcher to identify new avenues or directions for research.

**DIAGRAM 1.2 – RE-MODEL
CONCEPTUAL FRAMEWORK**



Chubb and Jackson (2013) stated British studies are now required, as part of a 'pathway to impact', to outline the target audience; how the population will 'benefit'; and how to facilitate the target audience to act on findings. However, the *Research Councils United Kingdom* (RCUK, 2014, p. NP) stressed it is not expected that researchers will "*be able to predict the impact of their research*" prior to its completion. Rather such strategies are viewed as an opportunity for them "*to explore... who could potentially benefit from their work longer term, and consider what could be done to increase the chances of their work reaching those beneficiaries*" (RCUK, 2014, p. NP).

This is comparable to the *Australian Research Council's* (ARC's) requirements that researchers justify the socio-economic, cultural or environmental 'need' for studies. The *Australian National Health and Medical Research Council* (NHMRC) also requests that researchers provide examples of how they will foster community involvement and how findings will inform policy or practice (Chubb & Jackson, 2013). Research impact guidelines⁷ in Australia are defined as "*the demonstrable contribution that research makes to the economy, society, culture, national security, public policy or services, health, the environment, or quality of life, beyond contributions to academia*" (ARC, 2013, p. NP).

The RCUK (2014) provided a succinct guideline for researchers in identifying 'who' will be positively influenced by outcomes; 'how' individuals (groups) may be positively affected; and 'what' methods will be applied to ensure positive outcomes are achieved. Although the expected beneficiaries (the 'who') and impacts (the 'how') of this research have been discussed generally (see above and *Appendix A*) in relation to outcomes for 'workers', 'individuals' and the 'community', new (more specific) directions also emerged during data collection and like the *Re-Model*, have been linked with recommendations (see *Chapter 10*). The following will outline potential goals of this RTI strategy pertaining to the dissemination and application of findings and recommendations (the 'what').

Researchers have a duty to ensure their findings are used by interested parties, be they respondents or key stakeholders (Warburton et al., 2008). Therefore, Warburton et al. (2008), suggested researchers use the resources and skills inherent in communities to 'reach' audiences, be it through more formal promotion strategies used by government agencies or local publications run by human service groups. This is

⁷ Several sources provide information about 'impact' and outline avenues for achieving outcomes in Australia; however such detailed discussion is beyond the scope of this study (see ARC, 2013; Go8, ND; NHMRC, 2014; Thompson, 2011).

complimentary to CDW ‘asset based approaches’ that informed the *Re-Model* (see above). Warburton et al. (2008) advocated for the presentation of findings using various informal, formal, hard copy and electronic mediums so that information is universally accessible regardless of status, education level or location; further suggesting sources of information should be tailored in content to suit target audiences. Again, this is akin to the ‘social justice’ frameworks inherent in this research.

As per Warburton et al.’s (2008) recommendations, this researcher intends making findings from this dissertation accessible to employees, employers, employment agencies, retirees, aged services, policy-makers and the wider WA population – thereby enabling the ‘empowerment’ of all parties. Therefore, creating awareness about trends in ageing societies (in general) and WA’s workforce needs underlies the RTI strategy. Significant findings from primary and secondary data will most likely be disseminated in a range of formats – including relevant academic journals, specialist magazines, reports and fact sheets, webpages and community forums – and informational material will be tailored to suit individual audiences or objectives. However such awareness building need not be restricted to the final stages, post-analyses, as opportunities to enhance the capacity of (prospective) respondents occurred throughout recruitment and primary data collection. This included the dissemination of population trends and statistics from existing literature; the transference of this researcher’s knowledge regarding age (work) policies; and *vis-a-vis* networking activities between participants (see *Chapter Four*).

Given the observed upsurge in attention regarding ageing populations in popular mediums, media was identified as an important ‘agent for change’. Media could be utilised in re-framing the needs of ageing Australians to the public and encouraging politicians and employers to provide better opportunities or working conditions for MAEs. However, new mediums of dissemination and contacts identified throughout the research process – whether KIs or members sample population – may also assist in the dissemination of findings, thereby operating from a ‘bottom-up’ approach (see *Chapter Four*). In this way, it is anticipated (WA) employers and policy-makers will be able to easily access relevant information (as per Warburton’s et al., 2008 suggestions) and thereby use the findings of this dissertation to create high quality and sustainable working environments. This may influence change amongst individuals, policy-makers, community and businesses leaders, media groups and in academic spheres thereby presenting ageing populations as a ‘solution’ rather than a ‘problem’.

1.4 Conclusion

Chapter One has introduced the broad phenomenon of an ageing society and the implications it has for WA workplaces. It explored the background to this thesis based on existing literature, meetings with Key Informants (KIs) and real-world observations; outlined the main *Research Questions* and objectives of the study; and provided a *Route to Impact* strategy that supported the need for ‘valid and ethical’ ageing research and introduced a new (provisional) conceptual framework. The chapter also briefly encapsulated methods of dissemination to promote findings from this study, increase awareness about ageing and elicit change from the bottom-up.

Using a mixed methods research design, the thesis will explore the efficacy of literary and societal suppositions and how they relate to a cross section of WA’s (mature age) active and inactive labour force participants. The primary objectives of this dissertation are to research how mature age employment may be improved and identify the benefits of attracting, recruiting and retaining mature cohorts. Also of importance will be exploring the extent WA workplaces reflect methods of best practice pertaining to ‘age-friendly’, ‘sustainable’ designs; and in particular, how any gaps between the options available to individuals for their continued employment and mature cohorts’ awareness of these choices may be mitigated. Enhancing awareness about the ‘social capital’ held by mature cohorts will become increasingly important to the continued sustainability of Australian economy as traditional labour force activity declines; thus, promoting a cultural shift away from the view ‘older people’ are passive members of society underpins much of this study. Therefore, this dissertation will also explore ways to better engage media, academe, corporate enterprise, governments and community groups in disseminating relevant information.

Although this author recognises that reducing age-related biases will help create more sustainable, diverse and ‘age-friendly’ workplaces, this dissertation will highlight the benefits of MAEs and ‘positive’ approaches evident in WA workplaces, rather than becoming entrenched in areas for improvement and establishing more avenues for ‘punitive action’. A review of the literature in following chapters provide support for promoting ageing individuals as ‘assets’, whilst latter chapters explore the perceptions and experiences held by Western Australians. This thereby positions the thesis as relevant to the specific context of WA’s labour force and addresses gaps with regard to mature age employment (retirement) as identified by local respondents.

Chapter Two: Literature Review Part One – The Ageing Workforce

2.0 Introduction

Ageing societies and by default, their workforces, have long been complex global concerns with ageing trends continuing into the new century. This chapter provides a critical review of literature pertaining to mature age employment within the context of ageing populations world-wide. This review included seminal and recent academic literature; articles published by reliable media and news agencies; as well as official literature released by government organisations, global bodies and other ageing (employment) advocacy groups. Secondary data conveys the importance of this Doctoral research and provides background to the concept of ageing workforces, whilst also demonstrating the potential implications of this phenomenon. This chapter discusses trends in world-wide ageing, Australia and Western Australia (WA); the place of mature cohorts in society; and how maturity is perceived in the workplace.

2.1 Global, national and local ageing societies and workplaces

Ageing societies are a worldwide phenomenon, described as being “*both a great achievement of humanity and a major challenge*” (Ariel, 2012; Atchley & Barusch, 2004; Channel News Asia, 2011a; 2011b; Hokenstad & Roberts, 2011, p. 330; Spoehr, Barnett, & Parnis, 2009). By the mid-Twentieth Century there were 200 million older people globally and within the first quarter of the Twenty-First Century this will have risen to 1.2 billion people aged 60 years and over. One-fifth of industrial nations will be aged 60 years and above by this time and account for one-third of the world’s older population (Harper, 2006). Mature cohorts living in pre-industrial countries will increase by 50 per cent over the next quarter-century and is expected to double by 2050, reaching two billion (Harper, 2006). By the mid-Twenty-First Century, a greater proportion of global populations will be aged 50 years and above.

The last forty years has led to an unprecedented rise in the number of older cohorts in Australia and it has long been agreed that the nation “*is an ageing society*” (Borowski, Encel & Ozanne 1997; James, Graycar & Mayhen, 2003; Jamrozik, 2005, p. 102; NSA, 2008). In the mid-1960s, 8.5 per cent of Australian’s were aged 65 years or

above, rising to 12.6 per cent by the turn of the century (Jamrozik, 2005). Although compounded by the expected 'linear' (education-work-retirement) life cycle of the sizeable 'Baby Boomer' generation growing older – population ageing in Australia (industrial nations) has also been accredited with declining birth rates; greater longevity; and an influx of migrants (Almoni & Braidwood, 2011; Atchley & Barusch, 2004; Australian Government - Department of Health and Ageing, 2006, p.2; Harper, 2006; Taylor, Steinberg & Walley, 2000).

According to Australia's *2010 Intergenerational Report (IGR)*, an ageing society is just one of several social phenomena that have far reaching implications for future Australians (Australian Government, 2010). These include an ageing workforce, further economic downturn and possible climate change. The report predicted that although Australia's population will continue to increase, it will be at a lower rate and contain a disproportionately high number of older people compared to young. It has been predicted that approximately one-quarter of the Australian population will be 65 years and older by 2050 compared to approximately 15 - 17 per cent between the ages of 0 and 14 years by the same year (ABS, 2008b; Australian Government, 2010; Compton, 2011; Murray & Syed, 2005; Shacklock, Fulop & Hort, 2007).

There will be particularly significant increases in the 'old-old' age groups (defined by Atchley and Barusch, 2004 as people aged 85 years and above). Between 2005 and 2050, the Australian cohort above 85 years old will increase by 1, 280 000 people – from just under two percent, to six per cent of the population (Australian Government Department of Health and Ageing, 2006). In 2011 there were fewer than 4000 older people 100 years of age or above and this is expected to increase exponentially by the middle of the century, reaching 50,000 centenarians (Compton, 2011).

As reported in the *Sunday Times* (Airey, 2013, March 31), Commonwealth Government forecasts projected that the population of Australia will grow to 35.5 million by 2056 and that WA's capital city, Perth, will reach a population of 3.5 million by 2031. Between 2001 and 2011, WA had the highest population growth in Australia, reaching almost 24 per cent during that decade (Airey, 2013, March 31). Furthermore, like the rest of the nation, WA is an ageing society – in just over 30 years, the proportion of older cohorts aged 60 years or above increased by five per cent and it has been predicted that by 2050, a quarter of the State's population will be in the 'senior' age bracket (Amonini & Braidwood, 2011). The longevity of WA is high even among the *Organisation for Economic Co-operation and Development* (OECD) nations, being

close to 80 years for men and 84 years for women. The 'life expectancy' for males is also growing more rapidly than for women. This means the gender balance among older cohorts will become more equal, historically having been over-represented by females (Amonini & Braidwood, 2011). Due to more 'open' immigration after the Second World War, WA has a heterogeneous population pool. Just under one third of Western Australian's were not born in the country; just under half of those aged 60 years and above were not born in Australia; and just under three quarters of those under 60 years of age were born in the country (Amomini & Braidwood, 2011).

Amomini and Braidwood (2011) stated that this generation of mature cohorts are the most sizeable population group in WA. This is partly due to falling birth rates over the past 40 years (having declined from 2.9 children per woman country-wide, to 1.96 in WA). Drawing upon Australian Bureau of Statistics (ABS) figures, the 'proportions' of age brackets will stay relatively static – with those aged less than 55 years, continuing to represent the highest number of people (66.8 per cent of WA's 2050 population). However, WA's 'younger' age brackets will continue to decline, with those aged 0 -14 representing the largest drop (a decline of 9.3 percentage points); whereas, the proportion of mature cohorts above the age of 55 will continue to rise – with the largest increase among the 75-84 age bracket (an increase of 4.8 percentage points – Amomini & Braidwood, 2011).

Overall, Australian figures point to a 'rapidly' ageing workforce, potentially over-represented by older cohorts when compared to the general population (Amonin & Braidwood, 2011). The Australian Government (2010) anticipated that slow growing ageing populations will adversely affect the nation's economic viability and limit overall quality of life (QOL) in the future. The IGR showed that by 2050 there will be a reduction from 5 to 2.7 people between the ages of 15 and 64 for every person over 65 years of age. It has been illustrated that the number of prime aged individuals (15 – 64 years of age) will decline by almost 10 per cent between 2010 and 2050; whereas those traditionally associated with 'retirement' (65 years and above) will double over this 40 year period (Amonin & Braidwood, 2011; Australian Government, 2010). There will be 2.6 prime-aged individuals for every 'dependent' person aged 65 years and above by the mid-Twenty-First Century, steadily declining by 4.91 points between 1980 and 2050 on the dependency-ratio scale.

The predicted mass exodus of the ageing 'Baby Boomer' cohort has been referred to as the 'Baby Bust' – where mass exits will (have) result(ed) in too many job vacancies for the diminishing number of 'traditional' working age individuals to occupy

(Salt, 2011 as cited by Amonin & Braidwood). This lack of labour force engagement (with 44% of all potential WA workforce participants predicted to be ‘inactive’ by 2050) will be deleterious to economic output rates and the quality of services available to ageing cohorts (Amonin & Braidwood, 2011). The literature repeatedly predicted that based on traditional working-age demographics, due to the ageing of society and mass retirement of current MAEs (particularly ‘Baby Boomers’) there is expected to be a dearth of active labour force participants, leading to vast labour skills shortages; less revenue generated for social expenditure on essential services and efforts towards environmental sustainability; and losses in corporate knowledge in Australia and world-wide (Australian Government, 2010; Compton, 2011; Crosby, 2009; Healy, 2009; Jorgensen, 2005; McCarty, 2008; Meikeljohn, 2006; Murray & Syed, 2005; Seaniger, 2009a; Sullivan & Baruch, 2009; Von Hippel et al., 2011). Coupled with increased demand for social, health-related and financial assistance, this may diminish service delivery and stretch limited welfare provisions (Buys et al., 2005). It also indicates the importance of keeping MAEs in the workforce up to and beyond pensionable age (Buys et al., 2005).

In the *Weekend West* it was stated “*The WA Chamber of Commerce and Industry has called for increased skilled migration, more participation from underemployed sections of the workforce and improved productivity to help deal with the coming short-fall*” (MacDonald, 2012, January 7 – 8, p. 60). An additional 76,000 labour force participants will be essential to the sustainability of WA by 2015 (Anonymous, 2012, April 7 – 8). Skilled labour shortages were evident in various fields such as trades and engineer fields, with Training Minister Peter Collier further identifying “*hospitality, tourism, aged care, disability services [and] retail*” as areas of concern (Anonymous, 2012, April 7 – 8, p.11; MacDonald, 2012, January 7 – 8). In a later edition of the newspaper, it was stated “*Perth is a city built on booms and busts... and the boom that has transformed Perth over the past decade may be one of the biggest – even surpassing the gold rush of the 1980s and 1890s*” (Wright, 2013, January 26 – 27, p. 16 - 17). There are varying opinions on how best to address skills shortages in Australia and are discussed in *Chapter Three*.

Population ageing should be viewed as a positive sign, it illustrates that a nation is healthy and most-likely, financially stable (Buys et al., 2005; Lloyd-Sherlock et al., 2012). However, a decade ago Atchley and Barusch (2004, p.31) argued “*the social, economic, and health systems of most countries of the world will be profoundly affected by the growth in the older population over the coming decades*”. It has since been

predicted that there is likely to be an increase in the Gross Domestic Product (GDP) deficit and net debt by 2050 (Australian Government, 2010). Ironically where *“individuals are now living long enough to develop”* heart problems and cancer, this will increase demand for essential health services (Harper, 2006, p. 26).

The Australian Government (2010) predicted that due to the ageing population, the percentage of health-related costs will almost double (from 4% to 7%) and the combined age-related and care expenses will rise from four per cent (in 2010), to six per cent of the GDP. However, the ‘helping professions’ responsible for such services are rapidly ageing and continue to be undervalued socio-economically. Australia has a median age of 38.6 years; in 2006 (February 18), the *Courier-Mail* reported health, education and ‘community services’ were overrepresented by MAEs with an average age between 41.7 - 43.4 years. In (Australia) WA, essential services such as health and education also have rapidly ageing workforce populations – in particular, academia and nursing will potentially see a dearth in talent given the predicted exit of MAEs (Amonini & Braidwood, 2011; Drew & Drew, 2005a). There will also presumably be greater ‘demand’ in the age-related (care) industry services in the future, with the loss of irreplaceable skills and expertise from mature age exits – either through retirement, changing places of employment for financial gain or improved work arrangements. It has also been suggested that individual ageing staff (providers) may eventually ‘become’ the clients (Georgiou, 2008; 2009). Therefore, services provided by these sectors and mature cohorts’ experiences of care or QOL may be severely truncated in the future should (predicted) declining participation trends continue (ACTU, 2012b; The Courier-Mail, 2006, February 18).

Harper (2006, p.23) further argued that policy-makers apply flawed reasoning to assessing health service-needs, projecting current access rates among older people to future mature cohorts. This ignores the fact that studies into *“the effects of population ageing... rely on current dependency ratios and retirement rates, rather than acknowledging that measures are period – and cohort – specific and can therefore change”*. In reality, most health services are restricted to end-of-life care and as new generations of people reach ‘old age’ they will likely be healthier than their predecessors (Harper, 2006; Lloyd-Sherlock et al., 2012). Similarly, advanced age is generally associated with declining mental acuity, thereby diminishing socio-economic activity and capacity for output; however, it has been argued there is marginal difference between the cognitive abilities of younger and mature cohorts (Harper, 2006; Smith, Smith & Smith, 2010).

Amonini and Braidwood (2011), suggest that ‘physical capability’ and ‘overall output’ are not necessarily correlated – in fact, they support the notion that advances in age come with greater work-related efficacy. For example, in the increasingly ‘knowledge based’ economy of Australia, jobs are more cerebral; people are more highly educated; based on their lived-experiences they are better able to adapt; and improving longevity means they are able to work longer. The physical decline associated with advanced age is potentially less damaging than in previous generations (Amonini & Braidwood, 2011). Therefore, there is no logical reason that (current) MAEs cannot remain engaged in workplaces up to and beyond pensionable age, given their sustained physical and mental wellbeing (Harper, 2006).

Amonini and Braidwood (2011) reported increases in ‘age’ have been accompanied by a natural lengthening of the work life-span among MAEs country-wide – with people in their mid-50s to 60s showing the highest increases in full-time engagement rates; and part-time employment rising the most amongst the 60-64 age bracket. When comparing figures in the mid-1990s to the mid-2000’s, there has been an eight per cent increase in the number of MAEs in WA (Amonin & Braidwood, 2011). The authors argued that people are electing to maintain a regular paid income, rather than draw from private or public pensions. They maintained that *“historically defined notions of a ‘working age population’ and ‘dependency ratio’ are becoming less relevant”* (Amonini & Braidwood, 2011, p. 19).

Prior to the turn of the century, Vandenheuval (1999) reported that almost half of Australia’s mature cohorts had been gainfully employed (those aged 45 years and above). Increases in the overall magnitude of mature cohorts have led to the natural *“greying of the workforce”* (Taylor et al., 2000, p. 125). However of salience to this dissertation were paradoxical trends first evident in the final two decades of the Twentieth Century, which indicated mature labour force activity was diminishing (Taylor et al., 2000). In the late 1990s, Vandenheuval (1999) stated that with advancing age, so workforce engagement decreased. Encel (1999) reported the number of MAEs out of work was disproportionate to growing numbers of ‘older’ people world-wide and such trends were unsustainable – arguing any ‘unnecessary’ increases in mature cohorts’ financial reliance on welfare support placed undue socio-economic pressure onto countries.

Mature cohorts contribute approximately AUD \$60 billion each year as a result of their full-time employment (Amonini & Braidwood, 2011; Carew, 2009); however, the literature suggested the underutilisation of mature age job-seekers results in a dearth

of around AUD \$10 - 11 billion per annum (Amonini & Braidwood, 2011; Carew, 2009; NSA, 2008; NSAPAC, 2009a; 2011b; Saunders, 2011c; Seaniger, 2009a). Meikeljohn (2006) argued older cohorts exiting the labour force in high numbers, has already led to a considerable loss of human capital, corporate intelligence and fiscal output. However, older cohorts also provide a range of unpaid community-based and political services in Australia (Carew, 2009; NSAPAC, 2009a). In their 2011 report, Amonini and Braidwood stated that “*West Australian Seniors are active contributors to society through volunteer work, caring and child-minding*” (p. 4). If assigned monetary worth, mature cohorts contribute AUD \$2 billion each year through unpaid employment; over AUD \$4 billion in caring responsibilities; and AUD \$1.2 billion dollars among those engaged in political activities, nationally (Amonin & Braidwood, 2011; Carew, 2009). Not only is such unpaid work worth billions of dollars, many are continuing to work in paid employment beyond the traditional age of retirement – thus contributing to revenue production and GDP.

Historically, mature cohorts have been largely underutilised and undervalued in Australian communities (Kirk, 2011; NLBWIN, 2010). Rather than attributing MAE turnover purely to ‘retirement’ trends, the literature also indicated there to be a lack of support available to mature cohorts’ continued engagement –

Even countries with more developed systems tend to exclude large sections of the workforce... it would be fool-hardy to ignore the urgency of developing institutions and policies appropriate for a world that will have 1 billion older adults within the next twenty-five years (Harper, 2006, p. 26)

In 2011, former Chairman for the Australian Federal Government’s *Panel on Positive Ageing*, Everal Compton (2011) argued the growing population of (potential) ‘older’ workers remained largely underutilised as a resource.

Although having traditionally experienced relatively low unemployment figures, mature job-seekers are generally without work longer than younger cohorts – viewed as undesirable by employers (Encel, 2000; VandenHueval, 1999; Nakai, Chang & Fluckinger, 2011; NSA, 2012b). Over-represented in long-term unemployment (a minimum of 1 year) and very long-term employment statistics (for 2 years or more); the average MAE is unemployed for at least two years – compared to half that time for workers aged between 25 – 34 (Allen, 2009; Brooke, 2003; Vandenheuval, 1999). However a more accurate ‘picture’ of joblessness may be obtained by analysing ‘discouraged job seeker’ data (VandenHeuval, 1999).

Despite being physically (mentally) capable of engaging in paid employment, more mature individuals represent ‘hidden unemployed’ populations than younger cohorts (Taylor et al., 2000; VandenHeuval, 1999). Rosendorf (2009) and VandenHeuval (1999) termed them the ‘hidden unemployed’ because mature cohorts are often classified as ‘retired’, despite actively seeking employment (albeit unsuccessfully) and do not appear in formal unemployment figures. Vandenheuval (1999, p. 16) stated that as a result, these individuals experience dejection at the prospect of not being able to find new work due to institutional ageism and thus “*drop out of the labour force*” altogether (a notion supported by Murray & Syed, 2005; and Shacklock et al., 2007). MAEs were frequently described as an underutilised worker population in Australia, with a third of all ‘potential’ MAEs described as ‘inactive’ at the time of the Smith et al.’s (2010) study. According to a report by the *Illawarra Mercury* (March 11, 2010), the number of disenchanted Australians had reached 111,800 people; more than 50 per cent of this cohort included MAEs over 55 years; and approximately 40 per cent felt disenfranchised by the lack of interest of recruiters because of their age.

Meiklejohn (2006) argued many MAEs were ‘under-employed’, often holding more than adequate experience (credentials) to undertake higher-level tasks, however perceived as inappropriately skilled or proficient in technology and unfairly discriminated against by employers. Although the incidence of under-employment increases exponentially with advanced age, the number of hours MAEs elect to work also diminishes as many staff reduce full-time workloads (Murray & Syed, 2005; Vandenheuval, 1999). Vendenhueval (1999) explored whether Australian MAEs elected to be in part-time employment or if they felt under-utilised and found that although most MAE respondents were satisfied, males between 45 – 54 years were the least satisfied. The literature suggested that less workforce participants, in addition to fewer hours ‘clocked’, will diminish the ‘positives’ of having fewer job-seekers with potentially more options (vacancies) available in an ageing workforce.

The underutilisation of ‘disadvantaged’ worker cohorts may result in a considerable dearth of potential monetary output and thus, presumably deleterious to the economic-focused employers described below (Encel, 2000; Samuelson, 2002; Sicker, 1997; Spoehr, Barnett, & Parnis, 2009). This indicates a need to attract, recruit and retain mature workers, whilst ensuring older people remain independent in order to lessen demands on already strained services (Courier-Mail, 2006, February 18; ACTU 2012a; 2012b). By increasing national productivity levels and generating more revenue

for social expenditure in the future, this may effectively supplement traditional sources of income (*Age Pension*) with ‘real wages’, thereby minimising costs associated with long term dependency on welfare provisions (Australian Government, 2010).

There is a strong argument that mature cohorts’ “*skills, wisdom and experience*” should be maintained in Australian society and workplaces (Carew, 2009, p. 2). Previous Rudd-Gillard Labour Government Treasurer (Wayne Swan) and Employment Minister Ellis agreed these traits made MAEs essential to Australian economic sustainability and therefore employers needed to change their perceptions of mature cohorts as an ‘ageing problem’, to viewing them as their own solution (Ellis, 2011; Kirk, 2011). Continued engagement and training beyond pensionable age will potentially alleviate the dearth in supply caused by unparalleled financial growth and an ageing society in Australia. The world-wide phenomenon should be viewed as an opportunity to improve future financial prospects and increase workplace sustainability (Compton, 2011; Harper, 2006; Smith et al., 2010; Spoehr et al, 2009).

Paradoxically, the literature thus far has indicated the world-wide trend of ageing populations poses both opportunities and challenges for society and by default, workplaces. Ostensibly, given the increasingly high number of older individuals, the potential mass retirement of current MAEs may lead to a reduction in labour force participation, skilled-labour shortages or knowledge loss and thus, is deleterious to economic sustainability. Moreover, where physical (mental) ability may decline with age this may minimise work-related efficacy. Although potentially true, some authors suggested that advances in age (longevity) actually results in greater productivity and is leading to trends of later retirement – with mature age Australians contributing billions of dollars to the economy *vis-à-vis* (un) paid employment. Despite such opportunities, MAEs remain largely underutilised and mature job seekers are over-represented among long-term (and hidden) unemployed populations. Therefore, it may be assumed that negative societal perceptions of mature cohorts may be truncating potential engagement rates (output) and forms part of discussion in the following section.

2.2 Perceptions of maturity and mature age employment barriers

Published in 2014, the *Blueprint for an Ageing Australia* report outlined numerous barriers to mature age employment – partially drawing upon previous research completed by *National Seniors Australia* and the *Human Rights Commission* (see Per Capita, 2014). These encompassed ageism and exclusion due to stereotyping;

increased care duties; a dearth of workplace flexibility and universal designs; health decline and disability; inadequacies in existing taxation and superannuation systems (acting as disincentives to continued engagement); long-term joblessness; out-of-date technical or job-search abilities; and sporadic insurance for individuals older than pensionable age (Per Capita, 2014). These barriers are longstanding and are discussed in greater detail below (and in *Chapter Three*).

Dychtwald and Baxter (2007) claimed that a dearth of ‘desirable’ workers may create conflict between competing employers, each raising the costs of attraction schemes targeting ‘prime aged’ recruits. However, the authors posited that younger cohorts may not have the required talent or output – where ‘youth’ are traditionally at higher risk for attrition and turnover (Dychtwald & Baxter, 2007 – See *Table 2.2*). It has been widely argued that ‘Baby Boomers’ are more reliable, consistently meeting output requirements; showing greater adaptability and stoicism in times of organisational (societal) change and emerging ‘new economy’ roles; and holding greater work-related experience than their younger counter-parts (Andrews, 2007; Chang, 2007; The Courier-Mail, 2006, February 18; Denny-Collins, ND; Harvard Business Press, 2009; Murray & Syed, 2005).

The literature suggested MAEs generally seek and undertake personal (professional) development as efficaciously as younger cohorts and relish mentoring – transferring knowledge to less senior staff. Arguably, MAEs are the ‘corporate backbone’ of most workplaces in that they tend to have a deeper awareness of institutional procedures and the rationale behind organisational structures. Jorgensen (2003, p. 42) argued that in Australia, employers should look to “*older workers to supplement the skills and knowledge needed to survive*” in an increasingly competitive labour market, suffering from a decline in younger entrants.

TABLE 2.1 – POSITIVE WORK-RELATED CHARACTERISTICS OF MATURE AGE EMPLOYEES	
FACTOR STEREOTYPE	BENEFITS
EXPERIENCE	Their familiarity with the organisation's products, customer base and systems.
LOYALTY	Tends to be more loyal than younger workers.
PERSEVERANCE <i>VERSUS</i> TURNOVER	Only 5 to 7% of workers between the ages of 55 and 69 leave their jobs for another, compared to 25% for younger workers*.
ETHICS	Strong work ethic – older workers are extremely reliable.
PRODUCTIVITY	Productivity declines little with age – older workers are generally highly productive.
KNOWLEDGE	The corporate memory of mature age workers is a valuable commodity.
ABSENTEEISM	Absenteeism does not vary with age.
* PERRY (2001) AS CITED IN MURRAY AND SYED (2007)	
SOURCE: ADAPTED FROM DRABSCH (2004) AND ANDREWS (2004) AS CITED IN MURRAY AND SYED (2007, p. 217)	

Adapted from Encel (2000, pp. 239 – 243), the author listed several complementary ‘positives’ generally associated with mature cohorts in Australia:

1. In addition to being highly technically skilled, their maturity affords ageing cohorts greater real-world experience and potentially ‘wisdom’.
2. MAE’s experience and credentials increases their level of competency, however they also hold greater ‘interpersonal’ skill-sets than their younger counterparts.

3. Turnover and attrition rates diminish with age – meaning they are often viewed as ‘dependable’ and ‘committed’ to organisations, capable of producing a greater quantity of work and ensuring quality is of a high standard.
4. Although MAEs follow employer directives, they will consider consequences before acting (drawing from their prior experiences).

Also adapted from Encel (2000, pp. 239 – 243), he further listed several negative associations commonly attributed to MAEs:

1. Mature cohorts are more likely to become injured than younger workers – with age leading to a natural decline in mental acuity and physical ability, precluding them from certain jobs.
2. ‘Re-skilling’ MAEs may be expensive, whereas younger cohorts may already be ‘up-to-date’ technologically and hold more relevant credentials in the ‘new’ knowledge economy.
3. There is a wide-spread belief that mature cohorts are intransigent, whereas younger workers are more ‘flexible’ in terms of workability, their capacity to learn and remaining adaptable.
4. Mature cohorts are less focused on professional development (career mobility) and their attraction (retention) prevents younger job-seekers from obtaining work.

Despite these ‘disadvantages’, Encel (2000) believed mature cohorts help ensure long-term sustainability and was a belief reiterated throughout the literature.

It has been argued that in order for workplaces to remain sustainable, organisations should employ a mix of workers and promote greater cohesion between differently aged cohorts (Brooke, 2003; Jorgensen, 2003). *The Courier-Mail* (2006, February 18) reported that the *Council of the Ageing* (COTA - Australia) promoted the notion of ‘eclectic workplaces’, a notion supported by Human Resources (HR) literature (Andrews, 2007; McCarty, 2008; Simmons, 2009). Eclectic workplaces employ a diverse labour force which may include an amalgam of both young and old workers; and the authors McCarty (2008), Simmons (2009) and Tilki, (2000) have opined that intergenerational mixing in the community (workplaces) allows for the effective transfer of new skills, corporate knowledge and ‘wisdom’ between generations, through mentoring initiatives and succession planning. Such practices foster workplace cohesion and positive communication between ‘polarised’ age groups, whilst ensuring the technical skills of MAEs are kept up-to-date and that younger generations are

equipped with the means to sustain quality service delivery in the future (as supported by Andrews, 2007; Denny-Collins, ND; Simmons 2009).

The strengths and weakness of younger cohorts are often viewed as ‘mirror images’ of those attributed to MAEs (Brooke & Taylor, 2005). Based on the highly stereotypical characteristics listed below (see *Table 2.2*), arguably young people bring energy and innovation into a workplace, however are typified by job-hopping; while MAEs have the potential to make long-term impacts on organisations (Andrews, 2007; Bourne, 2009; Jorgensen, 2009; Lander, 2006; Meiklejohn, 2006; Simmons, 2009). Furthermore, the ‘tangible’ costs of one generation may be supplemented by the others’ more ‘abstract’ skills or work values and given their heterogeneity, any deficits associated with maturity were supplemented by individuals strengths – such as lived-experiences or wisdom (Brooke, 2003; Smith et al., 2010).

Although such generalisations can form accurate representations of these cohorts and acknowledging their different expectations may boost job-satisfaction and retention rates, several authors stressed such archetypes are not universal (Lander, 2006). ‘Unfounded labelling’ or ‘stereotype threats’, compounded with a lack of inter-generational understanding or communication, can create unnecessary division between differently-aged groups in workplaces and lead to “*lower job satisfaction; lower emotional commitment to the organisation; lower job involvement; higher retirement intentions; and greater intentions to quit*” (Bourne, 2009; Lander, 2006; Jorgensen, 2003; Saunders, 2011b, p. 11). Maples and Abney (2006) and Brooke and Taylor (2005, p. 421) agreed that ‘ageism’ is based on myths that result in self-fulfilling prophecies – “*Such age bound assumptions... led to misalignments between the actual skills required and the age segmentation of the labour force. This led to relatively limited opportunities for skills development among older workers – the perception became a self-fulfilling prophecy*”.

TABLE 2.2 – BROAD STEREOTYPES/CHARACTERISTICS OF A DIVERSE LABOUR FORCE MIX	
YOUNGER EMPLOYEES/GENERATION Y	MATURE AGE EMPLOYEES/BABY BOOMERS
Do not seek life-long occupations with a single employer.	Seek long-term employment with a single employer.
Self-focused and more likely to change employers due to a lack of stimulation.	More likely to show loyalty to an employer.
Require dynamic workplaces that offer a variety of roles and responsibilities.	Value traditional workplace hierarchical structures.
Less able to deal with negative feedback, but can deal with change.	More likely to endure workplace upheaval and structural change.
Cultivate networks in order to pool resources and work inter-dependently.	Places importance on working in a team and self-sacrifice.
Draw from the experiences of older workers (are responsive to mentoring and personal development).	Expect to be rewarded for hard work and to be given preference over people who achieve less.
More technologically savvy and well educated than prior generations.	Possess an invaluable wealth of corporate knowledge.
Expects work-life balance due to social and familial obligations	Expects work-life balance due to social and ageing familial obligations.
Desire to 'make a difference' in the workplace and community.	Desire to 'make a difference' in the workplace and community.
More likely to enact societal change through 'collaborative effort'.	More likely to 'challenge' a situation through 'collective action'.
SOURCE: ADAPTED FROM ANDREWS (2007); BOURNE (2009); JORGENSEN (2003); LANDER (2006); AND SIMMONS (2009)	

The *National Seniors Australia Productive Ageing Centre* (NSAPAC) (2011b) reported that in Australia, offices dealing with 'age- related complaints' are over-represented by cases that occur whilst in employment – however, suggested (pre) entry-level ageism remains largely unreported. Brooke (2003) argued mature cohorts commonly experience barriers to work at both ends of the employment scale. Despite MAEs becoming increasingly active in seeking work, where continued paid employment is a necessity for many, some individuals exit the labour force without reporting discrimination (Bjelleland, 2010; Murray & Syed, 2005).

VandenHueval's (1999) work indicated mature cohorts have long been a disadvantaged group in the Australian labour market. It was argued they needed greater support re-entering the labour force and in keeping employed. More recently, Australia has been identified as having comparably low workforce engagement to other countries - placed 13th out of 30 modern nations with regard to mature age employment rates (Amonini & Braidwood, 2011; Milne, 2010; Per Capita, 2014). This adds credence to VandenHueval's (1999) sixteen-year-old (albeit, still-relevant) argument that Australian MAEs deserve far more attention than they have received in the past from the press, politicians and researchers alike.

The GAC (2012) reported the most recent *Global Financial Crisis* (GFC) has impacted negatively upon employee participation and protections, whilst increasing unemployment world-wide. The literature indicated disadvantaged (mature) populations become further entrenched during (global) financial crises – that in times of ‘uncertainty’ employers revert to more traditional (recruitment) methods and favour ‘ideal’ worker types (Callan, 2007; Desmond, 2012; Encel, 1999; Spoehr et al., 2009). Some sources argued the ‘bottom line’ is an employers’ primary concern, particularly in times of economic downturn; that despite laws prohibiting age discrimination, workplaces governed by an ‘economic focus’ frequently “*targeted [MAEs] for displacement*” (Samuelson, 2002; Sicker, 1997, p. 77)

Encel (1999) reported workplace cultures typified by ‘downsizing’ have existed since the 1970s. Viewed as cost-cutting measures, when ‘downsizing’ is deemed an economic necessity the ‘first and last in’ are frequently forced to withdraw – the ‘first in’ generally being the best paid and older, more liable for health or insurance costs (Encel, 1999; 2000; Spoehr et al., 2009). Spoehr et al., (2009) argued that the situations of mature age jobseekers are further confounded by potentially low-skill sets and advanced ‘chronological age’. In such contexts of economic downturn, valuable MAE traits (such as corporate knowledge) are deemed less salient; whilst younger workers are less expensive and thus favoured by employers.

Smith et al. (2010) stated Australia's labour market remained buoyant during the economic downturn, with joblessness decreasing; however paradoxically, organisations continued to report an inability to fill positions. In the WA context, unemployment has risen as a result of reduced trade outside of Australia – job-security has been severely truncated across Australia and recessions have led to less full-time participation, with longstanding effects (Spoehr et al., 2009). During times of economic down-turn Australian's MAEs have long been targeted for dismissal; often over-looked in many

emerging new-economy roles that require new skill-sets; and exposed to ageist beliefs that limit job prospects (Vandenneuval, 1999). The author argued MAEs experience disadvantages in job-seeking and career mobility, despite having often held high level positions that require autonomy of choice and specific knowledge.

Global recessions unintentionally delayed the mass exodus of MAEs, having adversely affected private retirement funds; however the resultant number of retrenchments was highlighted as a concern (NSAPAC, 2012; Spoehr et al., 2009). Already at greater risk of disenfranchisement due to ageist employer attitudes reducing mature cohorts' capacity to re-enter employment, their situations have been compounded by an inordinate amount of (younger) job-seekers, coupled with mature cohorts' poor economic standing as a result of the GFC (Spoehr et al., 2009). Therefore, unemployed (retired) cohorts seeking to supplement superannuation with employment income potentially experienced additional barriers to securing work post-GFC.

The GAC argued it was essential to immediately rebalance world-wide economies and mitigate global job-seeker rates (GAC, 2012). Although agreeing the latter was a significant problem, Spoehr et al. (2009) warned against labour-markets focusing solely on alleviating short-term unemployment issues (caused by the GFC). Nor should policy-makers overlook opportunities created by current mature cohorts' increased longevity and physical capacities – neglecting long-term, ageing labour force concerns such as predicted skills shortages and waning MAE engagement rates (Samuelson, 2002; Spoehr et al., 2009).

For example, Samuelson (2002) argued that youth-focused employment and targeting maturity for withdrawal was socio-economically unsustainable. Allen (2009) reported Australian employers afforded disproportionate attention to younger cohorts with regard to 'turnover'; rather than targeting MAEs' with retention schemes, research indicated only one-quarter of exiting 'Baby Boomers' had been asked to remain (Lambert, 2009 as cited in Allen, 2009). Conversely, almost double the numbers of 'Generation X' and 'Y' staff were asked to reconsider leaving the workplace (Lambert, 2009 as cited in Allen, 2009). Similarly, Shacklock et al. (2007) explored the efficacy of retirees returning to work and found Australian employers indeed focused on youth recruitment, rather than retaining (rehiring) maturity.

It has been suggested the majority of organisations favour new recruits over more experienced workers, assessing employee competency using evaluation tools that may be biased against mature cohorts (Dychtwald & Baxter, 2007; Murray & Syed,

2005; Nakai et al. 2011). Assessments that view MAE's as less capable, hold irrelevant skill-sets and therefore contribute less value to organisations (than younger counterparts) have been refuted and deemed erroneous across the literature (Denny-Collins, ND; Harvard Business Press, 2009; Hokenstad & Roberts, 2011; Murray & Syed, 2005). Brooke and Taylor (2005) argued *Age management* (or dealing with an ageing workforce) is an essential part of modern policy development given population trends – however, it can be erroneous when based solely on unsubstantiated beliefs of what mature cohorts want (need). Therefore, effective retention strategies should be reflexive, keeping abreast ageing demographics (staff) concerns and shifting socio-economic developments.

This may lead to under-utilisation of a highly skilled labour force, particularly where poor job satisfaction or low recognition of MAE skills, leads to declining retention rates or workers becoming under-employed (Brooke & Taylor, 2005). Duncan (2003) agreed that 'age' should have no influence on the opinions of individuals; where negative attitudes towards MAEs are generally based on erroneous myths and are illogical. Duncan (2003) argued that exclusion results in poor labour force engagement and placed potentially avoidable socio-economic pressure onto Australian workplaces. Therefore, in order to appreciate the worth of people representing different age groups, employers may need to assess individuals' skill-sets separately – rather than directly comparing MAEs to younger workers or stereotyping generations (Jorgensen, 2003; Murray & Syed, 2005).

A former *Commissioner for Age-Discrimination* suggested that erroneous assumptions about MAEs no longer caring about career progression or inability to cope with work-hours (and thus satisfied in low level positions), leads to severe under-utilisation, early withdrawals and 'hidden unemployment' (Allen, 2009). Conversely, one media article purported that although "*drive*" and maintaining work was desirable among younger cohorts – helping them to achieve a positive sense of wellbeing – such motivations were "*unrealistic*" and potentially damaging in older cohorts (ABC, 2009, November 18, p. NP). Research had suggested traditional workplaces that fail to retain (rehire) mature cohorts leave individuals feeling unfulfilled and therefore, "*retirees should give up on seeking success and status if they want to be happy after they retire*" (Burr et al. as cited in ABC, 2009, November 18, p. NP). The article argued that due to the lack of mature employment opportunities, ageing individuals should adhere to societal norms and find satisfaction in non-work related aspects of life.

Although true that MAEs experience numerous barriers to continued employment – resulting from ageism, incentives that ‘encourage’ early exits or employers ‘forcing’ employees’ exit – such sentiment disregards the reality many labour force participants lack the financial stability to withdraw; whilst others desire continual engagement in the workforce and community (Chang, 2007; The Courier-Mail, 2006, February 18). Given the diversity of mature age cohorts in WA (differences in socio-economic situations, personal interests or values and their plethora of ethnic backgrounds) – ageing poses several pros and cons. Citing an earlier project conducted by the *Department for Communities*, Amonini and Braidwood (2011) posited Western Australians enjoy greater familial and caring responsibilities; downsizing; taking on more flexible work arrangements (be it paid or unpaid); and ultimately, finding new ‘meaning in life’ once they have exited the labour force. Interestingly, caring duties were also considered negatively, including the possibility of physical debility; losing autonomy; and becoming detached from societal or familial networks (either through distance, illness or mortality).

However the literature has indicated ‘older people’ in general are not homogenous, representing a 40 year age span – presumably those aged 65 years and above. These individuals are shaped by their contextual (socio-economic) situation and personal wellbeing (Amonini & Braidwood, 2011). Arguably, today’s older cohorts are different than previous generations in terms of social activity, technological engagement, positive outlook, physical wellbeing and economic need (Amonini & Braidwood, 2011; NSA, 2012a; NSAPAC, 2012).

NSAPAC (2012) argued an inability to regain work was particularly deleterious, given unemployed (retired) cohorts have less ‘autonomy of choice’ due to inflexible income streams (dependence on fixed pensions), but the cost of living (COL) has continued to rise since 2006 (Saunders, 2011a). COL is especially problematic in WA due to the high wages in the resource industry, linked with increasing the “*gap between rich and poor*” (Anonymous, 2012, July 14 – 15, p. 30). The difference between savings and amounts needed post-employment has continued to increase (an AUD \$243 rise between 2004 and 2008), with sources indicating (prior plans) to enhance superannuation contributions (from 9% to 12%) will better ensure retirees’ capacity to remain (partially) self-funded post-GFC (ABC, 2010, February 1a; 2010, February 1c; Nielson & Harris, 2010; NSAPAC, 2012). The *Blue Print for an Ageing Australia* stipulated there is a perception the *Age Pension* (alone) will be inadequate and needs to be supplemented (or potentially substituted) by superannuation (Per Capita, 2014). The

report further suggested that future policies and protections needed to reflect this reality of shifting dependence from public to private pensions (Per Capita, 2014). However, given the perceived inadequacy of current financial support systems in place, an increasing number of (inactive) ageing Australians are striving for economic independence (Amonini & Braidwood, 2011). Ultimately the following chapter aims to explore avenues for improved mature labour force engagement in-part, so that mature cohorts might remain autonomous in the future.

2.4 Conclusion

This chapter has explored a range of literature encompassing age-related issues and it has yielded a number of recurring findings. The most salient being, the global phenomenon of societal ageing that has far reaching implications for Australia. The literature indicated the present (and near future) will be an era typified by a definite ‘ageing problem’. Population ageing is leading to an ageing workforce and has been a long-standing national priority. The predicted mass exodus of ‘Baby Boomers’, coupled with (proportionally) fewer younger cohorts and potentially less ‘prime aged’ workers being attracted to the WA labour force, has formed a strong foundation for this dissertation. Not only will such trends negatively impact Australian workforce participation and economic productivity rates, mature cohorts’ increased longevity may adversely affect the sustainability of essential societal structures (including health and welfare). Based on secondary data, a major goal of primary data collection was to ascertain the adequacy of (and access to) current public and private pensions; retirement and superannuation seminars (schemes); as well respondents’ expectations (feelings) of independence in later life and plans for continued employment.

However, the literature also suggested that declining engagement rates and exclusion from training and development opportunities were linked to the underutilisation of mature cohorts by employers; where ‘hidden unemployment’ was exacerbated by feelings of dejection caused by institutional ageism, leading to early withdrawals – costing Australia billions per annum. Given the heterogeneity of mature cohorts experiences and the expectations of employers, this dissertation targeted a wide range of WA’s mature age active labour force participants (from both the paid and unpaid workforce) and inactive labour force participants. This included (semi) retirees, rehired retirees and members of the (hidden) unemployed population in order to ‘give

voice’ to this entrenched cohort in WA, the barriers faced and potentially established feelings of underutilisation.

Some sources indicated many negative perceptions associated with maturity were based on erroneous myths, especially when comparing the mental acuity of mature cohorts with other groups; and their capacity to learn or drive for career development. As a result, an objective of primary data collection was to determine the extent to which a cross-section of Western Australian employees, employers, unemployed and retired cohorts’ perceptions of maturity was congruent with the literature. Secondary data indicated their reliability in meeting outputs, adaptability transitioning into ‘new economy’ positions and corporate intelligence makes them invaluable assets in the workforce.

The literature revealed that there is blurring between present work, life, retirement and education cycles– where intentions for remaining in (re-entering) paid and unpaid employment are increasing, especially among those affected by economic downturn. Therefore an important aspect of primary data collection was ascertaining respondents’ intentions for withdrawing from the WA labour force; how individuals exited; and their capacity to re-enter or remain in paid (unpaid) employment. *Chapter Three* expands upon the limitations experienced by mature cohorts by exploring existing *Age management* strategies in Australia; outlining methods of best practice in creating awareness of (and mitigating) age-related challenges; and maximising opportunities for mature cohorts’ continued socio-economic activity .

Chapter Three: Literature Review Part Two – Responding to the Ageing Workforce

3.0 Introduction

The previous chapter discussed trends in population ageing and the place of mature cohorts in workplaces and society. It was argued that improved health (longevity) and shifting socio-economic needs among current mature cohorts are leading many Australians to remain engaged in workplaces up to and beyond pensionable age; albeit often underutilised by employers or subjected to age-related barriers. Therefore, this chapter provides a critical review of literature pertaining to age and employment policy directions within Australia, drawing from seminal and recent academic literature. It explores the extent existing Governmental policies encourage, rather than inhibit mature age attraction, recruitment and retention; outlines challenges related to eliciting positive cultural change; and identifies opportunities present in ageing populations.

3.1 Responses to ageing societies and workplaces

Originally, an individual's '3rd Age' began in their 60s. However, this arbitrary milestone has progressively decreased to include people in their 40s and this new 'older market' has been popularised in discourse, shaping decisions in spheres such as retail to social policy around the world (Harper, 2006). Due to their proportionately high level of affluence, older cohorts have a lot of monetary input into the economy – whilst also creating a lot of output (Amonini & Braidwood, 2011). Almost a decade ago, the *Council on the Ageing (COTA) Australia*⁸ recommended that employers modify their 'public image' and workforces to match customers' ageing demographics. It was argued mature cohorts continue to be among the most powerful 'market group' in society and may not find businesses that present themselves as 'youth centric' appealing (The Courier-Mail, 2006, February 18; Per Capita, 2014).

It has been further argued that labour markets have become less linear than in previous generations – uncertain economic times have minimised job security and clear

⁸ COTA Australia: Provides various advocacy and community programmes for mature cohorts and represents age-related concerns at the national level (COTA Australia, 2015) - <http://www.cota.org.au/australia/>

(life-long) career pathways (Harper, 2006; Rogoff, 2008). People are remaining socially active, engaged in academic pursuits and participating socio-economically for longer; with Harper (2006, p. 29) stating – “*are we really to believe that two thirds of the adult population are now ‘old’?*” She suggested that providing resources (such as health and welfare, traditionally reserved for old age) to individuals that are relatively ‘young’ may divert essential resources away from the very old and infirm unnecessarily.

Arguably, the supply of services (workers) cannot keep up with demand in Australia. Given the (predicted) mass exodus of more than 5.5 million MAEs (‘Baby Boomers’) from the workforce over the coming decade, coupled with a decreasing number of skilled immigrants of ‘prime working age’, the potential for economic output is high, however jobs remain vacant and increased inflation is a risk (McDonald, 2011; NSAPAC, 2009b; Richardson, Rumbens & Allnut, 2011; Seaniger, 2009b). McDonald (2011) described trends towards lower fertility since the 1970s and argued birth rates below 1.5 lead to ageing societies and under-skilled workforces. McDonald (2011, p. 13) stated that “*Australia should attempt to support a birth rate of around 1.8 – 1.9 births per woman*” vis-a-vis universal family assistance schemes comparable to other industrialised nations, supplementing any lack of access to paid parental leave act as a disincentive to having children. However Harper (2006) argued increasing birth-rates via awards like the ‘baby bonus’⁹ were short-term solutions to the ‘ageing problem’.

McDonald (2011) argued future forecasts regarding population trends are largely uncertain. Richardson et al. (2011) believed predictions have been over-estimated and ‘fear’ has led to poor decisions being made, bringing forward a dearth in Australian migration (falling by over 100,000 per annum) and “*a decline in growth that could last a generation*” (The New Zealand Herald, 2011, p. 1). It has been argued that increased migration of ‘prime-aged workers’ may lower the average age of Australian society and thereby alleviate negative consequences by providing revenue. Arguably, migrants would have greater labour force longevity, be more likely to represent the professional sector and be less likely to become dependent on health (education) supports than their domestic counterparts (ABC, 2010 February 1b; Kudma & Woodland, 2011; McDonald, 2011; Richardson et al., 2011). McDonald (2011) argued potential losses in productivity and participation rates (resulting from MAEs exiting the labour force)

⁹ Baby Bonus – A financial supplement introduced in 2004 by the Howard-Liberal Government, is now only available for children born (adopted) prior to March 2014 (Australian Government - Department of Human Services, 2014b) - <http://www.humanservices.gov.au/customer/services/centrelink/baby-bonus> - (Klapdor, 2013) - http://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/rp/BudgetReview201314/BabyBonus

could be improved; moreover, of particular salience to the Australian context, was the argument that more migrant workers could mitigate negative impacts resulting from the loss of skilled workers – typically, moving away from essential services into higher paying resource jobs (MacDonald, 2012, February 18-19).

Despite the arguments made above regarding the virtues of migration, it has been stipulated that (like boosting fertility) importing ‘talented’ workers is a ‘band-aid’ solution – with no long-term value in reversing ageing populations, given migrants will also ‘grow older’ and add to ‘very-old’ populations (Harper, 2006; Murray & Syed, 2005; NSAPAC, 2011a). Richardson et al. (2011) highlighted the concern that during times of economic downturn, migrants are simply ‘more mouths to feed’ – figuratively and literally speaking – where, the market cycle of ‘boom and bust’ cannot be avoided and they, like local workers, may require welfare and cease contributing economically. Moreover, *National Seniors Australia’s Productive Ageing Centre* (NSAPAC, 2011a) warned that migrants will also ‘grow older’, ultimately adding to very-old populations. Some authors have suggested the country should first look to its own mature, disadvantaged and underutilised local populations (Meikeljohn, 2006; NSAPAC, 2011b).

Australia is experiencing poor workforce participation rates amongst mature cohorts in comparison to other countries; however the reasons behind MAEs’ continued early exits – and subsequent solutions to reversing such trends – are perceived as highly contextual (Amonini & Braidwood, 2011; Keogh, 2009). Issues include, inadequate anti-discrimination legislation; a dearth of formal benefit schemes available to organisations to hire (retain) mature cohorts; and wide-spread negative beliefs regarding older people. This is compounded by a lack of action on behalf of Governments to elicit attitudinal change and create awareness regarding the virtues of maturity (Marlay, 2009; Seaniger, 2009a).

Individuals, employers and policy-makers all have separate – competing and overlapping – perceptions concerning the ‘major issues’ of (and how to ‘manage’) the ‘ageing problem’ (Keogh, 2009). Governments are largely concerned with the financial pressure that age-related services will experience as a result of the mass exodus of mature cohorts (Keogh, 2009). Brooke (2003) agreed it is important to relay to employers the economic imperative of reducing ageism in workplaces. Paradoxically, although employers are equally concerned with the loss of human capital and talent pools, many organisations appear unable to overcome ageist perceptions of older cohorts or recognise the assets of maturity (Keogh, 2009).

Harper (2006) described a ‘lag’ with regard to societal ageing. At the individual level, where people have been reluctant to modify their behaviour as they age; at the community level, where she suggested members of society fail to recognise the ageing phenomenon; and at the corporate (legislative) level, where the author argued organisations and policy-makers have been slow to reform traditional practices. The discussion below supports these arguments, with literature indicating Australian politicians and legislators have been aware of the socio-economic problems associated with an ageing society and workforce for more than a decade.

In this time, policy-makers have made numerous recommendations aimed at reducing the impact of an ageing population, which have since been re-developed and re-packaged by subsequent Governments. As demonstrated in the former Howard-Liberal Government *Issues Paper*, the Australian Commonwealth had already begun changing the structure and funding plans for several pension schemes and health benefits at the turn of the last century (Bishop, 1999). Despite this, many of these age-related initiatives were still under review and re-development, with few fundamental changes in terms of the underlying issues and proposed solutions in a more recent *Intergenerational Report* (IGR) produced by the former Rudd-Labour Government (Australian Government, 2010).

It has been argued Australia has adopted a ‘wait and see approach’ to societal ageing, where it is believed the maturation of populations will eventually ‘solve’ the problem by making ageism a non-issue (Duncan, 2006; Harper, 2006). This does not address the recurring issue that with each subsequent cohort of older people, MAEs continue to represent a decreasing proportion of the labour force. Former Labour Prime Minister Julia Gillard (ABC, 2011, April 14, p. NP) stated –

“The social and economic reality of our country is that there are people who can work, who do not... In today’s economy, inclusion through participation must be our central focus, it’s not right to leave people on welfare and deny them access to opportunity... While some people cannot work and deserve support, others need incentives to get back into the workforce”

Sources called for greater action on behalf of the Government. It was argued that although on the surface, Australia’s Commonwealth places ‘ageing’ as a central concern, not enough is ‘actually’ being done to present mature cohorts as assets; rather Governments rely on punitive or ‘generic’ initiatives (objectives) aimed at lowering socio-economic costs and improving productivity amongst all unemployed cohorts (ABC, 2010, February 1d; ABC, 2011, May 10; Harper, 2006; NSA, 2008; 2011). The

ageing workforce and skills shortages are not new phenomena, however the same ‘solutions’ are being resurrected despite their inadequacy. Although widely agreed that individuals are (at least partly) responsible for remaining viable and obtaining (retaining) employment – rather than place the onus solely on individuals – it has been continuously argued that many age-related workplace policies are ‘out-of-date’ and in need of reform (ABC, 2004; ABC, 2010, February 2; Dychtwald & Baxter, 2007; Encel, 1999; Harper, 2006; Murray & Syed, 2005; NSA, 2008; 2011).

Historically, Australian Governments have viewed (increasing) mature age employment as essential to sustaining Australia’s economy – reducing pressure on governments dealing with an ageing society’s high demand for social support (Brooke, 2003). Encel (2000) and Taylor, Steinberg and Walley (2000) reported Government-led ageing strategies prior to the turn of the century predominantly encompassed cross-sectoral ‘awareness’ and ‘support’ campaigns. Informational material included guides for employers regarding ageing workers’ changing needs; discussion papers on ageism via the *Human Rights and Equal Opportunity Commission*; and *House of Representatives* inquiries (issues) papers, exploring unemployment and developing country-wide initiatives targeting professional development and career pathways to mature cohorts.

Brooke (2003) reported the last decade of the 20th Century also included the removal of ‘mandatory’ retirement ages across Australia. Theoretically, this policy-shift should have created a workforce comprised of an increasing number of MAEs, however, barriers to their continued employment continued as a result of subjective biases and prejudices in the workforce against older workers (Brooke, 2003). Complimentary legal responses (anti-discrimination legislation) have been staggered across the State Governments over the past fifty years, with numerous localised reforms against ageist policies and employment assistance programmes introduced across the nation (see Encel, 1999; 2000; Taylor et al., 2000; NSA, 2011b). However, despite decades’ worth of rhetoric espousing the need for mature age employment and the introduction of an *Industrial Reform Act (1993)* – which stated employers could be prosecuted for ‘unfair dismissal in cases where ‘age’ led to job loss’ – no ‘legal’ Commonwealth *Age Discrimination Act (2004)* existed until after the turn of the century (Australian Human Rights Commission, 2007; Encel, 1999). Laws now ensure “*both younger and older*” cohorts’ right to fair treatment in employment and education (training) contexts; and extend to accessing housing or amenities (Australian Human Rights Commission, 2007, p. NP; 2012).

Despite this, gaps in ensuring engagement continued to persist and in an attempt to mitigate the negative experiences of older Australians at various stages of their work-life, the (former) Rudd-Labour Government instituted an age discrimination Commissioner; and repeating similar efforts of previous Governments, constructed a consultative forum for mature age employment and *The Advisory Panel on the Economic Potential of Senior Australians* (Ellis, 2011; Kirk, 2011; The New Zealand Herald, 2011). Drawing upon the collective and interdisciplinary knowledge of experts, the panel focused on ensuring mature-age related concerns formed part of policy development. It was tasked with producing issue-based publications to inform public sector initiatives, limit ageism and address the lack of mature workforce participation and productivity rates (AAP, 2011; Kirk, 2011; NLBWIN, 2010). The *Advisory Panel on the Economic Potential of Senior Australians* led to the 2012 *National Volunteer Awards* formally recognising ‘senior’ volunteers’ engagement and contribution in various socio-political spheres for the first time; resulted in the introduction of the (AUD) \$1000 *job bonus* (described below - Anonymous, 2012, May; Anonymous, 2012, October); and the implementation of the *Advisory Panel for Positive Ageing* (Australian Government - The Treasury, 2014; Stein, 2013 December).

Despite this, the Commonwealth has been steadily reducing social expenditure since the late nineties. This has been typified by constant budget cuts in the public sector resulting in numerous job losses in essential services, thereby affecting their quality and quantity (ABC, 2011, May 10; Brooke, 2003; Karvelas, 2010). O’Reilly, Lain, Sheehan, Smale and Stuart (2011), argued such ‘neo liberalism’ had increased post-*Global Financial Crisis* (GFC) and subsequently weakened social protections, social policies and further entrenched existing areas of disadvantage. Arguably, such ideology led to the disbandment of the *Advisory Panel for Positive Ageing* by the current Abbott-Liberal Government in late 2013 (see Stein, 2013 December). However, the final report they were unable to deliver was completed *vis-à-vis* a collaborative effort between *Per Capita*, *National Seniors Australia* (NSA) and the *National Australia Bank Group* – published as the *Blueprint for an Ageing Australia* and has both informed, as well as complemented this Dissertation (O’Keeffe, 2013; O’Keeffe & Egan, 2013; Per Capita, 2014).

Prior to the turn of the century, Commonwealth Governments introduced awards for MAEs with caring responsibilities; and provided economic stimulus for business to reform workplace practices (see Taylor et al., 2000). Several government policies also aimed to extend the working-life of MAEs and in 1998 the *Pension Bonus Scheme* was

introduced, allowing individuals of retirement age to “*accrue a pension bonus payment by deferring claiming the pension while still working*” – a tax-free lump sum upon retirement (Nielson & Harris, 2010, p. NP; NSAPAC, 2012). However it was abolished in 2009, being no longer available to new applicants but available to individuals that were of pensionable age (but still working before September 20, 2009) until July 2014 when it became completely defunct (Australian Government - Department of Human Services, 2014f; My Tax Zone, 2014; Nielson & Harris, 2010). Research by NSA found a statistically low number of their survey respondents (just over one-third) actually intended accessing the scheme, perhaps indicating why it was removed (NSAPAC, 2012)

In a pivotal policy decision in 2004, the Howard-Liberal government introduced what would become the *Transition to Retirement* (TTR) scheme, which enabled MAEs of a certain age to begin drawing from superannuation whilst still employed (ABC, 2004, February 20; Nielson & Harris, 2010; NSPAC, 2012). Aiming to enact ‘cultural change’ *vis-à-vis* “*more flexibility*” within the Australian workforce, (Former) Treasurer Peter Costello believed improving perceptions of MAEs as valuable workers would reverse trends of early retirement and by placing greater onus onto MAEs (retirees) to remain financially self-sufficient, would reduce government expenditure on pension and health care (ABC, 2004, February 20, p. NP). Facilitating MAEs of retirement age to continue drawing from the *Age Pension* whilst earning (higher) wages, the *Work Bonus* scheme (introduced in 2009 by the Labor Government) also promoted entry into phased retirement (Australian Government - Department of Human Services, 2014g). Ostensibly replacing the *Pension Bonus* (abolished in the same year), the bonus was accredited with being underpinned by a holistic perspective that acknowledged MAEs’ need for work-life balance (WLB) (increased familial care responsibilities); the importance of engaging in community (unpaid) work; and encouraged the transference of knowledge during this TTR (ABC, 2010, August 4a; Australian Government, 2010; Kirk, 2011; The New Zealand Herald, 2011). However it was suggested the (former) Gillard-Labor Government’s ‘*Work Bonus*’ simply re-hashed previous plans by the (former) Howard and subsequent Liberal-Opposition Governments to incentivise’ mature age employment (ABC, 2010, August 4a; 2010, August 4b; Ariel, 2012; Bishop, 1999).

Prior to the turn of the century, State Governments initiated several (re) employment (training assistance) MAE bonus schemes. These operated concurrently with ‘local’ educational campaigns implemented by worker collectives, employers and

policy-makers (stakeholders) – addressing highly contextual age-related barriers (see Encel, 2000). However, recent literature revealed that States and Territory-based stakeholder groups, media outlets, advocates and Unions are still strongly promoting mature workforce engagement, in response to a continued dearth in later retirement. Particularly problematic has been addressing nation-wide discrepancies with regard to worker compensation beyond the age of 65¹⁰; reducing unemployment by encouraging employers to consider rehiring mature cohorts; and up-skilling low-skilled workers or re-skilling (former) manual workers with physical limitations (Ariel, 2012; Ayr Advocate, 2010; Lauder, 2009; NLBWIN, 2010; Towell, 2011; Townsville, 2009; Yates, 2010)

The (former) Rudd-Labour Government allocated more than AUD \$40,000 towards re-skilling MAEs in higher level jobs. This involved rehiring retirees in mature age apprenticeships; and rehabilitating MAEs physically unable to re-enter their prior employment (Illawarra Mercury, March 11, 2010). The Government also introduced the *Productive Ageing Package*, aimed at increasing productivity and participation rates it encouraged workplace flexibility, whilst assisting MAEs to retain upward (horizontal) career mobility (Australian Government, 2010; NSAPAC, 2010; 2012). For instance, it assisted manual workers with physically demanding roles move into technical (administrative) positions as they age, thereby decreasing health-related risks or incidents of injury (Australian Government, 2010). Although complementary *Recognition of Prior Learning Schemes* (described below) were in place, such assistance has been criticised as being limited to certain fields of employment, relying too heavily upon employers' discretion or incongruent with existing corporate structures (Pillay, Kelly & Tones, 2010; Smith et al., 2010).

Both sides of Government have proposed (re) designing placement programs connecting mature job-seekers to employment opportunities. A priority was transferring long-term welfare recipients into paid work and mitigating their further entrenchment in long-term unemployment (Karvelas, 2010; Murray & Syed, 2005). Over several years the Commonwealth has provided employment assistance to mature cohorts through *Experience+ (Plus)* – available to MAEs and job-seekers (aged 45 and above). This has including various incentives and tools for employers. *Job Services Australia* provided individualised *Employment Pathway Plans* to suit training and

¹⁰ There is currently no universal worker compensation for people aged 65 and above in Australia, with Western Australia and Queensland the only States to provide insurance schemes to older cohorts. Despite a lack of evidence to support they are more likely to suffer injury, this has an adverse impact on the perceived 'viability' of ageing workers, due to employers holding liability concerns (Per Capita, 2014)

accommodation needs. *The New Enterprise Incentive Scheme* offered mentoring and monetary support for mature cohorts entering self-employment (a phenomenon termed ‘3rd Age Entrepreneurialism’ by Curran & Blackburn, 2011). Also available was training *via Adult Apprenticeships*, for individuals aged 25 and above (Australian Government - Australian Job Search, 2012; Australian Government - Department of Employment - Experience+, 2014b).

Experience+ provided access to free employment, training and resume-writing advice *vis-à-vis* telephone, e-mail and informational material; whilst the *Experience+ Work Ready* programme also offered specialist assistance for connecting mature job-seekers with employers and providing peer-based training, cognisant of the reality mature cohorts may feel greater ‘comfort’ receiving assistance from contemporaries (Australian Government - Department of Employment - Experience+, 2014b). Additionally, the Government built partnerships with business, research and advocacy groups, education facilities and worker collective’s *vis-à-vis* the *Experience+ Corporate Champions* initiative (Ellis, 2011; Australian Government - Department of Employment - Experience+, 2014b). Organisations were provided with AUD \$20,000 worth of industry expertise – evaluating the ‘age-friendliness’ of existing recruitment (retention) strategies; the development of an ‘action plan’ using the *Investing in Experience Tool Kit*; economic support *vis-vis* the *Job Bonus* (described below); and increasing awareness of proper ‘age management’ (encompassing holistic advice targeted training and career development, superannuation rules and anti-ageism). The initiative aimed to promote methods of best practice in assisting organisations to become ‘employers of choice’ for MAEs (Ellis, 2011; Australian Government - Department of Employment - Experience+, 2014a; Australian Government - Department of Employment - Experience+, 2014b).

Drew and Drew (2005b) argued workforce participation could be increased through financial incentives. From July 2012 the Gillard-Labour Government enabled 2500 employers (per annum) to receive the AUD \$1000 *Experience+ Job Bonus* for each recruit aged at least 50. Although safe from termination in the first three months of their employment – given payment was only made to employers after 13 weeks – critics argued there was minimal ‘incentive’ (monetary or otherwise) to retain them beyond the obligatory trial period; suggesting the scheme failed to ensure MAEs’ experienced good quality working conditions or job security (Ariel, 2012; Australian Government - Department of Employment - Experience+, 2014a; NSA, 2012b).

Acknowledging the barriers faced by mature job seekers, the current Abbott-Liberal Government outlined a plan to provide AUD \$10,000 subsidies to employers that recruit MAEs aged 50 and above that have been receiving welfare for six months, in their *2014 - 15 Budget* (Australian Government - Department of Employment, 2014b; Hockey, 2014, May 14). In relation to these recent budgetary reforms, one social commentator again identified a lack of holistic support in this *Restart* programme –

There is a commendable \$10,000 support program to encourage business to employ people on Newstart or Disability Payment over the age of 50. But much more needs to be done for retraining older workers, especially those in their 40s and 50s who will be affected by the ongoing changes in the economy and the industry (Sheen, 2014, May 14, p. 20).

Although a positive direction, critics have repeatedly argued such schemes needed to be accompanied by greater training and career opportunities. They also maintained that whilst legislation that protects older workers against ageism remains inadequate, companies employing MAEs might do so temporarily in order to make a quick profit, therefore there needed to be greater public recognition of the virtues of maturity (Ariel, 2012; NSA, 2012b).

It was opined that MAEs heading towards retirement age, should strive to stay in the paid workforce (engaged in society) and thereby remain financially independent (Spoehr, Barnett, & Parnis, 2009). In their career guide, *Experience+* (Australian Government, ND) encouraged mature job-seekers to act as agents of change – advocating the ideals of WLB and setting achievable goals. Therefore, in addition to mainstream (traditional) job-search (application) methods, it promoted the use of recruitment agencies tailored towards maturity; seeking temporary (work-experience) appointments in order to enhance unemployed (retired) cohorts' transferable skill-sets; and suggested MAEs with particular work-experience or technical skills (but no credentials), could potentially bypass portions of formal (further education) courses under *Recognition of Formal (Prior) Learning* in order to receive qualifications. The guide also promoted MAEs to seek re-skilling in labour force markets experiencing a dearth of talent (*via the Productive Places Programme*); advocated their access of existing social (professional) networks for employment opportunities; and encouraged MAEs to approach employers directly (Australian Government, ND).

However, Duncan (2003) referred to the 'third age movement' as recognising people do not necessarily need paid employment in order to be valuable to society – suggesting Governments should look beyond simply meeting 'labour force

requirements'. *Experience+* (Australian Government, ND) also encouraged mature job-seekers to remain optimistic, whilst simultaneously warning MAEs to remain realistic; that failure to obtain (traditional) employment may be a possibility and thus, entering 'paid work' should not be their sole focus. Volunteering helps people remain socially (professionally) engaged, maintains connections to training and development (T&D) opportunities, improves transferable skills (bridging unpaid and paid work) and enables mature cohorts to continue contributing something 'worthwhile' (Australian Government, ND; Warburton & Lovell, 2005; Warburton & Paynter, 2006). However, barriers to the attraction, retention and recruitment of mature age volunteers (MAVs) are pervasive – including a dearth of insurance; health and safety issues; the possibility some unpaid work should receive financial compensation; and the reality that although *“retired people are significantly more likely to engage in volunteering activities than those who are still in the workforce”* (Per Capita, 2014; Warburton & Paynter, 2006, p. 2). The notion all (older) retirees will attempt to fill the 'void' left by paid employment or potential losses in social interaction is not necessarily applicable, rather people that engaged in such activities, continue to do so (perhaps at a greater rate) (Per Capita, 2014; Warburton & Paynter, 2006). As part of an effort towards collaboration and improving volunteer rates, *Experience+* promoted the non-government *Golden Guru's*¹¹ initiative, allowing MAVs to have their voices heard and pass on corporate knowledge and life experiences to employers (Australian Government, ND).

In 2009 the Labour Government announced that from 2017, *Age Pension* eligibility would gradually increase from age 65 to age 67 by 2024 (Nielson & Harris, 2010). Expanding upon this in the 2014-15 Budget, the current Treasurer Joe Hockey, outlined plans to raise the pension age to 70 by 2035 and modify the indexation of pensions, where the amount of increase will be determined by inflation – rather than the consumer price index (Hockey, 2014, May 14). The NSA has long argued that increasing the eligibility age for Australia's *Age Pension* (or delaying access *via* bonus incentives) cannot be the sole solution to enhancing workforce participation rates. This is in part, because doing so will not decrease the inherent inadequacy of pensions and only prolong its eventual use (Carew, 2009; NSA, 2012b; NSAPAC, 2012). Moreover, the *West Australian* (2014, May 14) newspaper contained several critiques regarding the shift in rate increases; financial advisor Nick Bruining (2014, May 14) reported that

¹¹ Golden Gurus: Offers training and connects disadvantaged Australians to employment opportunities – with volunteering targeting retired individuals to engage in community work and development - (Auswide Projects Golden Gurus, 2013) - <http://www.auswideprojects.org.au/>

reductions in pension increases will require individuals that draw from private funds as well as public pensions, will need to access more superannuation or savings in order to maintain their lifestyle – arguably, placing greater onus onto current MAEs, who will need to accumulate more superannuation funds prior to their eventual withdrawal.

In relation to the ‘neoliberal agenda’ espoused by the current Liberal Government, both COTA and the NSA agreed that increasing the pension age will likely ‘push’ mature age job-seekers onto employment-related welfare over the long term, without addressing entry level barriers – “...it is not a solution to the nation’s welfare bill. Only business, government and society working together will change the employment fortunes of older people” (Anonymous, 2014 April, p. NP). The NSA previously argued that although such policy directives raised public awareness regarding age-related issues, this needed to be accompanied by job-assistance; opportunities for greater WLB and age-centric T&D. Also important would be eliciting attitudinal change regarding perceptions of maturity and the changing meaning of ‘retirement’ (Carew, 2009 – discussed in subsequent sections).

3.2 Towards changing attitudes, behaviour and culture

In order to improve Australian productivity levels and overall quality of life (QOL) the Commonwealth intended increasing social expenditure towards infrastructure projects and improving access to quality educational institutions (Australian Government, 2010). This required greater collaboration between governments, businesses, worker collectives, the aged sector (including care and advocacy groups) and academia. Carew (2009) argued that such cross-collaboration may mitigate ageism across multiple spheres simultaneously and foster ‘age-friendly’ societies – suggesting ‘age equality’ be considered in all future policy-development. Brooke (2003) agreed workplace policies should not be purely financially focused, but rather needed to ensure the wellbeing of individual mature workers and encourage their continued engagement.

Spoehr et al (2009) critiqued Government measures for being substantive ‘at best’ – arguing for a more holistic approach to policy development (implementation). Although anti-discriminatory laws, universal insurance (worker protection) and promotion of ‘ageless workforces’ were considered important measures, it was paramount that age (work-related) policies be preceded or accompanied by reductions in

negative perceptions of mature cohorts (ACTU, 2012a; Spoehr et al., 2009). In 2007, Dychtwald and Baxter claimed there have been three main attitudinal shifts regarding ageing workforces at individual, business and governmental levels around the world. Their suppositions were supported by other authors and are encapsulated in *Table 3.1* below.

TABLE 3.1 – ATTITUDINAL SHIFTS REGARDING THE AGEING WORKFORCE
AREAS OF SHIFT
<p>SHIFTING VIEWS ON RETIREMENT BEING A PERIOD OF INACTIVITY</p> <p>As a whole, people are living longer and healthier and many mature age employees (MAEs) do not intend becoming 'inactive' – recognising that physical, mental and social wellbeing are inextricably linked to employment (Dychtwald & Baxter, 2007; Harper, 2006; Maples & Abney, 2006). Holmes (2009, p.1) argued “... rather than giving up on work entirely, many workers are redefining retirement as the freedom to choose a new life, including different employment and career options”.</p>
<p>SHIFTING PERCEPTIONS ON THE VALUE OF MAEs AS ASSETS</p> <p>Employers are recognising the worth of MAEs as 'dependable' workers that can achieve equal-output and enthusiasm for work as their younger contemporaries (Andrews, 2007; Denny-Collins, ND; Dychtwald & Baxter; Harvard Business Press, 2009; Murray & Syed, 2005).</p>
<p>SHIFTING LAWS TOWARD CONTINUOUS EMPLOYMENT BEYOND TRADITIONAL AGES OF RETIREMENT</p> <p>The United States of America, British and Australian governments have enacted anti-age discrimination legislation, or policies aimed at equal employment opportunities; increased retirement (pension-eligibility) ages; initiatives that encourage MAEs to remain in the paid workforce; or enabling access to extra financial security in the form of pensions whilst still employed (Berens, 2006; Brooke & Taylor, 2005; Curran & Blackburn, 2001; Duncan, 2003; Dychtwald & Baxter, 2007; Encel, 2000; Goldman & Lewis, 2003; Maples & Abney, 2006; Spoehr et al., 2009).</p>
SOURCE: ADAPTED FROM DYCHTWALD AND BAXTER (2007)

The socio-economic standing of MAEs in the Australian labour force has long been 'complex' and the literature highlighted two divergent perceptions of ageing workforces popular in the media and academia. The more positive outlook presents Australian working environments as catering to the needs of MAEs by providing more 'flexible', 'age-friendly' job arrangements – where older workers are valued for their lived experiences and motivation (Illawarra Mercury, March 11, 2010). Paradoxically,

cases of increasing rates of mature unemployed feeling disenfranchised (undervalued) by potential employers are also reported.

In 2012, the *Global Agenda Council* (GAC) report identified three challenges to (restorative) social policy-development – incomes remaining static; rising joblessness and less secure employment (particularly among younger and mature cohorts); as well as growing disparities between individuals with low and high-end earning capacities. Furthermore, policy development usually occurs in silos – despite changes in one area impacting on another – and also proves problematic (Spoehr et al., 2009). Sometimes these complexities lead to ‘paradoxes’ in government assistance, penalising welfare recipients for earning above ‘means-testing’ thresholds; entrenching mature job-seekers where (previous) programmes only provided ‘customised’ assistance to those without work for at least a year, despite long-term unemployment figures over-represented by those aged 50 years and length of unemployment inversely related to job prospects (Spoehr et al., 2009; Townsville Sun, 2009); and espousing rhetoric encouraging MAEs to undertake professional development, whilst simultaneously truncating opportunities due to inadequate funding (Spoehr et al., 2009).

As a result of such continuous, prohibitive barriers to their employment, it has been argued many Australian (mature) workers or people with disabilities become dependent on public support due to an inability to re-enter, remain or re-train in the labour force (Taylor et al., 2000; Townsville Sun, 2009). Therefore, increases in older demographics are not the sole cause of potential rises in social expenditure *via* labour force inactivity; rather, it is poor policies and practices that continue to ‘promote’ options for exiting the workforce (Harper, 2006; Spoehr et al. 2009). Achieving ‘cultural change’ is not simple. In order to successfully reform policies there will need to be an attitudinal shift in regards to how older people are viewed. However given ageism and preconceived societal beliefs surrounding the expectations of older workers are entrenched, any ‘attitudinal shift’ will be a slow process (Callan, 2007; Harper, 2006; Spoehr et al. (2009). It has been suggested - *“for a community campaign to achieve its aims of reshaping community attitudes and changing behaviour, it will need to be multi-media, multi-dimensional and maintained over a number of years”* (Per Capita, 2014, p. 31).

Therefore, changing how ageing workforces are perceived and managed will require both top-down and collaborative approaches with key-stakeholders – where partnerships between stakeholders, the polity, public services, private enterprise and recruitment services will form archetypes for future social policy direction and methods

of best practice regarding employment assistance (GAC, 2012; Karvelas, 2010; Spoehr et al., 2009). However recent economic downturn has ‘slowed’ momentum by changing the priorities of employers, as well as hastening the pace at which governments need to act (Spoehr et al., 2009). In response to shifting socio-economic challenges, there have been calls¹² for long-term and systemic planning to address global ageing. These predominantly focus on proactively mitigating negative repercussions, whilst taking advantage of new opportunities *vis-à-vis* holistic approaches and allowing for the transference of methods of best practice between contexts (GAC, 2012; Encel, 2000; Harper, 2006; Per Capita, 2014).

Greater cross-collaboration between different areas of governance ensures multi-tier issues experienced by mature cohorts are acknowledged – including socio-economic, spatial (living and work arrangements), educational and health factors; as well as the blurring between work-life responsibilities; and the need to tailor legislative (workplace-cultural) frameworks to suit MAEs (Spoehr et al., 2009). The GAC argued high paying jobs and economic growth need to be accompanied by increases in social security and tighter controls over businesses; warning existing social security schemes may no longer be adequate in increasingly free-market economies. Therefore, policy directions should include – looking beyond traditional workplace policies with regard to employing ‘older people’; increases in traditional retirement ages; mandatory co-contributions to superannuation; and better financing of age-related socio-economic expenses in order to ensure the needs of ageing populations are met (Compton, 2011; GAC, 2012). Duncan (2003) argued there was no ‘one size fits all’ policy direction and that several ageing population frameworks would likely co-exist over the coming years. However, workplace policies tend to be shaped by popular opinion or generalised suppositions that do not accurately reflect the expectations or talents of mature cohorts (Brooke & Taylor, 2005).

Smith et al. (2010) agreed ‘ageist’ perceptions often lead mature cohorts to be ‘grouped’, despite their heterogeneity – suggesting that in order to debunk ‘myths’ regarding their supposed inflexibility, researchers need to consider contextual factors (Smith et al., 2010). Duncan (2003) further suggested that formal age (work-related) legislation should be underpinned by two paradigms. First, policies need to target specific age groups in order to be effective – traditional ‘equal opportunity’ frameworks

¹² Encel (2000) cited various global bodies as having ‘initiated’ this movement prior to the turn of the century, including the *International Labour Organisation* (ILO), the *Organisation for Economic Co-operation and Development* (OECD), the *European Union* (EU) and the *World Bank*.

do not allow for ‘targeted’ approaches under the umbrella of ‘diversity’. In fact, Bjelland et al., (2010, p.468) stated that “*all workplace environments are maximised by a climate of inclusion and flexibility*”. Climates of “*trust*” encourage the feeling employees’ ‘voices’ will be heard, whilst “*diversity*” improves overall outcomes; conversely, discriminatory work practices limit what can be achieved (Bjelland et al., 2010, p.468). In practical terms, Ariel (2012) agreed ‘one size fits all’ schemes (such as the *Work Bonus* describe above) have short term success and provide very little work, failing to cater to the heterogeneous expectations of unqualified long-term unemployed mature cohorts, compared to job-seekers from higher status jobs.

Education assistance for mature cohorts have been largely criticised as inadequate. Brooke (2003) reported the mature-unemployed are often placed collectively within programs that are also directed at the long-term unemployed and (or) people with disabilities; instead, it was argued training and job-search assistance needed to be individualised to suit mature age job-seekers changing needs (Brooke, 2003). Similarly, although it may be accurate some MAEs are ‘retirement-centred’ – desiring access to ‘retirement planning’ – equating such perceptions to entire mature cohorts appears incongruent with individuals’ current situations and expectations (Chang, 2007; Illawarra Mercury, March 11, 2010; The Courier-Mail, 2006, February 18).

Second, solutions should not be purely economic in focus or give employers ‘all the power’, circumventing anti-ageism legislation through subtle means (Duncan, 2003). Murray and Syed (2005) argued anti-discrimination practices have not been universally internalised within Australian management styles. Rather than viewing anti-age discrimination policies as essential to the sustainability of their workplaces, employers frequently enforced legislation as required, but only provided equitable arrangements as far as lawfully necessary. NSA and its *Productive Ageing Centre* (NSAPAC) supported these assertions, stating organisations continued to ‘hide’ their discriminatory beliefs behind outwardly ‘politically correct’ (PC) rhetoric or tried to ‘buck the system’ (NSAPAC, 2011a; 2011b; Saunders, 2011b; Saunders, 2011c).

Taylor et al. (2000) were critical of Australian employers for favouring reforms that did not affect their bottom-line or endanger the *status-quo* – that despite the importance of reversing early exit trends, retirement was still ‘expected’ and thus largely incentivised. Brooke (2003) argued the traditional ‘push’ for mature age employment generally originates from a market-based perspective. There was a general belief that employers needed to increase mature age employment for the purpose of building existing skill-sets and retaining corporate memory – espousing the need for

more targeted training (educational) opportunities aimed at mature cohorts, thereby ensuring they remain viable and are valued by employers (ABS, 2008a; Denny-Collins ND; Encel, 1999). However, employers and policy-makers should not view mature age employment purely as a ‘stop-gap’ solution to the ‘ageing problem’ and mitigating fears regarding ‘economic collapse’ – rather, engaging persons 45 years and over, has many benefits, not least for individual MAEs (Brooke, 2003).

The *Blueprint for an Ageing Australia* (Per Capita, 2014) provided several reasons why mature age employment has increased. These encompassed higher levels of education; entering work at a later age; improved health; access to part-pensions, pension bonus and TTR schemes; financial incentives or employment assistance; higher proportions of (mature) female participation; and increases to pension age (Per Capita, 2014). The personal reasons mature cohorts desire work are also extremely varied and included (as adapted from Nakai, Chang, Snell & Fluckinger, 2011, pp. 157 - 159) –

1. Maintaining security – in order to retain socio-economic and medical benefits.
2. Familial responsibilities – desire flexibility for leisure and care-giving
3. Personal wellbeing – seeking WLB, whilst maintaining tangible worth and meaning from daily activities.
4. An intrinsic desire to work – as it relates to self-identity
5. A desire to learn – continuous training and development (CTD) and life-long-learning (L3) opportunities
6. ‘Generativity’ – leaving a mark on society or passing on knowledge, thereby ensuring others retain the wisdom of maturity
7. Maintaining feelings of esteem – where work affords personal value and societal worth
8. Maintaining interpersonal relationships – keeping connected in terms of information and maintaining social networks
9. Improving Health – maintain wellbeing (whilst accommodating work conditions to suit their potential limitations)

Drawing upon research conducted by Brown (2003, as cited in Nakai et al., 2011), the authors suggested there are – ‘balancers’ who aim to maintain their physical wellbeing and mental acuity, whilst engaging in interesting work that provides a ‘sense of worth’. Some are ‘earners’ that seek the monetary benefits of paid employment – thereby sustaining their lifestyle and provide for relatives. Others are ‘work enthusiasts’, finding meaning in employment and career mobility.

In this author's Honours thesis exploring quality of life (QOL) in old age, semi-structured interviews indicated that as respondents grew older, work remained an integral part of their identity and source of intrinsic satisfaction long after withdrawal (Georgiou 2008; 2009a; 2009 b; 2009c). Such sentiment was supported by Murray and Syed (2005), further stating some MAEs wish to remain in the Australian labour force beyond the traditional age of retirement. In fact, some literary sources argued the concept of 'retirement' was a relatively new phenomenon (Bogan & Davies, 2011; Harper, 2006). Maples and Abney (2006) suggested (continuous) mature age employment was an ancient practice; that thousands of years ago in Greek, Roman and Christian societies, individuals simply worked for as long as feasible. Fields such as academia or politics venerated individuals for their wisdom – moreover, individuals were encouraged to find meaning in other activities when experiencing physical decline. In modern times, engaging in the workforce, maintaining social connections and contributing to the community (potentially through unpaid work), can lead to greater longevity and a more positive QOL among mature cohorts (Maples & Abney, 2006).

NSAPAC (2009b) illustrated 'beliefs about retirement' influenced decisions regarding withdrawal – with many *Organisation for Economic Co-operation and Development* (OECD) nations' ageing cohorts intending to exit at older ages than Australians and higher overall workforce participation rates (Milne, 2010; NSAPAC, 2010). The literature indicated that current perceptions on ageing and employment (retirement) may be dependent on 'culture', defined as a –

pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and therefore to be taught to new members as the correct way to perceive, think and feel in relation to these problems." (Schein, 1992, p.12 as cited in Callan, 2007, p. 675)

Singapore's average age is increasing and Japan is considered a 'super' ageing society (typified by an exponential rise in centenarians). As in Australia, falling fertility rates have been accompanied by diminishing numbers of labour force participants (Ariel, 2012; Channel News Asia, 2011a; 2011b). Despite these similarities, some *Age Management* strategies identified in these Asian cultures were different to Australia.

It was argued that Singaporean organisations viewed MAEs as "*motivated, experienced and [having] better client relation skills*" (Ariel, 2012, p.2). Unlike most Australian States, Singapore does not have an 'age ceiling' with regard to mature worker compensation and employers are required to co-contribute to superannuation

regardless of employee age *via* the *Long Term Cash-Flow Incentive* (Ariel, 2012; Per Capita, 2014). Singaporean employers are rewarded for recruiting MAEs through subsidies reimbursing half of all employers' co-super contributions. This strategy reportedly assisted over 170,000 MAEs in the latter half of 2011 – amounting to AUD \$14.6 million, with Ariel (2012) suggesting that if transferred to Australia, could potentially create 100,000s of jobs.

Japan's managing director of *JP Morgan Securities* stated, "*an ageing society, typified by increased longevity, is a positive reflection of the health advancements of the nation*" (Channel News Asia, 2011a). It has been suggested national events in Australia help promotes the value of maturity – such as Seniors Week (Ayr Advocate, 2010). Similarly, the literature indicated Japanese culture views all 'age groups' positively with several long-standing holidays for children (*Seven-Five-Three Day*), young adults (*Coming of Age Day*) and mature cohorts (*Respect for the Aged Day*) (Channel News Asia, 2011a; Japan Guide, 2011; World Guides, 2011). Although increasing MAE participation was considered key to alleviating Japan's economic downturn, Prime Minister Yoshihiko Noda's recognised the need for a balanced labour force; represented by both younger (those of traditional working age) and ageing cohorts, of non-traditional working age (Channel News Asia, 2011a).

Japan's rapidly ageing society has seen age-centric policies employed for the last 40 years (Spoehr et al., 2009). Policies focused on retention *vis-à-vis* monetary bonuses to employers; increasing eligibility age brackets for pensions; rehiring retirees and encouraging semi-retirement through financial incentives or removing limits on earning capacity; and re-employment services in both paid and unpaid sectors. Unlike recent monetary incentives in Australia that generally reward employers, the worker bonus schemes are 'employee-centred' (Ariel, 2012; NSA, 2012b; Spoehr et al., 2009).

Ariel (2012) argued that other nations' ageing strategies are transferable to other contexts. However, Callan (2007) argued there needs to be 'conflict' in order for cultural shifts to take place. There would be little impetus to change a relatively stable workplace to incorporate flexible work arrangements, compared to organisations experiencing turnover as a result of poor WLB. The author further argued there is no 'one size fits all' solution to implementing cultural change, nor is compliance from all levels of an organisation likely. Although policies tended to be developed from the top-down, there needed to be full collaboration at the management level for success. Similarly, Dychtwald and Baxter (2007) argued that individual characteristics of

organisations (and employees) need to be considered, shaping approaches to suit expectations and conducting staff reviews before enacting ‘change’.

Shifts in attitude and behaviour may only be evident over an extended period of time; Callan (2007) argued that policy development is typically followed by lag in terms of employer implementation. Compton (2011, p. NP) argued that ultimately, ‘naturally’ ageing populations will shift cultural norms and what is deemed acceptable – “*The predominant hair colour will be grey and it will be fashionable to proudly display it as grey*”. Whether Australia’s ageing society will be perceived as a ‘problem’ or its own ‘solution’ will ultimately be a choice – he argued that if we elect to view older people as a drain on socio-economic resources, then it may become a self-fulfilling prophecy. However, if Australia decides to accept that ageing societies are a global inevitability, then the nation can begin fully benefiting from mature resources (Compton, 2011).

3.3 Methods of best practice for recruitment and engagement

Murray and Syed (2005) argued the cause of declining workforce participation amongst MAEs was a combination of natural attrition and institutional ageism (where social constructions such as ‘prime-age’ workers lead younger cohorts to be favoured over MAEs). Compton, Morrissey and Nankervis (2006) identified several other shifting workforce trends as impacting on the efficacy of traditional recruitment initiatives in Australia (see *Table 3.2* below). Several sources indicated that unsuccessful recruitment and poor retention strategies are expensive (Andrews, 2007; Compton et al., 2006; Management Extra, 2009).

The financial cost of replacing skilled members of the Australian workforce was estimated between AUD \$20, 000 - \$50, 000 per employee. Furthermore, team cohesiveness and productivity may also be adversely affected by the propensity to lose staff; and age-related disabilities are generally viewed as inevitable and so are not appropriately managed, indicating a lack of understanding among employers regarding what they can (or are expected to) provide (Andrews, 2007; Bjelland et al., 2010; Compton et al., 2006; Management Extra, 2009). Conversely, Blelland et al. (2010, p. 465) argued “*workplace accommodations can be low and cost effective, allowing workers to be more productive*”. Tailoring organisations to meet (disadvantaged) employee needs, may result in becoming an ‘employer-of-choice’ for mature cohorts – exhibiting “*a positive workplace culture*” typified by greater acceptance, rather than purely compliance with ageing legislation (Blelland et al., 2010, p. 467).

TABLE 3.2 – RECENT TRENDS IN THE AUSTRALIAN LABOUR FORCE

TRENDS
<p data-bbox="699 324 1038 353">SHIFTING FAMILIAL HIERARCHIES</p> <ul data-bbox="411 405 1326 472" style="list-style-type: none"> • Greater female workplace participation means men are no longer required to be 'primary' wage earners.
<p data-bbox="560 548 1193 577">THE AGEING OF SOCIETY AND THE AUSTRALIAN WORKFORCE</p> <ul data-bbox="411 622 1326 689" style="list-style-type: none"> • Less workforce participation due to fewer members of traditional working age; resulting in the loss of corporate knowledge and a skills shortage.
<p data-bbox="646 766 1104 795">CHANGES IN THE AUSTRALIAN WORKPLACE</p> <ul data-bbox="411 846 1326 1048" style="list-style-type: none"> • Workplaces are becoming more customer-centric to meet growing public demand. • The development of Non-Traditional Workplaces: <ul data-bbox="427 913 1310 981" style="list-style-type: none"> - Highly technologically dependent jobs that allow employees to work away from a centralised location and out of core office hours. • Employers emphasise team building initiatives and workplace cohesion, whilst paradoxically downsizing and outsourcing roles.
<p data-bbox="638 1117 1120 1146">CHANGING NEEDS OF AUSTRALIAN WORKERS</p> <ul data-bbox="411 1214 1326 1527" style="list-style-type: none"> • Employees require greater work-life balance due to changing personal needs: <ul data-bbox="427 1247 1310 1370" style="list-style-type: none"> - Growing expectations for career development opportunities. - Competing interests outside the workplace such as further education and community work. - Greater MAE 'carer' responsibilities due to ageing families. • Continuous Training and Development (CTD) is growing in importance, including opportunities for 'life-long learning': <ul data-bbox="427 1438 1310 1527" style="list-style-type: none"> - Acquiring new knowledge and developing existing skill-sets through internal training and external education programmes (in order to receive or update informal and formal qualifications).
<p data-bbox="826 1608 1342 1637">SOURCE: ADAPTED FROM COMPTON et al. (2006)</p>

Dychtwald and Baxter (2007) warned that employers who continue utilising out-dated methods of recruitment (particularly targeting younger cohorts), will suffer a dearth of human capital and skill shortages. Conversely, organisations that implement institutional change towards improving mature age employment rates will be able to draw from an increasing pool of 'older' talent and ensure workplace sustainability. The literature review highlighted methods of best practice implemented by 'age friendly'

employers that recognised the virtues of maturity and ‘economic sense’ of mature age employment, given declining participation and skilled worker rates (ACTU, 2012a; 2012b; Allen, 2009; Change, 2007; Hokenstad & Roberts, 2011; Illawarra Mercury, March 11, 2010; Taylor et al., 2000; Spoehr et al., 2009; The Courier-Mail, 2006, February 18). Attraction, recruitment and retention strategies encompassed schemes aimed specifically at MAEs, such as ‘diversity programs’ targeting mature cohorts’ for their specialist skills and lived-experiences; age-centric (continuous) training and development; and on-the-job experience for individuals seeking employment. Others increased WLB *via* flexible work, retirement and leave arrangements. Other important methods included information seminars on career progression and retirement options; opportunities for entrepreneurialism; and changing ageist perspectives of older workers.

Many employers (erroneously) assume mature cohorts are ‘inflexible’ and ‘sluggish’ at work; whereas ironically, MAEs expected greater flexible work arrangements from employers (Brooke and Taylor, 2005; Meiklejohn, 2006). Given their changing requirements, greater WLB would appeal to MAEs with non-work commitments; including (youth and mature) care responsibilities, personal interests and community work (Compton et al., 2006; Management Extra, 2009; Meiklejohn, 2006; Shacklock et al., 2007). Despite this, Callan (2007) argued that although many workplaces appear to offer opportunities for both career advancement and WLB, employees feel restricted to selecting one or the other.

The literature asserted employers needed to be more ‘flexible’ as opposed to MAEs being required to ‘fit’ organisations. Sources indicated policies needed to ‘catch up’ with the diverse needs and expectations of Australia’s ageing workforce (Allen, 2009; Ariel, 2012; Callan, 2007; Carew, 2009; Chang, 2007; Illawarra Mercury, March 11, 2010; Samuelson, 2002; The Courier-Mail, 2006, February 18). Many individuals plan to continue in paid (unpaid) employment beyond the traditional age of retirement, however desire different ‘ideal’ working conditions that either maintain current workloads or enable transitional employment – which is particularly salient given the increased blurring of work and retirement contexts (Findsen, 2008; Keogh, 2006). Flexible work arrangements and transitional retirement should become ‘the norm’, accompanied by more ‘meaningful’ employment that takes into consideration MAEs’ inclinations and interests (Drew & Drew, 2005a; 2005b). This is especially prudent where career mobility may be restricted by inflexible (ageist) employers or employees’ low skill-levels (Callan, 2007; Samuelson, 2002).

The fewer preparations made regarding ‘exit’ impacted negatively on workplace longevity. The NSA (2011) found continuing to work the same hours (conditions), severely truncated engagement, whilst MAEs that planned a TTR (reduction in hours) were more likely to remain beyond pensionable age. Consequently, Chang (2007) argued negotiations between employees-employers were essential for setting favourable work arrangements, particularly in determining whether MAEs continue operating in manual environments or require placement in administrative roles. The ACTU (2012b) warned that employers should not make assumptions on behalf of MAEs regarding ‘what is best’ for their retirement and when to withdraw (stay). Various authors suggested MAEs need to be exposed to ‘objective’ benefits (including flexible work arrangements) and experience ‘subjective’ positivity (such as feeling appreciated) in order to encourage their later retirement (Koegh, 2009; Milne, 2010; NSAPAC, 2011a; NSA, 2010; Von Hippel et al, 2011; Marlay, 2009). Spoehr et al. (2009) argued that respecting ‘autonomy of choice’ allows an employer to ‘get the best’ out of mature cohorts – encouraging their continued engagement and transference of corporate knowledge.

The *World Health Organisation* (WHO, 2007) promoted the redevelopment of communities (workplaces) to comply with ‘age-friendly’, universal designs thereby ensuring sustainability as society (the workforce) ages. Physical (mental) health and longevity was also associated with greater financial output, indicating a need to enhance MAEs’ physical wellbeing (and positive working conditions) *vis-à-vis* cross-departmental (disciplinary) awareness campaigns and ‘age-friendly’ (wellness) initiatives that promoted ‘active ageing’ (ACTU, 2012b; Spoehr et al., 2009). Organisations that adopt a ‘wellness approach’ – used in client-centred service delivery – when recruiting (retaining) mature cohorts, may encourage employers to focus on what individuals can offer organisations, as opposed to disregarding MAEs for lacking up-to-date technical skills or having disabilities (see Georgiou, 2009; Tilki, 2000). In fact, although MAEs may require ‘age-friendly’ (wellness) accommodations, it was suggested most MAEs report being at their ‘prime’ with regard to output – *“as they experience changes in their capabilities, adapt and adopt compensatory strategies so they can maintain the activities most meaningful to them”* (Chang, 2007; Per Capita, 2014, p. 29; The Courier-Mail, 2006, February 18).

Periodic ergonomic work assessments, health education and physical fitness activities (*via* wellness programs) may reduce the risk of developing (age-related) disabilities. Complimentary flexible working arrangements would allow people with

disabilities to obtain (regular) medical care, placing less strain on staff to meet work obligations and extend working lives (Bjelland et al., 2010); whilst policies of ‘access and inclusion’ (including internet access and decentralised work environments) would also be congruent with WLB needs. There has been a trend towards (promoting) self-employment among mature cohorts and a desire to individualise positions - with decentralised workplaces increasingly commonplace and the advent of online technology allowing individuals to provide high quality output from personal residences (Curran & Blackburn, 2001; Rogoff, 2000). However, also important to supporting continued employment, would be abolishing age restrictions for insurance protections and assisting workers with ageing parents (young children) accessing care services on-site or close in proximity to private residences or places of work (ACTU, 2012b; Per Capita, 2014). Bjelland et al. (2010) argued that by being ‘age-friendly’ and retaining MAEs, the cost of recruitment, training and (the need for) worker-injury compensation is reduced; moreover, increasing employees’ working-life potentially reduces societal costs (welfare dependency).

Given these socio-economic benefits and the heterogeneity of mature cohorts’ work (retirement) intentions, ‘flexibility’ should not seek to purely improve work (life) conditions or retain MAEs in current positions, but rather encompass opportunities for later-life career change; with any shift accompanied by employer commitment to individuating up-skilling and re-skilling opportunities (ARP, 2011; Chang, 2007; Compton, 2006; Ellis, 2011; Illawarra Mercury, March 11, 2010; Meiklejohn, 2006, 2010; The Courier Mail, 2006). MAEs appear over-represented in manual professions however, despite trades industries waning in Australia since before the turn of the century. Consequently, this transitions towards a ‘knowledge-based’ economy means ‘talented labour’ is often the ‘only’ point of difference between modern organisations (Amonin & Braidwood, 2011; Benson, J. & Brown, M., 2007; Brooke, 2003; Smith et al., 2010).

Ostensibly MAEs participate less in later-life learning opportunities than their younger counterparts, particularly where opportunities for formal (higher) education or apprenticeships have been skewed (restricted) towards younger cohorts (Brooke & Taylor, 2005; Illawarra Mercury, March 11, 2010; Smith et al., 2010). Bjelland et al. (2010) agreed there are discrepancies between the (high level of) skills MAEs need in order to retain work; the (low) formal qualifications many possess; and a dearth of available opportunities for targeted T&D and (further) education in workplaces. A

dearth of mature-age access to training is problematic given the emergence of ‘new economy’ jobs (Illawarra Mercury, March 11, 2010).

Amonini and Braidwood (2011) reported education and T&D among MAEs has been increasing in Australia. Moreover, Spoehr et al. (2009) argued there was dissonance between the negative societal perceptions attached to ‘mature-age learners’, the reality many individuals’ continued ‘drive’ for workplace advancement and therefore their need for T&D. Although ‘age’ may not be a significant factor in learning capacity, some MAEs do require different learning strategies compared to their younger counterparts (Buys et al., 2005; Smith et al., 2010). Barriers to learning included, accommodating physical needs (such as vision or hearing); being impacted psychologically by prior, negative learning experiences – with individuals reticent to return to educational and training institutions; and proximity to mortality, where older cohorts may be more selective regarding the activities they ‘choose’ to undertake, suggesting education needed to be personally (professionally) relevant.

However, Smith et al., (2010) argued ‘age-friendly’ approaches mitigate such barriers to education. Blleland et al. (2010) believed Government incentives, encouraging employers to provide age-centric T&D – coupled with the design of more mature-student courses offered by educational institutions – would improve engagement. Some sources advocated for the promotion of ‘life-long learning’ (L3) environments; that employers ensure staff receive continuous training and development (CTD); and acknowledge some retirees (unemployed) cohorts may require additional support (training) upon re-entering the labour force (Denny-Collins, ND; Murray & Syed, 2005).

‘Age-friendly’ workplaces should also ensure T&D is personally meaningful, applicable to daily tasks and improves mature worker satisfaction (Koegh, 2009). Essential would be the development of career progression pathways that reward ‘real-world’ experience – relying less on certification to prove employee worth; permitting easier transitions between jobs; and an increase in targeted professional development, supporting MAEs training in emerging ‘new economy’ roles (ACTU, 2012b; Spoehr et al., 2009). Buys et al. (2005) found informal learning opportunities were preferable to obtaining qualifications or attending more official forms of education among ageing cohorts. In 2010, the *Illawarra Mercury* presented the argument that learning should be a reciprocal process, by which younger and older cohorts teach each other. Therefore, labour forces should reflect a generational-mix and adopt informal learning styles. It was suggested some employers were beginning to engage MAEs in knowledge transfer

roles, sharing wisdom with less experienced employees (Illawarra Mercury, March 11, 2010). However several years later, it was apparent such ‘tailored’, transferable or community-based learning processes were still not universally applied; indicating a need to move away from silo-based T&D, whilst improving societal perceptions of education (uptake) (Smith et al., 2010; NSAPAC, 2010).

As part of a movement towards ensuring greater workplace ‘flexibility’ for MAEs (Drew & Drew 2005a; 2005b), the literature indicated a multi-level approach to mature age employment, where service delivery is tailored to suit the heterogeneity of ageing populations is necessary. This should address labour force participation *via* public welfare and private pension reform and financial (taxation) incentives for continued employment and disincentives for retirement, rather than continuing a trend whereby individuals potentially exit prematurely without adequate funds (Brooke, 2003; Carew, 2009; Spoehr et al., 2009). In addition to promoting mechanisms that incentivised work, improving the QOL of disadvantaged populations was also essential. Therefore social security rules need to better reflect changing work trends and be more flexible. Limiting punitive welfare measures (such as reductions in retirement benefits) that further entrenched ‘older cohorts’; minimise ageism; and provide greater legislative equality (ACTU, 2012a; 2012b). It was suggested MAEs had the right to expect a flexible retirement age and to be able to reduce working hours, without limiting their rights.

Access to Government assistance makes people feel safe in decisions to change careers or temporarily leave jobs (for health, education or care responsibilities); access to welfare such as ‘Newstart’¹³ enables job-seekers to continue contributing socio-economically as consumers (ACTU, 2012b). However, the ACTU (2012b, p. 8) reported the “*Newstart Allowance has not increased in real terms in nearly two decades*”, with Spoehr et al. (2009) also arguing the ‘dole’ needs to be raised to meet cost of living – however, the ‘income free’ area was raised in the *2013-14 Budget* (meaning recipients can earn more without penalties) (Australian Government – Department of Human Services, 2013). Given its inadequacy, the authors warned individuals may opt not to access welfare, further reducing potential connections to job-search (training) and monetary assistance. It was also recommended (affiliated) employment assistance services be expanded to connect mature age job-seekers with

¹³ Newstart: A ‘means tested’ welfare supplement available to active job-seekers - (Australian Government - Department of Human Services, 2014e) - <http://www.humanservices.gov.au/customer/services/centrelink/newstart-allowance>

work opportunities in a shorter space of time, particularly important given mature cohorts' entrenchment in long-term unemployment and rising *Age Pension* eligibility age brackets (Per Capita, 2014; Spoehr et al., 2009; Stein, 2014, December).

The literature indicated complex issues underline movements towards mature age employment. These require holistic change, ranging from positive attitudinal shifts (promoting the benefits of ageing populations, their socio-economic contributions and transference of lived-experiences to younger cohorts), whilst reducing ageism; tailoring workplaces to suit the changing needs of ageing staff and supporting people with disabilities re-enter the workplace; providing access to (as well as funding) up-skilling and re-skilling opportunities; and reforming existing corporate structures or financial systems (Hokenstad & Roberts, 2011; Koegh, 2009; Milne, 2010; NSA, 2010; NSAPAC, 2010; Per Capita, 2014; Marlay, 2009; Von Hippel et al., 2011). Encouragingly, Governmental policies have been increasingly directed towards mature age attraction, recruitment and retention. These have included tax-free incentives for superannuation; the implementation of anti-age discrimination legislation; and promoting mature cohorts to employers *vis-à-vis* education campaigns regarding their ageing workplaces (Keogh, 2009).

Certain socio-environmental factors have also helped improve mature age engagement (whether intentionally or not). This has included the casualisation of the workforce; the fact that Australia is now a knowledge-based (new) economy; the priorities of ageing cohorts shifting (be it due to increased familial responsibilities or a desire to remain personally and socially 'in-the-loop'); and the recent economic downturn truncating the exit options for many MAEs (Amonin & Braidwood, 2011). Despite this, barriers to mature age employment (and societal engagement) persist - as demonstrated in the literature above, academics, age (employment) advocacy or stakeholder groups, unions and the press maintain pressure on Australian Governments and employers to ensure maturity is valued and utilised. As a result, this issue was addressed in *Quantitative* and *Qualitative Phases* of this Dissertation and thus, forms part of primary data analyses in subsequent chapters.

3.4 Conclusion

It was a significant finding of this literature review that *Age Management* is not simply a case of increasing opportunity, but rather mitigating disadvantage and catering to personal expectations. Sources revealed Australian governments have attempted to

increase participation rates and opportunities for MAEs by prohibiting mandatory retirement; legislating against ageism; creating more flexible working arrangements and professional development opportunities tailored to MAEs; as well as increasing pensionable age. However, a dearth of workplace and governmental policies that allow for ‘effective’ (potentially non-linear) transitions between work and non-work stages remains problematic. Given shifting socio-economic trends’ were identified as importance to recruitment success, of direct salience to this Dissertation’s *Research Questions* (pertaining to employment and gaps in workplace sustainability) was to determine how respondents defined concepts of work, retirement and ‘rehirement’ – and whether the needs of workforces identified were applicable to mature cohorts in the WA context – during primary data collection.

Lack of flexibility is compounded by institutionalised ageism; a culture of economic downsizing; and where effective ‘age management’ is undermined by a lack of (societal) awareness or influenced by unsubstantiated beliefs regarding the needs of mature cohorts. Secondary data identified issues surrounding the implementation of (and compliance with) legislation, (subtle) discrimination and ageism reporting. Given the discrimination present in Australian workplaces and societal structures, primary data explored ageism experienced by respondents and its impact on their continued employment.

In response to the limitations in existing strategies, the literature called for a movement towards a holistic approach to ‘mature age employment’. This included attitudinal shifts *vis-à-vis* educational campaigns; individuating workplaces, performance assessments or learning styles and accommodating mature cohorts (people with disabilities) *via* universal design; reforming existing insurance and legal protections; and redesigning financial systems to act as incentives for continued employment, disincentives for retirement and improving socio-economic independence whilst ‘inactive’. Therefore, in addition to exploring what ‘age-friendliness’ and sustainability meant to a cross-section of Western Australians, primary data collection also intended to identify whether T&D (learning) was personally meaningful to respondents, their intentions for CTD and how to design tailored employment assistance (or financial incentives) that would effectively increase workforce participation among mature cohorts.

Long-standing gaps and barriers to mature age employment persist and in order to reduce ‘turn-over’ and successfully attract, recruit and retain mature cohorts in the future, several inter-related issues should be addressed. Researchers, media and

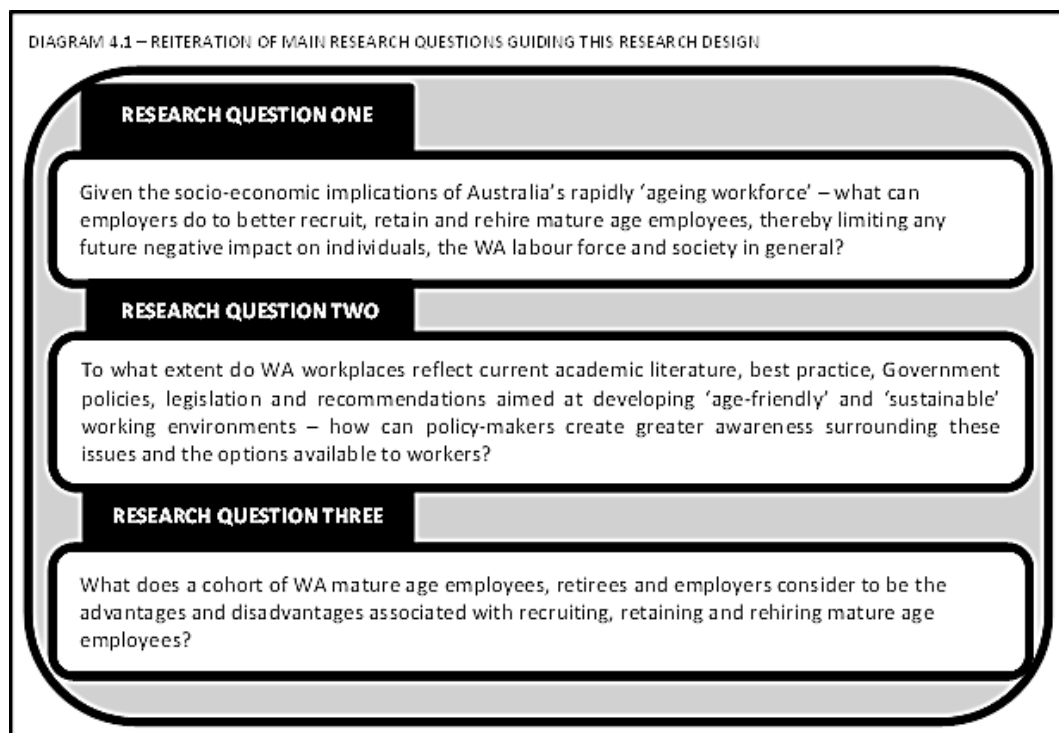
stakeholders continuously called on the Australian Government to adopt a ‘leadership role’ in recognising the worth of maturity, account for the growing heterogeneity of communities and operate cross-collaboratively in society. Given the socio-economic importance of volunteering, MAVs were targeted for recruitment in this Dissertation in order to explore ‘unpaid’ workers’ perspectives regarding barriers and opportunities for their continued engagement in WA. Population ageing will present individuals, employers and policy-makers with many possible opportunities and there should be acknowledgements MAEs are part of the ‘solution’ to Australia’s ‘ageing problem’, not simply the cause. A major focus of subsequent primary data collection chapters will be on how ‘active’ and ‘inactive’ labour force participants can act as ‘agents of change’ (see *Chapters Five through Nine*).

Chapter Four: Methodology

4.0 Introduction

This dissertation explores mature age employment from the perspective of individual respondents within the context of Western Australia (WA) using a mixed method approach. Primary data collection involved two stages – a *Quantitative Phase* involving the dissemination of two survey questionnaires and a *Qualitative Phase* encompassing interviews and focus group activities. The surveys were pilot tested with a small group similar in composition to the final sample, which allowed the researcher to assess the clarity of survey items or instructions and gauge whether questions accurately measured phenomena required for analyses. The researcher and his principal supervisor also rigorously tested the functionality and logic of the *QUALTRICS*¹⁴ version of the survey before going ‘live’. Both hard copy and soft copy variants of the instruments were piloted and revised according to feedback.

The study was underpinned by three *Research Questions* (see *Diagram 4.1* below) which guided the sampling frames, data collection and data analyses, discussed in this chapter.



¹⁴ QUALTRICS: An online service provider for electronic survey creation, dissemination and data analysis, for which Edith Cowan University is licenced (Qualtrics, 2014) - <http://www.qualtrics.com/>

This chapter consists of eleven sections. *Sections 4.1 through 4.3* describe the methodological approaches as informed by the theoretical framework of the research design using a mixed methods, pragmatic approach; defines *Human Capital Theory* (HCT) and the *Resource-Based View of the Firm* (RBV) and their theoretical relevance to survey design. *Sections 4.4 and 4.5* focuses on the sample population targeted for primary data collection and include a discussion of the non-random sampling frames utilised in recruitment. *Section 4.5* discusses the non-theoretical design rationale behind survey question lists and semi-structured interview (focus group) question guide construction.

This is followed by an overview of primary and secondary data collection and analysis processes, detailing the techniques used to source information and interpret findings *vis-a-vis* the triangulation of primary and secondary data (see *Sections 4.7 and 4.8* respectively). *Section 4.9* defines the ethical considerations guiding this Doctoral dissertation. *Section 4.10* provides insight into the delimitations of the research design, further outlining implications for the overall scope and conceptual soundness of this thesis.

4.1 Theoretical Framework: Defining *Human Capital Theory* and *Resource-Based Views of the Firm*

It has been argued that “*human participation in production processes constituted a form of capital*” (Sweetland, 1996, p. 344). As a formal concept, ‘human capital’ has existed in academic discourse since the early 1960s (Dobbs, Sun & Roberts, 2008; Tan, 2014). Tan (2014, p. 412) defined the term as “*any stock of knowledge or the innate... acquired characteristics a person has that contributed to his or her economic productivity*”. Similarly, Mackey, Molloy and Morris (2014, p. 401) described human capital as “*an individual’s embodied knowledge, skills, abilities and other characteristics (KSAOs) that can be put to productive use*”.

Although drawing upon relationships as resources and internal (external) knowledge repositories forms part of ‘social capital’ (see *Chapter One*), the information gained can also be viewed as a source for human capital development (Kor & Sundaramurthy, 2009). Similarly, human capital constitutes a form of ‘social input’ – “*acting as a bonding agent in the formation of business clusters and a bridging mechanism by bringing together skilled workers across industries*” (Hoyman & Faricy, 2009, p. 319). According to Kor and Sundaramurthy (2009, p. 982), both human and

social capital theories focus on the acquisition of knowledge and “*employees with high levels of human and social capital are more likely to provide high-quality services*”.

Such perspectives on the importance of human capital are analogous to views discussed in the literature review, with human capital described as a major point of difference between companies (Jorgensen, 2003). However, trends of mature age retirement and dearth in younger labour force participation has (already) been linked to substantial losses in human resources, corporate memory and fiscal output (Jorgensen, 2003; Meikeljohn, 2006).

The following quote encapsulates the scope of modern *Human Capital Theory* (HCT) as a broad socio-economic framework –

Human Capital Theory (HCT) is not a mere theory in economics. It is a comprehensive approach to analyse a wide spectrum of human affairs in light of a particular mindset and propose policies accordingly. Education, in this approach is placed at the centre and considered the source of economic development (Tan, 2014, p. 411).

However, HCT does not simply analyse outcomes of educational attainment. Two main resources that increase human wellbeing (and therefore their production potential) include education and health, where education increases awareness about further opportunities for self-improvement (Sweetland, 1996). Consequently, HCT explores several dimensions of work (life), such as individuals’ preferred (best) choices in career path; geographic location; options in medical services; and even familial decisions (Dobbs et al., 2008).

HCT is underpinned by theoretical paradigms that posit people invariably “*seek to maximise their own economic interests*” (Dobbs et al., 2008; Tan, 2014, p. 412). In practice, HCT conceptualises ‘education’ as an ‘investment’ (Dobbs et al., 2008; Tan, 2014, p. 412). Arguably, this investment increases (prospective) worker skills and potential output, thereby enabling labour force participants’ access to higher level positions and (ideally) achieving greater sources of income (Dobbs et al., 2008; Hoyman & Faricy, 2009; Tan, 2014).

Activities and services that enhance individuals’ capacities include medical and wellness initiatives that increase longevity, physiological strength and vitality; work-based training (including apprenticeships and on-the-job experience); all levels of formal education; (non) formal training (external education) provided by training facilities; and the proximity of work opportunities (Dobbs et al., 2008; Sweetland, 1996; Tan, 2014). Erosa, Koreshkova and Restuccia (2010, p. 1423) ascertain that modern

economies reflect “*overlapping generations of people who are altruistic towards their descendants and invest in the human capital of their children*”. Therefore, the acquisition of knowledge and experience is a collective process – requiring not only the agent of human capital to seek (formal) education, but also involving the transference of information from individuals (family members, co-workers and educators) and the support of government institutions (social and health services and learning facilities) (Folbre, 2012).

Research has indicated that human capital is strongly associated with employment growth, wage increases and attracting (young) skilled labour – with positive effects compounded in geographic areas that provide greater opportunities for further education (Hoyman & Faricy, 2009). The theoretical underpinnings of HCT also assert that labour input is not necessarily tangible, rather it encompasses individual (collective) experiences or talent and how effectively such skilled labour is utilised (Sweetland, 1996). Erosa et al. (2012) agree that (investment in) human capital is inextricably linked with monetary growth. In broad terms, the collation of skills (knowledge) is related to several socio-economic gains – such as higher paying work; better (more flexible) work conditions; greater job security; the expansion of individual business prospects; and enhancement of personal wellbeing (Folbre, 2012).

As a result, Dobbs et al. (2008) believed the foundation of HCT to be in the acquisition of ‘general’ and ‘specific’ skills. The former skill-type increases employees’ scope of potential output across the labour market – applicable to multiple spheres of employment; whilst the latter encompasses skills that may only be relevant to a particular profession (or individual workplaces). Although distinctions between specific and generic skills persist – with expert skills traditionally considered of higher value than skills that are replicable to other organisations – most abilities are inherently dualistic in nature – transferable, but also underpinned by expertise (Dobbs et al, 2008; Ployhart, Snyberg & Maltarich, 2014).

According to Weller (2007, p. 418), HCT “*emphasizes the skills and attributes that workers bring with them to the labour market*”, but is also based on autonomy of choice. Individuals elect to engage in more (or less) work and education-related activities based on assessments between individual cost (time and resources) and benefit (income or status). According to traditional HCT, economic rationalism underlies these decisions and suggests that individual labour force participants and employers (organisations) seek to maximise positive outcomes (Weller, 2007). However, it has been argued that the reasons individuals elect to enter into (further) education include

personal, familial (societal) and professional dimensions, not simply economic reasons (Dobbs et al., 2008).

Therefore, differences among labour force participants in terms of skill, sector of employment or rates in employment (educational) engagement among certain cohorts are largely attributable to factors of personal choice, socio-economic status or familial support, as well as the options available to employees and employers (Dobbs et al., 2008; Tan, 2007; Weller, 2007). Wright, Dunford and Snell (2001) stated that *“individuals” are “cognitive and emotional beings who possess free will”* and therefore, *“a basic premise of human capital theory is that firms do not own it, individuals do. Firms have access to human capital, but either through poor” work “design... or the mismanagement of people”, organisations “may not adequately deploy it to achieves strategic impact” and “competitive advantage can only be achieved if members of the human capital pool... choose to engage in behaviour that benefits the firm”* (Wright et al., 2001, p. 705).

It is believed that *“human capital cannot be separated from its owners, realizing its value only through labour”* and thus shifts power to employees, who may be viewed as invaluable (and irreplaceable) resources by employers (Folbre, 2012, p. 282).

Arguably, such principles of HCT transform education and individuals into commodities, however advocates of the theoretical approach argue that *“... HCT highlights an underinvestment in humans... the poor and disadvantaged people... are most severely affected by this underinvestment... the neglect of this part of the population is not only inequitable but also economically inefficient...”* (Tan, 2014, p. 435). Proponents stipulate that individuals are central to HCT and not ‘tools’ to be manipulated by others and the term *“human capital, has been a potent force in alleviating even more dehumanizing effects by investing in individuals and their skills”* (Tan, 2014, p. 435). Therefore, individuals’ skills, talent and achievements should be viewed as a potential source of market growth; with opportunities for further self-development that improve the (economic) wellbeing of individuals and build communal (national) socio-economic capacity (Sweetland, 1996).

Ultimately, in HCT combinations of ‘economically valuable’ human capital resources may be specific to organisations and therefore stronger indicators of ‘competitive advantage’ and subsequent socio-economic growth for companies. This underlying assumption complements a *Resource-Based View of the Firm* (RBV). Originally introduced as a formal concept in the early 1990s, a RBV of the Firm ascertains that *“sustained competitive advantage derives from the resources and*

capabilities a firm controls that are valuable, rare, imperfectly imitable, and not sustainable” (Armstrong & Shimizu, 2007; Barney, Wright & Ketchen, 2001, p. 625; Gothier & Schmid, 2003). Garnesy (1998) described a firm as “*an administrative unit with boundaries*” typified by “*distinctive internal activities taking place within firms; their members work together over time, combining resources in specific ways and building firm-specific confidence*” (p. 526).

In order to be labelled a ‘resource’, it needs to be (partially) owned or controlled by an organisation; moreover individual organisations have “*specific resources that distinguish it from any other...*” and that a “*specific combination of resources make a firm unique*” (Gothier & Schmid, 2003, p. 121). Within an RBV, human capital is defined as a pool of workers, with (high-level) specific or general skills, available to an organisation (Wright et al., 2001). Resources that lead to SCA can be both objective and subjective in nature – in addition to staff, resources may encompass physical capital; managerial (leadership) skills; corporate procedures and ethical conduct; training opportunities; corporate memory retention and knowledge transfer through mentoring; relationships; organisational culture; avenues for innovation (dynamic capabilities); research and development tools; brand names; and customers input (Armstrong & Shimizu, 2007; Barney et al., 2001; Gothier & Schmid, 2003; Locket & Thompson, 2001; Wright et al., 2001).

The RBV positions an organisation’s internal resources as a main source of sustainable competitive advantage (SCA). Like in HCT, “*people are strategically important to firm success*” (Wright, Dunford & Snell, 2001, p. 702) and therefore HR strategies should focus on individual human resources to “*distinguish themselves from competitors*”; drawing upon these “*exclusive capabilities*” to achieve SCA (Armstrong & Shimizu, 2007; Herman, 2008, p. 344). Therefore, developing management strategies that cannot be emulated is of central importance, as opposed to focusing solely on an employer’s relative position to other (similar) organisations in the labour market. Thus, the RBV is in contrast to ‘competitiveness theories’ that advocate for the duplication of management strategies considered to be methods of best practice and places organisations within the greater market context, with the use of a company’s resources dependent on extrinsic indicators (Armstrong & Shimizu, 2007; Gothier & Schmid, 2003; Herman, 2008; Kraaijenbrink, Sendor & Groen, 2010; Wright et al., 2001).

Similar to HCT, RBV’s suggests that autonomy of choice is also a key factor in employment behaviours (Wright et al., 2001). Moreover, knowledge attainment

(experience and skills) is contextual and influenced by interrelationships. Knowledge can belong to individuals (and therefore a source of human capital); knowledge may be transferred within collectives (thereby contributing to social capital); and integrated as part of corporate processes or record systems (thus forming part of organisational capital) (Wright et al., 2001). Ultimately, achieving positive socio-economic outcomes or SCA is (partially) attributable to ‘luck’ – not solely to the effective management of an organisation’s resources (Kraaijenbrink et al., 2010).

Using RBV as a theoretical foundation, several other factors have also been highlighted as ensuring SCA (Wright et al., 2001). These include – the development of multi-tiered human resource (HR) strategies that draw upon individual resources, specific to organisations; the need to acknowledge the demographic diversity present in (modern) workplaces – also in terms of their perceived worth, given these demographic cohorts have (potentially) separate skills – and thus tailor (HR) management strategies to foster maximum output; promoting operational flexibility, given the cyclical nature of global economies; and the ability to attract (recruit) and retain highly skilled workers, whilst establishing congruence between employee needs and employer expectations (Wright et al., 2001).

In summation, HCT argues that placing (personal or organisational) resources – such as time or money – into educational attainment theoretically improves individuals’ current and future career mobility and socio-economic wellbeing; which also increases performance quality, resulting in greater organisational output (Dobbs et al., 2008; Tan, 2014). Ostensibly, this positively impacts society by ensuring national economic sustainability, whilst simultaneously producing outcomes of less tangible value, but remain of significant socio-cultural worth (Tan, 2014). Given the importance of individual labour force participants in RBV, this perspective of HRM is complemented by principles associated with HCT.

RBV equates skills (knowledge) that is specific to a particular organisation as a fundamental source of socio-economic productivity (Barney et al., 2001). Therefore, these employee-oriented perspectives support *Community Development Work* (CDW) practices which aim to build the capacities of individuals and society (in general). CDW principles of ‘empowerment’ and ‘social justice’ informed the conceptual framework designed (*Re-Model*) (see *Chapter One*); however, dimensions of HCT and RBV provided part of the theoretical framework by contextualising the research design (methods). Although ties between theory and survey sections (items) are not exhaustive, many of these relationships are discussed in the following section.

4.2 Theoretical Framework: Exploring ageing workforces

Holland, Sheehan and De Cieri (2007) reported that modern nations are experiencing minimal population growth and negative fertility trends. A common assumption is “*that without policy changes or significant changes in the labour supply behaviour, the ageing of the population and the reduction in birth rates will lead to a reduction in aggregate labour force participation rates*” thereby resulting in poor economic gains and higher social expenditure (Jacobs & Harvey-Beavis, 2006, p. 6). Moreover, the phenomenon of a (mass) exodus of mature cohorts has potentially compounded the negative implications of global demographic shifts (Holland et al., 2007).

Holland, Sheehan and Pyman (ND) argued that the role of production in developed nations has transitioned from manufacturing to knowledge (service) industries. Akin to *Human Capital Theory* (HCT) and the *Resource-Based View of the Firm* (RBV) such trends actually place the individual as a source of sustainable competitive advantage (SCA) through effective *Human Resource Management* (HRM). However, current Australian work (retirement) policies and practices may lead to an inordinate amount of withdrawals from the labour force (among ageing cohorts), particularly when compared to the predicted rate of (new) workers entering into employment; and thus traditional HRM strategies (in conjunction with population trends) have been linked to significant (future) losses in talent (Critchley, 2004 as cited in Holland et al., 2007). Given these assumptions, the surveys explored whether respondents’ current (prior) workplace had strategies in place to mitigate current and (or) predicted future skills shortages (see *Appendices B and C*).

It has been argued that “*demands on HR are set against changing workforce demographics which include a shortfall of skilled labour world-wide*” with “*an ageing population in Australia and indications that more people are leaving the workforce than joining it*” (Critchley, 2004 as cited in Holland, 2006; Critchley, 2004, as cited in Sheehan, 2008, p. 237; Critchley, 2004, as cited in Sheehan, Holland & De Cieri, 2006, p. 133). However, in contrast to negative (albeit dominant) societal perspectives identified in the literature review (see *Chapters Two and Three*), Barnett, Spoehr and Parnis (2008b, p. NP) present a more positive view –

Older people comprise an increasing share of the employed workforce and this trend can be expected to continue for some time as the Baby Boomer cohort

reaches retirement age and, and a range of economic, social and policy changes encourage them to delay their retirement.

Barnett, Spoehr and Parnis, 2008 (2008a, p. 16) also described the natural “*blurring*” of life (social), work and retirement contexts and an increasingly non-linear relationship between cycles of education (training) and disengagement from the workforce.

Consequently, several items in the surveys explored respondents intentions to remain employed (or return to work) up to and beyond pensionable age; the capacity of such employment (including full-time, part-time and casual employment); and their intended age and mode of (semi) retirement (see *Appendices B and C*).

Banks (2008) warned that in order for policy development to be successful (‘sustainable’), policy-makers will need to consider the limitations of demographic predictions; arguing instead that decisions be based on potential ‘rates of change’, rather than becoming entrenched by the potential implications of (final) population figures. Cappelli (2003; 2005) also believed that it is not possible to accurately predict market demographic and outcomes; he asserted that applying current labour force practices to future trends may result in false or misleading forecasts (similar to Harper, 2006 regarding health predictions). Therefore, Cappelli (2003; 2005) argued that the tone of fear attached to “*discourse about the implications of a ‘skills shortage’*” are potentially unwarranted (Cappelli, 2005, p. 143 as cited in Sheehan et al., 2006, p. 137). Cappelli (2003, p. 224; 2005, p. 8) further stated that -

Many of the studies that foresee labour shortages in the future assume that retirement patterns will be unchanged, and that people will retire at the same age, even as life expectancy and the ability to work longer go up. Surely it is unrealistic if for no other reasons than financial resources for retirement may not allow it. There are many indications that the baby-boom generation expects to keep working longer. Even a small increase in retirement age ... of baby boomers will increase labour supply substantially because this cohort is so large. (p. 8)

In light of this, the surveys captured respondents’ financial information pertaining to their current level of income (either as current MAEs or retirees); access (and eligibility) to private pensions (superannuation) and the public *Age Pension* – as well as whether either would be deemed an adequate source of financial security (see *Appendices B and C*).

Sheehan et al. (2006) stipulated that although workplace demographics are indeed ageing, potential reductions in talent pools are more likely attributed to shifting

employment relationships – inferring an inability of HR (employers) to adapt to such changes – rather than caused solely by workforce trends. Dychtwald and Baxter (2007) agreed that employers who continue adopting out-dated attraction, recruitment and retention strategies (particularly targeting younger cohorts), will experience human capital and skilled labour shortages. Therefore surveys queried whether current (prior) employers encouraged the retention of MAEs up to and beyond the current age of retirement; adopted recruitment strategies targeted specifically at re-hiring retirees; or focused on retaining ‘younger workers’ over retaining MAEs (see *Appendices B and C*).

Weller (2007, p. 417) stated that there are “*multiple economic and social benefits of extending labour force participation*” among Australia’s mature age cohort. In fact, Barnett et al. (2008b) maintained that the benefits associated with mature age employment (and individual workers) often exceeds the disadvantages traditionally linked to mature cohorts (see *Chapter Two* for a list of advantages and disadvantages). An important aspect of the surveys was therefore to gauge whether they personally (or employers in general) valued the contributions of mature cohorts and qualitatively captured the benefits (and disadvantages) associated with MAE and retired (unemployed) populations (see *Appendices B and C*).

In line with Barnett’s (2008b) assumptions, Weller (2007) reported that Australian policy-makers adopt HCT frameworks to HRM, under the assumption that the objective benefits of MAEs should outweigh (erroneous) subjective beliefs. Ideally, recruitment (retention) decisions should be based on individual merit and discriminatory behaviours could be minimised through legal and financial action against employers. Discouragingly, existing anti-discrimination measures are limited (Murray & Syed, 2005; NSAPAC, 2011a; 2011b; Saunders, 2011b; Saunders, 2011c; Weller, 2007). Although Australian employers are attempting to address an increasing dearth in human capital and talent pools, many organisations appear unable to overcome age-stereotypes or recognise the virtues of maturity and thus maximise the utilisation of available human resources (Keogh, 2009). Weller (2007) argued that entrenched age-related barriers to mature age employment (ageism) evident in Australian workplaces (see *Chapter Two*) undermines the logic underpinning HCT, which posits that ‘motivated’ MAEs – with higher qualifications and technical skills – should experience greater opportunities for retention and re-entering the labour force (Weller, 2007). Therefore the surveys explored cases of age-discrimination and whether their current (former) employers complied with anti-discrimination legislation; and whether respondents

believed their job (or those of MAEs in general) was at risk because of ‘age’ (see *Appendices B and C*).

Cycles of economic downturn and corporate downsizing exacerbates joblessness, particularly the ability of (skilled) labour to secure or retain employment (Dobbins, Plows & Lloyd-Williams, 2014; Encel, 1999; 2000; Spoehr et al., 2009). Dobbins et al. (2014) argued that given the popularity of neo-liberal principles that promote cost-cutting and corporate efficiency, employers often favour low-skilled and therefore ‘cheaper’ labour. This results in a “*mismatch... between skills supply and available (quality) job opportunities, creating a combination of ‘over-skilling’ and ‘underemployment’*” and contradicts HCT’s presumption that highly-skilled individuals will enter into higher level (paid) employment (Dobbins et al, p. 519). As such, surveys queried demographic information pertaining to respondents’ highest level of formal education; further training in a trade, profession or transferable skill provided by a non-tertiary institution; and formal qualifications. Surveys also captured respondents’ current (prior) work-related information, including work status (paid or unpaid, retired or unemployed); their field and employment sector; status job title (level); and whether they were responsible for the supervision, recruitment or termination of other staff (as employers).

According to RBV of the Firm, the type (and number) of human resources employed is not static; therefore of importance is creating a cohesive workforce (where skills complement each other) and matching the talent pool with (desired) corporate outcomes (Wright et al., 2001). Arguably, technological advancements have resulted in some MAE skills becoming ‘obsolete’; and when mature cohorts experience redundancy, a lack of (skill) transferability to new workplaces often results in their disenfranchisement (Dobbins et al., 2014; Weller, 2007). However HCT would suggest that any dearth in (desirable) skills can be supplemented through further educational attainment and overall, because life (work) “*skills, knowledge and experience (stocks of human capital) increase with age, mature workers should be attractive to employers*” (Weller, 2007, p. 119). Given the value of MAE knowledge (skills), the surveys explored whether respondent’s current (prior) organisations encouraged ‘collaboration’ or the ‘transfer of skills and knowledge’ between different generations; and strategies in place to retain ‘corporate knowledge’.

However, re-skilling is only beneficial when specific qualifications (or skills) are desirable to (prospective) employers (Dobbins et al., 2014). Access to educational opportunities among individuals – and subsequent options for engaging in employment

that adequately reflects their skill-level, as well as employers' access to (information about) educated employees that 'fit' their workplace, is not necessarily fluid or inexpensive (Dobbs et al., 2008). HCT does not always account for gaps between educational attainment, the availability of skilled labour, the provision of meaningful employment and persistent job-vacancies – ultimately, the “*supply of particular skills does not automatically create its own demand from employers to utilize those skills... (in good quality jobs)*” (Dobbins et al., 2014, p. 518). Furthermore, individuals' perception of the quality or relevance of training (or work) opportunities also determined participation – warning that a lack of adequately paid work, congruent with MAEs' skill-levels may lead to corporate memory loss due to staff turnover (Dobbins et al., 2014). As such, surveys explored whether current (former) employers provided specific professional or personal T&D initiatives aimed at mature cohorts; the rate of 'up-skilling' and 're-skilling' of respondents'; and whether such opportunities had been meaningful to MAEs.

In line with HCT and RBV, Holland et al. (ND) found there is a need to improve HRM strategies that build the capacities of individual labour force participants. Specifically, Australian companies place minimal focus on job structure; training programmes; skill development opportunities; career pathways; and diversity management – relying instead on migrant workers or 'head-hunting' as opposed to attracting (developing) local sources of talent (Holland et al., ND). Moreover, any age-related health issues (work-related injuries) or concerns regarding ageing individuals' technical (cognitive) ability can be “*prevented, minimised, reversed or accommodated*” vis-à-vis 'age-friendly' workplace design (Barnett et al., 2008b). Linked to this is the benefits of eclectic workplaces in fostering innovation and meeting target audience needs, by employing staff that represent the greater ageing (and ethnically diverse) Australian population (Holland et al., ND). Consequently, surveys explored whether respondents' current (prior) workplaces actively employed a generational mix or provided 'age friendly universal design' for workers regardless of age or physical mobility needs.

Although HCT places the individual at the centre of decision making, it does not necessarily allow for subjective dimensions of choice (Dobbins et al., 2014). Furthermore, demographic factors such as age (or stage of life-work cycle) can also constrain HCT assumptions that individuals invariably act 'logically' when determining their professional development options (Dobbins et al., 2014). In Dobbins et al.'s (2014) study into redundancy, mature cohorts' self-perceptions – whether they believed

themselves to be viable; their familial responsibilities; and personal desire to withdraw from the labour force – influenced training and (re) employment outcomes. In Australia, work conditions will need to become more flexible to reflect the increasingly heterogeneous (expectations of the) labour force; where provisions for work-life balance have been linked to greater retention (in general), but particularly benefit MAEs (Cappelli, 2005; Holland et al., ND). Given the apparent importance of autonomy of choice and work-life balance to ageing cohorts, the surveys ascertained whether respondents' current (prior) workplaces offered flexible working arrangements; and explored factors that might contribute (or contributed) to respondents changing jobs or exiting the labour force (see *Appendices B and C*).

In response to predicted declines in mature age participation rates and discriminatory work practices, Weller (2007, p. 418) discussed the theoretical underpinnings of recent policy decisions in Australia –

To promote higher participation rates, policies have focused on removing the regulatory impediments that discourage work, stimulating the demand for older workers' labour and encouraging older people into work. These interventions are underpinned by the discourse of 'human capital' and its belief that failure to utilize older workers' skills is both irrational and inefficient.

As evidenced in the literature review (see *Chapter Three*), Weller (2007) reported that (recent) Australian policies focus on increasing mature age engagement by removing incentives for withdrawal; increasing societal awareness of the virtues associated with maturity; the promotion of labour force participation as an avenue for social inclusion; and through punitive anti-discrimination legislation. In light of the (recent) introduction of policies and practices, surveys captured whether respondents' current (prior) organisation offered any workplace programs set out by the Government; and whether the absence of positive mature age retention policies, government initiatives or 'age friendly' practices might increase the likelihood MAEs would leave a position (workplace) (see *Appendices B and C*).

Individuals unable to secure work that reflects their skill-level are sometimes required to 'settle' for any available work, with poor corporate structures resulting in underemployment (Dobbins et al., 2014; Weller, 2007). In addition to low quality workplaces, such low-level employment can negatively impact individuals' quality of life and prospects for future career development. Congruence between (prospective) employees and employers in terms of ethical conduct, 'job-fit' and positive work (team) experiences are also indicators of higher attraction (recruitment) and retention; as is

public (market) reputation key, to a company's appeal as an employer (Holland et al., ND). As such, respondents were asked to describe their current (prior) level of job satisfaction and quality of life (QOL).

In line with HCT (RBV) theories, maximising (internal) human capital, flexible and multi-faceted 'people' management systems that are impacted by (and influence) workers behavioural choices are key to SCA (Wright et al., 2001). Given the need to increase behaviours of retention among mature cohorts in the workforce, surveys explored whether respondents' current (prior) employers provided assistance to MAEs in the form of information sessions, retirement planning and superannuation schemes. Items also captured their attendance rates and whether such sessions benefit individuals in retirement.

In summation, Cappelli (2003; 2005) argued that a combination of rising longevity, an inability to afford retirement and complementary legislative increases to pension age eligibility, will increase labour supply substantially because the baby boomer cohort is sizeable. As such, the ageing phenomenon (and effectively managing 'older' workforces) should be viewed as an opportunity for employers and society in general (Critchley, 2004 as cited in Anonymous, 2005).

The primary outcome of HRM is to facilitate employee commitment in order to increase staff wellbeing and corporate output (Tonks & Nelson, ND). Therefore, based on the theoretical foundations of HCT and RBV and making further reference to arguments raised by Cappelli (2005) and Critchley (2004, as cited in Holland et al., ND), predicted labour (skill) losses can be attributed to poor HRM, as opposed to population shifts in Australia. Of particular salience to organisations that are subject to ageing trends and socio-economic (political) instability, including cycles of financial downturn, will be to improve (and diversify) attraction, recruitment and retention strategies, thereby maximising the acquisition and potential output of (highly) skilled labour (Cappelli, 2005; Holland et al., ND). Survey design aims to explore these issues of (mature age) employment and the sustainability of WA workplaces, as highlighted by discussion above on the dimensions (and the delimitations) of HCT (RBV).

Modern HR practices are underpinned by an economic focus and this has (arguably) been deleterious to the level of trust workers feel towards management, workplace cohesion and employee-employer negotiation. Instead, Tonks & Nelson (ND, p. 3) argued that methods of best practice in HRM "*can only be achieved when the voice of all parties are embraced*". Therefore, this dissertation captured the 'voices'

of a diverse cross-section of Western Australians using a mixed methods research design (discussed in the following section).

4.3 Theoretical Framework: Quantitative, Qualitative and Pragmatic Approaches

There are three distinct methodologies applied in social scientific research; qualitative, quantitative and mixed methods (Teddlie & Tashakkori, 2009). The first two perspectives are often polarised in the literature, described as being epistemologically and ontologically opposed (Bowling, 1999; King & Horrocks, 2010; Teddlie & Tashakkori, 2009). Quantitative approaches are concerned with identifying statistically significant ‘causal’ links between observable phenomena and whether this can be empirically generalised to the greater population (Bowling, 2005; King & Horrocks, 2010; Teddlie & Tashakkori, 2009). For example, positivism is inextricably linked to the natural sciences, generally employing experimental research designs and utilising survey instruments that require statistical analyses (Bowling, 1999; Walter, 2010c). Conversely qualitative research focuses on contextual interrelationships between phenomena; exploring personal experiences and the ‘meaning’ behind events or statements (Bowling, 1999; Rubenstein, 2002; Walter, 2010c). For instance, phenomenology theorises that humanity’s lived experiences form part of a socially constructed reality – where researchers often employ interviews or observation techniques in order to establish ‘meaning’ through thematic analyses (Bowling, 1999; Rubenstein, 2002).

Adherents of positivism believe “*societal norms and structures are... determined by quantifiable rules... and therefore, sociology should only investigate tangible phenomena using rigid, quantitative research methods to develop theory*” (Bowling, p., 1999, p. 175 as cited in Georgiou, 2008, p. 10; 2009, pp. 15 – 16). Conversely, proponents of *phenomenology* argue against the use of such approaches because they “*dispassionately measure aspects of life*” without exploring “*personal and symbolic meanings*” (Bowling, 1999 as cited in Georgiou, 2008, p. 10; 2009, p.16). Ostensibly, quantitative paradigms allow researchers to make assumptions about what is ‘meaningful’ and follow pre-determined interests; whereas qualitative approaches generally determine ‘meaning’ as it emerges from individuals’ responses and recognise this as being highly contextual (Rubinstein, 2002).

Despite these fundamental differences, the mixed methods approach incorporates elements from both qualitative and quantitative perspectives. Arguments surrounding the superiority of single theoretical methodologies - the *qualitative-quantitative debate* – have been described as “*pointless*” (Walter, 2010a, p. 26). For example, operating from a pragmatic perspective, researchers utilise the most effective methods appropriate to the situation and triangulation can minimise the ‘weaknesses’ associated with individual methods (Teddle & Tashakkori, 2009; Walter, 2010a; 2010c). Inherent in pragmatism, is the belief that there should be a balance between research paradigms – that there is a place for objective empiricism and assigning subjective value to data. Furthermore, such research designs are often flexible and non-linear; enabling researchers to move between different analytical frameworks as need arises or particular findings emerge (Teddle & Tashakkori, 2009).

Given the strengths of pragmatism, this researcher utilised a mixed methods research design that allowed for both statistical and thematic analyses. Natalier (2010, p. 50) defines deductive theory as identifying an ‘idea’, which is then followed by a researcher collating “*data to test the validity of the theory*”; by comparison, a researcher using inductive theory finds a ‘pattern’ in social phenomena “*and then proceeds to the development of a theory to explain*” what was observed. Primarily, survey question list and interview (focus group) question guide construction and analysis utilised both deductive and inductive frameworks. Quantitative data analysis was largely guided by the items and descriptive comparisons between statistical findings, drawing from more positivistic methodologies and deductive theory.

The survey also collected open-ended responses, which answered pre-determined questions – in contrast to the purely numeric survey results – requiring a mix of priori and inductive coding (Willis, 2010). Substantive thematic categories were initially constructed based on the survey sections (items) and interview (focus group) questions, thus forming part of priori coding; however, open-ended responses – and additional qualitative data from semi-structured interviews and focus groups – were also analysed *via* inductive coding, as trends were identified from the primary data through thematic analysis. This complemented the rationale underpinning phenomenology by allowing the researcher to explore the subjective ‘meaning’ behind respondents’ comments. Willis (2010, p. 418) defined thematic analysis as the review of “*qualitative data that explores the presence of themes, both predetermined and those that emerge, within data*”. This suggests such an analytical framework can encompass polarised coding approaches, thereby further demonstrating the benefits of utilising a pragmatic

approach for this research design (see *Sections 4.6* through *4.8* for a detailed discussion on the instruments used and the triangulation of data).

4.4 Key Informant meetings and sample populations

The overall research design was initially shaped by informal conversations with ‘experts’ in WA industry, research and advocacy. These Key Informants (KIs) were selected because they were deemed authoritative voices on mature aged cohorts, employment or retirement issues. Spanning a range of Public, Private and Non-Government Organisations (NGOs) – including Unions – located in WA or interstate, KIs represented a wide scope of fields and held various positions within their organisations; whether as employees, employers, retirees or volunteers. Some KIs were able to provide insight into ageing, employment and societal trends in WA – including access to information packages or seminars on worker rights, job search assistance and retirement (superannuation) information that further supplemented the researcher’s initial understanding of mature age employment.

The bulk of this information supported reviewed literature and helped frame the overall research design. However, KIs primarily assisted with promoting surveys to other KIs as well as their clients, staff, corporate members and the greater WA public using their organisational resources and local networks. Through the promotional opportunities provided by these KIs (as well as other sampling methods that will be discussed in *Section 4.5*), a total of 445 respondents across WA completed one of either the *Active Labour Force Survey* (ALFS) ($n = 362$) or *Inactive Labour Force Survey* (ILFS) ($n = 83$). This sample arguably reflected an accurate cross-section of the mature age labour force and retired (unemployed) population. However given the largely descriptive nature of the survey, any findings must be considered indicative rather than truly generalisable (see *Sections 4.6 – 4.8* below).

In his research, Callan (2007) explained that there are overt aspects to workplace culture, as well as beliefs that may be more sub-conscious in nature. The study showed that although many feel a sense of identity associated with their place of work, employers (senior level staff) perceive their organisation differently to employees (general level staff). In line with this finding, this dissertation’s ALFS was targeted at WA-based employees and their employers – whether in paid or unpaid (volunteer) positions. The current author will refer to the ‘employee’ group as ‘mature age employees’ (MAEs) – consisting of workers 45 years and older who had never retired

from the workforce (whether permanently or in a semi-retired capacity). The ‘employer’ group included managers, administrators and executives responsible for the supervision of workers and staffing decisions. ‘Mature age volunteers’ will be identified as MAVs. Although the ‘employer’ cohort need not have been ‘mature age’ in order to participate, many members of this ‘employer’ population were over the age of 45 – this sub-set will be referred to as a ‘mature age employers’ (MAERS).

The ILFS was ostensibly targeted at individuals beyond the traditional age of retirement – however, in reality was open to anyone of ‘mature age’ who had officially withdrawn from the WA workforce. This sub-sample encompassed (full) retirees who had exited the labour force permanently; those that had entered into semi-retirement who continued to work in some form – or were in the process of phased (transitional) retirement; and ‘rehired retirees’ (rehirees) that had returned to the labour force through ‘choice’ or ‘necessity’. The ILFS sample also included mature age unemployed persons – whether individuals who were ‘simply’ not working, recognised job-seekers, or members of ‘the hidden unemployed’ population.

This latter group refers to individuals actively seeking work, but have been unable to gain employment for an extended period of time and due to their age, may have been mistakenly classified as ‘retired’ (see Shacklock et al., 2007). The ILFS sample included respondents who had previously worked or were currently employed in paid or unpaid (volunteer) sectors – as well as prior or current ‘employers’. Surveys were not restricted to individuals born in Australia or Citizens and Permanent Residents, but targeted persons who either worked or lived in WA at the time of the study. Not all retired or unemployed respondents had worked in WA prior to exiting the labour force, however they were able to comment on their current situation within the context of living in WA.

The bulk of both populations contained members of the ‘Baby Boomer’ generation (see *Table 4.1* below) – which at the time of this study, included those aged between 45 to 65 years of age (Jorgensen, 2003). However, the ILFS respondents also represented a large number of the ‘Silent Generation’ (also known as the ‘Veterans’ or ‘Traditionalists’) – the age cohort born between 1933 and 1945, preceding the ‘Baby Boom’ of the post-World War two period, aged 66 and above at the time of this research (Hastings, 2008a; 2008b; Timmermann, 2005). In both surveys, female respondents greatly outnumbered their male counterparts – men representing around a quarter of ALFS participants; and women accounting for almost two thirds of the ILFS sample. However, the researcher is uncertain if this is an accurate reflection of WA’s

mature age cohort or perhaps a potential bias of this research study, where women were perhaps more willing to take part than males.

The ALFS was generally promoted to individuals from the public, private and non-government sectors (see *Table 4.1* below). Respondents from public sector organisations (n = 165) encompassed public servants from Local, State and WA-based Federal Government Departments. Many of the surveyed individuals were responsible for the regulation of several areas of WA industry, social services and civic policy development. Representatives from Private sector organisations (n = 156) included members from independently owned and operated businesses belonging to WA industry (such as food retailers, mining and building and construction conglomerates). This group also contained workers from 'for-profit' human service or community groups and privately held charitable organisations. By comparison, the non-government group (n = 82) included individuals from various 'not-for-profit' human service, community and charity-based groups (such as aged care, disability or youth services and quasi-religious organisations). Teachers were represented at all levels of state-funded education, as well as privately owned or independent schools. This extended to a number of vocational training facilities, including several tertiary and research institutions.

Of the ILFS sample, less than half were fully retired (n = 23) or unemployed (n = 12); statistically, more respondents classified themselves to be working – either semi-retired (n = 38) or rehired (n = 12) (see *Table 4.1* below). Union officials were also represented in each employment sector and among the retired (or unemployed) cohorts; with some 'self-employed' individuals – working as 'consultants' for Government Departments, private business and NGOs alike. As can be seen from *Table A.1* (see *Appendix G*), survey participants represented various fields of employment. Many of the ILFS cohort had either worked or volunteered in similar fields of employment (or continued to do so) as their ALFS counterparts. However as demonstrated in *Table 4.1* below, almost all ALFS participants were in paid employment, whereas the division between ILFS respondents in paid and volunteer positions was almost half.

Survey participants nominated their interest in taking part in further interviews and focus groups. The researcher approached a representative cross-section of survey respondents after extensively reviewing individual responses (see *Section 4.7* below). A total of 27 individuals took part in the semi-structured interviews – whether in person or *via* phone conference – including 14 'active' and 13 'inactive' labour force participants. A further 20 individuals attended four separate live focus groups,

encompassing 15 ‘active’ and 5 ‘inactive’ members (see *Tables 4.6 and 4.7* in *Section 4.9* below for an outline of these qualitative cohort divisions).

TABLE 4.1 – ACTIVE AND INACTIVE LABOUR FORCE SURVEY RESPONDENT DEMOGRAPHICS		
DEMOGRAPHICS	ACTIVE LABOUR FORCE	INACTIVE LABOUR FORCE
AGE		
45 – 54 YEARS	39%	8%
55 – 64 YEARS	52%	39%
65 – 79 YEARS	8%	53%
GENDER		
MALE	26%	40%
FEMALE	74%	60%
(CURRENT) EMPLOYMENT SECTOR		
PUBLIC	41%	36%
PRIVATE	39%	5%
NON-GOVERNMENT	20%	12%
EMPLOYMENT TYPE		
PAID WORK	97%	43%
UNPAID WORK	1%	48%
SELF EMPLOYED	2%	2%
(CURRENTLY) AN EMPLOYER		
CEO, SUPERVISOR OR MANAGER (etc.)	36%	12%
RETIRED/UNEMPLOYED STATUS		
FULLY RETIRED	N/A	27%
SEMI-RETIRED		45%
REHIRED RETIREE		14%
UNEMPLOYED		14%
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS		

4.5 Sampling frame and recruitment process

A combination of non-random (non-probability) sampling frames was applied throughout this study (for detailed definitions on non-random sampling see Tedllie & Tashakkori, 2009; Tranter, 2010; Walliman, 2004). Due to the ‘specialised’ nature of the sample groups, more ‘traditional randomised’ sampling techniques (that are generally applied to larger, less specific populations) were deemed impractical for this study. By using a combination of the sampling strategies described in *Table 4.5* below, this author aimed to achieve a rich cross-section of the WA mature age population. However, given the wide sample targeted for this dissertation, approaching KIs with industry knowledge and professional connections was integral in recruiting respondents that represented a variety of workplaces and social settings.

Initially, the researcher identified potential KIs, employer organisations and retiree cohorts using informal (albeit professional) networks. This was supplemented by individual cases identified through other personal contacts; media resources (such as newspapers and current affairs programs); academic papers sourced as part of the literature review; and other informational sources (including publicly disseminated flyers and notices on community boards). The majority of KIs were initially contacted directly *via* email or online *vis-à-vis* organisational websites; others were approached through traditional postal mail, phone or facsimile. After responding to these *Expressions of Interest* (EOIs) some KIs took part in meetings with the researcher. Several Informants were approached on multiple occasions in order to ensure an adequate number of surveys were disseminated and was a dimension of opportunity sampling – where respondents were re-contacted (*vis-à-vis* the KIs) in order to ensure a minimum total sample was reached (see Bell, 2005; Tedllie & Tashakkori, 2009 – see *Table 4.2* below).

In addition to the ‘door knocking’ approach, the researcher also advertised the surveys in WA newspapers. In order to reach a wider pool of members from the WA public (particularly retirees and unemployed persons), EOIs were posted in the *Weekend West Australian* and the *Community News Group* affiliation of newspapers. This formed part of a self-selected sample – where respondents chose whether they would respond to the articles (see Tranter, 2010 – see *Table 4.2* below). A number of specialty newspapers including *The Senior* and *Have-a-go-News* newspapers also advertised the study. This extended to various other popular online-only news sites targeting the mature age population – with readers across WA and nationwide. This formed part of

the purposive sampling frame, targeting niche retiree and unemployed populations that may not have been easily accessible *via* mainstream promotion (see Tranter, 2010 – see Table 4.2 below).

Citing the importance of the topic under investigation, a reporter from *Science Network Western Australia* also approached the researcher for a formal interview. The article that followed not only acted as publicity for the study – yielding positive feedback from prospective KIs and survey participants – but also helped to serve the *Route to Impact* (RTI) goals of this dissertation (Hastie, 2012). This included, creating awareness of the issues surrounding WA’s ageing workforce and the need to retain MAEs in the labour force in order to ensure continued socio-economic sustainability.

Many of the KI organisations reached target audiences across WA. Therefore, survey respondents were not restricted to metropolitan or urban areas, promotion having also spanned various rural and remote areas. This helped to ensure that the sample represented the greater WA population. As part of a combination of self-selected, purposive and convenience sampling frames, surveys were promoted *vis-à-vis* traditional mediums such as community or work notice boards. Electronic flyers (e-flyers) were produced for KI organisations to post internally to staff on their intranet sites (or *via* email-distribution lists); blurbs were also advertised on organisational webpages, targeting corporate members or the general public. The researcher also left hard copy versions of flyers and variations of *Survey Bundles* (discussed below) in various public buildings and offices.

One of the most important methods of dissemination was *via* ‘interpersonal interactions’. This mode of convenience sampling included more ‘informal’ meetings where the researcher promoted the project or surveys on an *ad-hoc* basis with members of the public, or through familial and peer networks (see Tranter, 2010 – see Table 4.2 below). This author also successfully addressed prospective participants in a formal capacity during staff meetings, community groups, training workshops and retirement (superannuation) seminars. Delivering information about the study and requesting voluntary participation directly, he also disseminated *Fact-Sheets* about the global ageing phenomenon and implications for the WA workforce. Not only did this help create awareness about ageing societies, thereby fulfilling a component of this dissertation’s RTI stratagem, the researcher also included his contact details and promoted the study.

This process reflected a combination of purposive, convenience and self-elected sampling. Providing hard-copy information to ageing staff, employers or members of

the public (in-person) served four purposes. First, it allowed the researcher to build rapport with prospective respondents, who often shared stories about their own employment or retirement experiences. Potentially increasing the likelihood they would participate, it also enabled the researcher to make ‘informal’ field notes and predict themes that might emerge from primary data. Second, having attended several information sessions (and conducted a review of age and work-related literature), the researcher was also in a position to answer some of the concerns raised by individuals. Connecting them with new networks or directing them to informational sources that could assist their particular situation, thereby fulfilling RTI goals. Third, the researcher often identified additional KIs to assist in survey dissemination, a process akin to snowballing (see Tranter 2010; Walliman, 2004 – see *Table 4.2* below). Fourth, by providing hard copy *Survey Bundles* (including a pre-paid, reply post envelope), this ensured no cost to participants whether they linked to the (free) online version or filled out a physical document. This broke down barriers for respondents without access to the internet, or who simply preferred ‘pen and paper’ mediums.

As indicated in *Table 4.2* below, recruits that participated in the primary data collection phases formed part of a theoretical sample (refer to Walliman, 2004) – representing a wealth of knowledge and personal experience about mature age populations. A cross section of survey participants nominated their interest in taking part in further interviews and focus groups. Using quota-based sampling frames (see Tranter, 2010 – see *Table 4.2* below), the researcher sub-divided these respondents based on their employment or retirement (unemployed) status (see *Section 4.7* and *Tables A.2, A.3* and *A.4* in *Appendix H*). Of considerable importance to this study was the validity of the qualitative data collection instruments – thereby necessitating a certain level of representativeness among the interview and focus group participants. An accurate cross-section of the original survey sample ensured there was continuity between all data sets, thereby enabling direct comparisons between the *Quantitative* and *Qualitative Phases*. Recruiting a sample that reflected the greater WA population may also assist in the transferability of any findings to other relevant contexts.

TABLE 4.2 – SAMPLING FRAMES FOR RECRUITING SURVEY, SEMI-STRUCTURED INTERVIEW AND FOCUS GROUP RESPONDENTS (PART ONE)

SAMPLING TECHNIQUES AND DESCRIPTION OF USE IN RESEARCH DESIGN**THERORETICAL SAMPLING (See Walliman, 2004)**

Survey sample respondents were deemed ‘experts’ with direct experience on the overall subject of mature age employment. Individuals were ‘active’ mature age employees and volunteers over the age of 45 (or employers) representing WA-based public, private or NGO spheres; or ‘inactive’ individuals who held a retired or unemployed status. Both populations were able to comment on the ‘place’ of mature cohorts in WA and provide insight into labour force engagement up to and beyond the traditional age of retirement. Some of this theoretical sample also held a professional understanding of employment practices; vocational education and training; retirement policies; and advocacy or volunteer agencies.

PURPOSIVE SAMPLING (See Tranter, 2010)

Akin to theoretical sampling, purposive frames include individuals approached because they represent a specific population, however are not necessarily identifiable from census data. In this study, this included members of the ‘hidden unemployed’ who may have been ‘officially’ recognised as retired. Furthermore, certain labels used to identify population groups were arbitrary, with very little consensus on ‘mature age’ amongst academics and the general public; the title of ‘employer’ may hold different meanings; and arguably, there may be little difference between ‘semi-retired’ or ‘rehired retiree’ groups. Recruitment of such diverse populations required a more direct approach. A range of traditional and non-traditional workplaces were targeted; as well as community or volunteer groups; employment or training agencies; and peak organisations able to target a wide scope of small and large organisations across various disciplines or sectors of employment across WA.

SELF-SELECTED SAMPLING See Tranter, 2010)

This includes individuals who elect to respond to public advertisements for participation in research – particularly if personally relevant to them. As described in-text, this author had a number of articles printed in various mainstream and specialty news-papers (as well as online). This allowed members of the public the choice to respond to promotional material and take part in the study. Similarly, *vis-à-vis* the Key Informants, survey information was disseminated to staff, clients, corporate members and the general public through organisational websites, notice boards (both physical and online) and using social media. All promotional material stressed the importance of the research topic and aimed to secure the reader’s interest.

CONVENIENCE SAMPLING (See Tranter, 2010; Walliman, 2004)

Supplementary convenience sampling allowed the researcher to recruit directly from a suitable population of MAEs, employers and retirees (unemployed cohorts) that was readily available – however had no pre-existing knowledge of the study. As explained in-text, the researcher attended various staff meetings, information seminars on retirement or superannuation and training workshops, using these platforms to promote his research to the audience. This also involved contacting individual cases identified in media or academic sources and through other more informal means (such as familial or peer groups).

TABLE 4.2 – SAMPLING FRAMES FOR RECRUITING SURVEY, SEMI-STRUCTURED INTERVIEW AND FOCUS GROUP RESPONDENTS (PART TWO)

SAMPLING TECHNIQUES AND DESCRIPTION OF USE IN RESEARCH DESIGN
<p>OPPORTUNITY SAMPLING (see Bell, 2005; Teddlie & Tashakkori, 2009)</p> <p>This Sampling Frame is employed when a probability sample (particularly among small cohorts) is not feasible; as such, the researcher must recruit as many 'willing' participants from the desired cohort as practical. Elements of opportunistic sampling were utilised throughout all phases of the study. As described in-text, the researcher often approached the same potential recruits multiple times (<i>vis-à-vis</i> the Key Informants) until a reasonable sample size was achieved – thereby representing a mix of WA's 'active' and 'inactive' labour force population.</p>
<p>SNOWBALL SAMPLING (see Tranter, 2010; Walliman, 2004)</p> <p>This Sampling Frame involves contacting 'gatekeepers' who may be able to identify prospective participants, particularly groups that may not be easily accessed by 'outsiders'. Some Key Informants and survey participants volunteered details about other prospective groups or individuals that may be able to participate. Snowballing was also reliant on Key Informants and members of the survey populations (or other relevant contacts in the community or aged sector) informally passing on information about the study to prospective participants. Some respondents were recommended to inquire about the study by members of the public who were ineligible to take part. In this way, a number of Key Informants and survey participants approached this author, rather than him seeking them out.</p>
<p>QUOTA SAMPLING (See Tranter, 2010)</p> <p>This encompasses targeting a particular sub-set (based on demographic or character traits), that is somewhat 'representative' of a specific population. Variations of this Sampling Frame underpin the rationale behind this dissertation to investigate mature age labour force engagement and retention. However, the most frequent use of quota sampling was applied during the <i>Qualitative Phase</i>. The goal was to recruit respondents for interviews and focus groups that reflected the survey samples and also WA's mature cohorts. This thereby allowed for the triangulation of data sets and ultimately, the transferability of indicative data to wider contexts and potentially in age and work-related policy-development.</p>

4.6 Data collection instruments

The surveys used in the *Quantitative Phase* were divided into two separate questionnaires – the *Active Labour Force Survey* (ALFS – see *Appendix B*) and *Inactive Labour Force Survey* (ILFS – see *Appendix C*). Eligibility in the ALFS was restricted to members of the WA labour force who were currently working and had never retired from the workforce. An aim of the survey was to gain an overall picture of WA's mature worker population – their age brackets, wealth, education levels and access to pension or superannuation schemes. However, the primary rationale guiding the ALFS

was to obtain a clear understanding of MAEs' current 'place' in the workforce and how worker retention could be improved – gauging objective environmental factors and more subjective experiences. The ILFS was targeted primarily at individuals that had 'officially' withdrawn from the paid or unpaid workforce at some point in their employment history – having been retired in some capacity or unemployed at the time of the survey. A further aim of the survey was to gain a demographic image of WA's retired and unemployed cohorts. However, the key rationale was to obtain a clear understanding of why individuals had exited the labour force and how employment rates might be improved.

According to de Vaus (1995, as cited in Walter, 2010b, p. 169), there are four measures that underpin survey development:

1. Measures of the Dependent Variable (major factors) – including items that relate to the fundamental purpose of the survey. In the case of this dissertation, this was to obtain a clearer understanding of 'active' and 'inactive' labour force cohorts and their perceptions regarding (dis) engagement from WA employment.
2. Measures of Independent Variables (key factors) – this included items that related directly back to the main research questions underpinning this thesis.
3. Measures of Other Relevant Variables – including items that gauge dimensions interlinked with the broad 'subject' under investigation. In this dissertation, this would potentially relate to mature age employment conditions, options for training or career development and retirement planning.
4. Background Measures – refer to items that obtain information about the sample relating to their identifiable, personal or geographical characteristics. The surveys applied in this thesis explored various objective traits (such as age, gender or status), as well as more subjective self-descriptions (for instance, whether respondents considered themselves unemployed, as opposed to formally retired).

According to Harley, Sargent and Allen (2010) 'common method variance' is a potential risk factor in instrument design. In brief, it occurs when individuals within a sample complete the (exact) same mode of data collection and the item list is repetitive. This monotonous continuity may result in answers that are 'inflated', rather than reflecting accurate beliefs. To counter this, Harley et al. (2010) developed a survey instrument that utilised different 'sections' for different purposes.

TABLE 4.3 – ACTIVE LABOUR FORCE SURVEY QUESTION LIST/SECTION & LINKS TO RESEARCH QUESTIONS (RQs) (PART ONE)

LINKS TO RQs**RATIONALE OF SECTION/ITEM & LINK DESCRIPTION****Section One – Demographic Information**

No clear links
to RQs*

Requested details about participants in order to discern demographic patterns in the sample. Moreover, it was predicted these variables may have a bearing on decisions relating to work and retirement (i.e. age, spousal considerations and whether participants had a mortgage may necessitate continued labour force engagement or expedite their exit).

Section Two – Education, Training & Qualifications

Potential links
to RQ2
[Gaps
between
MAEs access
to Education
and their
sustainability]

Requested details about ‘credentials’ in order to develop an overall ‘picture’ of the sample’s education level, thereby exploring links between MAEs and educational attainment behaviour (i.e. correlations between age, field of employment and their level of qualifications may indicate the likelihood of their continued employment).

Section Three – Financial Information

Potential links
to RQs 1 & 2 [To
gauge MAEs
socio-economic
engagement in
work or pension
schemes]

Requested details about participants’ salary, as well as whether they had access to private or public pensions. Although creating an overall ‘picture’ of the sample, it was also supposed that finances would be linked to other variables (i.e. higher wages equating to feelings of greater security and access to pensions indicating a greater level of preparedness for retirement and thus increasing the likelihood of their exit).

Section Four – Current Work Related Information

Potential links
to RQs 1 & 2 [To
explore the
‘place’ MAEs
held in WA
organisations
and their
overall
longevity]

Requested details about participants’ current work status in order to differentiate between employees, employers and the self-employed. To ascertain whether the MAEs sampled also held secondary paid or unpaid jobs. It was also assumed certain variables may be linked (i.e. how length of time employed may relate to job satisfaction and thus influence an individual’s plans to continue working) increasing the likelihood of their exit).

Section Five – Sustainability & Age Friendliness of Current Workplace

Links to RQs 1 –
3 [To measure
attitudes and
behaviours
towards MAEs
in WA
workplaces]

Requested details about MAEs’ current workplaces in order to explore attraction and retention strategies used by employers, gauge the age-friendliness (of a cross-section) of WA workplaces and determine the importance of age-centric (or non-discriminatory) practices to MAEs’ continued labour force engagement – identifying barriers to work.

SOURCE: ACTIVE LABOUR FORCE SURVEYS

TABLE 4.3 – ACTIVE LABOUR FORCE SURVEY QUESTION LIST/SECTION & LINKS TO RESEARCH QUESTIONS (RQs) (PART TWO)

LINKS TO RQs	RATIONALE OF SECTION/ITEM & LINK DESCRIPTION
Section Six – Continuous Employment beyond Retirement Age & Training Options in Current Workplace	
Links to RQs 1 – 3 [The extent T&D is tailored to MAEs, its uptake and their career planning]	Requested details about training and development (T&D) initiatives in order to determine if they were available to respondents or suitable to MAEs' learning styles. As well as gauging whether educational opportunities were deemed 'meaningful' or 'worthwhile' to their continued employment – and thereby accessed by MAEs.
Section Seven – Retirement Options & Exiting the Labour Force	
Links to RQs 1 & 2 [Measuring the availability and quality of end-of-career planning options]	Requested details about respondents' preparations for retirement - whether they accessed information on continued employment, retirement and superannuation and if it was available. The items also measured dissonance between MAEs' intentions to retire, what they would be able to achieve (i.e. security) and expectations held by employers regarding the exit of MAEs once they had reached 'retirement age'.
Section Eight – Perceptions on Mature Age Employees & Retirees	
Links to RQs 1 & 3 [Self-perceptions and general observations as to the value of MAEs and their attraction & retention]	Explored participants' attitudes towards ageing cohorts, as well as the perceptions held by WA organisations (in general terms). Also queried the benefits and disadvantages of retaining mature workers up to and beyond the traditional age of retirement, or re-hiring mature job-seekers and/or retirees – as well as how to improve mature age labour force engagement. This latter point was central to the rationale of this Thesis.
Section Nine – Option to Participate in Further Research	
No Links to RQs	Requested participants' nominations to take part in further semi-structured interviews and/or focus group activities. Although not requiring a 'name', the respondents were asked to provide contact details. Affirmative responses were then screened and individuals selected based on a number of objective and subjective characteristics.
* Please refer to Chapter One in Section 1.3 or Chapter Four in Section 4.1, Diagram 4.1 for a list of the Primary & Secondary Research Questions that guide this Thesis	
SOURCE: ACTIVE LABOUR FORCE SURVEYS	

TABLE 4.4 – INACTIVE LABOUR FORCE SURVEY QUESTION LIST/SECTION & LINKS TO RESEARCH QUESTIONS (RQs) (PART ONE)

LINKS TO RQs	RATIONALE OF SECTION/ITEM & LINK DESCRIPTION
Section One – Demographic Information	
No clear links to RQs ⁸	Requested details about participants in order to discern demographic patterns in the sample. Moreover, it was predicted these variables may have a bearing on decisions relating to work and retirement (i.e. age, spousal considerations and whether participants had a mortgage may have necessitated their continued labour force engagement or expedited their exit).
Section Two – Education, Training & Qualifications	
Potential links to RQ 2 [Gaps between ILFS Sample's access to Education and their sustainability]	Requested details about 'credentials' in order to develop an overall 'picture' of the sample's education level, thereby exploring links between MAEs and educational attainment behaviour (i.e. correlations between age, prior field of employment, their level of qualifications may indicate ILFS sample prospects for returning to workforce). Also how potentially older cohorts differ from current MAEs in respect to education.
Section Three – Financial Information	
Potential links to RQs 1 & 2 [To gauge ILFS sample's socio-economic engagement in work or pension schemes]	Requested details about participants' income, as well as whether they had access to private or public pensions. Although creating an overall 'picture' of the sample, it was also supposed that finances would be linked to other variables (i.e. access to pensions indicating a greater level of preparedness in retirement and thus potentially less likely to re-enter the workforce). Also to compare ALFS & ILFS cohorts finances.
Section Four – Prior Work Related Information	
Potential links to RQs 1 & 2 [To explore the 'place' MAEs held in prior WA organisations and their overall longevity]	Requested details about participants' prior work status in order to differentiate between sub-samples and discern any differences between ALF and ILF 'respondents'. However, the Researcher also intended to compare respondents' prior job and financial status with their current work, retirement and financial status (work and financial data obtained from questions listed in ILFS Sections Two, Nine & Ten).
SOURCE: INACTIVE LABOUR FORCE SURVEYS	

TABLE 4.4 – INACTIVE LABOUR FORCE SURVEY QUESTION LIST/SECTION & LINKS TO RESEARCH QUESTIONS (RQs) (PART TWO)

LINKS TO RQs**RATIONALE OF SECTION/ITEM & LINK DESCRIPTION****Section Five – Sustainability & Age Friendliness of Prior Workplace**

Links to RQs 1 – 3 [To measure attitudes and behaviours towards MAEs in the ILFS sample's prior WA workplaces]

Requested details about MAEs' prior workplaces in order to explore attraction and retention strategies, gauge the age-friendliness (of a cross-section) of WA workplaces and the importance of age-centric (or non-discriminatory) practices to their continued labour force engagement or decision to exit – identifying barriers to work. To also compare whether there had been any changes with regard to creating positive workplace arrangements between the prior workplaces described by ILFS participants and the current working environments of ALFS respondents.

Section Six – Continuous Employment beyond Retirement Age & Training Options in Prior Workplace

Links to RQs 1 – 3 [The extent T&D was tailored to MAEs, its uptake and their career planning prior to the ILFS sample's exit or change of circumstances]

Requested details about training and development (T&D) initiatives in order to determine if they had been available to respondents or suitable to MAEs learning styles. As well as gauging whether educational opportunities had been deemed 'meaningful' or 'worthwhile' to their continued employment – & whether these ILFS respondents had accessed or intended undertaking T&D. To also compare whether there had been any changes with regard to creating positive personal or professional development opportunities for MAEs between the prior workplaces described by ILFS participants & the current working environments of ALFS respondents.

Section Seven – Retirement Options & Exiting the Labour Force

Links to RQs 1 & 2 [Measuring the availability and quality of end-of-career planning options in ILFS Sample's prior WA workplace]

Requested details about respondents' preparations for retirement - whether they had accessed information on continued employment, retirement and superannuation and if such initiatives had been available. The items also measured dissonance between respondents' previous intentions to retire, what they were able to achieve and whether the expectations held by employers regarding the exit of MAEs once they had reached 'retirement age' had hindered their continued engagement or led to their exit. Their current and prior quality of life

SOURCE: INACTIVE LABOUR FORCE SURVEYS

TABLE 4.4 – INACTIVE LABOUR FORCE SURVEY QUESTION LIST/SECTION & LINKS TO RESEARCH QUESTIONS (RQs) (PART THREE)

LINKS TO RQs	RATIONALE OF SECTION/ITEM & LINK DESCRIPTION
Section Eight – Perceptions on Mature Age Employees & Retirees	
Links to RQs 1 & 3 [Self-perceptions and general observations as to the value of MAEs and their attraction & retention]	Explored participants' attitudes towards ageing cohorts, as well as the perceptions held by WA organisations (in general terms). Also queried the benefits and disadvantages of retaining mature workers up to and beyond the traditional age of retirement, or re-hiring mature job-seekers and/or retirees – as well as how to improve mature age labour force engagement. This latter point was central to the rationale of this Thesis. Assessing how actual retirees and mature unemployed cohorts perceived themselves, compared to perceptions expressed by current MAEs and employers in the ALFS sample.
Section Nine - Permanent Retirement, Long-Term Unemployment & Regaining Employment	
Links to RQ 1 [Determining what factors may have a bearing on decisions (or attempts) to re-enter the work force]	[SPECIFIC TO ILFS] Explored whether participants wanted/needed to return to the labour force (whether in paid or unpaid employment). Also ascertained the methods used to re-enter the workforce, whether they would remain in or change their (prior) field of employment and also queried the barriers mature unemployed and job-seekers experienced when searching for work.
Section Ten - Remaining in or Returning to the Labour Force	
Links to RQ 1 [Determining what factors may have had a bearing on decisions (or attempts) to re-enter the work force]	[SPECIFIC TO ILFS] Explored the reasons why participants wanted/needed to return to the labour force (whether in paid or unpaid employment). Also ascertained the methods used to re-enter the workforce and whether they remained in or changed their (prior) field of employment and their level of job satisfaction. Determined their status as a semi-retiree or a 're-hiree'. Items also queried the barriers mature unemployed and job-seekers experienced when searching for work.
Section Eleven – Option to Participate in Further Research	
No Links to RQs	Requested participants' nominations to take part in further semi-structured interviews and/or focus group activities. Although not requiring a 'name', the respondents were asked to provide contact details. Affirmative responses were then screened and individuals selected based on a number of objective and subjective characteristics.
* Please refer to <i>Chapter One</i> in <i>Section 1.3</i> or <i>Chapter Four</i> in <i>Section 4.1</i> , <i>Diagram 4.1</i> for a list of the <i>Primary & Secondary Questions</i> that guide this Thesis	
SOURCE: INACTIVE LABOUR FORCE SURVEYS	

Similarly, the ALFS was divided into nine sections, with each addressing particular goals – obtaining ‘background’ demographic data and answering the *Research Questions* (see *Table 4.3 above*). Utilising the same ‘basic’ structure, the eleven sections of the ILFS contained many of the same questions as the ALFS. The ILFS diverged in respect to the sample’s ‘perspective’ – where the ALFS explored mature workers’ current workplaces, plans for the future and expectations regarding lifestyle, the ILFS reviewed retired (unemployed) respondents’ principle place of employment prior to exiting the labour force or semi-retiring, preparations made and their current level of wellbeing.

Also of interest, were the potential differences between respondents that had remained engaged (in some capacity) up to and beyond the traditional age of retirement, those seeking employment and individuals who never intended to return. The ILFS included two additional sections that measured respondents’ attempts to re-enter the labour force; professional development undertaken since their withdrawal (change in circumstance); and the ‘rehirement’ barriers older cohorts faced. Semi-retirees and rehires were also asked to compare their ‘prior’ and ‘current’ employment contexts, thereby ascertaining the ‘place’ of mature workers beyond pensionable age (see *Table 4.4 above*).

Survey questions ranged from close-ended, to items requiring more open-ended responses. However, it would be prudent to discuss substantive item classifications before moving on to the complexities of data measurement. According to Neuman (2004, as cited in Walter, 2010b, p. 169) there are six distinct question types – all of which were represented in each survey (see *Table 4.5 below*). By aligning survey items with Neuman’s six categories, themes from the literature review could be further explored – with themes pertaining to predicted population (labour force) trends, possible ‘*Age Management*’ strategies and presumptions regarding mature cohorts and employment (see *Chapters Two and Three*).

For instance, although access to training and development (T&D) was inextricably linked to employee viability, mature cohorts experienced a dearth of access to ‘age-friendly’ T&D. Their engagement was compounded by assumptions about the expense of (re) training MAEs and individuals’ purported incapacity (lack of motivation) to learn. Thus, an important aspect of the surveys was to document respondents’ attitudinal traits and behaviours regarding various employment policies, training opportunities and retirement practices (see *Table 4.5 below*).

Despite secondary sources indicating the existence of targeted employment assistance schemes and the importance of eclecticism and flexibility to organisational sustainability, it was evident that mature cohorts continuously experienced barriers to their (continued) socio-economic participation – largely due to a range of age-related stereotypes. Consequently, in addition to survey items exploring participants' current attitudes towards mature cohorts, beliefs about the benefits (disadvantages) associated with recruiting (retaining) MAEs would either support (or 'de-bunked' erroneous) myths. Using Nueman's question types, surveys also gauged individuals' knowledge or understanding of workplace cultures and the existence of specific age-sensitive initiatives – including age-centric A&R, flexible work arrangements and (phased) retirement assistance (see *Table 4.5* below).

The literature indicated that distinctions between work, life, retirement and education cycles are becoming increasingly blurred. Employment (retirement) intentions may be particularly fluid given sentiment that mature cohorts' standard of living may be impacted by recent economic instability; the perceived inadequacy of *NewStart* and the *Age Pension*; as well as the rising daily expenses in Australia. Therefore, also of importance was how individuals perceived themselves in terms of their 'place' in the workforce or retired sectors, as this may be quite arbitrary (see *Section 4.10* below). In line with Neuman's framework, items also queried respondents' expectations regarding their own situation or that of mature cohorts in general – particularly with regard to socio-economic or personal wellbeing (see *Table 4.5* below).

Questionnaires included a number of nominal and ordinal categories. Nominal data refers to different 'groups' of variables that hold separate meanings, however cannot be quantitatively 'ranked' as such – including social dimensions such as sector of employment or gender (Patman, 2010). Ordinal data encompasses variables that may be 'worth' more than others; however this determination is largely arbitrary rather than objectively quantifiable – such as qualifications achieved (Patman, 2010). Likert-type scales were also included to gauge their "*level of response*", measuring variables such as job-satisfaction and quality of life (QOL) from 'very poor' to 'excellent' (Walter, 2010b, p. 171). The majority of survey items related to participant demographics and allowed for direct comparison based on age, occupation and other relevant variables using descriptive statistical analyses.

TABLE 4.5 – SURVEY QUESTION TYPES AND CORRESPONDING ALFS AND ILFS ITEMS

QUESTION TYPE	EXAMPLE OF ALFS & ILFS SURVEY ITEM
BEHAVIOURAL TRAITS	<p>(ILFS Q6K) Had you undertaken any recent training and development relevant to the job or career you held prior to exiting the labour force or semi-retiring? (i.e. in the 6 months prior to exiting the labour force or semi-retiring)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
ATTITUDINAL TRAITS AND PERCEPTIONS	<p>(ALFS & ILFS 8F) Are there disadvantages to organisations that retain employees up to and beyond the traditional age of retirement?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p> <p>If you answered yes, please list some of these disadvantages:</p>
CHARACTER TRAITS	<p>(ALFS Q 4C) What Employment Sector do you work in?</p> <p><input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Non-Government Organisation</p>
EXPECTATIONS	<p>(ALFS & ILFS Q3I) Do you believe the current Aged Pension would be an adequate source of financial security for you?</p> <p><input type="checkbox"/> As a sole source of income</p> <p><input type="checkbox"/> If supplemented by other sources of income</p> <p><input type="checkbox"/> Unsure</p>
SELF-CLASSIFICATION	<p>(ILFS Q10) Whether you work in paid employment or unpaid volunteer work, do you consider yourself to be a:</p> <p><input type="checkbox"/> Semi-retiree - who may not have exited the labour force, but changed their working conditions (including individuals in phased or transitional retirement)</p> <p><input type="checkbox"/> 'Re-hired retiree' (whether regaining employment in a full time, part time, casual or job share position)</p>
KNOWLEDGE	<p>(ALFS Q7F) Does your organisation provide assistance to mature age employees in any of the following formats?</p> <p>(You can tick more than one box)</p> <p><input type="checkbox"/> In the form of Information Sessions (i.e. regarding retirement, superannuation or other mature age-related topics)</p> <p><input type="checkbox"/> In the form of Retirement Planning (including seminars on 'challenges beyond the workforce' etc.</p> <p><input type="checkbox"/> In the form of Superannuation Schemes (including any kind of financial security or private pension assistance)</p> <p><input type="checkbox"/> N/A (i.e. your organisation does not provide any of the above assistance)</p>

SOURCE: ADAPTED FROM NUEMAN (2004, P. 162 AS CITED IN WALTER, 2010B, P. 169); & ACTIVE AND INACTIVE LABOUR FORCE SURVEYS.

Many close-ended questions were followed by additional open-ended items to further explore or clarify quantitative responses. Therefore, these qualitative questions varied in purpose and scope. Questions requiring respondents to identify attraction and retention initiatives present in their workplace may have yielded a more ‘clinical’ response. In comparison, querying the level of ‘risk’ experienced by MAEs or requiring respondents to extrapolate upon the attitudes of employers regarding older cohorts, acted as potentially richer sources of data. Bell (2005) and Walter (2010b; 2010c) both maintained that the inclusion of open-ended questions permits respondents to discuss matters of salience to them, rather than being restricted to nominating from a set of responses. As these open-ended responses were qualitative in nature, they required thematic analysis (see *Sections 4.1* and *4.8*).

The *Qualitative Data Collection Phase* was conducted with a cross-section of ALFS and ILFS respondents. It was anticipated that interview and focus group participants would provide in-depth accounts of their experiences and opinions (Georgiou, 2008; 2009). Rubinstein (2002, p.135) argued that unlike purely quantitative methods – where variables are attributed fixed values by the researcher and “*meaning*” is only explored post-analysis – interviews by their very nature, encourage participants to cultivate meaning during the qualitative process, generated through the act of (comprehensive) ‘story telling’.

Therefore, it was surmised that semi-structured (open-ended) question guides would afford the researcher with a requisite level of flexibility and control during interviews and focus groups – without limiting the validity of the research design. Deemed an asset of qualitative methods, the researcher was able to explore respondents’ statements (both from their original surveys and during interviews) that were of fundamental importance to the study or required further explanation (Bell, 2005). Similar sequential mixed methods design to this dissertation were applied by Keogh (2006) and the *National Seniors Productive Ageing Centre* (NSPAC, 2012) – both Australian based studies. Keogh (2006) initially utilised surveys that identified substantive themes, followed by subsequent group interviews that further explored any emerging topics of interest. The semi-structured nature of interviews employed by NSAPAC (2012) following their quantitative phase, allowed these researchers to explore the ‘meaning’ behind broad concepts and more specific issues. The flexibility and immediate relevancy of these studies further allude to the benefits of qualitative approaches as part this dissertation’s mixed methods design.

Respondents were asked a series of questions pertinent to their individual situation or recurring themes identified from survey analyses – as with the surveys, the semi-structured interview question guides were linked back to the main research questions (see *Tables 4.6 and 4.7 below*). Despite being semi-structured in nature, individual interviews followed the same logical flow – beginning with an ‘ice breaker’ question to build respondents’ confidence and foster rapport. The first question also queried any changes in their personal or professional life since submitting the survey; addressing the reality that interviews were potentially taking place 6 to 12 months after their initial participation. By using active listening techniques the researcher was able to temporarily suspend the question guide and explore areas of interest as they emerged, or where appropriate move on to other topics of inquiry (Rubinstein, 2002).

The three items that generally followed were directly related to the primary and secondary research questions – albeit tailored to suit individual survey responses, thereby making the interview (and general research topic) personally relevant. Similarly, employers were asked to provide insight relating to workplace policies or attitudes towards MAEs from the point of view of ‘management’, thereby ensuring the perspectives of both employees and employers was documented. The fifth question was contextualised to reflect a particular area of interest specific to their circumstance or related to an exceptional response, uncommon among other survey respondents. All interviews concluded with an opportunity for participants to reiterate previous comments or highlight areas of significance to them.

ALFS participants were in a position to provide an up-to-date ‘snap shot’ of WA’s labour force. This included positive advancements or negative changes in attitudes towards workers, the efficacy of evolving workplace policies and recent government initiatives compared to ILFS respondents’ prior experiences. Similarly, the retired (and unemployed) cohorts were able to provide ‘first-hand’ knowledge of the sentiment among current ‘inactive’ cohorts regarding their ‘place’ in society. Personal accounts of the retirement process and life post-employment might assist in addressing gaps in service delivery, thereby potentially improving the experiences of current or future MAEs intending to continue working beyond pensionable age.

TABLE 4.6 – ALFS PARTICIPANT SEMI-STRUCTURED INTERVIEW (SSI) QUESTION GUIDE LINKS TO RESEARCH QUESTIONS (RQs)

RQ LINK	RATIONALE OF SECTION/SSI ITEM & LINK DESCRIPTION
SECTION ONE	
No Links to RQs*	A Biographical outline of the participant – based on individual survey responses and initial data analysis
SECTION TWO	
No Links to RQs	A list of this Thesis' three main Research Questions (RQs) to link to questions and use as reference points
SECTION THREE	
No Links	Q1 Addresses changes that have occurred in the participant's life that may have implications for the study
Links to RQs 1 & 2	Q2 Addresses participant's treatment in the workplace and exposure to age-sensitive workplace policies
Links to RQs 2 & 3	Q3 Addresses the attitudinal issues surrounding mature age employment and gaps in workplace policy
Links to RQs 2 & 3	Q4 Addresses employment, training and career development opportunities available to mature workers
Links to RQs 1 & 2	Q5 Addresses participants' expectations regarding their continued employment and/or exit from work**
No Links to RQs	Q6 An opportunity for participants to re-iterate previous points or highlight issues significant to them
* Please refer to Chapter One in Section 1.3 or Chapter Four in Section 4.1, Diagram 4.1 for a list of the Primary & Secondary Questions that guide this Thesis	
** Q5 was also viewed as an opportunity to address experiences or points of view specific to the individual participant's survey.	
SOURCE: SSI QUESTION GUIDE TEMPLATE (ACTIVE LABOUR FORCE SURVEY PARTICIPANT VERSION)	

TABLE 4.7 –ILFS PARTICIPANT SEMI-STRUCTURED INTERVIEW (SSI) QUESTION GUIDE LINKS TO RESEARCH QUESTIONS (RQs)

RQ LINK	RATIONALE OF SECTION/SSI ITEM & LINK DESCRIPTION
SECTION ONE	
No Links to RQs*	A Biographical outline of the participant – based on individual survey responses and initial data analysis
SECTION TWO	
No Links to RQs	A list of this Thesis' three main Research Questions (RQs) to link to questions and use as reference points
SECTION THREE	
No Links To RQs	Q1 Addresses changes that have occurred in the participant's life that may have implications for the study
Links to RQs 2 & 3	Q2 Address the age-sensitive policies evident in participant's prior workplace and attitudes towards MAEs
Links to RQs 1 & 2	Q3 Addresses potential gaps between retirement initiatives and the needs/expectations of mature cohorts
Links to RQs 1	Q4 Addresses barriers to the re-employment of mature age retirees and job-seekers
Links to RQs 1 - 3	Q5 Addresses the retention, accommodation and treatment of MAEs by co-workers and employers**
No Links to RQs	Q6 An opportunity for participants to re-iterate previous points or highlight issues significant to them
* Please refer to Chapter One in Section 1.3 or Chapter Four in Section 4.1, Diagram 4.1 for a list of the Primary & Secondary Questions that guide this Thesis.	
** Q5 was also viewed as an opportunity to address experiences or points of view specific to the individual participant's survey.	
SOURCE: SSI QUESTION GUIDE TEMPLATE (INACTIVE LABOUR FORCE SURVEY PARTICIPANT VERSION)	

Four separate focus group sessions were held. The activities provided an opportunity to draw from a collective ‘think tank’ of ‘experts’, able to discuss issues relevant to their employment experiences, life style and identify methods of best practice regarding age-centric service delivery. As depicted in *Table 4.8* below, the focus group content was divided into several stages. Similar in content to the interview question guides, the items and activities were linked to the *Research Questions* and where appropriate, drew parallels to respondents’ survey responses. The initial group activity allowed respondents to share personal details – building familiarity and a sense of belonging that proved to be conducive in fostering dialogue for group-based discussions.

Despite being semi-structured in nature, the researcher was unable to explore individuals’ personal accounts in-depth – as may have been possible during interviews – due to time constraints. However, depending on the conversations and interaction between members, certain topics were combined or discussed ‘out of sequence’ to the raw question guide, so as not to become repetitive. Similar experiences were documented during this author’s Honours research –

When theoretical saturation was reached (a participant began reiterating the same point) the interviewer asked respondents if they felt it was time to move on to another subject of interest. Similarly, if a respondent had already provided a full answer to a question further down the item list, the interviewer did not present respondents with the question. If a respondent had only partially touched on a subject related to a future question, the interviewee was encouraged to elaborate on prior information given (Georgiou, 2008, p. 34 – 35; 2009, p. 38).

Similarly to semi-structured interviews, focus group participants revisited previous questions (or topics raised by other members) once they had developed greater confidence or obtained a better understanding of central themes – often adding to anecdotes (or drawing from) the opinions of others.

Rubinstein (2002) described the interview process as an opportunity for researchers and participants to work collaboratively in manufacturing ‘meaning’ – particularly where individuals discussed subjects for the first time. Conducted at specific intervals throughout each session, a main component of the focus group sessions was brainstorming activities. These were word association exercises where respondents wrote down substantive thoughts concerning several key concepts and phrases identified from the primary and secondary data. The words ‘mature age’,

‘work’, ‘age-friendly’, ‘sustainability’, ‘retirement’ and ‘rehirement’ guided these discussions. The aim of brainstorming was to document the fundamental ‘meaning’ these terms held for individual participants. They were then encouraged to share these responses with the group, thus serving to promote discussion and introduce participants to more specific topics raised in the set of questions to follow. The words used during the brainstorming exercises often generated dialogue on ‘novel’ concepts that members had not previously considered prior to the focus group taking place. The words, concepts and phrases generated from all four focus groups were generally interlinked and these qualitative data-sets were combined into broad themes using thematic analysis.

TABLE 4.8 – FOCUS GROUP (FG) SESSIONS QUESTION GUIDE LINKS TO RESEARCH QUESTIONS (RQs) (PART ONE)

RQ LINK	RATIONALE OF SECTION/FG ITEM & LINK DESCRIPTION
SECTION ONE	
No Links to RQs*	A Biographical outline of the participants – based on individual survey responses and initial data analysis
SECTION TWO	
No Links to RQs	A list of this Thesis' three main Research Questions (RQs) to link to questions and use as reference points
SECTION THREE	
No Links to RQs	Q1 Provided an opportunity for participants to introduce themselves to the group and discuss any changes in their work or personal life that may be relevant to the study
No Links to RQs	BRAINSTORMING ACTIVITY 1 Word association for 'Mature Age' and 'Work' – with the intent of stimulating cognition, gauging understanding of the phrases and leading participants into questions 1 & 2
Links to RQs 1 & 3	Q2 Addresses the 'positives experiences' of the mature age cohort both in and out of the workforce. Also, explores their perceptions of whether these were reflected in attitudinal, behavioural or cultural contexts
No Links to RQs	BRAINSTORMING ACTIVITY 2 Word association for 'Age Friendly' and 'Sustainability' – with the intent of stimulating cognition, gauging understanding of the phrases and leading participants into questions 4 & 5
Links to RQs 1 & 2	Q4 Addresses 'gaps' in policy development and implementation with respect to age/work practices. Also explores ways initiatives and/or opportunities for mature cohorts could be made more 'meaningful'
Links to RQs 1 & 2	Q5 Addresses the need for age-specific initiatives for the continued workforce engagement and educational attainment of mature cohorts.
SOURCE: FG SESSIONS QUESTION GUIDE TEMPLATE	

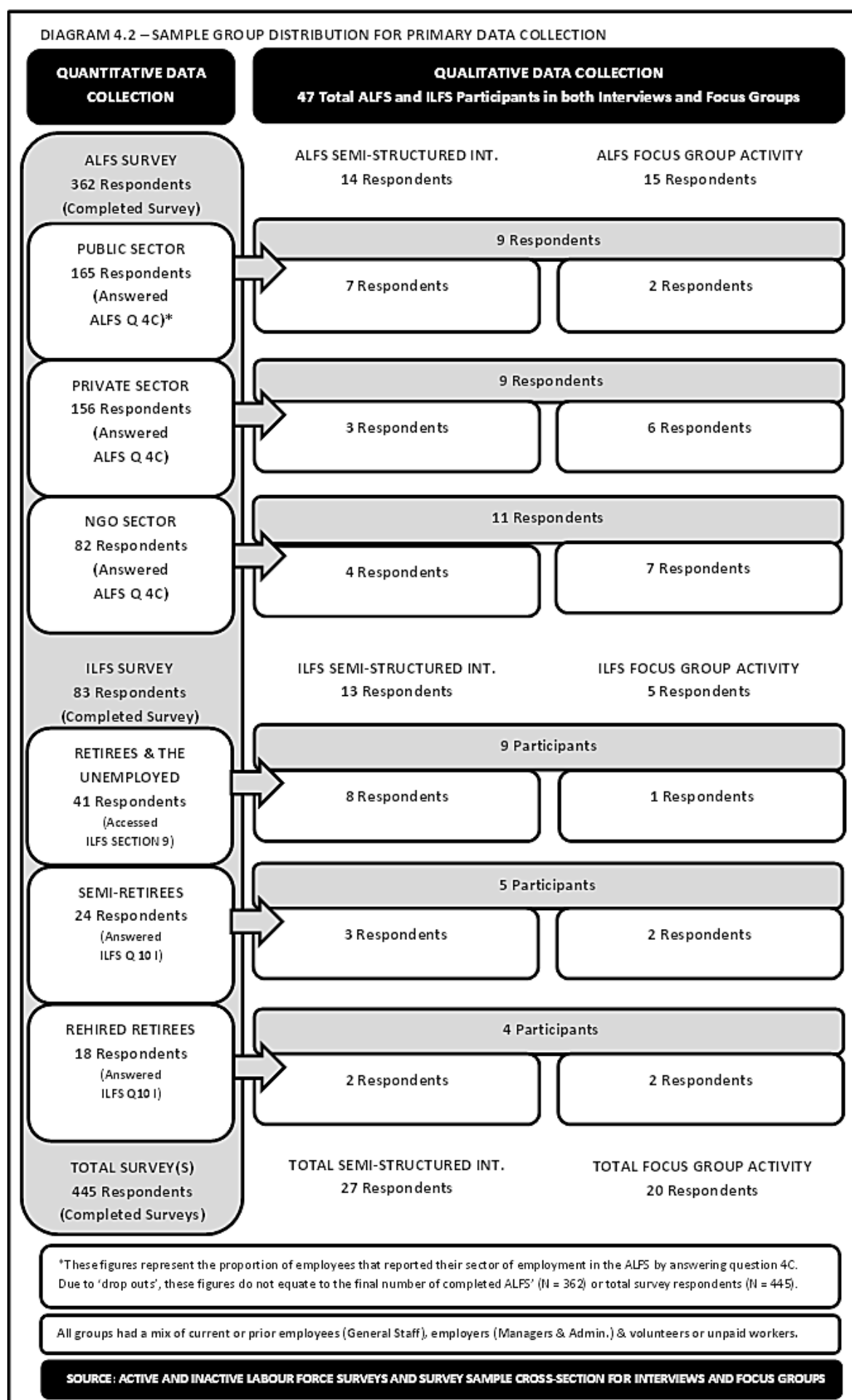
TABLE 4.8 – FOCUS GROUP (FG) SESSIONS QUESTION GUIDE LINKS TO RESEARCH QUESTIONS (RQs) (PART TWO)

RQ LINK	RATIONALE OF SECTION/FG ITEM & LINK DESCRIPTION
SECTION THREE Cont...	
No Links to RQs	BRAINSTORMING ACTIVITY 3 Word association for 'Retirement' and 'Rehirement' – with the intent of stimulating cognition, gauging understanding of the phrases and leading participants into questions 6 & 7
Links to RQs 1 - 3	Q6 Address the experiences of the mature age cohort with regard to accessing information or attending seminars related to retirement or their continued employment and explores methods of best practice
Links to RQs 1 & 2	Q7 Addresses potential issues or barriers experienced by the mature cohort with respect to their (potential) transition to retirement, non-traditional forms of employment or re-entering the workforce
Links to RQ 3	Q8 Addresses the need to promote the work-related and societal benefits of mature age cohorts, work-life balance and flexibility, as well as non-traditional forms of employment**
* Please refer to Chapter One in Section 1.3 or Chapter Four in Section 4.1, Diagram 4.1 for a list of the Primary & Secondary Questions that guide this Thesis.	
** Q8 leads into the end of the FG with an opportunity for participants to re-iterate previous points or highlight issues significant to them	
SOURCE: FG SESSIONS QUESTION GUIDE TEMPLATE	

4.7 Primary data collection process

Each survey was available to participants electronically or *via* hard copy – with a sub-total of 31 surveys returned *via* post (15 ALFS and 16 ILFS). After having manually entered the hard copy versions into *QUALTRICS*, it was determined a total of 445 respondents had completed the surveys. The final ALFS and ILFS samples comprised 362 and 83 respondents respectively and represented a diverse cross-section of the WA population (see *Diagram 4.2*) –

DIAGRAM 4.2 – SAMPLE GROUP DISTRIBUTION FOR PRIMARY DATA COLLECTION



A total of 53 per cent and 41 per cent of participants who completed the surveys indicated their willingness to attend interviews and focus groups, respectively (see *Table 4.9*); with a sub-set of these participants having selected both options.

TABLE 4.9 – ALFS AND ILFS RESPONDENTS WHO NOMINATED INTEREST IN FURTHER PARTICIPATION IN QUALITATIVE PHASES					
QUALITATIVE OPTION	ACTIVE LABOUR FORCE		INACTIVE LABOUR FORCE		TOTAL
	YES	NO	YES	NO	
SEMI-STRUCTURED INT.	186 (51%)	176 (49%)	50 (60%)	33 (40%)	236 (53%)
FOCUS GROUP ACTIVITY	145 (40%)	217 (60%)	37 (45%)	46 (55%)	263 (59%)*
* Percentage of Total ALFS and ILFS respondents (N = 445) that provided an affirmative response					
** Percentage of Total ALFS and ILFS respondents (N = 445) that provided a negative response					
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS					

Three lists of ‘interested’ respondents were compiled – with individuals categorised based on employment status and several other demographic (or character) traits reported *vis-a-vis* their survey responses (see *Tables A.2, A.3 and A.4* in *Appendix H*). ALFS participants were divided based on sector (or field) of employment; whilst divisions of the ILFS sample depended on whether they were formed part of the ‘non-working’ or ‘working’ sub-samples. All respondents were further screened in order to gain a somewhat representative number of paid or unpaid (volunteer) labour force participants, as well as a mix of ‘employers’.

The researcher conducted an in-depth assessment of approximately 150 surveys and produced biographies that informed subsequent individual interviews and focus groups (see *Appendices D, E and F*). Respondents were partially selected based on specific survey content – particularly open-ended responses – that presented them as ‘interesting’ case studies that warranted further investigation. Some respondents relayed anecdotes pertaining to especially positive (negative) work experiences; whilst others reported demographic information that indicated them as ‘special’ amongst the sample – where some ILFS respondents’ prior area of employment and previous status was far removed from their current financial or work situations. The researcher approached a final total of 83 individuals for the *Qualitative Phase* (see *Table 4.10* below).

TABLE 4.10 – NUMBER OF ALFS AND ILFS RESPONDENTS APPROACHED FOR FURTHER PARTICIPATION IN QUALITATIVE PHASES					
QUALITATIVE OPTION	EMPLOYEES	EMPLOYEES	SELF-EMP.	SECTION 9	SECTION 10
SEMI-STRUCTURED INT. (SSI)	10	12	2	5	3
FOCUS GROUP ACTIVITY (FG)	23	14	3	5	6
TOTAL APPROACHED FOR SSI	32		TOTAL APPROACHED FOR FG		51
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS					

During initial contact, respondents' preferences as per venue; dates and times; accommodating various work and personal commitments; and arranging phone-based interviews for respondents not local to Perth – were discussed. The researcher conducted 27 individual interviews (approximately 30 – 60 minutes in length) and facilitated four focus groups (around 90 – 120 minutes in duration). All qualitative proceedings were guided by open-ended questions – using a digital audio recorder to document face-to-face interviews, the researcher also kept detailed summaries of each session. Field notes included observations about the qualitative process; identified recurring themes emerging from 'conversations'; and highlighted topics of relevance to subsequent data collection or analysis.

Although the researcher generally facilitated the direction of individual and collective interviews through use of neutral language and broad conversations – as suggested by Bell (2005) and Walliman (2004) – Rubinstein (2002) also inferred that a researcher's 'personal value judgements' may be applied in certain contexts. Prior to each interview in this Doctoral Research, inferences were made about respondents' beliefs or experiences and question guides were based on analysis of individual survey responses. However, interviewees were encouraged to 'correct' any erroneous assumptions or misinterpretations of their questionnaires; with a primary goal of the *Qualitative Phase* to contextualise findings from the *Quantitative Phase*. Moreover, as in Honours research conducted by this author, when dealing with complex (or perhaps previously undiscussed) topics, some individuals –

...required a specific example of the meaning behind a question, or where an item needed re-wording. Some respondents were more prepared to divulge information once the interviewer had provided an anecdote based on personal

experience. In this way, interviews became more like conversations that promoted familiarity and trust between the interviewer and participants (Georgiou, 2008, p.35; 2009, p.38).

Having attended various workshops and informational seminars as part of this Doctoral research, this author drew upon observations of workplace initiatives where necessary – referring to the (general) opinions expressed by KIs or respondents to foster dialogue.

During the *Qualitative Phase*, the researcher utilised active listening techniques, thus indicating interest without interrupting respondents (Flick, 2006). Affirmative vocal and visual prompts were used in order to foster a natural conversational flow; maintaining eye contact and reiterating respondent's answers (in the form of questions). Focus group sessions utilised a 'round table' design, thereby ensuring that all participants felt of equal value – also prompting orderly participation during activities.

Sometimes focus group members would query each other's' responses. This indicated to respondents that all parties were engrossed in the 'narratives' – with the researcher also asking respondents to elicit further information on subjects of salience to them personally, or relevant to the Doctoral research. There were times during the *Qualitative Phase* where the researcher was akin to a 'passive observer' – only acting as moderator where necessary and thereby helping to facilitate the 'narrative' surrounding participants' individual and (or) collective experiences 'grow'. This was similar to Rubinstein's (2002) assertions regarding the nature of interview processes.

4.8 Data analysis

Using *QUALTRICS* software, the researcher was able to generate reports periodically that provided an overall summary of both ALFS and ILFS results. These provided detailed descriptive analyses for each question, as well as up-to-date records of the number of participants (and their progress). Keeping abreast of the number of respondents taking part in the surveys allowed the researcher to modify survey promotion activities and mediums of distribution accordingly. *QUALTRICS* results were transferred directly to a number of *Microsoft Office*¹⁵ applications for easy visual review and uploaded to the quantitative data management software *International Business Machines Corporation's (IMBs) Statistical Package for the Social Sciences*

¹⁵ Microsoft Office: Includes word processing, spreadsheet and media applications (Microsoft, 2014) - <http://www.microsoft.com/en-au/default.aspx>

(*SPSS – Versions 18 - 19*)¹⁶ – for coding purposes and statistical analysis. This permitted the researcher to begin substantive analysis of the survey data collected – the collation process informing the *Literature Review* running concurrently with the *Quantitative Phase*; as well as leading to revisions of proposed *Qualitative Phase* question guides.

It had been originally anticipated that preliminary (descriptive) analyses would potentially lead on to more involved ‘hypothesis tests’ (such as T-Tests or ANOVAs in order to gauge effect size and the significance of links between data). However, after consultation with a number of Edith Cowan University’s (ECU’s) statistical advisors, it was deemed largely unnecessary to use *SPSS* or undertake additional inferential statistical methods (such as regression analyses or compare multivariate measures). Ultimately, this was due to the structure of the ALFS and ILFS comprising nominal, ordinal and open-ended items – rather than more Likert Scales or complex interval and ratio data measures (see Patman, 2010; Walter, 2010b; 2010c). Instead, the researcher relied on substantive analyses detailed in the ‘final’ *QUALTRICS* reports to inform the statistical review of close ended survey items. The researcher compared and contrasted variables within and between surveys, albeit at a fundamental level, drawing parallels between cohorts, items and outcomes reflected through figures, percentages and mean averages. This was further supplemented by open-ended survey items also downloaded from *QUALTRICS*, which provided context to the largely descriptive survey results.

Despite potentially limiting the broader statistical applications usually associated with surveys, this ‘outcome’ did not threaten the validity of the instruments and salience of resulting data. This dissertation did not employ randomised sampling frames to achieve ‘representativeness’. Nor did it operate within the confines of a standard experimental design methodology that relies purely on internal and external validity to accomplish ‘generalisability’ to the greater population (Teddlie & Tashakkori, 2009). Using these exclusive parameters, the author reasoned that any results or findings generated from this research would not be truly generalisable in the ‘traditional’ sense. However, given the large number of completed surveys – reflecting a reasonable cross-section of the WA mature age population – the “*inferences and recommendations*” of this study would be ‘transferable’ to the other similar WA workforce settings, MAE and retired populations (Teddlie & Tashakkori, 2009, p. 312). Furthermore, the surveys were primarily designed as tools to help inform the subsequent *Qualitative Phase* –

¹⁶ SPSS: Software used for the management and analysis of statistical data , for which Edith Cowan University is licenced (IBM, 2014) – <http://www.ibm.com/us/en/>

providing a thematic foundation for future exploration and more contextual analyses. The sheer amount of detail given *vis-à-vis* the open-ended responses provided a rich source of information that required an unexpected level of in-depth thematic analysis.

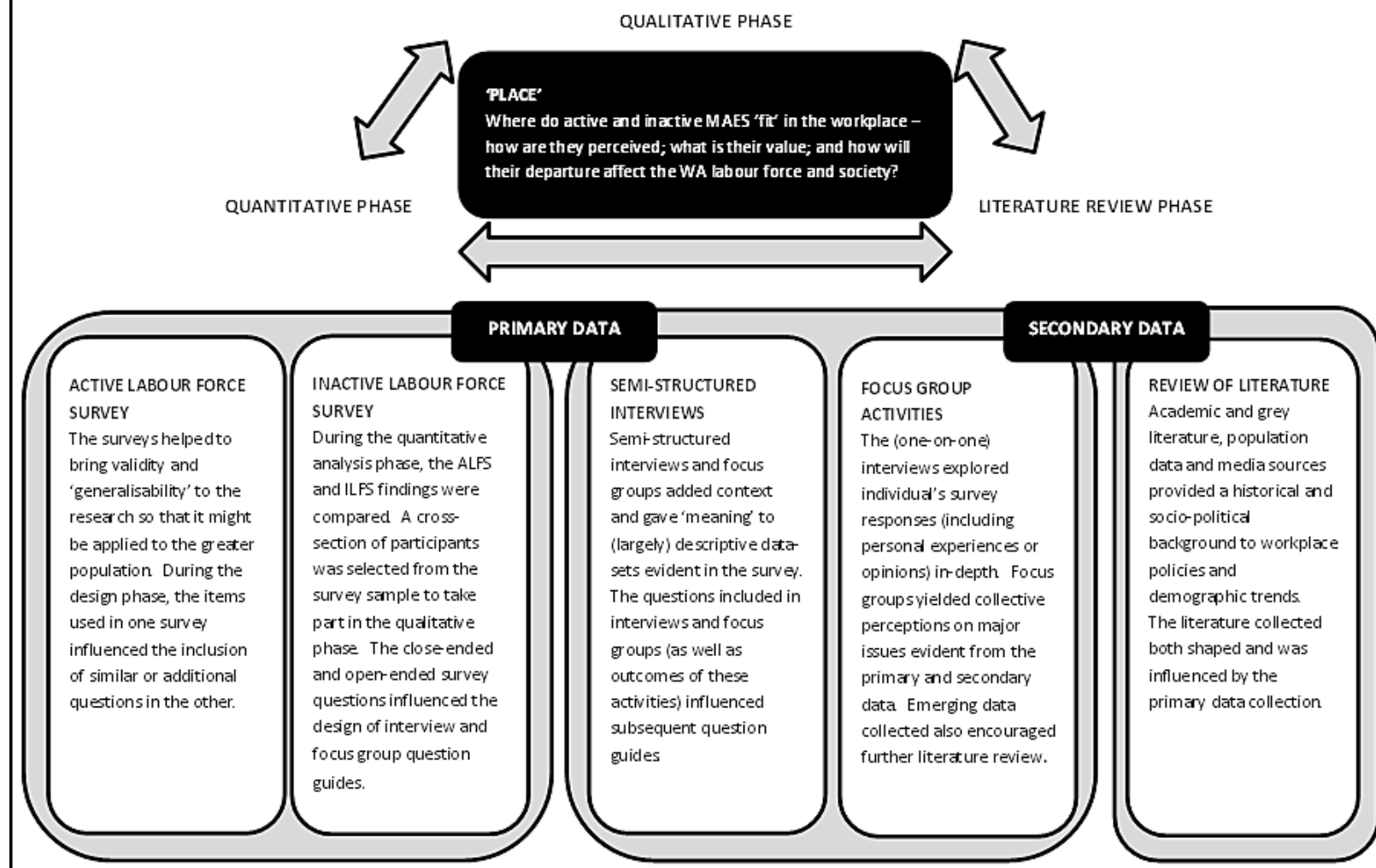
All semi-structured interview and focus group recordings, field notes and brainstorming activity responses were transcribed using the dictation software *Dragon: Naturally Speaking (Version 11.5)*¹⁷ – which allowed for the automatic translation of audio files into a written word format. The researcher input typed transcripts into the qualitative data management software *N Vivo QSR (9 – 10)*¹⁸; as well as open-ended survey responses and brainstorming data. *N Vivo* was used to develop substantive, priori and inductive codes (nodes) thereby illustrating various concepts that emerged from the primary data relating to mature age employment and retirement. This was followed by an in-depth review of each category, resulting in the identification of major recurring themes and stand-alone key topics. Individual comparisons were made between sample cohorts in terms of broad topics (or issues) raised, defining characteristics or pertinent behaviours. In combination with key issues sourced in the literature review and patterns identified throughout the surveys, thematic categories and quotes were then used as part of this author's overall findings and discussions.

As illustrated in *Diagram 4.3*, this project employed methodological triangulation (surveys, interviews and focus groups) throughout the three phases of data collection. Although a preliminary literature review influenced survey construction, after completing the *Quantitative Phase* preliminary findings derived from the *Literature Review* were re-assessed and effectively evolved – changing in value, meaning and implication to more closely reflect the primary data collected. Moreover, each phase and instrument used in the research design has been inextricably linked to the rationale underpinning the primary and secondary *Research Questions* guiding this thesis (see *Diagram 4.1* above). This allowed for greater research validity and trustworthiness, thus potentially increasing the study's applicability to other contexts (see Teddlie & Tashakkori, 2009).

¹⁷ Dragon: Voice recognition and dictation software (Nuance Communications, Inc. 2014) - <http://australia.nuance.com/index.htm>

¹⁸ NVivo: Software used to manage qualitative data and identify emerging themes, for which Edith Cowan University is licensed (QSR International, 2014) - <http://www.qsrinternational.com/default.aspx>

DIAGRAM 4.3 – THE TRIANGULATION OF PRIMARY AND SECONDARY DATA AND QUANTITATIVE AND QUALITATIVE METHODS



Through this extensive mix of data collection, deductive and inductive analysis techniques (described in *Section 4.1* above), the following chapters of this thesis will identify many strengths and weaknesses of current attraction, recruitment and retention strategies targeted to mature cohorts. It will also outline potential solutions to any lag between policy development, promotion and implementation of best practice in WA workplaces. This will thereby help address an apparent lack of awareness among workers, retirees and employers regarding options (incentives) for continued employment, age-friendly designs and age-centric training or successful retirement. The dissertation will also explore new and alternative strategies in promoting the virtues of maturity, collaboration and cohesion as part of an eclectic workforce, thus potentially leading to a more sustainable WA labour force.

4.9 Ethical considerations

This researcher adhered to *National Health and Medical Research Council* (NMHRC) guidelines; those specified by the ECU's Ethics Committee; and where applicable, abided by *Codes of Ethics* or *Conduct* that governed participating KIs, respondents' organisations and data collection settings. Primary data collection only commenced upon receiving ECU Ethics Approval. Participants of the study were not required to act out of alignment with their own organisational guidelines and qualitative data collection took place in comfortable and secure environments; leading participants to be more forthcoming about potentially sensitive information related to their workplace or personal life. A *Coles-Myers* gift card valued at AUD \$20 was approved by the ECU Ethics' Office, compensating travel costs incurred and time away from 'normal' duties or daily routines; rather than acting as incentives for participation and potentially biasing the sampling process.

The researcher prepared *Information Letters* and *Ethics Consent Forms* based on ECU and NHMRC guidelines, which reiterated the objectives of this project and explained requirements for eligibility; how to access (complete) surveys; and outlined participants' potential future involvement. Survey respondents were only identifiable if they nominated interest in taking part in further interviews or focus groups. Any content relating to their name or contact details was kept secure and surveys were de-identified once individuals had been screened for further participation. Comparatively, semi-structured interview and focus group participants were required to provide their name in order for the researcher to keep a record of individual respondents' agreement

to participate. However, it was also deemed prudent to keep track of personal anecdotes or opinions (particularly in focus groups), allowing responses to be linked directly to respondents – albeit de-identified in thesis discussion.

In order to ensure confidentiality, all respondents were provided with a coded pseudonym, thereby keeping their identity anonymous. Survey respondents were described in general terms based on the questionnaire completed (for instance, ALFS respondent). Semi-structured interview participants and focus group members were coded by number, indicating the order the participant was interviewed or which of the four sessions they attended (for example, SSI 1 or FG1 a) (see *Tables 4.11* and *4.12* below).

To maintain the privacy and reputation of respondents' organisations, some qualitative content has been paraphrased or quotes have been excluded in order to protect the identity of specific individuals or businesses. However, an essential component of this dissertation was to identify avenues for increasing mature age employment and provide methods of best practice assisting entry into retirement. Therefore, peak bodies and employers of choice referenced by respondents were disclosed where appropriate – such as the *Council on the Ageing Western Australia* (COTAWA¹⁹) and *Centrelink*²⁰.

¹⁹ COTA WA: Established 1959 and provides various advocacy and training services for mature cohorts (COTA WA, 2014) - <http://www.cotawa.org.au/>

²⁰ Centrelink: Providing welfare benefits and training services to Australians (Australian Government - Department of Human Services, 2014c) - <http://www.humanservices.gov.au/customer/dhs/centrelink>

TABLE 4.11 – SEMI-STRUCTURED INTERVIEW (SSI)

IDENTIFICATION	EMPLOYMENT STATUS & SURVEY TYPE
SSI 1	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 2	PAID EMPLOYER (ALFS)
SSI 3	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 4	PAID EMPLOYEE (ALFS)
SSI 5	PAID EMPLOYER (ALFS)
SSI 6	PAID EMPLOYEE (ALFS)
SSI 7	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 8	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 9	PAID EMPLOYER (ALFS)
SSI 10	SELF-EMPLOYED (ALFS)
SSI 11	PAID EMPLOYER (ALFS)
SSI 12	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 13	SEMI-RETIRED (ILFS)
SSI 14	PAID EMPLOYER (ALFS)
SSI 15	SELF-EMPLOYED (ALFS)
SSI 16	PAID EMPLOYER (ALFS)
SSI 17	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 18	REHIRED RETIREE (ILFS)
SSI 19	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 20	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 21	FULLY RETIRED/UNEMPLOYED (ILFS)
SSI 22	PAID EMPLOYER (ALFS)
SSI 23	PAID EMPLOYEE (ALFS)
SSI 24	PAID EMPLOYEE (ALFS)
SSI 25	SEMI-RETIRED (ILFS)
SSI 26	REHIRED RETIREE (ILFS)
SSI 27	PAID EMPLOYEE (ALFS)

SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

TABLE 4.12 – FOCUS GROUP (FG) PARTICIPANTS – GROUPS 1 - 4

IDENTIFICATION	EMPLOYMENT STATUS & SURVEY TYPE
FG 1a	PAID EMPLOYEE (ALFS)
FG 1b	PAID EMPLOYEE (ALFS)
FG 1c	PAID EMPLOYEE (ALFS)
FG 1d	PAID EMPLOYER (ALFS)
FG 1e	PAID EMPLOYEE (ALFS)
FG 2a	PAID EMPLOYER (ALFS)
FG 2b	REHIRED RETIREE (ILFS)
FG 2c	FULLY RETIRED/UNEMPLOYED (ILFS)
FG 2d	SELF-EMPLOYED (ALFS)
FG 3a	SEMI-RETIRED (ILFS)
FG 3b	PAID EMPLOYEE (ALFS)
FG 3c	PAID EMPLOYEE (ALFS)
FG 4a	SELF-EMPLOYED (ALFS)
FG 4b	PAID EMPLOYEE (ALFS)
FG 4c	PAID EMPLOYEE (ALFS)
FG 4d	PAID EMPLOYEE (ALFS)
FG 4e	SEMI-RETIRED (ILFS)
FG 4f	REHIRED RETIREE (ILFS)
FG 4g	PAID EMPLOYEE (ALFS)
FG 4h	PAID EMPLOYER (ALFS)

SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

All online surveys were located on the secure *QUALTRICS* site which was ‘login protected’ and thus only accessible to the researcher. Only the researcher and his Supervisors have access to the original survey responses, audio recordings and transcripts – all of which will be kept secure by the researcher over the course of the Doctoral Research. Electronic data was originally produced (or downloaded) on the researcher’s PC or private ECU-based PC, however much has been printed and saved to other external storage devices for back-up purposes. Hard and soft copy raw data will be subsequently destroyed in agreement with NHMRC guidelines.

Provided ECU permits access, participants will also have the opportunity to view the final dissertation - including related reports, journal articles or other publicly disseminated informational resources (such as pamphlets or fact sheets). According to the *National Seniors Australia Productive Ageing Centre* (NSAPAC, 2008, p.5-6) –

Research is of little or no use unless it is read and can be used to guide action... more attention needs to be given to compiling and disseminating statistical information on the demographics and status of older Australians in a way that facilitates wider use and exchange of this information.

As part of a *Route to Impact* (RTI) strategy, a number of KIs and respondents indicated their interest in assisting with the dissemination of these final findings. By helping to enable saturation of the target audience, this will ensure the researcher meets his ethical obligation to benefit both participants and the wider community by attempting to actualise recommendations linked to the *Research Questions* (see *Appendix A*).

4.10 Strengths and limitations of research

As disclosed in *Chapter One*, this author is a former State Government employee. This was a clear strength of this dissertation given he was able to draw upon his networks in order to promote information pertaining to this Doctoral research and thus achieve a sample population that represented mature cohorts from across WA. During his time in the labour force he observed that WA’s workforce was indeed ‘ageing’, however the bulk of professional development opportunities were restricted to younger cohorts, resulting in feelings of resentment among some MAEs. Although this tone was reflected in many evidence-based secondary data sources (see *Chapters Two and Three*), a weakness of this study could have been the researcher’s expectation that primary data collection would reveal (or should focus) mainly on cases of age-related discrimination – particularly among (former) public sector employees. He

circumvented this potential bias by targeting a sample of representatives from across different sectors of employment (see *Section 4.5* above); and asked a range of positively and negatively framed survey questions, thereby capturing a balanced view of mature age employment in WA. Similarly, semi-structured interviews (Focus Groups) were conducted using neutral language, with prompts used by the researcher only where appropriate (see *Section 4.7* above).

The majority of limitations identified with this research design were associated with the surveys. Although existing survey instruments were identified by this author, he elected not to use pre-validated questionnaires or scales to inform the ALFS and ILFS templates. Arguably, a weakness of the survey structures may have been in their ‘originality’ as this prevented findings being directly compared to previous studies (or instruments). However, many existing survey tools only captured narrow aspects of age and work (retirement), such as age-discrimination or maintaining independence in later life. Instead, the two surveys developed for this Doctoral dissertation were tailored to explore ‘active’ and ‘inactive’ labour force participants’ contexts. Consequently, survey sections and individual items covered a broad range of subjects based on themes identified in the literature review and simultaneously addressed research questions specific to this study (see *Section 4.6* and *Tables 4.3* and *4.4* above). Therefore, the surveys were not restricted to capturing a limited range of topics and explored several variables salient to mature age employment that were also directly relevant to the research questions – thereby ensuring methodological triangulation (see *Section 4.8*, *Diagram 4.3* above).

A primary issue was with completion rates, with periodic ‘drop-outs’ at several points along both questionnaires, rather than typified by a bulk exodus at any ‘single question’ – indicating no particular item was either methodologically unsound or especially ‘sensitive’ to warrant participants’ withdrawal. Based on feedback provided by respondents, it could be possible surveys were ‘too long’ and some decided to stop due to time constraints. This author believes however, that it was not feasible to shorten surveys any further given the wide scope of mature age employment, however survey length will be considered for future research.

The provision of hard and soft-copy surveys was one of the strengths of this research – catering to individuals’ preferences or technological limitations and thus increasing the likelihood they would return completed surveys. Unfortunately some postal questionnaires contained ‘missed’ items. Online *QUALTRICS* versions of the surveys had a ‘fail-safe’ that prevented participants from navigating to subsequent pages

until they had answered all preceding items. Ostensibly, this was to ensure that participants did not ‘miss’ questions through ‘human error’ – however may have unintentionally led to some respondents exiting the survey, unwilling to provide information they deemed ‘sensitive’. However, in line with the researcher’s ethical obligations, participants were free to withdraw at any time – and thus to be expected. In hindsight, if no such precaution had been put in place, then more respondents may have returned ‘incomplete’ surveys (as with the postal returns), having missed only a few questions rather than ‘dropping out’ altogether – thereby increasing overall survey submission rates.

Although the anonymity (confidentiality) of participants has been rigorously maintained throughout this dissertation (see *Section 4.9* above), a potential limitation of survey design was to request that participants nominate their interest in taking part in further semi-structured interviews and (or) focus groups in the ALFS and ILFS (see *Appendices B and C, survey sections nine and eleven* respectively). In order to afford respondents with an additional ‘layer of privacy’, the contact details of interested parties could have been collected as part of a secondary document, separate to the main survey. However, only the researcher had access to raw data and because responses were attributable to respondents, semi-structured interviews were then tailored to individuals; this technique also applied to a lesser extent in preparation for focus group sessions (see *Sections 4.6 and 4.7* above and *Appendices D, E and F*). This contextual information enabled in-depth exploration of the ‘meaning’ behind respondents’ survey responses and issues relevant to them. Arguably, this was a clear strength of the survey structures given the rapport developed between participants and the researcher, as well as the richness of subsequent qualitative data collected.

In order to ensure parity between the online and hard-copy formats, it was deemed necessary to include all incomplete survey data rather than remove entire individuals from the analysis because they simply made a ‘mistake’. The use of open-ended survey questions was a potential strength of this study, adding context to the close-ended responses and allowing respondents to discuss matters of salience to them. Moreover, the primary goal of the surveys was to inform the *Qualitative Phase* of this thesis – and as such, findings yielded from open-ended responses (even from incomplete surveys) were invaluable in supporting the ‘stories’ told by subsequent interview and focus group participants.

Survey responses indicated that some participants misunderstood the difference between ‘semi-retirement’ and ‘rehirement’, despite clear instructions and definitions

having been provided. Moreover, others claimed to be ‘fully retired’ or unemployed, but referred to current volunteer work or part-time jobs in latter survey sections or during subsequent interviews (focus groups). It would appear that these ‘labels’ were indeed arbitrary and some respondents did not consider unpaid or sessional work to be ‘traditional’ employment – and therefore, identified themselves as ‘retired’. These findings indicate a possible cultural understanding of what constitutes ‘real work’ among WA cohorts.

Although not a limitation *per se*, a number of respondent situations had changed between having completed the survey and taking part in interviews or focus groups. This was exacerbated by the time between *Quantitative* and *Qualitative Phases* of data collection (between 6 – 12 months). The semi-structured nature of individual and collective interviews allowed the researcher to explore these changes – however it did mean that a respondent (originally) selected for interview because they had been ‘unemployed’ at the time of the survey, might no longer have been out of work. Although positive for the individual, it did limit the range of data collected for specific purposes or relating to various mature age sub-population groups. Conversely, a number of respondents who had been employed at the time of the survey, were subsequently unemployed or had entered into (semi) retirement. This was actually a strength of this research in that the *Qualitative Phase* of data collection acted almost as a follow-up interview – illustrating two separate ‘snap-shots’ of mature cohorts (and employers) lives’ in WA society. This also indicated that major life changes can occur in a relatively short period of time – whether pertaining to work, health or familial related circumstances – and respondents’ cases could act as warnings or success stories for individuals from similar contexts.

A potential limitation of data analyses was the lack of intersectionality between sample cohorts based on their demographic characteristics – such as ‘age’, ‘gender’, ‘location of birth’ and ‘job-level’ (employees and employers). Where appropriate, respondents have been compared ‘generally’ by their work (retirement) status and sector of employment; most notably, similarities (differences) have been identified between the ALFS and ILFS participants – particularly between ‘working’ and ‘non-working’ ILFS sub-samples (see *Chapters Five through Seven*). It was not however, feasible to specifically compare individuals or sub-samples based on how demographic characteristics intersected. Despite this lack of context in quantitative and qualitative (open-ended) survey findings, more specific reference to demographics (particularly age and gender) formed part of semi structured interview and focus group thematic

analyses. *Chapters Eight and Nine* discuss how personal (work-related) traits were potentially interrelated with respondents' individual responses or in terms of the experiences of mature sub-cohorts in later life.

During recruitment, the researcher disseminated information about WA's ageing workforce and created awareness about associated socio-economic implications. Some respondents also used interviews and focus groups as opportunities to reflect on their own attitudes or behaviours and potentially act as role models for others. During the primary data collection phases the researcher was also able to foster (personal) networking opportunities between participants. This led them to (share) contacts and resources that may improve their current work or retirement status, by helping to engage further in the WA community.

A direct quote by the NSAPAC (2008, p.5) illustrates the scope and importance of goals perpetuated through ageing studies -

Research can help us to understand and improve the experiences of older people on many fronts... challenge the view of ageing as a time of decline and dependency and promote productive ageing. Research will focus on quality of life and well-being, addressing ageism and recognising how seniors can, and already do, contribute to the social and economic wellbeing of their communities.

Arguably, an unexpected strength of this dissertation was potentially increasing knowledge, social capital and community capacity among (prospective) respondents and building interpersonal (professional) relationships amongst the sample.

4.11 Conclusion

The mixed methods research design applied in this dissertation involved three phases of primary and secondary data collection. Surveys were promoted through a range of methods. Individuals responded to advertisements in newspapers, on websites and notice boards; or by 'word of mouth' and networking; many were also approached during live seminars and workshops. This guaranteed respondents' access to material regardless of their level of computer literacy, work and retirement status, or their preferred method of information dissemination. Ultimately, this resulted in securing 445 respondents – a population that represented a cross-section of working, unemployed and retired mature cohorts from across WA – thereby suggesting any findings from this dissertation may be indicative of other similar groups and settings.

The *Literature Review* preceded the *Quantitative Phase*, where survey construction was shaped by key issues evident in academic, grey and media sources. Similarly the secondary data and *Quantitative Phase* informed subsequent approaches used in the *Qualitative Phase*. Although the ALFS (ILFS) question lists and semi-structured interview (focus group) question guides were structurally separate, each instrument complemented and informed the others. Both phases of data collection linked back to the *Research Questions* – exploring the perceived ‘place’ of MAEs in an ageing workforce; the potential impact of their predicted mass exit from the WA labour force; and mitigating negative consequences through more effective policy implementation.

In addition to this, two *Human Resource Management* (HRM) theories were used to contextualise and thereby inform the survey design; and also mirrored *Community Development Work* (CDW) approaches initially used to inform the conceptual framework (see *Chapter One*). The *Human Capital Theory* (HCT) views staff as central to corporate sustainability and advocates that organisations invest in individuals through professional (career) development opportunities that maximise the skills of labour and staff retention. The complementary, *Resource-Based View of the Firm* (RBV) encourages the training and retention of (individual) human resources in order to increase their value and ensure these resources are uncommon, irreplaceable and cannot be easily substituted. These theoretical frameworks thereby highlighted gaps in mature age employment that could be explored through data collection.

Therefore, in order to address this wide rationale, data collection and analysis ranged in purpose, using a pragmatic approach. As part of quantitative analyses, narrow, statistical and demographic comparisons were applied to close-ended survey responses. Such deductive approaches were underpinned by positivistic theory. However, the mixed methods design also allowed for broader, more explorative (flexible) inquiry through the priori and inductive coding of qualitative data. This was akin to a phenomenological approach, which focused on establishing ‘meaning’ behind respondents’ perspectives.

The research phases were not necessarily linear, with some data collection instruments implemented at the same time. Similarly, data analysis was not limited to each ‘separate’ phase; relevant themes began emerging prior to, during and after data collection. A strength of the qualitative components used in this mixed methods research design, was that the nature of data analysis was flexible and (some) data sets were subject to modification throughout the study. Findings from the data collection

instruments influenced subsequent analyses and interpretations of previous outcomes *vis-a-vis* methodological triangulation, thus accurately capturing the various perspectives of a cross-section of WA's heterogeneous mature cohort.

The data collection process resulted in unexpected outcomes that furthered this dissertation's *Route to Impact* (RTI) goals. Attendance at workshops and conducting interviews and focus groups fostered a positive relationship between all parties – where respondents were able to 'learn' from each other (or the researcher), exchange contact details and build upon their supportive networks in order to improve their work (retirement) status. The following chapters (*Chapters Five through Nine*) discuss findings relevant to addressing the main *Research Questions* as derived from the quantitative and qualitative analyses described above.

Chapter Five: Quantitative Data Results

5.0 Introduction

This chapter provides a quantitative overview of the *Active Labour Force Survey's* (ALFS) and *Inactive Labour Force Survey's* (ILFS) close-ended responses. The ALFS sample represented a cross-section of Western Australia's (WA's) current mature age employees (MAEs); mature age volunteers (MAVs); and their employers (including mature age employers – MAERs). The ALFS explored respondents' experiences in the present work force; future intentions regarding retirement or their continued labour force engagement; and overall wellbeing (see *Appendix B*).

The ILFS sample included mature aged job-seekers, the hidden unemployed or those that had fully retired from the labour force. The ILFS cohort also encompassed semi-retirees or rehired retirees (rehirees) – who continued to work or volunteer in some capacity at the time of the survey. The ILFS focused on prior work and life experiences. In particular, this included respondents' last job held prior to exiting or semi-retiring; their time in retirement (or unemployment); prospects for re-entering the labour force; and where appropriate, the methods used to regain employment; as well as an overview of their current workplace and wellbeing (see *Appendix C*).

A total of 362 individuals completed the ALFS (a 70% completion rate); whilst 83 filled out all relevant items in the ILFS (a 73% completion rate). As discussed in *Chapter Four*, the majority of survey items were either 'nominal' or 'ordinal' in nature, with most only requiring a 'Yes', 'No' or 'Unsure' response. Other items allowed respondents to nominate multiple response variables or were presented in a Likert Scale format (for instance, questions pertaining to job satisfaction or quality of life – QOL). The quantitative review was based purely on descriptive level analysis *vis-a-vis* specialised reports generated by the survey host-site *QUALTRICS*. Data related to open-ended questions, which allowed for a qualitative response, will be presented in *Chapters Six and Seven*.

Chapter analyses cover job-seeking behaviours; respondent actions and expectations regarding their engagement in professional development; as well as the potential barriers faced by mature cohorts attempting to re-enter the WA labour force. *Section 5.1* of this chapter compares variables such as demographic characteristics; education levels and qualifications; financial status and access to pensions; and employment trends. *Sections 5.2 and 5.3* explore workplace policies (practices)

regarding mature age employment, intentions for changing jobs and training or career development opportunities. *Section 5.4* outlines respondents' retirement and retention expectations; with perceptions held regarding mature populations discussed in *Section 5.5*. *Sections 5.6* through *5.8* provide an in-depth overview of the 'non-working' and 'working' ILFS sub-samples. Semi-retirees and rehires' current jobs are also briefly described; whilst reiterating the main similarities or differences between ILFS cohorts (and sub-samples); and identifies nuances between questions that appear ostensibly similar, however yielded polarised responses or dichotomous themes.

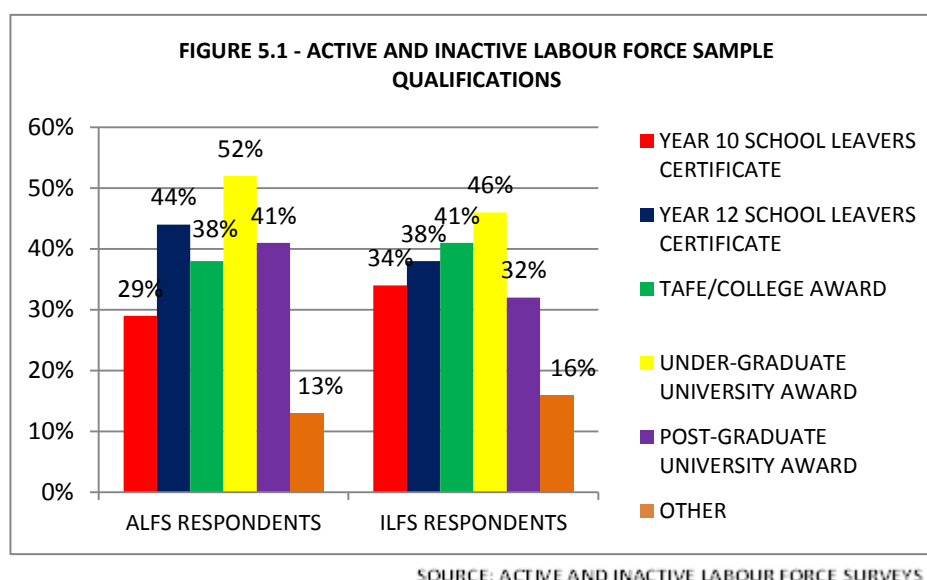
5.1 Demographics, education, finances and work trends

Surveys gathered demographic information about the labour force participants. The majority of respondents were aged between 55 - 64 years in the ALFS (52%), while most were aged 65 -79 years in the ILFS (53%). Given the assumption 'inactive labour force participants' would be older than their 'active' counterparts which comprised no retirees, this was to be expected. The number of female respondents was greater for both population groups (74 % and 60% respectively). Sixty-seven per cent of ALFS and 65 per cent of ILFS participants were married, with a greater proportion of 'single' ILFS respondents (22%) compared to ALFS respondents (17%).

Ninety-one per cent of ALFS and 82 per cent of ILFS respondents owned their own home; however a smaller proportion of people had paid off their mortgage in the ALFS group (42%) compared to the ILFS sample (61%). Again, this might be expected given that ILFS participants were more likely to have been in the workforce for a longer period of time than their ALFS counterparts. As indicated below, although not necessarily indicative of their overall time in the workforce, ILFS respondents had spent an average of 20 plus years in a single workplace (53 %). This was compared to 1 - 9 years amongst most ALFS participants (50%). All but two were Australian citizens or permanent residents, with 59 per cent of ALFS and 53 per cent of ILFS respondents born in Australia.

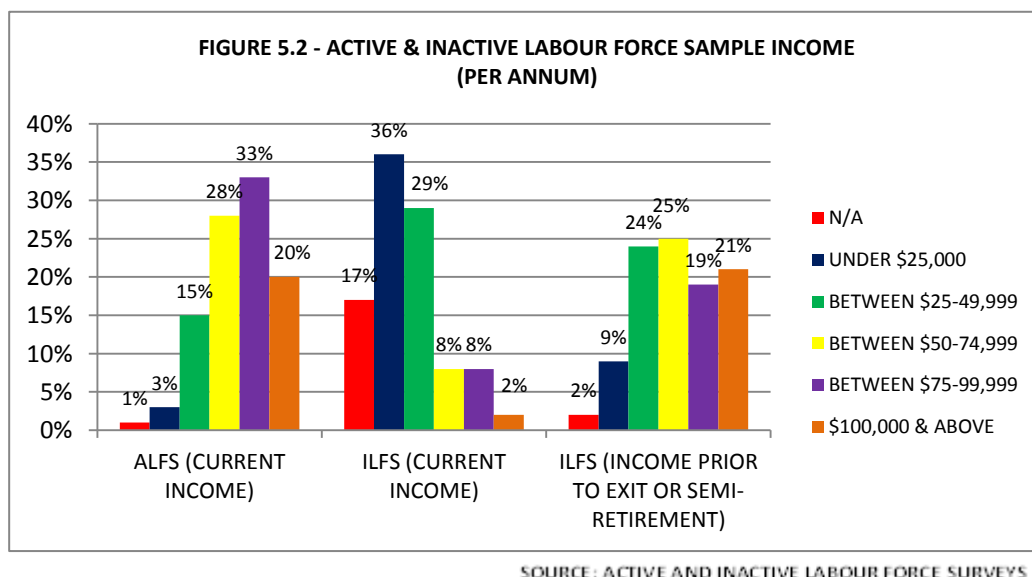
In relation to respondents' levels of education, collected data revealed that the ILFS cohort had a higher proportion of participants with a maximum secondary level of education (23% compared to 13% from the ALFS). Tertiary level education was the highest cited educational level in both surveys with 77 per cent ALFS and 87 per cent ILFS respondents having been to TAFE or University. The survey also collated data on the various qualifications individuals had received (See *Figure 5.1*). Credentials

generally comprised undergraduate awards, however both surveys showed that more than half of respondents had learned a trade or obtained a training certificate. Survey findings indicated this cross-section of WA’s mature cohorts was highly credentialed, many nominating multiple awards or vocational qualifications. Data indicated that mature cohorts were ‘aware’ of the higher educational options available to them and the importance ‘qualifications’ hold for their continued viability in the workforce.



Section three of the surveys gathered information about respondents’ finances, including access to additional sources of public and private funds. There was a great deal of disparity between the two samples’ annual incomes (see *Figure 5.2*).

Approximately one-third of ALFS participants earned between AUD \$75, 000 – \$99, 999; whilst the majority of ILFS respondents were earning less than AUD \$25,000 per annum. It could be stipulated that ILFS cohorts had less ‘income’, because they had been earning less prior to their exit from the labour force or semi-retirement, than MAEs sampled – with reduced earning power potentially linked to fewer savings. For example, a higher proportion of ILFS respondents had been earning less than AUD \$50,000 (35%, compared to 19%); whereas a higher proportion of ALFS participants had salaries in excess of AUD \$50,000 (81% compared to 65%).

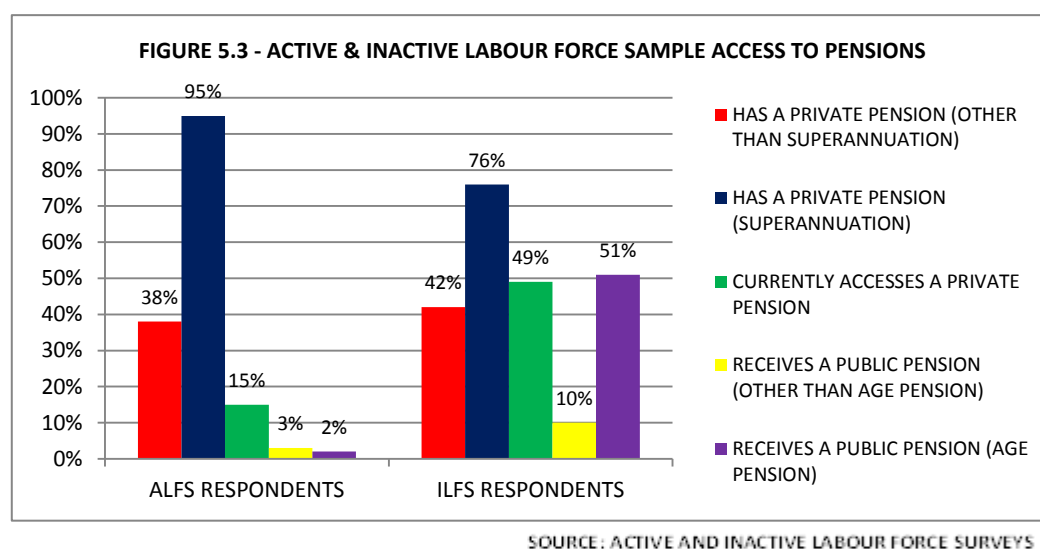


A Report by *National Seniors Australia's Productive Ageing Centre* (NSAPAC, 2009a), found that although current MAEs planned to use private pensions as a primary source of income post-employment, the majority of retirees (unemployed) Australians remained dependent on public pensions. However, this did indicate a trend whereby mature cohorts are accessing superannuation schemes in greater numbers than previous generations. Supporting this 'generational shift', over three-quarters of ILFS participants had been contributing to superannuation – compared to almost the entire ALFS sample (95% – see *Figure 5.3* below). This 'increase' is positive given the rising need for individuals to remain socio-economically self-sufficient in retirement and the perceived inadequacies of the public *Age Pension* amongst survey respondents (see the following paragraphs).

In respect to accessing full or partial superannuation income streams, other investments or stipends (from trust accounts or scholarships), only 15 per cent of ALFS participants did so at the time of the survey. Comparatively, 49 per cent of ILFS respondents were currently using their superannuation (or other private funds) as sources of income. Approximately 80 per cent of respondents from each sample population agreed that access to private funds would benefit their individual situation in retirement.

With respect to respondents reported reliance on public assistance (see *Figure 5.3*), 3 and 10 per cent of ALFS and ILFS participants respectively, accessed non-age related pensions (such as *Disability Pensions* or unemployment benefits). As was to be expected, a large number of ALFS respondents were ineligible to access the *Age Pension* (46% - not included in *Figure*). Despite all of the ILFS respondents being eligible, only half of the population sampled accessed it (51%). Interestingly, these

survey findings somewhat mitigate the ‘fears’ espoused in predicted dependency ratios in Australia – contradicting the expectation that the bulk of retirees (or the unemployed) will rely on traditional sources of welfare and therefore place greater socio-economic pressure on the Government (see *Chapters Two and Three*).



When asked to evaluate the efficacy of the aged pension, 82 per cent of respondents in both groups believed that it would be suitable only if supplemented by other sources of income (a belief supported by Per Capita, 2014). Interestingly, 97 per cent of ALFS and 100 per cent of ILFS participants who were currently eligible for the pension (however did not receive it), also did not currently access the *Pension Bonus Scheme*. These low figures potentially support the inadequacies of the scheme outlined in the *Literature Review* (see *Chapter Three*), which resulted in the initiative having been made inaccessible to new applicants after a prescribed date.

These findings support the argument that current forms of economic assistance available to (WA’s) mature-aged populations may be inadequate for their long-term independence (Fajzullin, 2011). The NSAPAC (2009a) further argued that future generations will likely depend on a mix of public and private pensions – that despite their intentions to live independently (see above), current MAEs have potentially underestimated the adequacy of superannuation payments alone. Therefore, a component of subsequent qualitative inquiry was to explore issues of access and availability regarding private (public) sources of pension; ascertain the efficacy of government initiatives; and what may better prepare individuals for continued labour force engagement or retirement (see *Chapters Eight and Nine*).

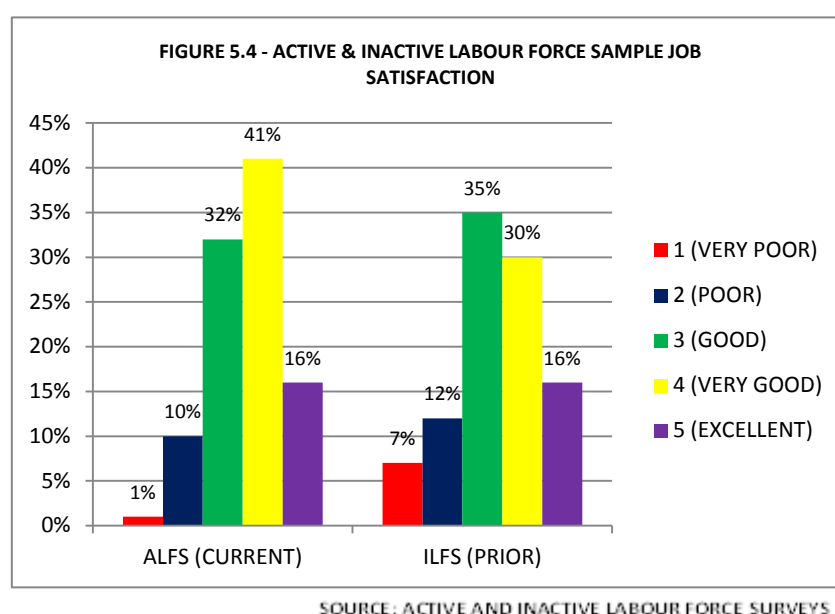
Section four in both surveys explored the work trends of respondents. The ALFS collated data pertaining to current work-related information, whereas the ILFS queried respondents' work force participation prior to their withdrawal from the labour force or transition to semi-retirement. Most ALFS participants were currently in paid employment and predominantly in the public sector (41%); with ten individuals self-employed and only four volunteers. A minority of ALFS respondents had secondary paid or unpaid jobs (12% and 20% respectively). The majority of ILFS participants had also been in paid employment prior to exiting the labour force or semi-retiring (predominantly in the public sector, 51%); with eight having been self-employed and two prior volunteers. The ILFS cohort were less likely to have held a secondary paid job than their ALFS counterparts (5%), however an equal proportion had been in unpaid employment (20%).

The low proportion of individuals with secondary jobs may be explained by their rates of employment. Most respondents were currently (or had been) engaged in traditional 'full time' work (representing just above 71% of ALFS and 75% of ILFS respondents). Slightly more ALFS respondents were in non-traditional part-time positions than their ILFS counterparts (26% and 21% respectively); less than 5 per cent had been casually employed among both samples – with only one respondent in a job share arrangement. Despite the slight increase in part-time work since the retirement or exit of ILFS respondents, it is surprising to note that such small proportions of the ALFS sample were in non-traditional roles given subsequent findings that flexible work arrangements were highly valued by mature cohorts (see below and *Chapters Six through Nine*).

A greater percentage of ILFS respondents (52%) had been in managerial or executive level positions, compared to current ALFS participants (36%). This indicated that 'advanced age' (or prolonged length in a workplace) equated to achieving higher level jobs. Prior to exiting the labour force or semi-retiring, the majority of ILFS participants had been in their former workplace for more than 20 years (53%). These figures were much higher than their ALFS contemporaries, with many having only been in their current workplace for approximately half the time (approximately 50 % of ALFS respondents had spent between 1 - 9 years in the same workplace). Interestingly, a third of both ALFS and ILFS had spent a comparable length of time in the same position; the majority having stayed in their current or prior role between 1 - 4 years.

In terms of job satisfaction, overall data was positive for both groups (see *Figure 5.4*). The majority of ALFS labelled their current experience as '*Very Good*' (41%),

with the bulk of ILF participants stating their prior job satisfaction as ‘*Good*’ (35%). These positive findings perhaps indicate why most respondents had remained with the same organisation for years, or even decades. Given the potential importance of job satisfaction to retention rates and the fact a minority of respondents in each survey cited their satisfaction as ‘*Poor*’ or lower, such dissatisfied individuals were targeted for interviews or focus groups – as were individuals who reported their work experiences as ‘*Excellent*’. Subsequent chapters discuss potential connections between feelings of (dis)satisfaction and respondents plans (behaviour) regarding continued engagement up to and beyond the traditional age of retirement.



5.2 Mature age workplace policies and practices

All respondents were asked to identify the various age-sensitive strategies they were aware of in their current workplaces (ALFS sample) or last place of work prior to their exit or semi-retirement (ILFS cohort) and the importance of such initiatives to the retention of MAEs (see *Figure 5.5*). It was discouraging to find that prior to their withdrawal many of the ILFS sample’s WA organisations had not been directly targeting ageing workers for employment opportunities. Despite slight improvements reported in the ALFS, many current employers were still not implementing such strategies at the time of the survey. Less than half of ALFS respondents’ confirmed that their employers were actively retaining MAEs (42%); with even fewer organisations among the ILFS participants’ (34%). The findings showed that more than half of

organisations did not purposely re-hire retirees (52% in the ALFS and 65% ILFS respectively). Similarly negative findings were mirrored in a study by Drew and Drew (2005a) that reported 90 per cent of employers surveyed had not targeted A&R strategies to mature cohorts. It would also seem that most of the ‘identified’ WA employers were not addressing the apparent dearth in skills evident in the market – with one-third of ALFS respondents’ current and approximately half of ILFS respondents’ prior employers specified, not actively implementing strategies to mitigate associated labour losses.

These findings indicated another potential point of interest for the *Qualitative Phase* – especially since many ALFS and ILFS respondents were ‘*Unsure*’ if their organisation actively targeted MAEs (44% and 30% respectively), or aimed to rehire retirees (44% and 31% respectively). Also, 53 per cent of ALFS and 43 per cent of ILFS respondents were uncertain if their employer was attempting to reduce current or future skilled-labour shortages. Based on open-ended responses provided and literature reviewed, it was supposed a lack of mature-specific schemes may be attributable to employer positive bias towards ‘youth’ employment; however, follow-up qualitative inquiry also explored whether particular industries were experiencing low turnover; or if such programs were simply not ‘clearly’ promoted, thus resulting in low awareness among individuals.

It has been long stated that Australian workplaces frequently favour ‘younger’ demographics – associated with better health, greater technological expertise, higher qualifications and as more ‘malleable’ than their older counterparts (Encel, 2000). However, there was dissonance between the two survey samples with respect to whether their employers ‘favoured’ younger workers’ over MAEs. Twenty-five per cent of ALFS respondents agreed their employer retained younger workers over older cohorts. However this was less clear-cut among the ILFS respondents, with even numbers between those who cited ‘*Yes*’ and others who nominated ‘*No*’ (representing 38% for each response variable). This suggests that employers’ attitudes towards aged cohorts may have been more divided in the past – or perhaps that current MAEs were no longer ‘blatantly’ singled out – again, posing further questions for further qualitative inquiry. Despite this, both sample groups agreed that their places of work were (or had been) eclectic in nature (approximately 70% in both cases). This is encouraging given arguments that employing a mix of differently aged workers enables the ‘weaknesses’ of one cohort to be supplemented by the ‘strengths’ of the other, whilst simultaneously fostering greater intra-office cohesion and workplace sustainability (Andrews, 2007;

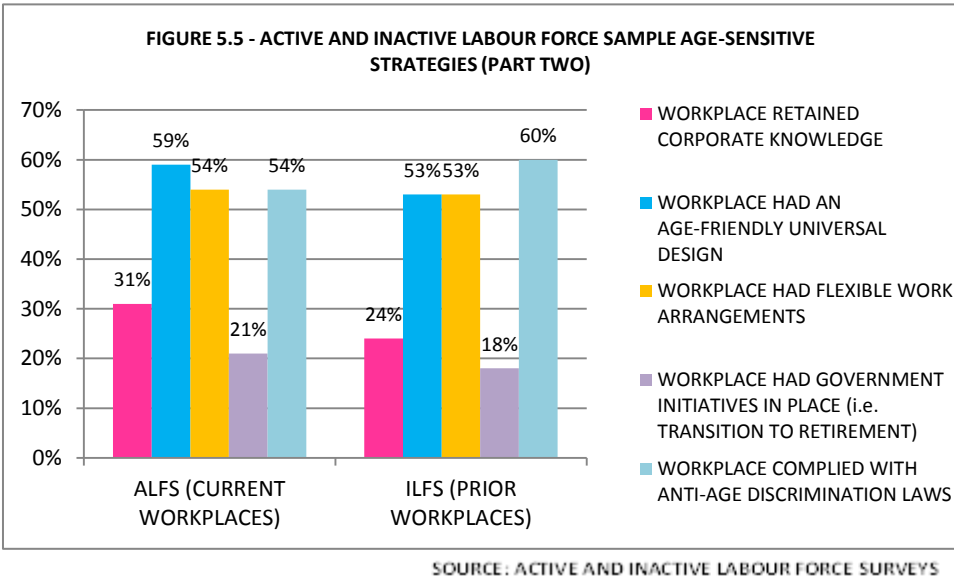
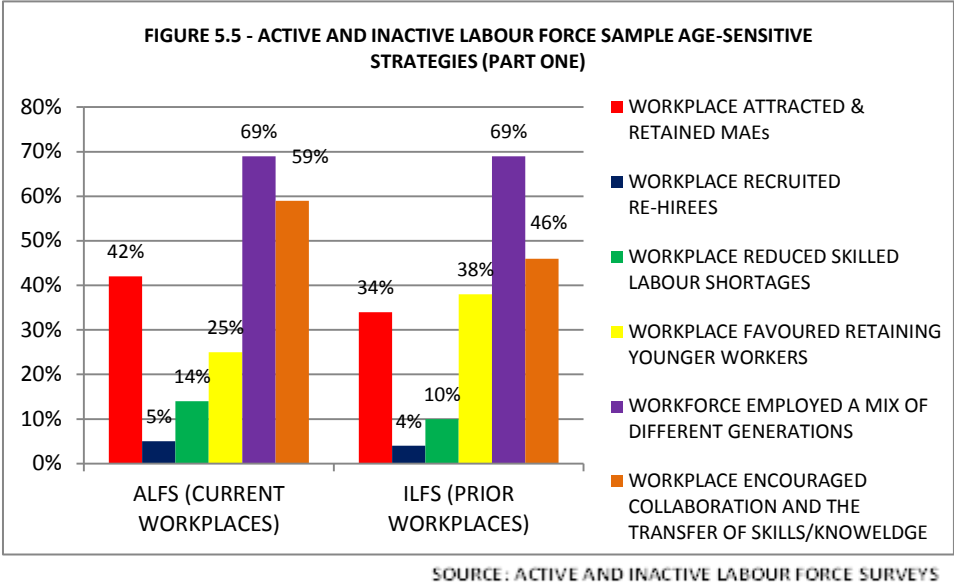
Bourne, 2009; Brooke, 2003; Brooke & Taylor, 2005; Jorgensen, 2003; Lander, 2006; Simmons, 2009).

Initiatives that allowed for transference of skills were not universally applied in current or prior workplaces, a trend reflected in Australian literature (see Illawarra Mercury, March 11, 2010; Smith, Smith & Smith, 2010). However, far fewer ILFS participants agreed that their ‘prior’ organisation had actively shared knowledge between cohorts (46% compared to 59% of ALFS employers). This perhaps indicated an increase in mentoring, networking, or succession planning in the time since their withdrawal or semi-retirement. An equal number of ALFS respondents were ‘*Unsure*’ whether their employer used corporate knowledge retention initiatives, as those who were certain that their employer did not use such strategies (34% for each response variable). Conversely a high proportion of ILFS participants’ (47%) were confident that their prior employers had not utilised schemes to retain corporate memory. These findings are disconcerting as they suggest employers are not adequately promoting the notion of knowledge retention. Knowledge transfer and retention was explored further during the *Qualitative Phase* (see *Chapters Eight and Nine*).

National Seniors Australia (NSA, 2008) and the *World Health Organisation* (WHO, 2007), illustrated that universal design (age-friendly physical structures and service delivery), increases access and inclusion among ageing cohorts and people with disabilities (health concerns). Participating socio-economically ensures greater parity. Discouragingly, approximately one-third of employment places were not considered age-friendly or universally designed with respect to physical layout and ergonomic facilities. However, over half of all respondents believed their employer provided flexible working arrangements and promoted a work-life balance (WLB). These arrangements included, working outside of core hours or less hours a week; more time for non-work related interests and volunteering; study opportunities; and care responsibilities – whether for dependent children, people with disabilities or ageing family members. Given the importance of ‘flexible work arrangements’ to mature cohorts continued engagement (see Drew & Drew, 2005a; 2005b; Patrickson & Hartman, 2007; Shacklock, Fulop & Hort, 2007; Shacklock & Shacklock, 2005), a goal of follow-up qualitative inquiry was to ascertain common methods of flexibility; its importance to respondents; and how WLB might be improved (see *Chapters Eight and Nine*).

When asked whether their employer provided any government-based initiatives aimed at improving worker retention (such as *Transition to Retirement – TTR*), almost

60 per cent of ILFS were confident that their prior agency had not provided such initiatives. This indicates incentives had not been made available, possibly leading ILFS respondents to prematurely exit the labour force, exacerbating declines in ‘skilled labour’. The bulk of ALFS participants were ‘*Unsure*’ (58%), with an equal minority divided between ‘*Yes*’ and ‘*No*’ response variables (21%) suggesting that employers are still not adequately promoting such initiatives to their staff and thus possibly perpetuating the trend of mature-aged turnover. Both findings are disconcerting and form a major component of the *Qualitative Phase* in gauging the efficacy of government (work-based) initiatives and incentives and ascertaining how awareness about such schemes could be more widely promoted; thereby reducing potential gaps between policy development, implementation and up-take (see *Chapters Eight and Nine*).



In both ALF and ILF surveys, approximately 50 per cent of respondents agreed poor working conditions (such as a lack of retention, ‘age-friendly’ initiatives or government policies) would contribute to a MAE’s decision to leave their job. When asked the same question in relation to them however, 46 per cent of ALFS participants reported they would not leave their workplace if they found it lacking in age-sensitive initiatives. Just over one-third of ALFS respondents believed a dearth of positive workplace initiatives would potentially lead to their withdrawal current workplaces. Seventy-two per cent of ILFS respondents reported that negative conditions had not contributed to their own exit or move to semi-retirement. The level of disparity between respondents’ beliefs about mature aged cohorts in general and (personal expectations about) their own behaviours, suggests an ‘us’ *versus* ‘them’ scenario. This tone of ‘detachment’ was also apparent in the open-ended responses, where individuals believed themselves to be ‘special’ with regard to their personal skills and talents (see *Chapters Six and Seven*).

Many respondents from each group were unsure whether their organisation complied with anti-age discrimination legislation (44% for ALFS and 37% for ILFS). However, this was balanced by the encouraging finding that only two per cent of respondents’ current organisations and three per cent of respondent’s prior employers appeared to blatantly disregard such laws. Also positive, was the fact that around two-thirds of ALFS and approximately three-quarters of ILFS participants reported that they had not personally experienced ageism in the workplace. Cases of age-related prejudice (and other discriminatory behaviours) are explored in greater detail in *Chapters Six through Nine*.

Seventy-five per cent of respondents from each sample believed that age discrimination would likely contribute to MAEs’ decisions to exit the labour force. Fifty-two per cent of ALFS respondents stated they would leave the workforce as a result of discriminatory behaviours. Positively, 80 per cent of ILFS had not withdrawn from employment or semi-retired as a result of ageism. Again, although encouraging, these survey findings also mirror the ‘us’ *versus* ‘them’ phenomenon described above – at least 28 per cent of ALFS respondents somehow felt equipped to deal with such negativity and thus would remain in the workforce, despite the wide-spread belief that other MAEs (in general) would not be able to cope.

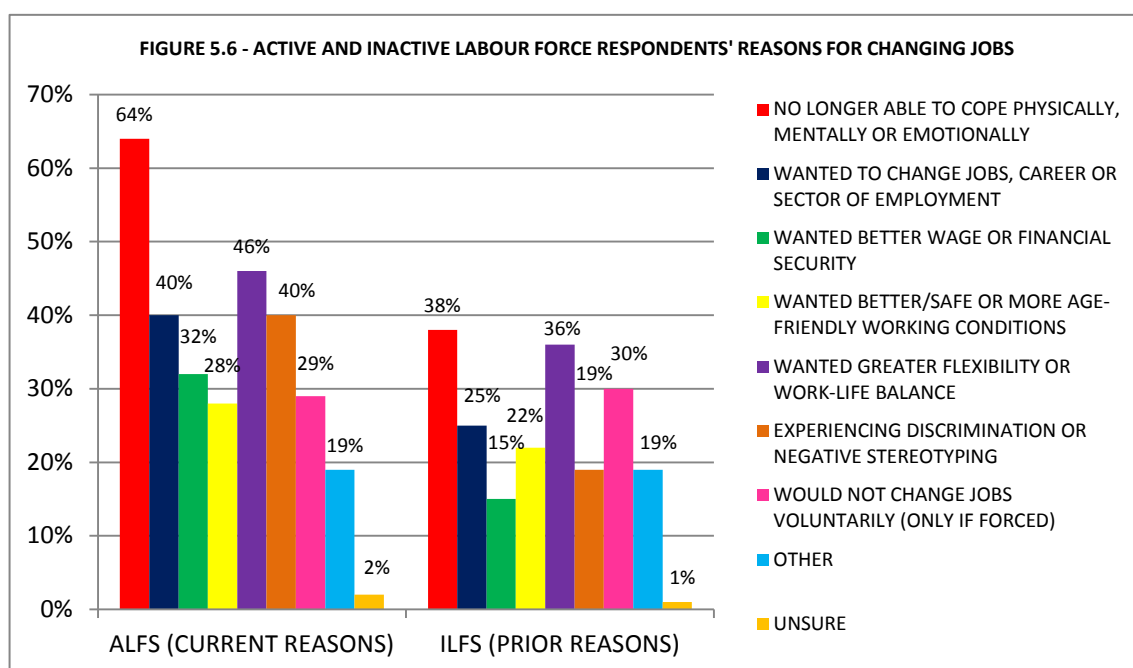
5.3 Changing jobs, training and development intentions

Respondents were asked to disclose intentions and previous history relating to professional development and career change. Research has revealed that the average age of retirement is increasing naturally; or rather, intentions for later retirement in Australia are growing in frequency (NSAPAC, 2009a; 2009b; Seaniger, 2009b). The majority of ALFS respondents intended staying in their current position until pensionable age (56%) – which at the time of the survey was 65 years of age. However, when asked if they intended staying in the same position beyond retirement age, they were evenly divided between ‘Yes’, ‘No’ and ‘Unsure’ response variables. Comparatively, prior to exiting the labour force or semi-retiring, 66 per cent of ILFS respondents had intended staying in their previous role up to retirement age. Approximately one-third of ILFS respondents (35%) had had plans to continue working beyond this time, a percentage similar to the ALFS cohort (34%).

Both surveys contained a multivariate response item that queried the importance of numerous ‘dimensions of change’ in their decision to stay in a particular job. Very few participants were ‘Unsure’ as to why they would leave a job – suggesting most respondents were self-aware with regard to job preferences and thus able to make autonomous decisions regarding career change. Interestingly, despite both groups agreeing that *‘an inability to cope with the physical, mental or emotional demands of a job’* would be the most salient reason for leaving a position, the percentage among ALFS participants (64%) was much higher than their ILFS counterparts (38%). Forty-six per cent of ALFS and 36 per cent of ILFS participants nominated a desire for *‘more workplace flexibility or a greater work-life balance’* as the next most important exit factor – workplace flexibility being a recurring theme throughout the quantitative and qualitative data (see *Figure 5.6* below for the remaining ‘dimensions of change’ percentages).

Forty-eight per cent of ALFS and 57 per cent of ILFS respondents agreed that ‘getting older’ hindered prospects for retention. Even though the majority of respondents viewed ‘age’ as a barrier to MAEs remaining in the workforce, there appeared to be somewhat of a disconnect between ‘us’ and ‘them’, with high proportions of respondents in either survey not believing their current (or prior) job was (or had been) ‘at risk’ due to their chronological age (75% and 70% for ALFS and ILFS samples respectively). This appeared at odds with one case study which argued that an employees’ belief they would be retained up to retirement age, was inversely related to

age (Encel, 1999). Many ALFS and ILFS respondents considered themselves ‘invaluable’ to employers and believed this distinguished them from their peers, thereby negating any barriers associated with advanced age (see *Chapters Six through Nine*).



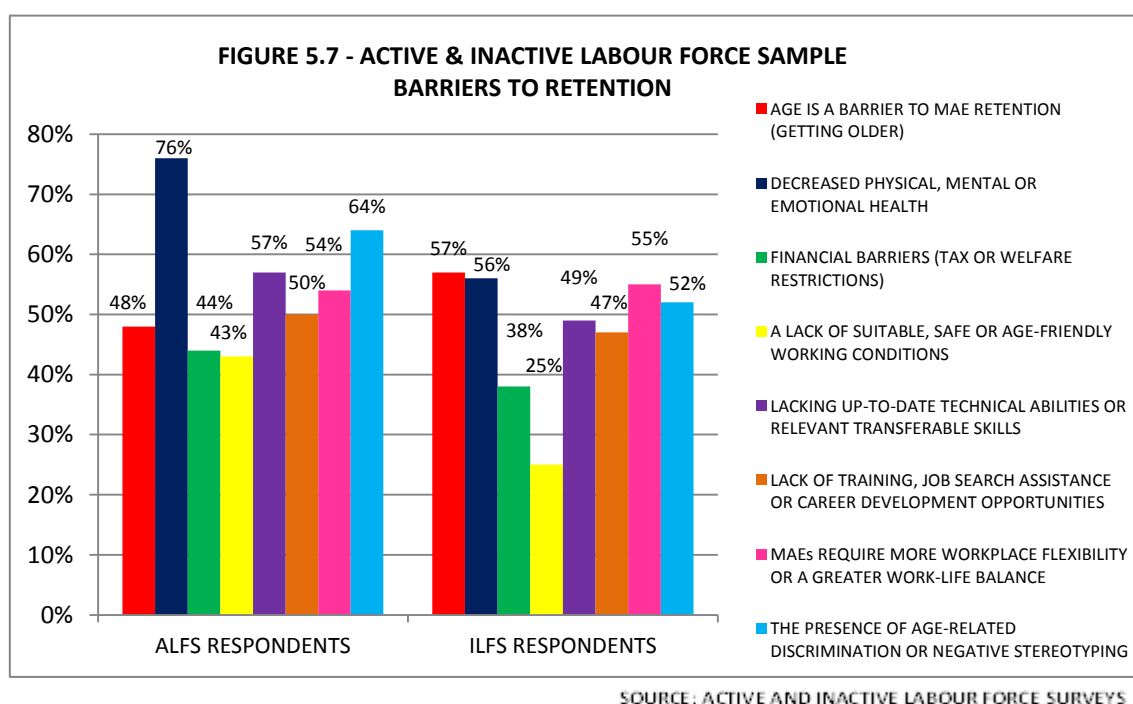
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

Another multivariate response item was used to explore other retention-related barriers experienced by MAEs (see *Figure 5.7* below). Discouragingly, the lowest percentage of survey respondents believed there were no barriers to mature age retention, representing five individuals from the ALFS and none from the ILFS sample. Encel (2000) argued there was a societal belief that ageing individuals experience physiological and mental decline, thereby limiting their perceived viability to employers. Perhaps unsurprisingly, the highest barrier identified in the ALFS and second-highest in the ILFS’ was the potential for mature cohorts’ *‘decreased physical, mental or emotional health’* (76% and 56% respectively). This is interesting given that *‘an inability to cope physically, mentally and emotionally’* was cited as the most common ‘dimension of change’ that would lead to individuals exiting a job (see paragraphs above) – thus further cementing health and wellbeing’s importance to mature age employment.

There was marginal difference between the number of ALFS and ILFS respondents who believed “*the presence of age-related discrimination or negative stereotyping (whether intentional or not)*” would present a barrier to MAE retention (64% and 52%). This was complemented by statistics from the surveys indicating many

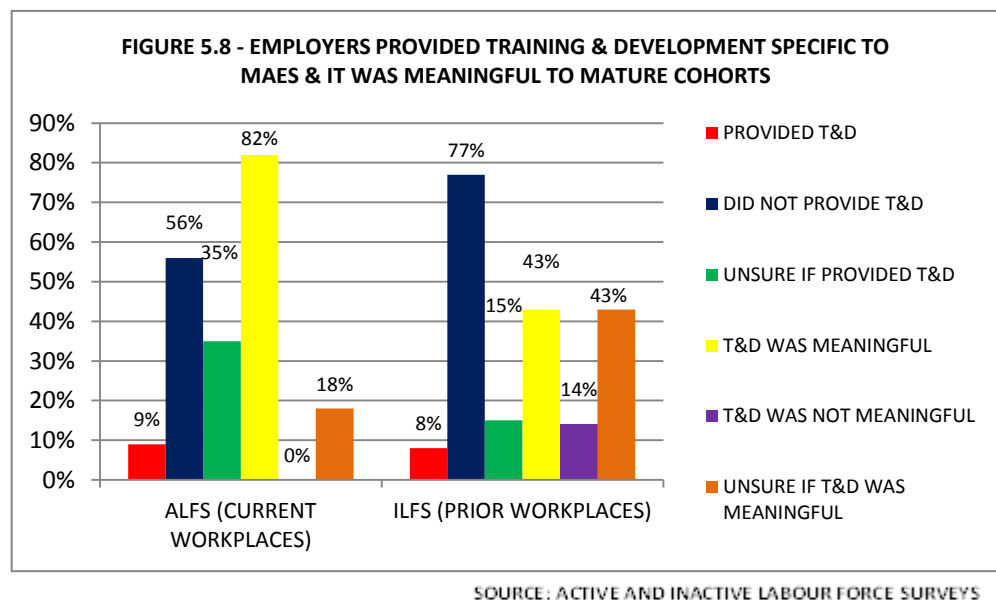
respondents (or MAEs in general) would leave a job as a result of age discrimination (see *Section 5.2*). Another prominent barrier to employee retention amongst ALFS and ILFS samples was the belief that *'MAEs may require more workplace flexibility or a greater work-life balance than other workers'* (54% and 55% respectively). This statistical result is of salience because *'a lack of flexibility'* was listed as the second highest 'exit factor' when considering changing jobs (see above). This suggests 'flexibility' is a polarising notion – although employees want greater WLB, these findings suggest that respondents believed employers may deem it 'undesirable'. Based on subsequent qualitative findings, it could be assumed that from an administrative perspective, 'flexibility' requires greater time and resource management. This dichotomy may be problematic for employee-employer relations and in meeting the changing expectations of individuals within the context of an ageing workforce; thus warranting further exploration in *Chapters Eight and Nine*.

A marked difference between the two survey groups was the importance placed on *"suitable working conditions for MAEs"*. Forty-three per cent of ALFS respondents stated a dearth of safe or 'age friendly universal' designs would impede their retention. This is interesting given a smaller percentage of ALFS respondents (28%) believed 'universal design' would be a deciding factor in their changing jobs (see *Figure 5.6 above*). Only 25 per cent of ILFS participants believed 'age-friendly' design would hinder retention – perhaps suggesting current MAEs overestimate the need for age-friendly design or that this issue has grown in importance for current labour force participants since the ILFS' samples' withdrawal (semi-retirement). Both possibilities add an as yet unidentified 'subjective' element and the value of universal design was investigated as part of the *Qualitative Phase*.



As in Drew and Drew's (2005a) study, where one out of 38 organisations surveyed targeted training and development (T&D) for MAEs, only a minority of ALFS (current) and ILFS (prior) workplaces provided T&D initiatives aimed specifically towards mature cohorts (see *Figure 5.8*). Although a higher proportion of ILFS respondents reported their organisation had not offered tailored T&D (77% compared to 56% of ALFS), this did not necessarily indicate service delivery had improved for current MAEs. Over one-third of the ALFS cohort was '*Unsure*' if their organisation provided assistance. When asked if such training had been "*meaningful and relevant*" to respondents, an equal majority of ILFS respondents whose prior employer had provided tailored T&D, nominated '*Yes*' and '*Unsure*' (43% for each response variable).

It would appear T&D may have increased in quality if not quantity, since this cohort's withdrawal or change in circumstance. Approximately 82 per cent of ALFS respondents' who stated their organisation provided T&D aimed at MAEs, agreed that this training was intrinsically important and applicable to the work carried out by MAEs and rehired retirees. A higher proportion of ILFS respondents (60%) believed a lack of specialised T&D for mature cohorts increased the likelihood staff would leave a job or workplace (compared to only 47% of ALFS respondents – with 40% '*Unsure*' if the presence of targeted T&D impacted on MAE turnover).



The majority of ALFS and ILFS respondents believed updating skills in the same job or career (‘up-skilling’) increased the likelihood that MAEs would remain employed up to and beyond the traditional age of retirement (86% respectively). At the time of the survey, approximately three-quarters of ALFS respondents had undertaken recent ‘up-skilling’ in the preceding six months; with an almost identical proportion of the sample intending to ‘up skill’ in the near future (the next six months). Conversely, half of the ILFS respondents had not undertaken any ‘up-skilling’ in the six months prior to their semi-retirement or exit from the labour force. Fifty-seven per cent of the ILFS sample stated they had not intended up skilling in the six months to come (prior to their withdrawal or change in circumstances).

A similar proportion of ALFS and ILFS respondents believed that retraining in a different job or career (‘re-skilling’) would increase the likelihood that MAEs would remain employed up to and beyond the traditional age of retirement (50% and 58% respectively). Respondents were less likely to have ‘re-skilled’, than ‘up-skilled’ in their current (or prior) job. Only 17 per cent of ALFS respondents had undertaken ‘re-skilling’ in the six months preceding their participation in the survey; with 22 per cent aiming to learn skills related to a new job or career in the near future. Thirteen per cent of ILFS respondents had ‘re-skilled’ in the six months preceding their exit or semi-retirement; whereas a slightly higher number (19%) had intended learning new skills related to different job or career in the six months to come, before withdrawing from their prior job or position.

These findings are encouraging as they indicate that current labour force participants are engaged in more regular, continuous training and development (CTD) than their predecessors in the ‘inactive’ cohort. However, the surveys alone do not

describe why respondents elected to undertake CTD or not – especially given that 86 per cent of both cohorts agreed that ‘up-skilling’ would increase the viability of MAEs. It could be inferred that the comparatively lower uptake of professional development among the ILFS respondents may be linked to the lack of availability of tailored T&D in their prior workplaces, which in turn may have contributed to their eventual exit or semi-retirement (with 60% having stated a lack of meaningful T&D would contribute to MAEs’ plans to exit).

5.4 Retirement and exit plans

The ALFS measured respondent’s current intentions for retirement or continued employment; whereas the ILFS queried plans retirees or the unemployed held prior to their ultimate withdrawal or semi-retirement (change in circumstances). Each sample group reported a preference for working later than the traditional age of retirement (representing around one-third for both surveys – see *Table 5.1*). Twenty-seven per cent of ILFS respondents had intended retiring ‘early’ and 25 per cent had planned to retire at the traditional age of retirement – considerably higher than their ALFS counterparts, indicating a potential generational trend. Only 22 per cent of current employees, volunteers and employers planned to withdraw ‘early’ – with the second lowest number of ALFS respondents intending to retire at pensionable age (representing only 15%). A minority from each group nominated that they ‘never’ intended retiring voluntarily from the labour force. However, the ALFS sample represented double the proportion of their ILFS predecessors – adamant they would only exit if forced by their employer or circumstance (12% and 6% respectively). These findings are encouraging as they indicate this cross-section of WA’s current MAEs appear to be planning to remain in the work force for longer than the previous worker generation sampled.

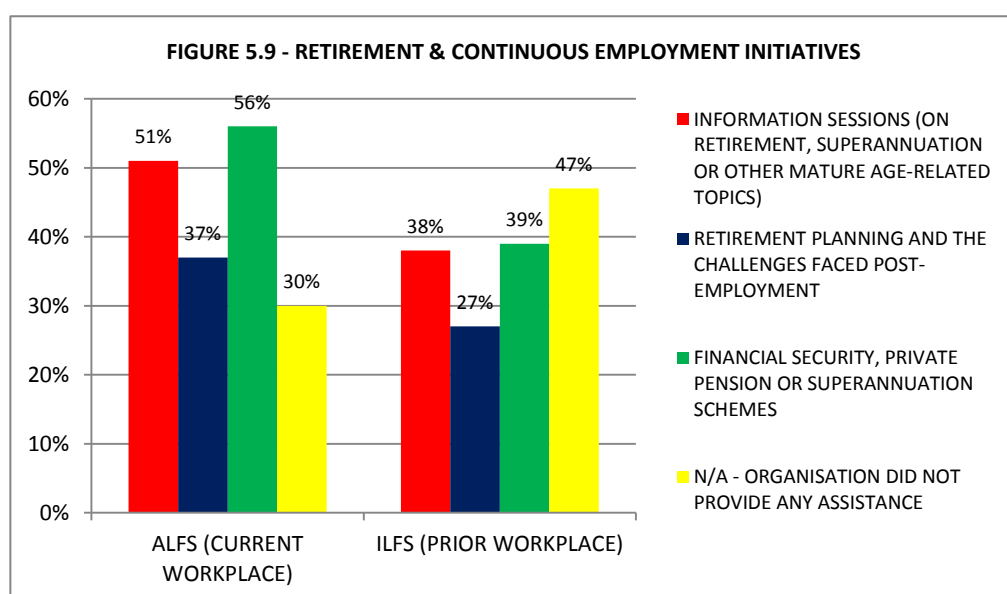
TABLE 5.1 – ACTIVE LABOUR FORCE SURVEY RESPONDENTS’ CURRENT AND INACTIVE LABOUR FORCE SURVEY RESPONDENTS’ PRIOR RETIREMENT INTENTIONS IN RELATION TO THE TRADITIONAL AGE OF RETIREMENT (TAOR)		
CURRENT AND PRIOR RETIREMENT INTENTIONS	ALFS RESPONDENTS	ILFS RESPONDENTS
INTEND (ED) RETIRING EARLIER THAN THE TAOR	22%	27%
INTEND (ED) RETIRING AT THE TAOR	15%	25%
INTEND (ED) RETIRING BEYOND THE TAOR	34%	34%
NEVER INTEND (ED) TO RETIRE	12%	6%
IS (WAS) UNSURE ABOUT RETIREMENT INTENTIONS	18%	8%
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS		

Among the ALFS respondents who intended to retire or were unsure about their plans, almost 71 per cent nominated an interest in semi-retiring – as opposed to ‘fully’ retiring – compared to 53 per cent of ILFS respondents. This proportion was considerably lower than their ALFS counterparts and suggests that such transitional employment may have grown in popularity since their withdrawal. However, semi-retirement was still reported as the most common (prior) intention amongst the ILFS sample. The proportion of ILFS who had intended semi-retiring, is similar to the number of ILFS respondents who stated they were ‘semi-retired’ at the time of the survey (57%). The similarity between these figures supports the subsequent finding that a high proportion of ILFS respondents, exited or semi-retired of their own volition (62%). This supports the finding that the majority of current and prior employers did not encourage their employees to retire at an arbitrary age (representing 41% in both surveys) – with 89 per cent of ALFS respondents and 74 per cent of ILFS reporting that they had not been approached by their employer about retirement. The fact that so few respondents intended withdrawing early and only 20 per cent of ILFS respondents had left work involuntarily, was encouraging.

The surveys indicated a high level of congruence between ILFS respondents’ plans for retirement, employer expectations regarding MAE exit and eventual actions taken. However, a negative finding was that out of the small proportions of ALFS and ILFS respondents who had been approached by their employer (8% and 16% respectively), approximately half believed they had been targeted for retirement, changing jobs or exiting the workforce as a direct result of their chronological age. Also disconcerting was the finding that one-fifth of ILFS respondents had been forced

out of their prior job or workplace. Fajzulín (2011) reported that although the average age of retirement was increasing, MAEs were being forced to exit the Australian labour force earlier than intended.

The surveys asked respondents to nominate the kinds of assistance their current or prior employers provided to MAEs regarding age-related topics. The most common form of support provided by employers were in the form of superannuation schemes; followed by information sessions; and retirement planning (see *Figure 5.9* below). Discouragingly, almost half of ILFS respondents reported their prior organisation had not provided any form of assistance to MAEs. Positively, this number decreased to 30 per cent of ALFS workplaces. This would suggest current workplaces are providing a greater variety of informational or pension services than in the past. Subsequent interviews and focus groups explored why some employers elect not to provide support and how such initiatives may be better designed or promoted as beneficial to workplaces (see *Chapters Eight and Nine*).



SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

NSA (2012a) argued that the majority of mature aged Australians do not plan for later life. Somewhat encouragingly, access rates to age-related services amongst ALFS and ILFS samples were evenly divided between those who attended information seminars regarding retirement options and superannuation (50% and 55% respectively) and those who did not (50% and 44%). Of the ALFS participants who had not attended seminars, 60 per cent reported that they intended accessing such services in the future. Conversely, of the ILFS participants who had not attended seminars prior to exiting the labour force (or semi-retiring), there was an even spread between individuals that

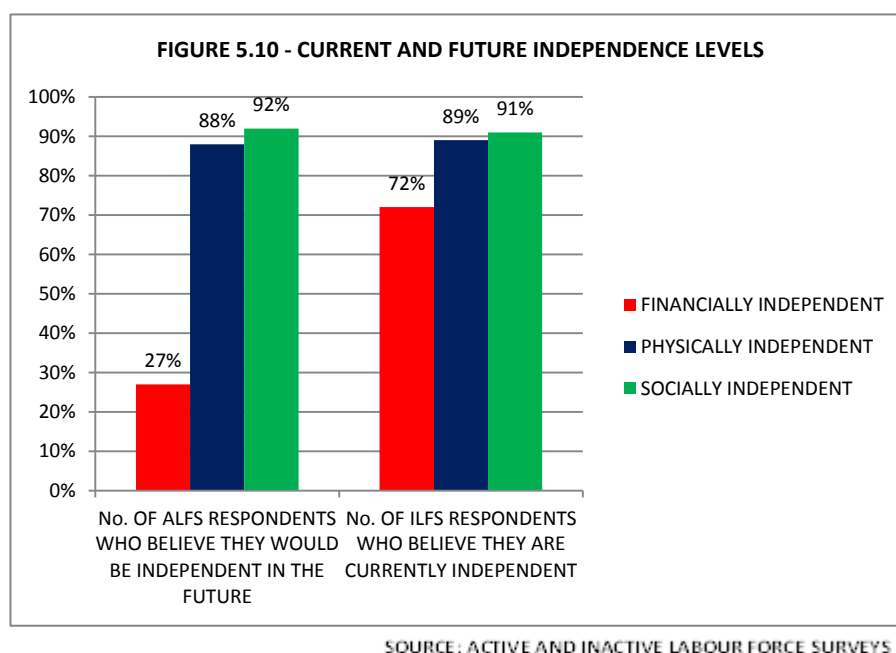
retrospectively regretted their decision; those that stood by their choice; and others who were unsure whether it may have been beneficial. Positively, the majority of ALFS and ILFS respondents (whether they had attended seminars or not) believed that the information provided in such seminars would be of benefit to individuals in their retirement (86% and 76%).

Survey results indicated that although preparation for retirement was deemed extremely important, a large proportion of current MAEs and inactive labour force participants had not undertaken any formal planning for later life. This lack of uptake may have been due to a dearth of assistance provided by a sizeable proportion of employers (see *Table 5.9* above), rather than a lack of interest among worker cohorts. Thus an important aspect of the *Qualitative Phase* was to target individuals who had (or had not) elected to access seminars and ascertain if this was due to availability or promotion – on the part of employers – and potentially identify ways of making such services more appealing to employees.

Almost all ALFS (98%) and all ILFS respondents (100%) agreed that achieving '*Financial Independence*' was a condition of successful retirement. However, only 27 per cent of ALFS respondents believed they were currently in an economic position to remain financially secure after leaving the workforce. Conversely, 72 per cent of ILFS participants felt they were in a position to remain economically secure at the time of the survey – perhaps an indication of why some had felt confident enough to withdraw from the labour force – given increased cost of living (COL) in (Western) Australia (Anonymous, 2012, July 14 – 15), the literature indicated that financial stability was a precursor to successful, autonomous retirement (NSA, 2012a; Saunders, 2011a).

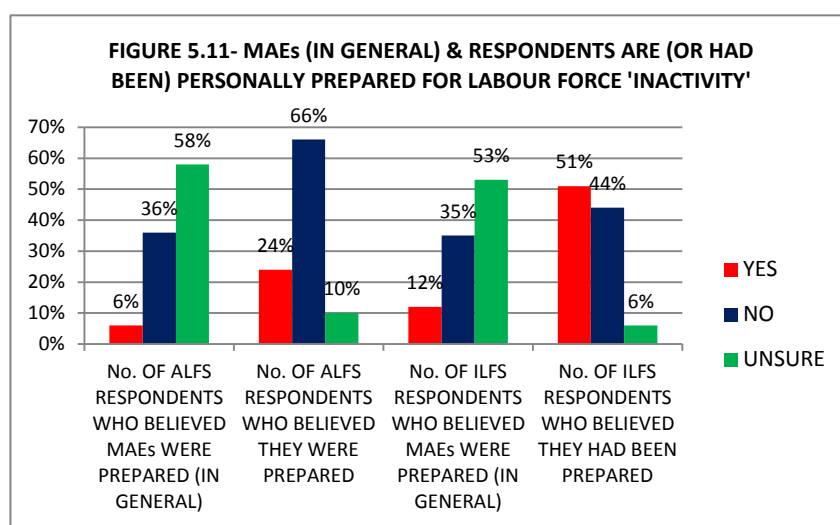
Approximately two-thirds of both cohorts believed '*Physical Independence*' to be a precursor to successful retirement. Interestingly 88 per cent of ALFS participants felt they would be able to remain physically self-sufficient (living without assistance) after leaving the workforce. These predictions were based on their current state of physical wellbeing. A comparable proportion (89%) of ILFS felt able to remain physically self-sufficient at the time of the survey. Around 60 per cent in each sample agreed that '*Social Independence*' would lead to an individual successfully retiring. Positively, 92 per cent of current ALFS respondents expecting to remain socially engaged after leaving the workforce; and 91 per cent of the ILFS cohort reported being socially active at the time of the survey (see *Tables 5.2* and *Figure 5.10*).

TABLE 5.2 – CONDITIONS THAT NEED TO BE MET IN ORDER TO SUCCESSFULLY RETIRE		
CONDITIONS FOR RETIREMENT	ALFS RESPONDENTS	ILFS RESPONDENTS
FINANCIAL INDEPENDENCE	98%*	100%
PHYSICAL INDEPENDENCE	65%	62%
SOCIAL INDEPENDENCE	60%	59%
OTHER	3%	4%
*Respondents could nominated more than one response for this survey question		
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS		



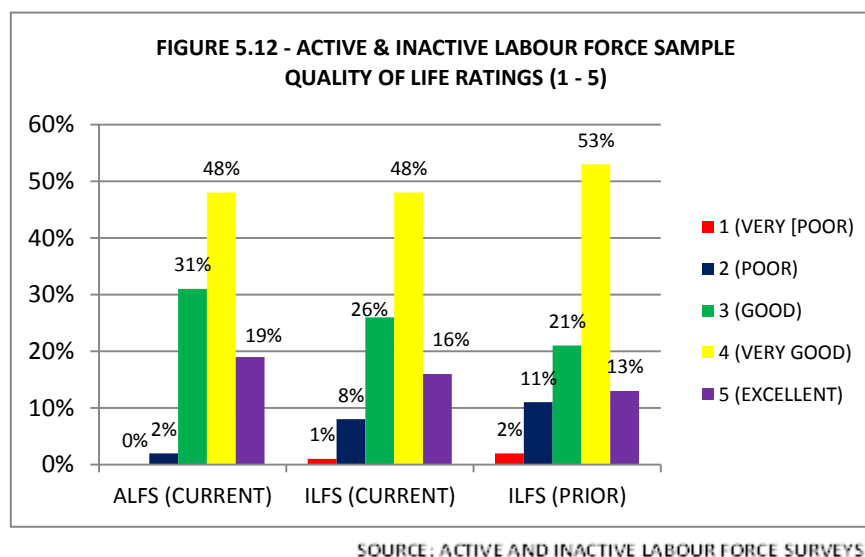
When asked whether MAEs were prepared for permanent retirement, semi-retirement or becoming unemployed, over half of both samples were ‘*Unsure*’ (See *Figure 5.11*). However, when asked the same question in relation to their own level of ‘preparedness’, they were much more certain. Based on the importance placed on financial independence and the low number of ALFS respondents who felt economically secure, it was unsurprising that two-thirds of this cohort felt unprepared to exit the labour force. Fifty-one per cent of ILFS respondents had been prepared to withdraw from the labour force or semi-retire – whereas 44 per cent reported they not been ready for the transition. This is salient as ILFS respondents scored highly on each of the three independence ratings (financial, physical and social wellbeing) and thus should have been more prepared. It could be assumed therefore other subjective

dimensions impacted on these individuals' decision to retire and their subsequent wellbeing. An analysis of the open ended survey responses related to retirement provides insight into these emerging themes (see *Chapters Six* and *Chapter Seven*).



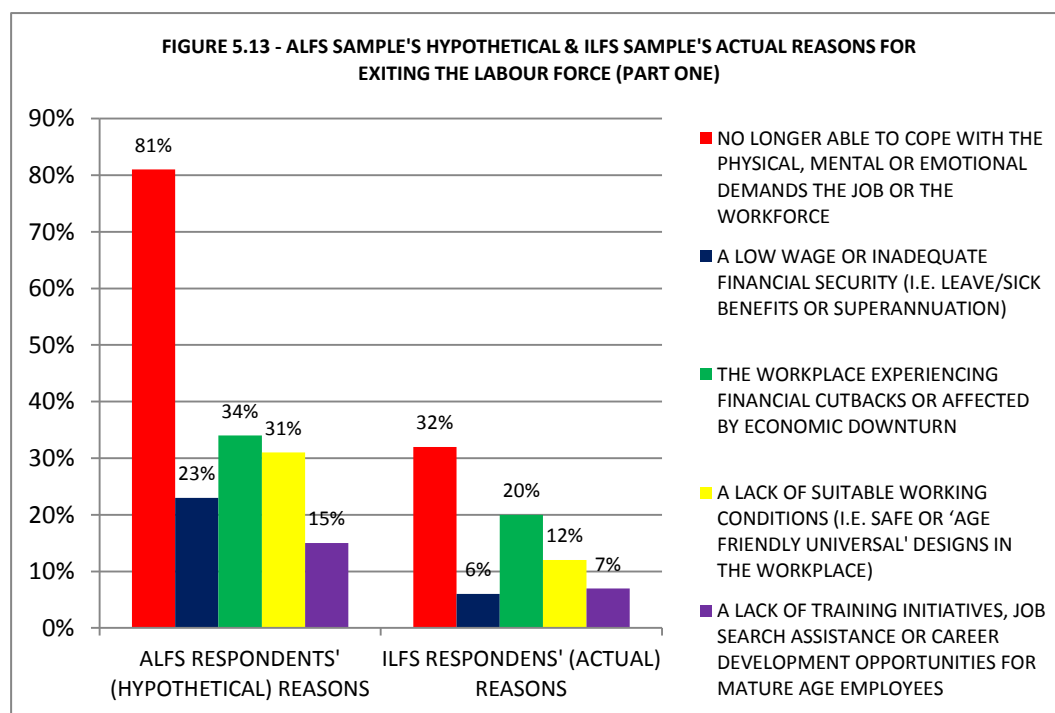
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

Both ALFS and ILFS respondents scored similarly with regard to current quality of life (QOL) (See *Figure 5.12*). The greatest proportion of respondents expressed their current QOL as being 'Very Good' (48% for both ALFS and ILFS samples). The ILFS participants reported on their prior and current QOL and overall rankings had not changed markedly since their exit or semi-retirement (also see *Figure 5.12*). The most common QOL value cited was 'Very Good' for both prior and current measures (declining from 53% to 48%). This decline did not necessarily indicate a reduction in overall well-being – in fact, the proportion of negative ratings ('Very Poor' and 'Poor') had decreased, whilst the positive ratings ('Good' and 'Excellent') had increased in number. There is little to be discerned from these close-ended QOL measures – other than the wellbeing (if not necessarily the financial stability) of this cross-section of mature cohorts from WA is reasonably high. Cases where there had been significant changes in QOL between prior and current assessments or individuals who nominated an uncommonly low or high ranking were targeted for qualitative follow-up.

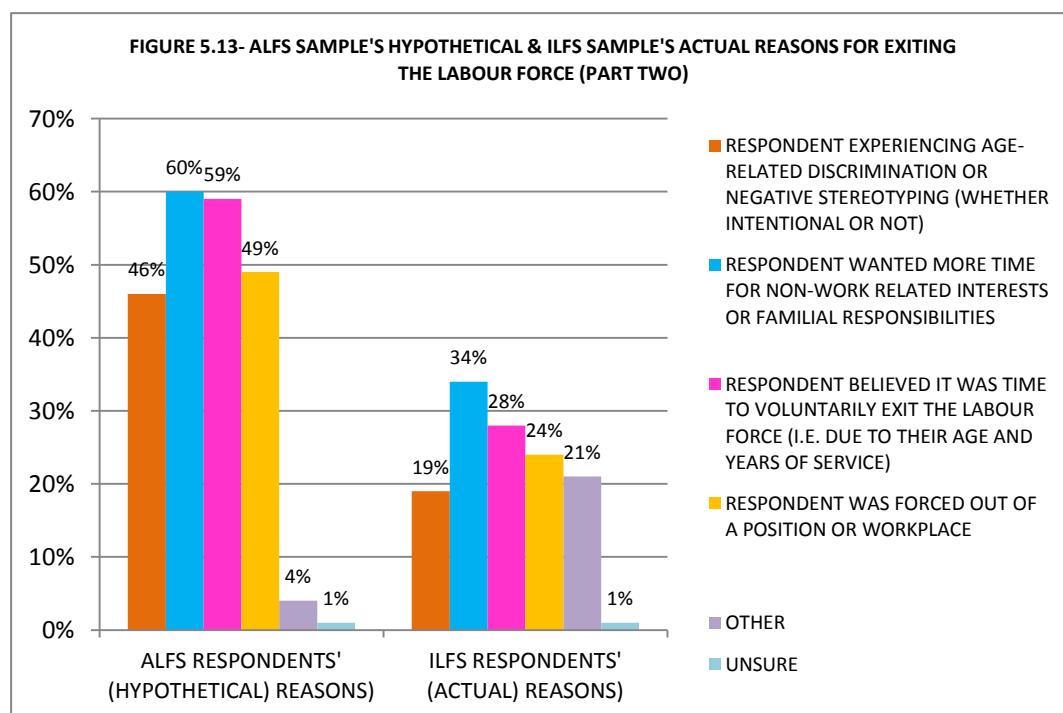


ALFS respondents nominated multivariate factors that might hypothetically lead to (or had led ILFS participants to) exiting the labour force or semi-retiring. Interestingly, the two cohorts were polarised on many of the dimensions listed (See *Figure 5.13*). The majority of ALFS respondents believed that an *'inability to cope with the physical, mental or emotional demands of their job or the workforce'* would lead to their withdrawal (81%). However, only 32 per cent of ILFS respondents actually exited their prior position as a result of an inability to cope – thus indicating a gap between what individuals predict might happen. This was perhaps based on preconceived notions of ageing and what occurs as individuals grow older.

Just under a quarter of the ALFS sample believed they might withdraw due to *'low wage or inadequate financial security'*; compared to only six per cent of ILFS participants citing poor financial security as a reason for exiting their previous job. In fact, the most common factor leading to withdrawal (or a change in circumstances) among ILFS respondents was that they had *'wanted more time for non-work related interests or familial responsibilities'* (34%); and was also perceived as an important factor among ALFS respondents (representing 60%). This further places flexibility and WLB as an important dimension in achieving continued mature age labour force engagement in WA – rather than financial incentives. Almost none of the cross-section sampled were *'Unsure'* of their reasoning, thus indicating they were extremely self-aware regarding their own needs, challenges and expectations in later life. At least one-fifth of ILFS respondents had been subjected to economic downsizing and just over a third of the ALFS sample expected such *'cut backs'* would lead to their eventual exit. The potential reasons and outcomes of respondents having been made redundant or re-deployed was explored throughout the *Qualitative Phase*.



SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS



SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

5.5 Perceptions of mature cohorts

Both surveys gauged respondents' perceptions of MAEs, retirees and the mature age unemployed (see *Table 5.3*). Almost all ALFS and ILFS respondents personally valued the contribution of mature cohorts (representing 99% and 96% respectively). This reflected several studies cited by the NSA (2010) indicating the 'relativity' of age influences mature cohorts' points of view. The longer individuals are in the workforce, the greater value they attach to themselves as mature workers and to fellow mature age colleagues (or MAEs in general). Although this finding is positive, there was lower consensus among both samples when asked whether employers valued the contributions of mature cohorts. A high proportion of ALFS (44%) and ILFS respondents (36%) were '*Unsure*' whether mature cohorts were appreciated by organisations. This uncertainty may have stemmed from the variability found in WA workplaces, as well as the reality some respondents lacked the confidence to discuss areas they felt unqualified to answer (see *Chapters Six and Seven*).

The overall survey findings strongly supported the notion that mature age employment was beneficial to organisations, particularly the retention of MAEs up to and beyond the traditional age of retirement (representing a majority of 83% among ALFS and 88% among ILFS respondents). Although most respondents shared the belief that organisations also benefited from rehiring retirees and the unemployed, ALFS participants represented a smaller proportion than their ILFS counterparts (65 % and 73% respectively). Findings indicated retirees and the unemployed may be more likely view themselves favourably, thereby accounting for the higher percentage rating among ILFS participants compared to current MAEs.

There was a greater level of divergence in relation to the disadvantages of recruiting MAEs or rehiring retired and unemployed cohorts. Almost 40 per cent of ALFS respondents believed the retention of MAEs could be detrimental to organisations; compared to 24 per cent reporting there were no drawbacks to retaining ageing staff. Conversely, almost 40 per cent of ILFS respondents believed that there were no discernible negatives to MAE retention. However, a large number of ALFS and ILFS respondents were '*Unsure*' whether there were potential disadvantages associated with rehiring ex-labour force participants (56% and 44% respectively). Somewhat positively, only a minority of respondents in both cases agreed that the 'rehirement' of rehirees and job-seekers could be detrimental to employers – representing less than a quarter of each survey sample. Although these findings indicate

that there are indeed both advantages and disadvantages to attracting and retaining mature age cohorts, they are largely descriptive.

TABLE 5.3 – ACTIVE LABOUR AND INACTIVE LABOUR FORCE SURVEY RESPONDENTS’ PERCEPTIONS OF MATURE AGE (MA) COHORTS						
PERCEPTIONS OF MATURE AGE COHORTS	ALFS RESPONDENTS			ILFS RESPONDENTS		
	YES	NO	UNSURE	YES	NO	UNSURE
RESPONDENTS PERSONALLY VALUES MATURE AGE EMPLOYEES (MAEs), RETIREES AND THE UNEMPLOYED	99%	0%	1%	96%	1%	2%
EMPLOYERS (IN GENERAL) VALUE MAEs, RETIREES AND THE UNEMPLOYED	35%	21%	44%	37%	27%	36%
THERE ARE BENEFITS TO ORGANISATIONS THAT RETAIN MAEs	83%	1%	15%	88%	2%	10%
THERE ARE DISADVANTAGES TO ORGANISATIONS THAT RETAIN MAEs	39%	24%	37%	29%	39%	32%
THERE ARE BENEFITS TO ORGANISATIONS THAT REHIRE RETIREES AND THE MA UNEMPLOYED	65%	1%	34%	73%	0%	27%
THERE ARE DISADVANTAGES TO ORGANISATIONS THAT REHIRE RETIREES AND THE MA UNEMPLOYED	21%	23%	56%	24%	32%	44%
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS						

5.6 Non-working retirees and unemployed participants’ perceptions of ‘inactivity’ and regaining employment

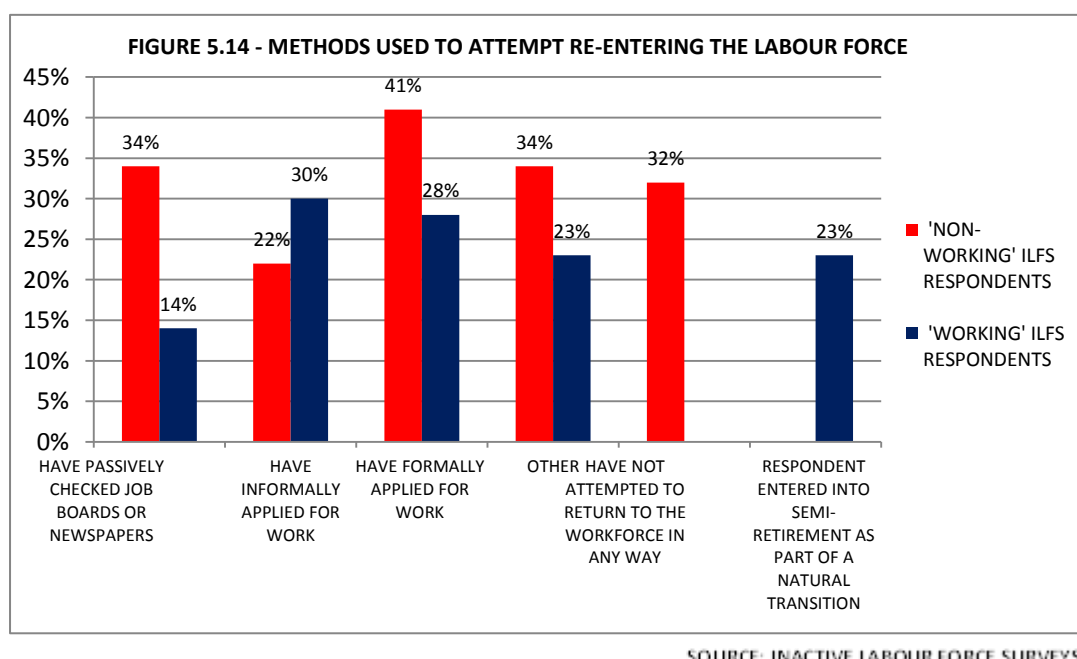
The ILFS sample contained non-workforce participants, including people who had ‘fully’ retired and unemployed persons – whether recognised job-seekers or members of the hidden unemployed population. This group were required to complete section nine of the ILFS, questions pertaining to their experiences as ‘non workers’ and

attempts to re-enter the labour force. The ILFS sample also encompassed individuals continuing to work in some capacity as semi-retirees or had returned to work as rehirees – this sub-sample is discussed in in *Section 5.7* below.

Vandenheuvel (1999) defined ‘long term unemployment’ to mean individuals who had been out of work for at least 12 months; and the ‘very long term unemployed’ as those without work for two years or more. Most ‘non-working’ respondents had exited the labour force between one and four years previous to completing the survey (41%); with the second highest percentile out of work for five years or more (37%). Sixty-eight per cent of this retired and unemployed sub-sample had actively attempted to remain in or return to work, inferring a large proportion could be classified as long-term unemployed; further suggesting that ‘retirees’ were actually members of the ‘hidden unemployed’ population, seeking work, but labelled as ‘retired’. It was previously estimated there were between 160, 000 and 181,400 ‘hidden unemployed’ (aged 55 years and older) in Australia – with research indicating that almost three-quarters of this population believed age had been a barrier to their re-employment (Carew, 2009; NSA, 2008).

The ILFS sub-sample used formal and non-formal methods in their attempts to re-enter employment. The majority had used traditional methods – such as submitting resumes or attending formal job interviews (41%). The second highest method included passively checking job boards or notice boards (34%), perhaps indicating a lack of seriousness amongst these respondents or signifying a ‘first step’ in searching for work. A third of respondents utilised ‘Other’ methods not listed in the multivariate survey item – see *Chapter Seven* for discussion on these methods. Only a small number of this non-working sub-sample had applied for jobs using informal means such as networking (22%).

This result is interesting given that informal methods (networking) were the most common techniques applied by the ‘working’ ILFS (semi-retirees or rehirees) (see *Figure 5.14*). *National Seniors Australia’s Productive Ageing Centre* listed ‘networking’ and ‘skills sharing opportunities’ as avenues for improving mature age (re) employment (NSAPAC, 2009a). Therefore, the underutilisation of existing networks may suggest why members of the ‘non-working’ sub-sample had been unsuccessful in securing employment compared to their ‘working’ counterparts – with such assumptions explored in *Chapters Eight* and *Nine*.



It was reported there were approximately two million older people living in Australia still actively seeking employment or who would consider returning to the labour force (NSAPAC, 2009a). A majority of the ‘non-working’ ILFS sub-sample did not wish to return to the labour force in any capacity (41%). An equal majority of respondents aimed to return to paid employment (41%). Fifteen per cent of ‘non-working’ respondents wished to re-enter the labour force in an unpaid capacity or as a volunteer. This is interesting given that 48 per cent of semi-retirees and rehires were volunteering – a higher number than the ‘working’ ILFS sub-sample in paid work at the time of the survey (see *Section 5.7*). This reluctance to undertake unpaid work may partly indicate why the ‘non-working’ sub-sample had been unsuccessful in re-entering the labour force and formed part of further qualitative inquiry – particularly the value placed on such non-traditional employment (see *Chapters Eight and Nine*).

Respondents nominated various objective and subjective reasons as to why they did (not) or were ‘*Unsure*’ about wanting to return to the paid or unpaid workforce – able to nominate multiple variables (see *Figure 5.25 in Section 5.8* for the ‘job-seeking’ sub-group’s responses regarding their desire to return). Research indicated that mature cohorts are more financially secure, with a higher QOL, when they continue to contribute to the labour force (NSAPAC, 2009a). This was reflected in survey data, where the most common response nominated by those who wished to return to work was ‘*financial necessity*’ (68%).

This response variable was closely followed by those who believed work had been intrinsically *'important to their identity and had provided them with a purpose'* (64%). According to NSA (2010) MAEs need to not only feel valued, however provide work of value and societal import. In line with this, the ILFS 'job-seeking' sub-group also reported a *'lack of mental stimulation'* (56%) and a desire *'to make a meaningful contribution to the community through work'* (52%). This reiterating the value respondents' placed on 'work' and suggested tangible output may be synonymous with contributing something 'worthwhile' to society.

Only one-fifth of respondents were lacking *'social interaction'*, however 32 per cent wished to re-enter employment because they had been *'forced to exit the labour force'* and were dissatisfied with their situation. Interestingly, only four per cent of respondents who had exited the labour force of their own volition were dissatisfied with their decision. This suggests a lack of ambiguity in decision-making and the capacity to act autonomously may lead to greater satisfaction among individuals.

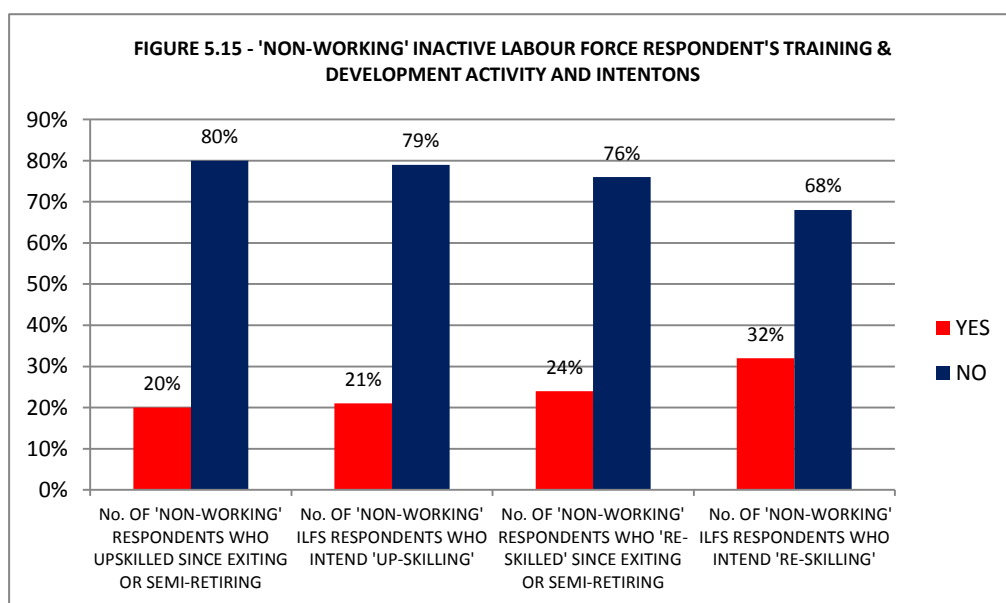
Only 27 per cent of respondents who did not wish to re-enter work were physically, mentally or emotionally unable to return to paid or unpaid labour. This meant that over 70 per cent of this sub-group were making a conscious decision not to return. In contrast to the beliefs expressed by the 'job-seeking' sub-group, a majority of 'non-job-seekers' believed work was no longer important to their sense of identity (59%). An equal majority also believed they were contributing to the community *via* non-traditional employment.

Approximately half of the 'non-job-seeker' sub-group reported being socially connected, financially secure and mentally stimulated. Thirty-six per cent of this sub-group who had voluntarily withdrawn from the labour force were satisfied with their decision; with 18 per cent of those forced to exit now glad to be retired or unemployed. This set of findings indicated that individuals can find a sense of self-worth (security) even when not engaged in traditional work-related pursuits. The value placed on non-traditional work and contributions to society is explored further in the following chapters.

The survey gauged whether ILFS respondents had continued to engage in personal or professional development since withdrawing from the labour force; and the value placed on further education (T&D – see *Figure 5.15* below). Almost half of the 'non-working' sub-sample believed retirees and the mature age unemployed who 'up skill' in the same job or career held prior to exiting the labour force, increased prospects for re-employment. Despite this, only 20 per cent had 'up skilled' since having retired

or becoming unemployed – this is surprising given that over half of respondents (56% combined) indicated an interest in returning to paid and unpaid employment. Seventy-nine per cent of the remaining ‘non-working’ ILFS sub-sample who had not undertaken T&D since their exit did not intend ‘up skilling’ in the future.

There was less consensus regarding whether ‘re-skilling’ in a different job or career to that held prior to exiting the labour force, was beneficial to the employment prospects of retirees and mature age unemployed cohorts. Forty-one per cent of this sub-sample believed retraining improved the likelihood of being re-employed; 20 per cent opined that ‘re-skilling’ would not be beneficial; and 39 per cent were ‘*Unsure*’. Similar to the percentages described above relating to ‘up-skilling’, less than one-quarter of respondents had ‘re-skilled’ since their exit; and 68 per cent of respondents who had not engaged in T&D, did not intend entering education in the future. These findings are discouraging as they appear to indicate that members of the ‘non-working’ sample have little intention of either ‘up-skilling’ in their previous field or ‘re-skilling’ in a different career and thus has far reaching implications for the viability of individuals and the sustainability of WA’s workplaces and society.



SOURCE: INACTIVE LABOUR FORCE SURVEYS

Approximately two-thirds of the ‘non-working’ sub-sample believed age was a barrier to retirees and the mature age unemployed re-entering the labour force (see *Figure 5.19* in *Section 5.7*, for a combined ‘working’ and ‘non-working’ ILFS sub-sample comparison). In answer to a ‘multi-response variable’ item, 90 per cent of this sub-sample reported the most substantial factor impeding re-employment was *‘the length of time retirees or the mature age unemployed have been out of the workforce’*.

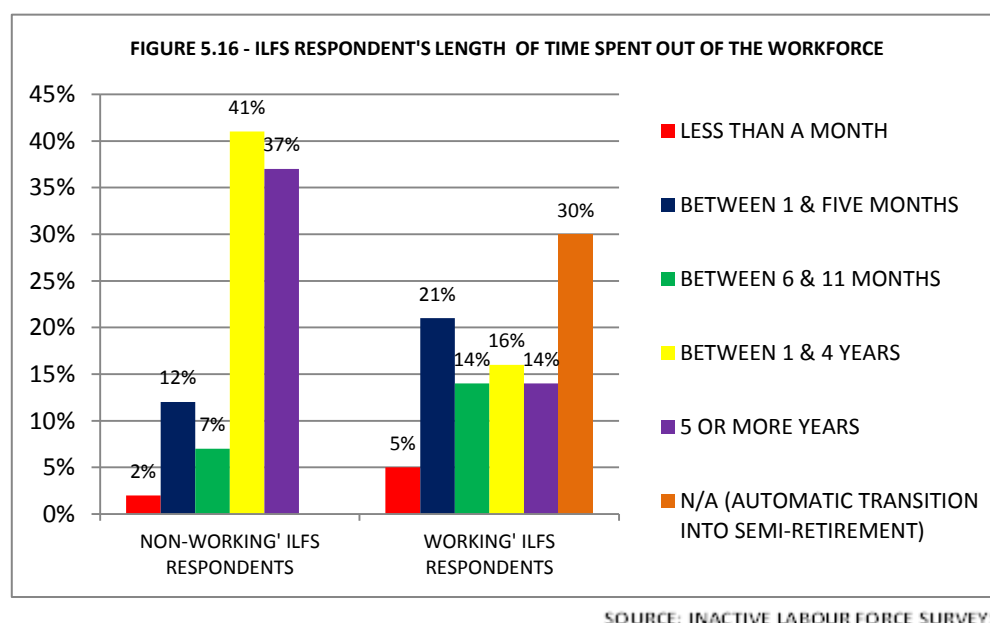
Eighty-three per cent believed that '*retirees or the mature age unemployed may lack up-to-date technical abilities or relevant transferable skills*'. This is of salience given that so few of this 'non-working' ILFS sub-sample had actually continued to remain actively engaged in T&D. *National Seniors Australia* advocated for the provision of targeted T&D that aimed to reduce the technology 'gap' evident within Australia's mature cohort, arguing that technical skills were essential to increasing return rates among the mature cohort (NSA, 2012b). Therefore, the statistical findings potentially indicated a level of self-awareness among the job-seeking sub-sample – that had potentially not undertaken professional education since their exit – as to why they may have been unsuccessful in re-entering employment.

Over half of respondents believed there was a dearth of mature-age centric training, career development opportunities and employment assistance available to retirees and unemployed cohorts. This suggests that at least part of the 'problem' identified in this survey (that 'non-workers' are not accessing T&D) is potentially the fault of service providers. Therefore, a component of the *Qualitative Phase* explored how respondents conceptualised the design, implementation and promotion of targeted training (assistance) (see *Chapters Eight and Nine*).

A prominent barrier to re-employment was the need for '*more workplace flexibility or a greater work-life balance than other workers*' (71%). Other highly nominated dimensions included – declining health (68%); non-age friendly or unsafe conditions (56%); and the presence of (intentional and unintentional) age-related discrimination (68%). Forty-nine per cent of 'non-working' respondents believed 'financial barriers' (legislation governing tax, private pension or welfare) limited ILFS participants' capacity to work, due to the monetary penalties enforced. Earning above an allowable threshold may decrease the amount of pension paid to welfare recipients per pay period, thereby reducing the amount of time retirees or unemployed person are willing to work (Australian Government - Department of Human Services, 2014a; 2014c). Arguably, the most negative finding was that none of the respondents believed that retirees or the mature age unemployed faced no barriers to their re-employment.

5.7 Semi-retired and rehired retiree participants' perceptions on regaining employment and current jobs

The following explores the responses of the 'working' sub-sample who completed section ten of the ILFS. This included semi-retirees (57%) and rehired retirees (rehirees) (43%). Some comparisons will be made between the 'non-working' and 'working' ILFS sub-samples in order to identify strategies that will help improve mature age labour force engagement. Most of the 'non-working' sub-sample had been out of work longer than one year (78% – combined from *Figure 5.16*). Comparatively, the highest proportion of 'working' respondents had been out of work for less than a year before their return (40% – combined from figures in *Figure 5.16*), with a further thirty per cent having not spent any time out of the labour force. It was encouraging that around one-third of the 'working' sub-sample had been able to re-enter employment after having been out of the workforce for longer than one year (figures combined from *Figure 5.16*). Given that most non-working ILFS respondents had been long-term unemployed, whilst a combined majority of 'working' respondents had been without work for less than a year, these findings supported literature which indicated length of unemployment is inversely related to the likelihood of mature cohorts re-entering employment.



Unlike their ‘non-working’ counterparts (see *Section 5.6* above), the semi-retirees and rehirees were less likely to have ‘passively’ checked for work on job boards or in newspapers (14%, compared to 34%). The ILFS ‘working’ sub-set employed more of an ‘even-spread’ between job-search techniques— perhaps signifying why they had successfully regained employment. As depicted in *Figure 5.14* in *Section 5.6*, 30 per cent of semi-retirees and rehirees ‘informally’ applied for work by contacting former colleagues or making informal inquiries; closely followed by those that used more ‘traditional’ job application methods (28%). In contrast, the majority of the ‘non-working’ sub-sample had formally applied for work (41%). Despite using formal methods, these job-seekers had been unsuccessful in obtaining work at the time of the survey. Therefore, findings indicate an over-reliance on ‘passive’ or ‘traditional’ job search techniques may limit success; rather the utilisation of personal (professional) contacts may improve chances for re-employment amongst mature cohorts. This supposition was supported throughout the primary data collected, where respondents espoused the benefits of informal networking over other methods.

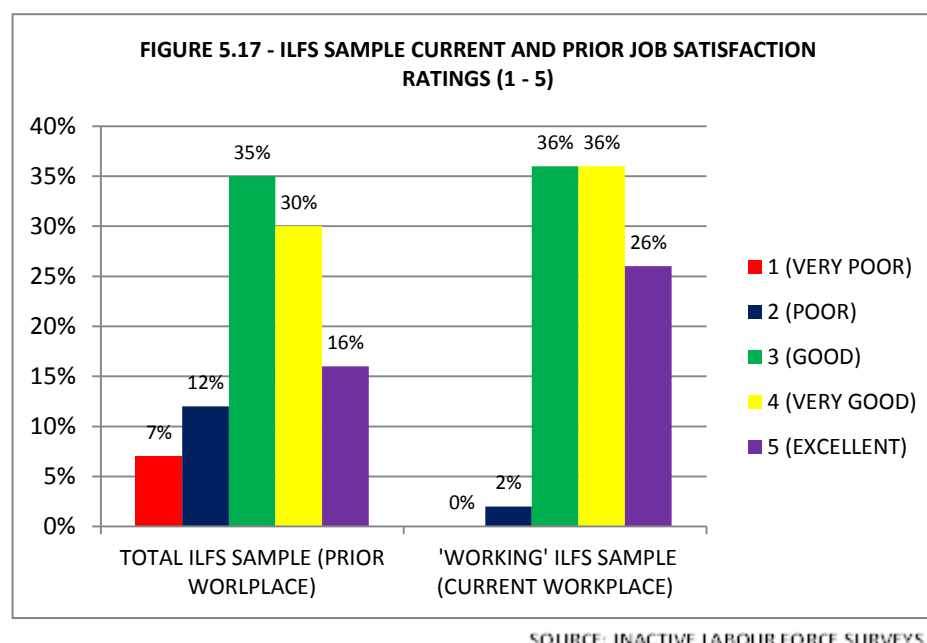
Semi-retirees and rehirees described their current work conditions and fields of employment *via* a ‘multi-variable response’ item. Some respondents were employed in both paid and unpaid spheres or worked in multiple sectors. A greater proportion of this ‘working’ sub-sample was working in an unpaid capacity (48% compared to 43% in paid employment). This is off salience given estimations that mature cohorts’ unpaid work is worth billions of dollars’ to Australia (Carew, 2009). However, these statistics are also significant because only one per cent of ALFS currently employed and ILFS respondents prior to their exit or semi-retirement (also 1%), had nominated unpaid employment as their principle form of work. Moreover, only 20 per cent of ALFS and ILFS samples respectively had been engaged in secondary volunteer work prior to their withdrawal. This suggests that once ‘retired’, individuals may be more willing to volunteer, with respondents’ volunteer activities further explored *Chapters Eight and Nine*.

Thirty-six per cent of ‘working’ ILFS respondents that nominated their current sector of employment, were employed in the public sector; 12 per cent worked for an NGO; with only five per cent employed in the private sector. Both current public and private sector employment rates among this ‘working’ sub-sample were significantly lower than the (overall) ILFS sample’s reported participation rates prior to their withdrawal or semi-retirement (51% and 37% respectively); however, NGO employment had remained static. Prior self-employment rates had also dropped from

nine per cent of all ILFS respondents, to two per cent of current rehires and semi-retirees. Thirty-eight per cent of respondents were employed in a part-time capacity (compared to 12% of full-time workers); with 21 per cent working in a casual position. This is a significant finding because prior to their withdrawal or semi-retirement, three-quarters of the entire ILFS sample had worked full-time and only one-fifth part-time. One individual had since moved into a job-share role – although no ILFS sample respondents had worked in a job-share capacity prior to their withdrawal or change in circumstances. This further supports the argument throughout primary data, that (non-traditional) flexible working arrangements are favoured among mature cohorts.

Over half of the ‘working’ ILFS sub-sample were no longer employed in the same field or profession held prior to exiting the labour force or semi-retiring – with 71 per cent employed by a different organisation. This indicates a majority of this cross-section did not regain a job with their last employer or re-enter the same discipline, suggesting ‘retirement’ may signify opportunities for ‘career change’. Forty-five per cent of the ‘working’ sub-sample was now employed in non-comparable positions to their position held prior to withdrawing or semi-retiring (in terms of level, type or wage). Only one respondent held a higher position – with 26 per cent in a lower or equal level position (respectively). Twelve per cent stated they were not responsible for the supervision or recruitment of general staff – compared to 52 per cent of all ILFS respondents who had been ‘employers’ prior to their exit or change in circumstances. This indicates respondents were less likely to be upwardly mobile or hold senior responsibilities and is explored as part of qualitative inquiry.

Twenty-six per cent of the ‘working’ sub-sample expressed an ‘*Excellent*’ level of job satisfaction; a higher rating than the entire ILFS population had reported in relation to their prior place of employment (see *Figure 5.17* below), as well as their ALFS counterparts (16% respectively – see *Figure 5.4*). The highest proportions of semi-retirees and rehired retirees nominated ‘*Good*’ and ‘*Very Good*’ experiences in their current workplace (representing 36% equally); with these figures higher than in prior ratings and that of their ALFS counterparts. These findings are positive, as it suggests that the bulk of this cohort were employed in favourable working conditions or had moved into areas of employment that were of interest to them.



One report argued most people share common reasons for wanting to re-enter the labour force; however some job-seekers act out of necessity, whilst others do so voluntarily (NSAPAC, 2009a). This supposition was mostly supported by ILFS data, however there were several marked differences between semi-retired and rehired sub-groups as to why they remained in or re-entered the labour force (see *Table 5.4* below). Only a minority of semi-retirees remained working out of financial necessity (13%). This indicated most semi-retired respondents remained working for non-financial reasons; or that despite potentially being in an economic position to fully retire, chose to continue working. By comparison, a larger proportion of rehires reported re-entering work because they could no longer afford the ‘cost of living’ (67%). This suggested that current (Western) Australian retirees may require more income than most saving or pension plans afford, particularly given the recent GFC (see Fajzulin, 2011; NSAPAC, 2009a; Seaniger, 2009b). Moreover, this percentage of rehires was similar to the proportion of the ‘non-working’ sub-sample who sought re-employment out of financial necessity (68% – see *Section 5.6* above), supporting the argument that rising COL is a major concern for ‘non-working’ mature age populations (NSAPAC, 2012).

As depicted in *Table 5.4* below, more semi-retirees nominated ‘*social interaction*’ as a reason for their continued employment than rehires (38% and 22% respectively). The percentage of rehires that sought work for social engagement mirrored ILFS ‘non-working’ sub-group figures (20%). These findings indicated that social connections were a low priority for individuals seeking to re-enter employment.

Conversely, semi-retirees appeared more concerned about their inability to maintain social connections post-employment and thus elected to remain engaged.

Half of the ‘working’ ILFS subsample reported a lack of ‘*mental stimulation*’ as a reason for remaining in or returning to work; these findings closely reflect the proportion of the ‘non-working’ sub-sample (56%) that cited ‘boredom’ as a driver of their job-search, suggesting labour force inactivity is deleterious to mental wellbeing. Fifty-four percent of semi-retirees and 50 per cent of rehirees reported that ‘*work was important to their identity*’ and provided them with a ‘*purpose*’; with an even greater number stating (re-entry into) work allowed them to make a ‘*meaningful contribution to the community*’ (63% and 56% respectively) – again, these figures were similar to their job-seeking counterparts (see *Section 5.6* above). This survey data signifies the sense of loss associated with ageing, as well as the intrinsic meaning and extrinsic value ‘inactive’ labour force participants placed on work – as evidenced in prior Honours research (see Georgiou 2008; 2009; 2009a; 2009b) – and is explored further in *Chapters Eight and Nine*.

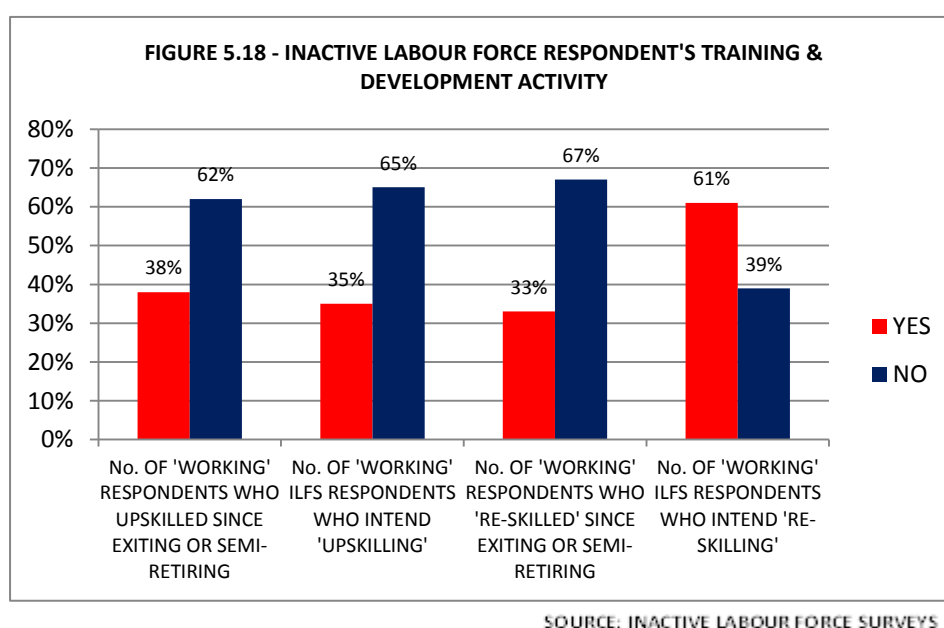
Despite a high level of internal and external motivation to remain working amongst both groups, discouragingly, 28 per cent of rehirees believed their current place of employment was the only job opportunity that had been (or would be) available to them. This indicates confidence among mature cohorts may decline once they have formally withdrawn from the labour force and thus, are more likely to enter the first job that becomes available – fearful they may not be offered a ‘better’ position. Comparatively, only eight per cent of semi-retirees entered into their current position because they were concerned they might not find any other work due to their age or skill level (see *Table 5.4* below). This indicates individuals who continue working may feel a greater autonomy of choice than those who have disengaged from the labour force.

Sixty-three per cent of semi-retirees reported they entered phased retirement as part of a natural transition. Positively, this may indicate that employers are providing clear TTR pathways to ageing staff, thereby encouraging continued mature age employment. However, 13 per cent of semi-retirees were forced to semi-retire, indicating they were being ‘pushed out’ by their employers. Unlike the ‘non-working’ ILFS sub-sample (see *Section 5.6* above), the manner in which rehirees exited their previous place of employment had little bearing on their choice to re-enter employment (see *Table 5.4* below). Only a minority of rehirees who had voluntarily withdrawn were unhappy with their situation and made the decision to re-enter work (13%). A similarly

small percentage of rehirees had been forced out of the workforce and dissatisfied with their situation, sought re-employment (17 %).

TABLE 5.4 – REASONS WHY ‘WORKING’ ILFS RESPONDENTS SEMI-RETIRED OR RE-ENTERED THE WORK FORCE		
RATIONALE FOR REMAINING/RETURNING	SEMI-RETIREES	RE-HIRED RETIREES
FINANCIAL NECESSITY (i.e. RESPONDENT COULD NOT AFFORD THE DAILY COST OF LIVING)	13%*	67%
A LACK OF MENTAL STIMULATION (i.e. RESPONDENT WAS BORED OR MISSED WORK-RELATED CHALLENGES)	50%	50%
A LACK OF SOCIAL INTERACTION (i.e. RESPONDENT WAS INACTIVE OR BECAME ISOLATED)	38%	22%
WORK WAS IMPORTANT TO THE RESPONDENT’S IDENTITY AND PROVIDED YOU WITH PURPOSE	54%	50%
WANTED TO MAKE A MEANINGFUL CONTRIBUTION TO THE COMMUNITY THROUGH WORK	63%	56%
YOU ENTERED INTO SEMI-RETIREMENT AS PART OF A NATURAL TRANSITION (I.E. DUE TO YOUR AGE OR CAREER PATHWAYS)	63%	N/A
VOLUNTARILY EXITED THE LABOUR FORCE BUT WAS SUBSEQUENTLY UNHAPPY WITH THEIR DECISION	N/A	17%
BELIEVED IT WAS THE ONLY JOB OPPORTUNITY AVAILABLE (i.e. RESPONDENT MIGHT NOT FIND ANY OTHER WORK DUE TO THEIR AGE/SKILL LEVEL)	8%	28%
FORCED TO SEMI-RETIRE OR EXIT THE LABOUR FORCE AND WAS UNHAPPY ABOUT BEING OUT OF WORK	13%	17%
OTHER	8%	6%
UNSURE	0%	0%
* Respondents could nominate more than one response for this survey question		
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS		

Approximately two-thirds of the ILFS ‘working’ sub-sample believed that retirees (the mature age unemployed) that ‘up-skill’ (64%) or ‘re-skill’ (62%) increase their re-employability; considerably higher than the ‘non-working’ sub-sample (49% and 41% respectively). Despite their more positive outlook on the value of T&D, most semi-retirees and rehirees had not ‘up-skilled’ or ‘re-skilled’ since withdrawing or changing circumstances (62% and 67% respectively). Thirty-five per cent of this ‘working’ sub-sample who had not ‘up-skilled’, reported that they would consider doing so in the future – 14 per cent more than the ‘non-working’ sub-sample. Comparatively, 61 per cent of the semi-retirees and rehirees that had not ‘re-skilled’ since their exit or semi-retirement, reported they intended re-training in the future; almost twice as many as their ‘non-working’ counterparts (32%). Overall, semi-retirees and rehired-retirees expressed more positive attitudes towards T&D and were more likely to engage in professional development than their ‘non-working’ counterparts (See *Figure 5.15* and *Figure 5.18* below) – perhaps signifying why the cohort was successfully employed at the time of the survey.

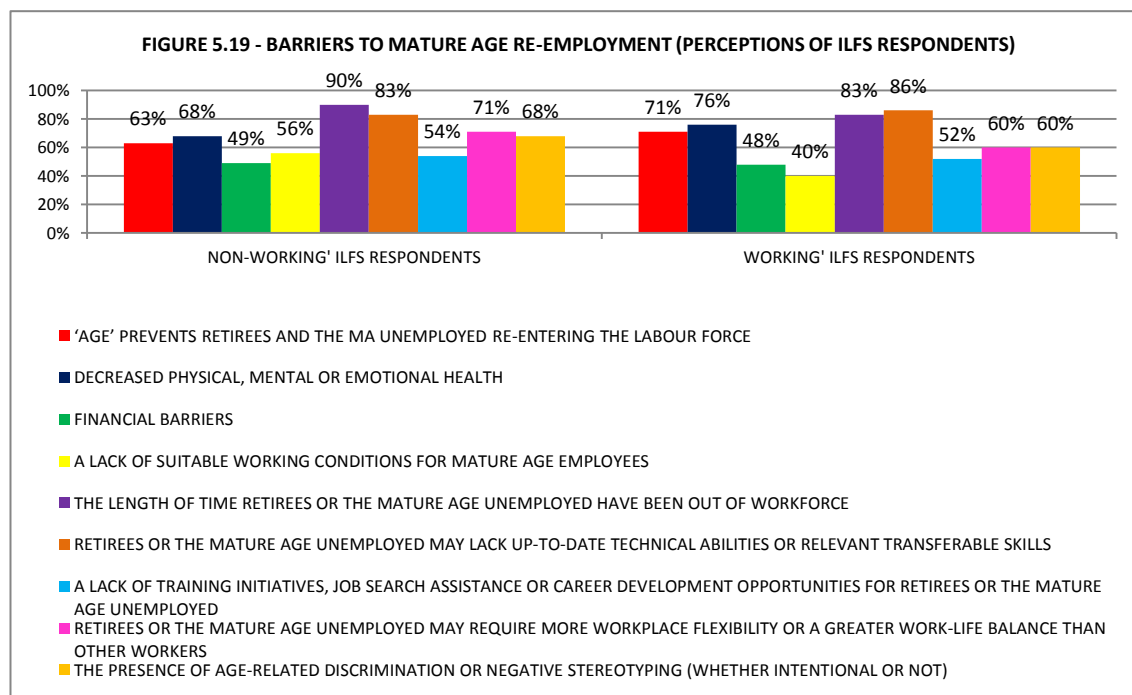


As with the ‘non-working’ sub-sample, semi-retirees and rehirees were asked to nominate barriers faced by retirees and the mature age unemployed, when re-entering paid or unpaid employment (see *Figure 5.19* below). Seventy-one per cent believed ‘chronological age’ was a barrier to mature age re-employment. A majority of the ‘working’ sub-sample agreed the main ‘non-age related’ barrier facing retirees or the mature age unemployed was a *‘lack of up-to-date technical abilities or relevant transferable skills’* (86%). This reiterates that T&D is (or perceived as being)

inextricably linked to employment prospects. This was closely followed by the '*length of time*' spent out of the workforce (83%) as having posed a barrier to individuals' re-employment. Over half posited that retired and unemployed cohorts had minimal access to age-centric training and job search assistance. Overall, findings indicate disengagement from work and (or) training opportunities is detrimental to mature age employability; therefore, it is interesting to note that 30 per cent of these respondents had been out of work for longer than 12 months (combined figure from *Figure 5.16*) but very few had undertaken T&D since exiting (see *Figure 5.18* above).

One series of findings appeared to be somewhat contradictory. A minority of semi-retirees and rehirees believed '*a lack of suitable working conditions*' for MAEs would limit mature cohorts' capacity to re-enter work environments (40%). Despite this, seventy-six per cent of this 'working' sub-sample cited '*decreased physical, mental or emotional health*' as a major obstacle to re-entry. It could be assumed therefore, that the presence (or lack thereof) of safe and age friendly universal designs should have been of paramount importance to these respondents. This suggests a level of disconnect between individuals' personal expectations and belief about the needs of others; indicating another dimension to the 'us' *versus* 'them' scenario described previously and warranted further investigation of open-ended survey responses and qualitative inquiry.

In contrast to their 'non-working' counterparts, a proportionately smaller number of semi-retirees and rehired retirees believed that a lack of '*workplace flexibility*' (60% compared to 71%) and the presence of '*age-related discrimination*' (60% compared to 68%), hindered the employment prospects of mature age job-seekers. Hypothetically, prospective employers may have been perceived as inflexible or ageist by job-seeking sub-groups that had been overlooked for re-employment. Conversely, semi-retired and rehired sub-groups appeared satisfied with their employment conditions.



SOURCE: INACTIVE LABOUR FORCE SURVEYS

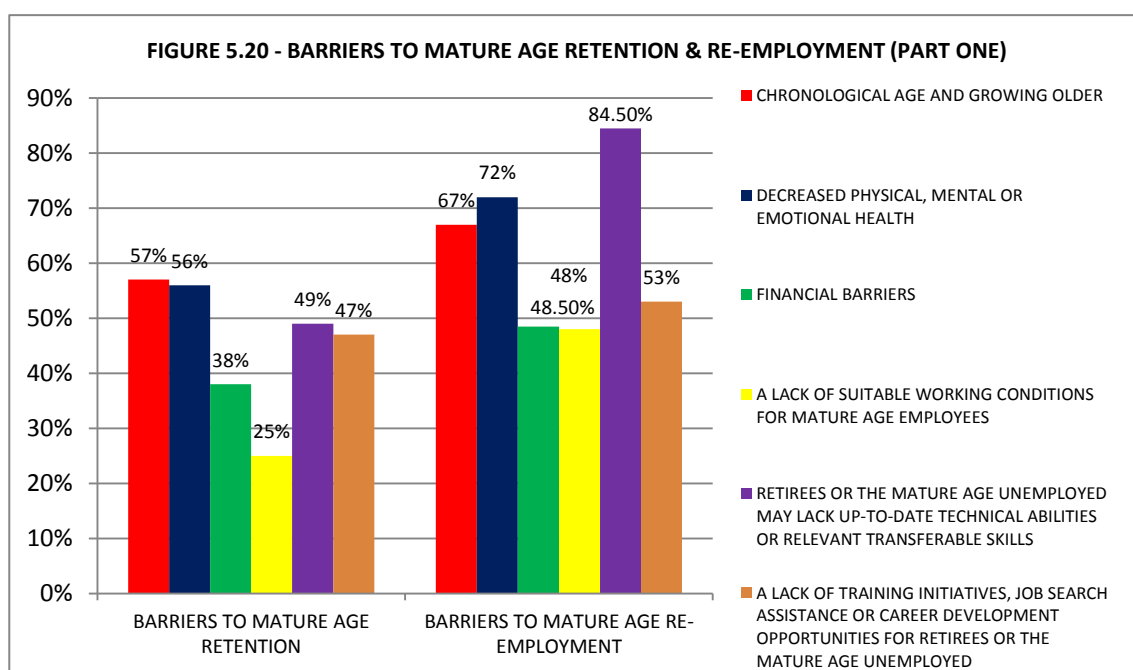
5.8 Comparing inactive labour force respondents' prior and current workplaces and differences between the sub-samples

This section first discusses the perceptions of the entire ILFS sample regarding mature age employment. The ILFS sample retrospectively reported on their experiences as MAEs in the workplace and perceptions held regarding age-related matters prior to (semi) retiring or withdrawing from the labour force. Respondents were also required to describe their current work or life-status in order to establish how their situation or beliefs may have changed as (semi) retirees, rehires or unemployed persons. This section also explores the differences between the ILFS sample's prior and current attitudes, behaviours and wellbeing. Recalculations needed to be undertaken for certain responses items, achieving 'averages' in order to account for the 'entire' ILFS sample and accurately compare the various ILFS sub-samples ('working' or 'non-working' cohorts) or sub-groups' (job-seekers, non-job-seekers, semi-retirees and rehires) – see *Appendix I* for a description of this process.

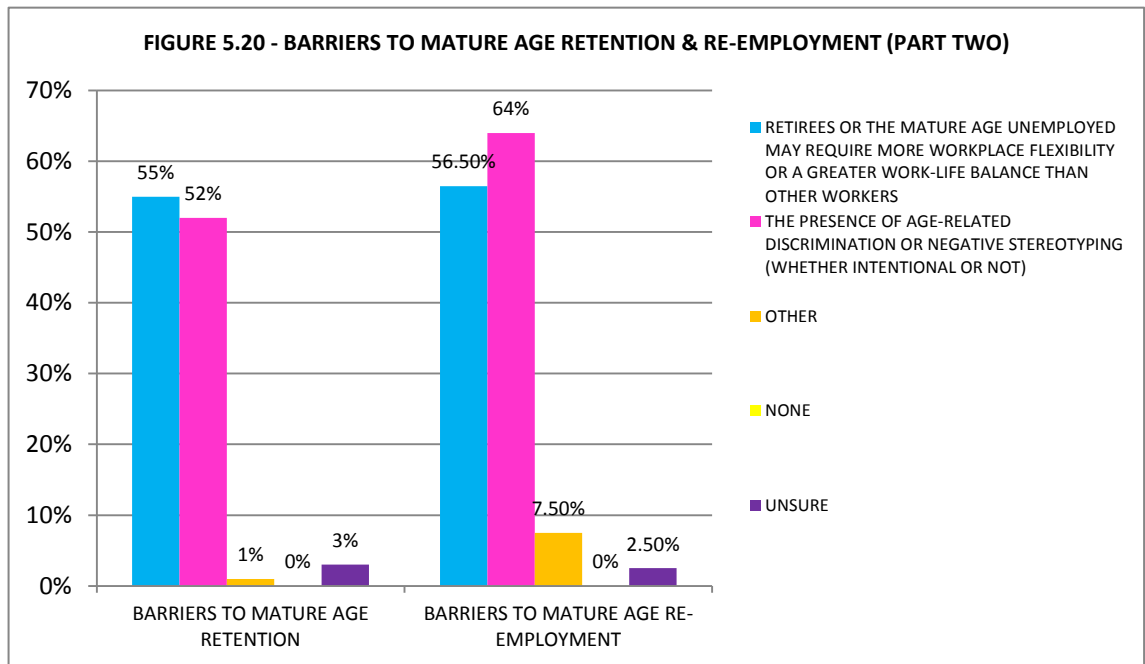
This author compared similarities (differences) in the level of difficulty associated with remaining in or returning to the labour force (see *Figure 5.20* below). Fifty-seven per cent of the ILFS sample believed 'chronological age' was a barrier to the retention of MAEs; with an even greater percentage believing 'ageing' limits re-employment prospects (67%). These findings support the recurring notion that remaining employed in some capacity may be 'easier' than attempting to re-enter

employment. Survey data indicated that *'financial penalties'* severely limited options for retention and re-employment (38% and 48.5% respectively). Observations made by this researcher during various work (retirement) seminars, suggested many prospective retirees intentionally seek lower-paying work (or 'gift' money); fearful *Centrelink* income and asset means testing will severely limit the amount of *Age Pension* received (see Australian Government - Department of Human Services, 2014a).

Only twenty-five per cent of the ILFS sample believed inadequate universal design negatively impacted on MAE retention; comparatively, almost double reported a *'lack of suitable working conditions for MAEs'* would prohibit re-engagement (48%). The ILFS sample appeared to believe mature job-seekers and retirees were poorer in health and required greater age-friendly accommodation than existing MAEs; which is at odds with the 89 per cent that reported *'physical independence'* at the time of the survey (see *Figure 5.10* in *Section 5.4*). Less than half of the ILFS sample believed MAE retention may be threatened because of their outdated skill-sets (49%); whilst, 84.5 per cent believed retirees or the mature age unemployed *'may lack up-to-date technical abilities or relevant transferable skills'*. These contrasting figures infer the ILFS sample expected retired (unemployed) cohorts to be less engaged with professional development. The following paragraphs explore this supposition by comparing ILFS respondents' prior and current beliefs regarding T&D, engagement rates and intentions.



SOURCE: INACTIVE LABOUR FORCE SURVEYS



SOURCE: INACTIVE LABOUR FORCE SURVEYS

ILFS respondents nominated whether ‘up-skilling’ or ‘re-skilling’ increased the likelihood of MAE retention and re-employment. Although 86 per cent of this sample agreed T&D would assist in retaining workers, only 56.5 per cent (an average of ‘non-working’ and ‘working’ sub-sample figures) believed it would improve the job prospects of retirees and the unemployed. This drop in confidence is somewhat reflected in ILFS respondents’ professional development engagement post-employment – particularly when compared to their T&D rates prior to (semi) retiring or withdrawing. Forty-five per cent of ILFS respondents had up-skilled in the 6 months preceding their exit; and 35 per cent had intended upskilling in the 6 months to come. However, since exiting or changing circumstances, only 29 per cent had actually updated skills relating to their previous career. Although fewer ILFS respondents had continued to up-skill since exiting the labour force or semi-retiring, it could be argued that this number reflected this cohort’s prior intentions to do so (representing approximately one-third). Twenty-eight per cent of ‘non-working’ and ‘working’ sub-samples (combined) who had not up-skilled since exiting their previous job, intending doing so in the future.

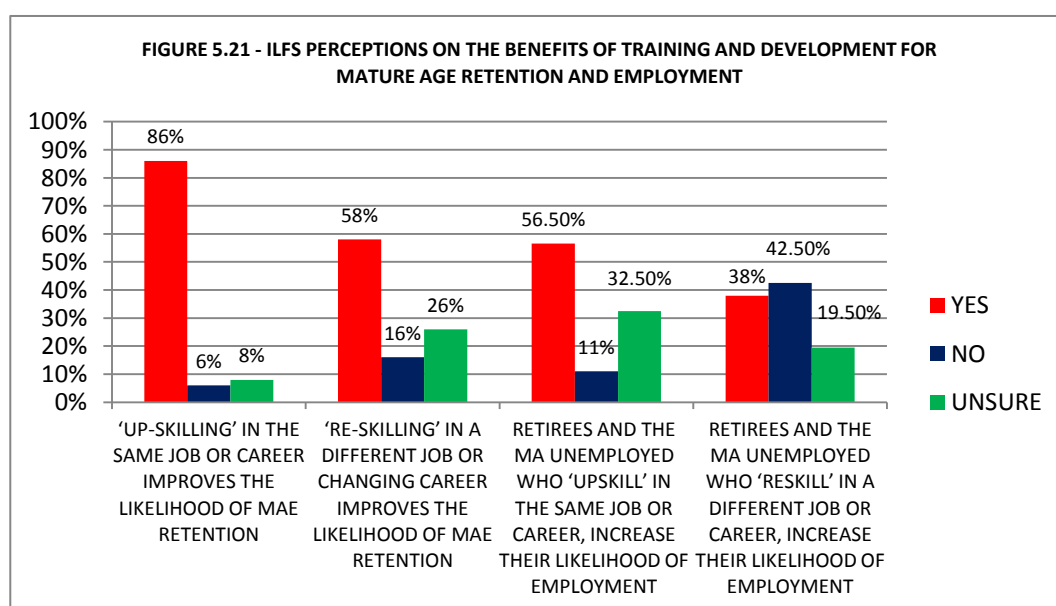
Fifty-eight per cent of the ILFS sample agreed that ‘re-skilling’ would help retain workers; whereas only 38 per cent believed retraining would increase the viability of retirees (mature age unemployed). Both of these figures were substantially lower than those pertaining to ‘up-skilling’ (see *Figure 5.21*), perhaps indicating less confidence in the capacity of mature cohorts to be employed in fields unrelated to their

prior employment or qualifications. Despite this, it would appear more ILFS were interesting in changing their careers than re-entering work related to their previous employment.

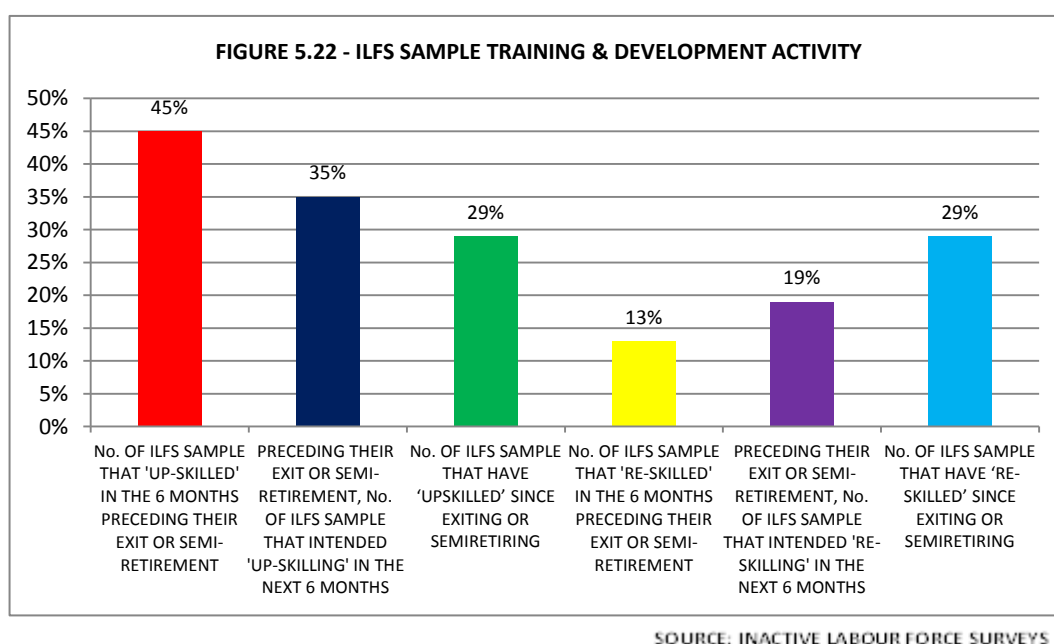
Only 13 per cent of respondent undertook T&D related to a new job or career in the 6 months preceding their exit or semi-retirement – however, the number of individuals that re-skilled increased by more than double after becoming (semi) retired or unemployed (28.5% - combined, rounded up to 29% in *Figure 5.22* below).

Preceding their withdrawal from the labour force or semi-retiring, 19 per cent of the ILFS sample had intended re-skilling in the near future. By comparison, 46.5 per cent of the ‘non-working’ and ‘working’ sub-groups (combined) who had not ‘re-skilled’ since exiting or semi-retiring, intended re-training in the future – indicating that interest in learning new skills had increased exponentially since retiring or becoming unemployed.

In relation to fears retired and unemployed cohorts’ skills may be outdated, survey findings were simultaneously discouraging and positive. Overall rates of engagement and intentions to ‘up-skill’ had declined, however uptake and interest in ‘re-skilling’ had increased significantly since the ILFS sample’s withdrawal or semi-retirement. The findings suggest that although retired cohorts potentially lack up-to-date knowledge related to their prior career, they may be more likely to retrain and enter new fields (see *Figure 5.22*). Despite these findings, the ILFS sample reported less support for ‘re-skilling’ as an avenue for improving retention and re-employment prospects when compared to ‘up-skilling’ (see *Figure 5.21*) – perhaps indicating that older cohorts seek further education for purposes other than regaining work.

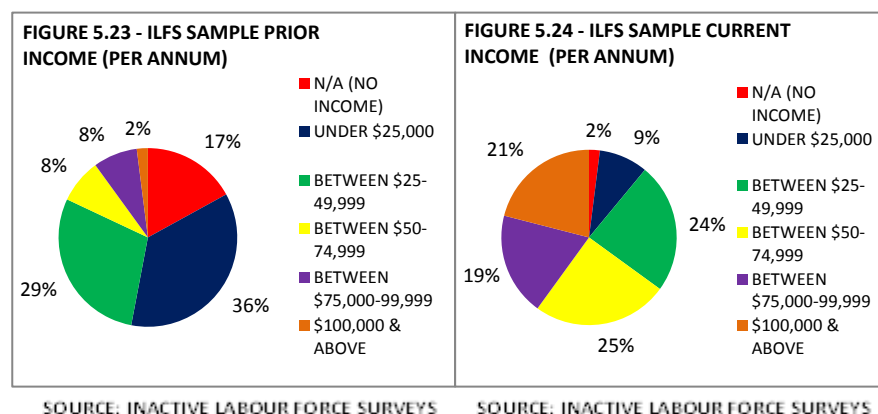


SOURCE: INACTIVE LABOUR FORCE SURVEYS



There were marked differences between respondents' prior and current annual incomes (see *Figures 5.23* and *5.24* below). Only two per cent of the ILFS did not have any income prior to retiring (in some capacity) or becoming unemployed (including volunteers or individuals without a wage, stipend or access to welfare benefits); rising to 17 per cent of current incomes reported. This finding is disconcerting as it suggests almost one-fifth of this cross-section of WA's ILFS population had no formal source of income at the time of the survey. Before semi-retiring or exiting the labour force, 21 per cent of the ILFS cohort was earning AUD \$100,000 or more per year, which dropped to two per cent. Most ILFS respondents had been earning between AUD \$50 and \$79,999 per annum prior to their change in circumstance. In contrast, after having retired, semi-retired or become unemployed, the majority of individuals were earning less than half the amount of income (36% earning less than AUD \$25,000 per year).

Overall, the ILFS sample currently earned less than previously – the only exception to this were those earning between AUD \$25,000 and \$49,999 per annum – increasing from 24 per cent to 29 per cent. These findings suggest a large proportion of respondents were living under Australia's official minimum wage at the time of the survey – approximately AUD \$32,000 per annum for full-time workers (Australian Government – Fair Work Ombudsman, 2013). This perhaps indicated why 68 per cent of the 'job-seeking' sub-group, 40 per cent (average) of the 'working' sub-sample (semi-retirees and rehirees) cited *financial necessity* as an underlying reason for their continued employment.

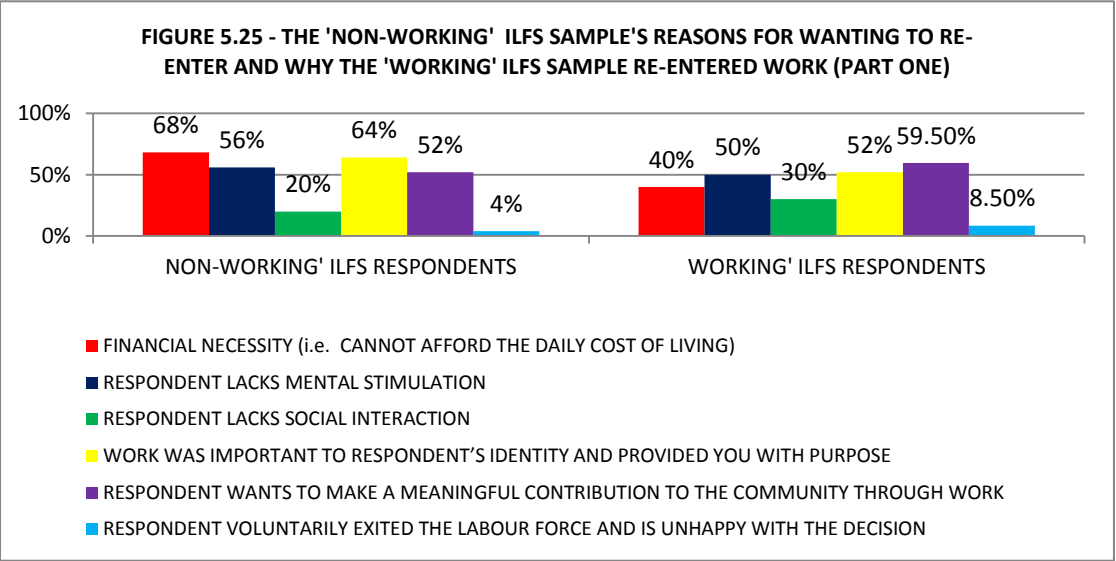


This latter point raised further questions regarding why members of the ILFS did (or did not) wish to regain employment. As such, ‘job-seeking’ sub-group’s responses (part of the ‘non-working’ sub-sample) were compared to the ‘working’ respondents’ (semi-retirees and rehires). From this cross-analysis, it was clear the two cohorts differed in some response rates (see *Figure 5.25* below).

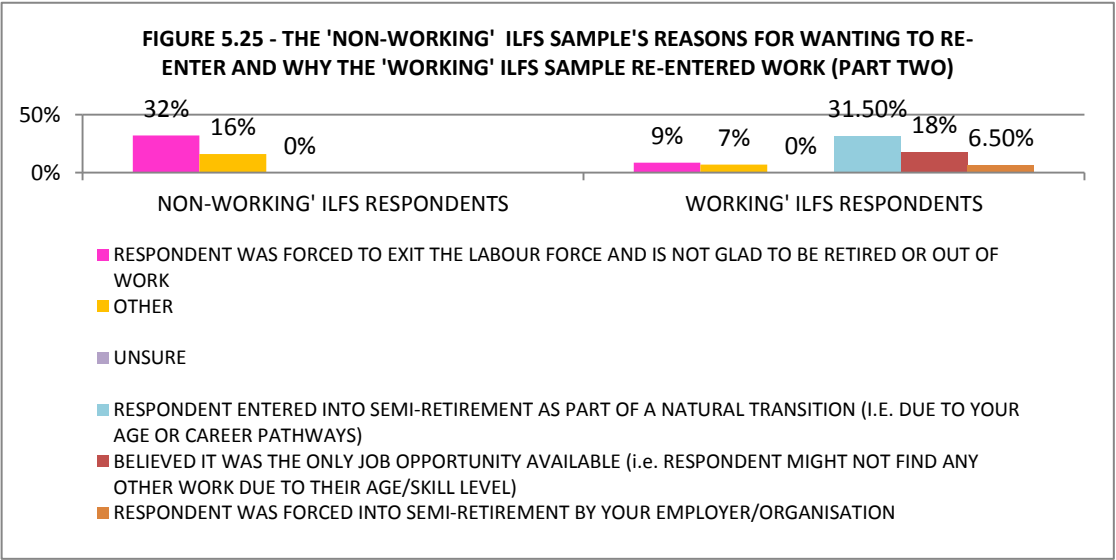
Over two-thirds of ‘job-seekers’ cited *‘financial necessity’* as a reason for their desired re-employment; compared to only 40 per cent of the ‘working’ sub-sample. Of salience to ‘job-seeking’ and ‘working’ ILFS cohorts, was the need to *‘make a meaningful contribution to the community through work’* (52% and 59.5% respectively). A marginally higher proportion of ‘job-seekers’ reported that they were *‘bored and missed work-related challenges’*, than their ‘working’ counterparts (56% and 50% respectively); this was similar to the finding that semi-retirees and rehires were slightly less likely have continued working because it *‘was important to their identity and provided them with a purpose’* (52% compared to 64% of ‘job-seekers’). Ten per cent more of the ‘working’ sub-sample had returned to work because they feared *‘inactivity and becoming isolated’* more than their non-working counterparts. Overall, findings suggest mature ‘job-seekers’ may want to return to work because of a sense of purpose, mental wellbeing and economic stability; whereas semi-retirees and rehires were more extrinsically motivated – wanting to make ‘worthwhile’ socio-economic contribution to society, whilst maintaining their personal or professional connections.

Of the entire ILFS sample, 62 per cent had either semi-retired or withdrawn from the labour force of their own volition; whereas 20 per cent had involuntarily left their previous employment (see *Section 5.4*). Only a small proportion of the ILFS ‘job-seeking’ sub-group (4%) were dissatisfied with their decision to exit the labour force voluntarily, compared to 8.5 per cent of semi-retirees and rehires (combined). Only

nine per cent of the ‘working’ sub-sample that had been forced to exit the labour force was dissatisfied with their situation; in contrast, almost 32 per cent of the ‘job-seeking’ sub-group forced to exit wanted to re-enter employment. Although the number of ‘disgruntled’ job-seekers is in itself a discouraging finding, it further suggests that ‘happiness’ depends on manner of exit. Those retirees that had chosen to leave were less likely to feel dissatisfied with the outcome. Also, apparent was that individuals may ‘change their minds’, even if previous decisions have been made voluntarily; thus further indicating the fluidity of modern (work) retirement.



SOURCE: INACTIVE LABOUR FORCE SURVEYS



SOURCE: INACTIVE LABOUR FORCE SURVEYS

5.9 Conclusion

Each sample group shared many of the same intentions regarding their continued labour force engagement; preferences for professional development; and perceptions of workplaces or individuals. Data highlighted potential inadequacies in current income supports, with both samples believing private pensions would be required to supplement public welfare in order to remain independent post-employment. Data suggested current and future mature cohorts will need to remain employed for longer; with many job seekers, semi-retirees and rehired retirees (rehirees) seeking a return to the labour force due to financial necessity. Discouragingly, according to the data such necessary engagement may not be supported, given statistically, few of the WA employers identified were actively attracting, recruiting or retaining mature cohorts.

Findings further indicated a lack of strategies aimed at mitigating long-term skilled-labour shortages and corporate memory retention schemes. However most environments appeared eclectic (not favouring younger employees) and provided opportunities for knowledge transfer between co-workers. Similarly, over half of workplaces were considered age-friendly, flexible and compliant with age-discrimination legislation. Only a minority of ALFS and ILFS respondents experienced age-related discrimination. Cases of ageism will be explored in subsequent chapters.

There were numerous differences between the cohorts – shaped by their individual values or work and non-work contexts – suggesting a ‘one-size-fits-all’ solution to mature age employment would not be sufficient. Given the ‘autonomy of choice’ expressed by respondents who no longer wish to ‘work’, it is not feasible – nor desirable – to engage all mature cohorts in labour force participation indefinitely. The quantitative data suggested WA workplaces may be gradually moving towards greater flexible work arrangements, thus accommodating future worker expectations given that almost three quarters of the ALFS sample reported an intention to semi-retire; with most intending to stay in their current position up to and beyond pensionable age.

Both sample groups were highly educated, with many having multiple degrees or vocational qualifications. This is of salience given the common assumption that mature cohorts are often under-qualified compared to younger cohorts (see *Chapters Two and Three*). Participants also nominated ‘outdated skills’ as a major barrier to mature age retention and re-employment and very few employers identified provided training and development (T&D) targeted at mature cohorts. However of those that did, initiatives were generally considered relevant to MAEs.

Findings indicated most ALFS and ILFS participants had been engaged in continuous training and development (CTD) – particularly ‘up-skilling’ whilst employed. Despite the sentiment a lack of T&D activity may severely limit prospects for re-employment, the largely descriptive survey results did not provide reasons why professional development uptake was minimal among ‘non-working’ ILFS respondents. Although the majority of both samples did not believe ‘re-skilling’ would improve retention or employment prospects, the ILFS sample showed an increased interest in retraining; which suggests such cohorts may change careers or undertake further education (training) for reasons other than increasing their viability.

Respondents identified clear barriers to the continued retention and re-employment of mature cohorts. The highest cited barriers were ‘chronological age’ (growing older); poor health and coping skills; age-related prejudice; and a lack of employment or training assistance. Interestingly, although flexible work conditions were highly valued amongst both samples and many (would have) exited workplaces to seek greater WLB, it was also viewed as a major barrier to their continued employment. This suggested respondents viewed employers as unwilling to adequately accommodate the needs of ageing staff and thus, highlights another area that will need to be addressed by corporate leadership. Although the proportion of WA employers providing retirement and superannuation assistance had improved since the withdrawal or semi-retirement of ILFS respondents, it was beyond the scope of the surveys alone, to establish why attendance among both cohorts was so divided. Subsequent chapters aim to ascertain the nature of such division and the benefits (limitations) associated with information seminars.

Almost all survey participants personally valued the contribution of MAEs, retirees or the mature age unemployed. However most were unsure whether employers in general valued older cohorts. A similarly high proportion of ALFS and ILFS respondents agreed that there were benefits to organisations that retained MAEs or rehired mature cohorts. Analyses indicated however, that respondents were not oblivious to the ‘negatives’ associated with mature workers, therefore *Chapters Six and Seven* will explore participants’ perceptions by reviewing open-ended survey responses.

The need to create greater awareness about the virtues of mature age cohorts is important given the reasons identified by ILFS respondents for re-entering (or seeking) employment. It was evident that both ‘non-working’ job-seekers and ‘working’ sub-samples intrinsically valued the sense of purpose, mental stimulation and identity they believed work could provide; whilst also being extrinsically motivated to make

worthwhile socio-economic contributions to the community *via* their engagement. This may account for the high proportion of the ‘working’ sub-sample that expressed high levels of job satisfaction when compared to their prior workplaces and their ALFS contemporaries. This would suggest, members of this cohort had successfully gained employment in favourable working conditions or worked in areas of interest.

Given the wide variety of views and expectations evident from the quantitative survey data, maintaining the satisfaction of heterogeneous aged cohorts who wish to continue working and fostering retention is of paramount importance in the WA labour force. Also important will be making it easier for individuals to re-enter paid or unpaid employment by increasing options for flexible employment conditions and decreasing age-related barriers. Subsequent qualitative inquiry in *Chapters Six* through *Nine* further explores issues identified and ‘methods of best practice’ with regard to the design, promotion and implementation of mature age employment strategies and the benefits of MAEs.

Chapter Six: Open-Ended *Active Labour Force Survey* Data

6.0 Introduction

The purpose of this chapter is to present the qualitative component of *Active Labour Force Surveys* (ALFS) and contextualise quantitative findings. This instrument was directed at individuals who had never retired from paid or unpaid employment and their employers. Open-ended survey questions yielded a rich source of data that required in-depth thematic analysis. The findings provided insight into current workplaces across WA by identifying themes of age-related attraction, recruitment and retention strategies; cases of (age) discrimination and barriers to mature age employment listed in addition to close-ended responses; as well as risks associated with ageing and employee-employer intentions regarding continued labour force engagement (see *Sections 6.1* through *6.3* below). This is followed by discussion on how this sample of mature age employees (MAEs), mature age volunteers (MAVs) and (their) employers perceived the advantages and disadvantages of mature cohorts and what strategies could improve mature age employment rates – these themes adding context to quantitative value attributed to active and inactive labour force participants in *Chapter Five*. Given the size and scope of both surveys, qualitative findings from *Inactive Labour Force Survey* (ILFS) sample will be discussed separately (see *Chapter 7*).

6.1 Existing attraction, recruitment and retention strategies

Many WA organisations identified by respondents promoted themselves as ‘employers of choice’ in order to attract skilled labour. It was believed employment sectors in WA experienced skilled-labour issues specific to their industry. In order to mitigate skilled-labour shortages, many employers (organisations) identified by respondents used the same ‘traditional’ methods of recruitment. This included advertising in newspapers, internet sites or industry-based publications; with unpaid sector organisations also advertising through official volunteer recruitment agencies. Informal recruitment strategies relied upon networking through public or community forums, staff referrals and ‘word-of-mouth’ – particularly when seeking local WA talent. Organisations were often restricted in the options available to them in filling

vacancies – only doing so when government policy permitted (presumably due to budgetary restraints or allowable full-time equivalents - FTEs); or outsourcing contract workers during times of skilled labour shortage.

According to respondents, some employers sought non-local employment, promoting secondments (either intra-departmental or cross-governmental); attracting interstate workers; or sourcing international labour and actively targeting younger or untrained cohorts' *vis-à-vis* graduate programs and traineeships. Overall, respondents understood the need to attract greater numbers of younger people, believing it was imperative to provide these potentially under-skilled, generally inexperienced cohorts with 'on-the-job' training.

Qualitative data indicated that MAE attraction and retention (A&R) strategies ranged from informal to more formal approaches. However 44 per cent of the ALFS sample group were 'unsure' if their organisation targeted A&R and recruitment to MAEs, retirees or unemployed cohorts. This uncertainty was reflected in the lack of specific details disclosed about mature age employment strategies. This suggested employees may miss incentives or opportunities to continue working and indicating the need for greater promotion. It was inferred that an absence of 'forced retirement' or overt age-discrimination implied MAEs were not expected to exit at the traditional age of retirement. Alternatively, in cases where staff withdrew from workplaces after pensionable age, several respondents assumed that employers had 'intentionally' retained these MAEs.

Overall inclusion of MAEs did not appear dependent on employment sector or the size of organisations (in both paid and unpaid contexts). Despite this, responses suggested 'professional' sectors and the 'helping professions' valued MAEs highly and were viewed as 'employers of choice' or 'best practice'. Some employers were thought to actively encourage the continuous employment of MAEs or specifically target retirees (whether in paid or unpaid positions), by providing professional development for existing staff or re-training rehired retirees ('rehirees'). Others felt that their workplace practiced equal opportunity employment, hiring or retaining workers based on 'merit' rather than 'chronological age'. Sixty-nine percent of ALFS respondents believed their workplaces represented a diverse mix of age groups. Open-ended responses suggested this included a sizeable quantity of MAEs, referring to groups and single individuals (describing staff in their forties, to those in their eighties).

Over half of respondents reported their organisation were flexible. Open-ended responses indicated Human Resource (HR) departments offered flexible work

arrangements as part of greater A&R schemes. As reflected in the literature, flexible methods of best practice (Drew & Drew, 2005a; 2005b) included part-time or job share positions and the promotion of formal pre-retirement planning – accommodating transition to retirement (TTR) or part-pension schemes. This included one workplace that introduced “*leave without pay for a period of time*” thus allowing staff “*to ‘trial’ retirement before finalising their options*” (ALFS Respondent)²¹. Many offered family friendly working conditions (some *vis-à-vis* government facilitation); and various wellness programs or employee assistance schemes aimed at improving work-life balance (WLB) and dealing with physiological and lifestyle issues, or psychological stressors (mental health).

Mature age employment was often described as non-traditional or transitional in nature, reflecting arguments in the literature that workplace ‘flexibility’ increases labour force participation (productivity), particularly among mature cohorts (see Drew & Drew, 2005a; 2005b; Patrickson & Hartman, 2007; Shacklock, Fulop & Hort, 2007; Shacklock & Shacklock, 2005). Many MAEs were retained in part-time work or a non-permanent basis, predominantly in roles or conditions not favoured by ‘prime aged’ workers (such as rural placements). Others reported that re-deployed mature age staff or rehires were either placed, or elected to move, into part-time roles. Some members of senior management had successfully transitioned to working less hours or less strenuous work, thereby suggesting flexibility was not restricted to persons in low level jobs or necessitated downward mobility. Caveats were often attached to flexible work arrangements – only provided by management when viewed as “*economical to the organisation*”. Such arrangements often had to be negotiated between employees and employers, rather than being universally guaranteed. Furthermore, although transitional work arrangements were ‘technically’ available, responses suggested that in reality MAEs (particularly women) were often placed in precarious positions and subsequently targeted for redundancy. One respondent stated that – “*Employment conditions are good; pre-retirement contracts are available. However, in a workplace-wide restructuring only three years ago, it is my view that mature-age female employees were targeted for forced redundancies*”.

Continuous training and development (CTD) opportunities were also used to attract and retain skilled labour. Although only nine percent of the sample believed

²¹ As this chapter paraphrases open-ended responses and uses direct quotes from the anonymous ALFS’, the author felt it unnecessary to repeatedly reference citations, with no reason to individualise each statement to specific respondents. Therefore, this is the only primary data response referenced in this chapter

training and development (T&D) had been targeted towards MAEs, generic CTD through formal workshops or courses was considered common-place, involving ‘up-skilling’ and ‘re-skilling’. Perhaps reflecting this apparent lack of age-centric opportunities, comments suggested T&D should be individualised and autonomous, based on staff needs or personal preferences identified through performance reviews. Some HR Departments (or corporate leadership) conducted periodic business planning, workforce surveys and exit interviews, thereby evaluating current labour force shortages; assessing the intentions of workers; and predicting future skill needs, thus ensuring employers had “*the right people in place at the right time*”; and ascertaining reasons for staff turnover.

T&D was inextricably linked to career development – especially in horizontal mobility. Respondents believed that by learning multiple skills and moving between areas, individuals could better support their co-workers, thus filling ‘niche’ roles, vacancies and increasing adaptability. Some sectors faced an over-abundance of qualified staff and too few vacancies (such as Education), with one employer encouraging staff to complete higher research degrees in an effort to develop existing worker skill-sets, rather than attempting to draw from the limited pool of qualified labour in WA – circumventing the need to compete for talent. Professional development was also linked to the sharing of skills through mentoring, ‘on-the-job training’ and graduate programs, traineeships and succession planning.

Only five percent of respondents were aware of any programs targeted at rehiring retirees; however recruitment strategies outlined tended to be similar in flexible design to initiatives identified for attracting and retaining current MAEs. There was a consensus among the ALFS sample that most employers actively sought retirees with specific (or high level) skills and qualifications. Rehires were often utilised in education or support capacities, transferring knowledge to younger workers; or placed in ‘niche’ positions. Some roles were specifically created for MAEs such as special project officers, consultants, mentors or contract workers. Despite the reported ‘value’ placed by employers on mature age experience and corporate memory, very few respondents identified consultative or mentoring roles as being available. This is in contrast to statistical analyses, which suggested 59 per cent of organisations engaged in knowledge transfer.

Respondents reported that successful knowledge transfer utilised a range of different educational approaches, from apprenticeships, to ‘on-the-job’ training, succession planning and mentoring. Arguably, the most commonly reported form of

knowledge transfer was mentoring, generally involving experienced staff passing on corporate memory and skills to less experienced individuals. Although this process tended to be between older and younger cohorts, mentoring was also based on position within the organisation and could even be bi-directional –

During the first six months to a year of a Departmental Head's change-over, a current long-standing member of staff is assigned in a 'buddy role' to ease the new leader into the position. This therefore ensures a continuation of tradition, knowledge and a smooth transition for all.

As indicated by secondary sources (see Illawarra Mercury, March 11, 2010; Smith, Smith & Smith, 2010) knowledge transfer was not necessarily 'formal', nor was it 'one-on-one', often taking place during strategy meetings, staff meetings or team projects, informal discussions and *via* networking. By extension, the development and implementation of plans was also viewed as a collegial process. A number of 'employers of choice' utilised the expertise of prior employees; invited the contributions of staff from throughout the organisational hierarchy; and welcomed input from individuals regardless of age. Respondents espoused the importance of fostering a positive working environment based on democratic decision-making, collaboration and clearly communicated ideas.

Many ALFS respondents described their organisations as being highly successful at retaining corporate memory; mostly achieved by encouraging the recording of processes and procedures in a written format. This somewhat contradicted the quantitative finding that only under one-third of respondents' organisations successfully retained knowledge. Record-keeping ranged from the production of handbooks, to keeping case notes, minutes of meetings and producing online resources. However, another common mode of knowledge reproduction was through personal interaction; such as attending formal inductions; designing workshops; and encouraging staff to train co-workers 'on-the-job' *via* mentoring or during team meetings.

A recurring method of best practice cited for retaining knowledge was for staff to put theory into practice. Such workplaces encouraged staff to learn skills unrelated to their primary occupation, followed by the opportunity to move into such roles (albeit temporarily). This not only expanded the skill-sets of individuals, thereby increasing their prospects for career progression into specialist or more senior roles, but also allowed individuals to transition into vacant positions, thereby circumventing the need for external recruitment or retraining. Most of these forms of training and record-keeping were developed 'in-house'. However, responses also indicated that smaller

organisations, with fewer resources or personnel, may not have had the capacity (or the need) for formal knowledge retention – *“As there are only three of us, we are the corporate knowledge”*.

Apart from being a knowledge retention and transfer device, record keeping was viewed as a form of recognition of employees’ skills and prior learning. The mechanisms used to record and review were generally ongoing, with respondents citing the regular updating of procedures. A recurring term of reference was *“access”*, where many employers made details of such structural changes universally available to all staff. Interestingly, knowledge transfer systems were not used solely to ‘pass on’ existing traditions, culture or memory; rather the perspectives and input of staff were used in the shaping of workplace policies. Such decisions were sometimes informed by surveys distributed to employees, with data indicating the belief staff (generally MAEs) should be utilised for their experience.

One individual stated that *“our re-hired retirees are all volunteers, whom we actively seek out and encourage to join our NGO”*. Similar comments indicated retirees were perhaps better valued and utilised in the ‘helping professions’, unpaid sector and in non-traditional employment more so than in private enterprise. Despite being aware they existed, some respondents were unable to describe specific recruitment strategies for ‘rehirement’. One participant suggested that this was because they were not currently retired and so such schemes were irrelevant to them. This illustrated a recurring trend amongst survey respondents, feeling unable to comment on age-related matters or workplace policies outside of their contextual understanding. This is problematic because although not immediately relevant, such schemes might be required by MAEs in the future and this foreknowledge would be beneficial to their continued employment. Thus, awareness across age groups may need to be improved in order to mitigate the negative implications of poor mature age participation rates.

ALFS respondents described several retirement-related programmes, generally promoted to MAEs *via* the Government. Responses indicated such information was targeted to ageing cohorts; however the age at which staff began receiving promotional material was not disclosed. Information was provided in the form of educational seminars, organisational meetings and information packages (such as letters, email and on websites) – circulated both ‘in-house’ and facilitated externally by formal superannuation funds. Flexibility was an underlying feature of services that provided methods of best practice. Several respondents described how superannuation providers *“maximised their working and retirement options”* through TTR and other semi-

retirement options. Linked to this was (partial) access to superannuation pensions, whilst MAEs continued to work up to and beyond pensionable age; as well as various standard leave arrangements, such as personal or annual leave (including leave loading) and long service leave.

This also encompassed extended leave provisions – including purchased leave; opportunities for MAEs to trial a reduction in working hours, while still receiving full superannuation contributions and early access to long service leave if over preservation age. Salary sacrificing, salary packaging or deferred salary schemes were all part-payment programs aimed at increasing worker (tax) benefits and allowing staff to reduce their annual salary in order to take time off (with full pay) in the future. Government initiatives such as the *Work Bonus*²² and *Pension Bonus Scheme*²³ were not widely discussed. It is unclear whether this was due to a lack of awareness about such initiatives, due to poor employer promotion or if such bonuses were deemed inadequate. Government assistance was also linked to T&D. This included access to resources available on formal government websites; protections in the form of Occupational Safety and Health (OSH) guidelines; and *Equal Opportunity* policies. This latter concept will be discussed in the following section.

6.2 Ageism, Discrimination and other age-related barriers

Fifty-four per cent of respondents' believed that their current employers complied with anti-age discrimination laws. Qualitative data suggested however, that organisations complied with the 'letter' of the law, as opposed to the 'spirit'. This was clearly illustrated in the following quote – "*they do not have scruples, only employing what suits them without any regard to legislation if they can get away with it*". Financial concerns also informed employers' decisions, where younger cohorts were deemed "*cheaper*" than their experienced older counterparts. Responses implied there

²² Work Bonus: A financial incentive to encourage those beyond pensionable age to continue working by exempting the first \$250 earned in a fortnight from calculations of the *Age Pension* (Australian Government - Department of Human Services, 2014g) - <http://www.humanservices.gov.au/customer/dhs/centrelink> and (McTaggart, 2014) - <http://www.yourlifechoices.com.au/work/financial-incentives>

²³ Pension Bonus Scheme: A lump-sum payment available to people of pensionable age who deferred accessing the *Age Pension* and continued to work - now closed to new registrations. (Australian Government - Department of Human Services, 2014f) - <http://www.humanservices.gov.au/customer/dhs/centrelink> and (Your Life Choices, 2014) - <http://www.yourlifechoices.com.au/work/financial-incentives>

was minimal monetary incentive to recruit MAEs unless employers received financial subsidies for recruiting the long-term unemployed.

A trend identified throughout responses was that age-discrimination can be difficult to prove. It was obvious when employers did not value MAEs, particularly in workplaces over-represented by younger demographics or where (younger) colleagues had been “*surprised*” at the appointment of mature age recruits. Almost one-third of respondents reported experiencing age-related discrimination or stereotyping. Subtle discrimination and overt bullying occurred in several workplaces – where internal ‘politics’ or personality clashes prevented reconciliation between parties. One respondent reported their job was at risk because their peer group had been “*disempowered and demoralised*”. The employer actively reduced the respondent’s work-area’s responsibilities and input into creative pursuits. Intra-office politics and inter-personal conflict is discussed further throughout *Chapters Eight and Nine*.

In terms of recruitment, desirable traits such as being “*energetic*”, “*dynamic*”, “*bubbly*” and “*skilled*” were generally associated with ‘youth’. For instance, the suggestion applicants would be working with a “*bubbly team*”, implied MAEs were perceived as ‘old’ and not compatible with younger work places. Some employers blatantly voiced such opinions – “*I was told the age demographic in my workplace needed to be lowered*” and it was “*better*” to provide professional development exclusively to younger cohorts. Smith et al. (2010) supported this finding, arguing that further education opportunities were unfairly weighted towards younger cohorts. Although mature cohorts are viewed as incapable of operating in ‘new economy’ work (Encel, 2000) and one respondent admitted to an inability in “*keeping up with new ideas*”, it was argued that in many cases older staff had more technical skills (computer literacy) than younger recruits. MAEs were often “*expected to share expertise or mentor new staff, with no financial benefit or recognition of... input*”.

However, any ‘preferential’ treatment may be justifiable where younger cohorts are comparatively inexperienced and less qualified than MAEs. More cynically, one respondent suggested that younger workers were favoured because they were “*malleable*”. Managers were described as being ‘younger’ themselves and therefore selected even younger recruits who arguably, “*knew less than them*” and thus posed minimal threat to their own position. Many respondents felt that when MAEs “*passed an opinion*” on new methods or attempted to transfer knowledge and educate younger cohorts on workplace culture, they were automatically labelled as intransigent. Such behaviour was viewed as disrespectful to mature age experience.

Cases of overt discrimination described, included age and proximity to the traditional age of retirement being directly cited as a *“deterrent for redeployment”* during job interviews. Older workers (particularly women) were unfairly targeted and asked to discuss ‘future plans’ during annual staff interviews, whilst younger workers were not required to disclose such intentions. Forty-nine per cent of respondents believed they might be ‘forced’ to exit the labour force and some felt MAEs needed to be careful about their dialogue and behaviour, afraid of unintentionally implying they planned leaving work. After commenting on their ‘chronological’ proximity to pensionable age, one respondent had been immediately removed from their position, despite having intended to continue working – *“being treated as being near the end of my career. Mentoring a younger teacher was seen as passing on my knowledge and skills before retirement, when I haven’t mentioned retiring”*. Others felt they were being *“pushed out”* for younger recruits, forced to undertake mentoring roles in order to ‘pass on’ skills, with the expectation they would subsequently withdraw. Positions were also re-designed (without consultation) leading to feelings of discomfort and subsequent resignation or being asked to take voluntary redundancy. In several cases employers had believed certain roles *“no-longer suited a mature worker”*, or management targeted individuals perceived to *“no longer fit”* the organisational culture. Open-ended responses indicated discrimination included a seemingly disproportionate number of older workers having their employment terminated as a result of downsizing, compared to other worker cohorts. In one instance, a single MAE who was retained subsequent to an organisational restructure attended a company presentation entitled *“You don’t need older players”*, further demonstrating the apparently ageist culture present.

Many MAEs indicated they had been *“overlooked”* in the workforce, whether in terms of job entry, career progression or during organisational restructuring. Despite often holding the requisite qualifications, age-related experience was intentionally disregarded in favour of younger cohorts. It was frequently argued that not only did WA employers hold the erroneous perception MAEs were no longer intrinsically motivated to undertake new educational opportunities, mature cohorts’ career prospects were also low because of their proximity to the traditional age of retirement. One respondent was told – *“Promotion does not matter for you... you’re just waiting for retirement”*. Interestingly, ‘age’ was a relative concept. An older respondent complained that *“(There) were limited opportunities to act in higher level positions... dominated by ‘Baby Boomers’”*. This suggested that even within the mature age cohort,

chronologically ‘younger’ workers may be viewed more favourably and given more opportunities than their ‘older’ counterparts.

There was a sense among respondents that MAEs were often marginalised. Many had been exposed to disparaging remarks and behaviours exhibited by co-workers or management. These ranged from stereotypical ‘jokes’ to more derogatory labelling or demoralising comments; a lack of courtesy or exclusion from social events; and staff making unjustified assumptions about MAEs’ worth, thereby limiting opportunities for individuals to be ‘heard’ or pass on skills. Whether intentional or not, it appeared such actions had a deteriorating effect on MAEs’ feelings of self-confidence and ability –

It is harder to gain employment as one gets older; you are more likely to stay in a position even if unhappy. The more time you spend in a job, the more specific skills become – which could lead to de-skilling in other areas

The value employers assigned to qualifications was also perceived as a barrier to mature age employment and career progression. Many respondents agreed that individuals automatically assumed MAEs did not hold current knowledge or technological ability; and mature cohorts would be disinterested or incapable of adapting in a reasonable time-frame – reserving training for younger staff. Respondents argued such views were largely inaccurate, providing examples of their own reasonable attempts to remain professionally engaged in a system they believed was “*biased*” against MAEs. Such perceptions have negative implications for MAEs’ professional development and adversely impact on options for continuous employment with Balogh (2009) arguing ageism needs to be reduced simultaneously with (re) training opportunities increased in Australia. Respondents widely agreed that once employees reached a certain ‘chronological age’, they were viewed as ‘old’ and thus, it was assumed they desired to withdraw from the labour force. Although this arbitrary ‘milestone’ was not necessarily a ‘set age’, it tended to occur from the age of 40 upwards, regardless of individuals’ physical or educational capacity.

Fifty-four per cent of the ALFS sample believed they had been approached about retirement due to their ‘age’. Respondents reported they had been directly approached by their employer or co-workers about retirement in order to “*make way for younger people*”. Unable to expand upon existing skill-sets, some respondents reported being excluded from career opportunities; whilst younger, less competent recruits were frequently employed in roles MAEs felt more qualified to perform. This created a sense that employers were underutilising existing experience because MAEs were viewed as

undesirable – *“I am looking to get out ASAP as the message is clear – but it is not easy!”*

Despite the introduction of legislation in 2004 aimed at prohibiting workplace ageism, employers have simply become *“more sophisticated in how they exclude older workers”* (Saunders, 2011c, p. 1). Drawing upon findings from *National Seniors Australia* (NSA), the author argued that organisations ‘exploit the system’, using employment agencies to filter out ‘undesirable’ workers. ALFS data revealed that recruiters frequently informed MAEs they were *“over qualified”* for a position. However, respondents viewed such terms as having ‘ageist’ connotations, albeit veiled behind seemingly innocuous – perhaps even complimentary – notions. NSA called this the ‘vocabulary of exclusion’ – using generalised terms of phrase or images that may not be directly discriminatory or negative, however, implied age-related undertones (Saunders, 2011c).

It was also reported that some Australian employers overtly refer to an applicant’s age or make assumptions based on maturity alone – a process deemed archaic and socio-economically damaging (Saunders, 2011b; 2011c). One ALFS respondent had been informed by a recruitment agency that their *“skill and knowledge threatened younger supervisors”*. They were subsequently forced into underemployment, settling for a lower position that did not reflect their skill level or WLB requirements.

Comparatively, some of the ALFS sample felt ‘positive’ assumptions about the extent of MAEs’ knowledge placed undue pressure onto individuals. For instance, one respondent stated there was *“an expectation that you have all the answers, despite the skill requirements being outside your knowledge”* – with another respondent indicating that MAEs were *“blamed”* for not correcting others’ mistakes. Such sentiments were prevalent amongst the interview and focus group participants (see *Chapters Eight and Nine*).

Although survey items were limited to queries on age-related prejudice, several respondents described other (and often overlapping) areas of discrimination. These included racial biases, conflicting personalities or subjugation based on background. A common form of prejudice reported was gendered-ageism – with many female participants experiencing this ‘double disadvantage’ throughout their life-cycle. It was believed male employees were favoured with regard to entry into work, career mobility and job security. One participant alleged the *“circumstances”* of female employees had been *“overlooked”* during an organisational restructure.

Some employers were reluctant to introduce flexible work arrangements for MAEs. This was viewed as unsympathetic to the pressures of full-time employment, as well as expectation among MAEs for greater WLB (see ABC, 2010, August 4a; Australian Government, 2010; Kirk, 2011; Drew & Drew, 2005a; 2005b; Nakai, Chang, Snell & Fluckinger, 2011; The New Zealand Herald, 2011). A major barrier to mature age employment was the reality many respondents held caring responsibilities for persons both young and old – described colloquially as being “*sandwiched*”. Respondents argued MAEs (particularly ‘Baby Boomers’) often support ageing parents; and that because the current economic climate necessitates the full employment of their adult children, this leaves mature cohorts to also undertake a disproportionate amount of grandparental care. Most responses indicated that caring roles were often the duty of women and one respondent stated “*it is debilitating to cope with all this both mentally and physically*”. It was also reported male spouses placed pressure on wives to exit the labour force, so that they might “*join them in retirement*” – something most female respondents were reluctant to do. Moreover, given common age differences between male and female partners, it was opined that older males were more likely to suffer from ill-health than their younger wives; thereby placing further care responsibilities onto women.

Some female respondents felt excluded from senior roles traditionally held by males who formed “*part of the boys club*”, or had been reserved for men with “*families to support*” – thus indicating a level of hypocrisy. Although one participant had successfully reached a high-level position, she was precluded from any decision-making because of the resentment held by her male counterparts. Despite having the requisite qualifications, another female respondent was deemed “*under-skilled*” because her previous employment had not been full-time. Described by a younger female staff member as “*outdated*”, one respondent was still labelled as “*past her use-by-date*” despite updating her skills as a mature age graduate,

Another female respondent was led to believe she was not selected for a position because she was “*less senior*” – however, she later determined that this ‘reason’ had been a fabrication, with her employer ultimately appointing a ‘younger’, migrant (female) employee rather than drawing from the pool of existing WA applicants. It was agreed that women were often “*judged on physical appearance*” and there was pressure placed on them to appear younger –

(I was) told to dye my hair and wear make-up to conceal my age and told not to disclose my date of birth on my CV – or give any identifying information that

would hint at my age. For instance, that I should omit parts of my employment history... (I was) told to undersell myself because it made younger and less experienced people feel less threatened.

Despite potentially truncating a job-seeker's job options by omitting past work experience, several interview and focus group participants (both male and female) also reported hiding their age and experience so as not to be perceived as a threat by younger cohorts (see *Chapters Eight and Nine*).

6.3 Risk factors of age and employee-employer expectations

Although only 14 per cent believed their job was at risk because they were 'growing older', the ALFS sample provided a myriad of reasons why 'age' was a negative risk factor to continued employment. Advanced age was accompanied with feelings of insecurity, where mature 'life experience' and 'commitment' was not necessarily desired above 'youthful' traits. A recurring notion was that younger cohorts had greater levels of energy, thus able to better manage ever-increasing workloads. The risk of employers acting negatively towards mature cohorts was a salient reality in workplaces over-represented by younger executives, sometimes forcing MAEs out. However, respondents acknowledged that ageing workplaces may become "*stagnant*" due to an absence of inter-generational mixing; suggesting older staff may better benefit organisations by transitioning into other positions.

In relation to 'risk', some argued that discussions on 'age' had not been raised at all – supported by quantitative findings that 41 per cent of employers did not encourage retirement, with 89 per cent reporting they had not been approached regarding retirement. Feeling no pressure to exit irrespective of their proximity to retirement age, many respondents argued that their skill-sets (and qualifications), positive personality and capacity to perform, protected them from negative assessments. 'Outlook' was a recurring theme throughout the ALFS and encompassed some respondents' self-belief in their own invaluable skill-sets and therefore, irreplaceability. This 'confidence' was not purely intrinsic in origin, with many citing extrinsic sources of affirmation –

I have never experienced any form of age discrimination in this role and I am perceived as highly competent in the role I perform, as I receive a lot of regular feedback from both students and other academic staff within my Faculty.

Assured of their “*value*” by employers, respondents survived down-sizing or retained employment despite extended leaves of absence, confident because of long-term careers within single organisations. Some job sectors ensured secure continuous employment (particularly public servants or fields experiencing a dearth of new skilled-labour).

Others believed ‘age’ or other demographic characteristics had little to do with perceived viability and employers had been largely positive. Some maintained their workplace would be severely impaired without them, unable to secure a “*willing*” and “*capable*” replacement to fill their role. A minority believed they had the ‘power’ to choose whether they stayed or not – volunteer employment in particular, was not regarded to be at risk. Although some recognised that age became a greater ‘risk factor’ as they grew older, many respondents did not consider themselves to be ‘mature aged’ – whether subjectively (in terms of outlook) or objectively (compared to other chronologically older co-workers). Such sentiments are somewhat linked to the ‘*us*’ versus ‘*them*’ notion expressed throughout *Chapter Five* – responses indicated that ‘outlook’ was key to determining feelings of ‘risk’, where many respondents did not view themselves as ‘old’, whilst simultaneously suggesting ‘other’ MAEs were problematic.

Seventy-six per cent of respondents nominated decreased physical, mental and emotional health as a barrier to retention, with 81 per cent believing an inability to ‘cope’ would lead to their eventual withdrawal. An inability to cope with stress – whether external in origin or indicative of an individual’s intrinsic capacity to deal with pressure – was coupled with a “*sense of just having had enough, especially regarding institutional politics*”. Moreover, individuals who withdrew as a result of emotional stress were less likely to be “*re-employed on anything other than a casual basis*”.

Over half of the ALFS sample had nominated MAEs’ requirement for ‘flexibility’ as a barrier to retention and the need for ‘more time’ as a potential reason for their eventual withdrawal. Despite being ever-increasing workloads truncating their WLB, many experienced feelings of stress over a reluctance to request WLB or even (temporarily) withdraw from the workforce, due to a perceived lack of support from employers. Leave was sometimes difficult to negotiate where exiting a role (albeit temporarily) would place extra pressure on remaining staff, where replacements were not easily secured.

Another common risk cited was the potential financial cost of MAEs to organisations, with many respondents feeling their employment would be in jeopardy should they become ill or incapable of performing in their job. Some respondents

balanced the expense of accommodating MAEs' continued 'labour force activity' against the impact 'inactivity' would have for older cohorts' wellbeing. Although some respondents felt supported by employers that provided an age-friendly environment, others were concerned about a lack of insurance cover (compensation) for 'older' cohorts, given employers' financial liability posed a barrier to (re) employment intentions. This indicated policies need to develop along-side WA's evolving workplace, thereby increasing mature cohorts' confidence regarding transitions between work contexts.

The pressure of job-seeking was a commonly cited issue; where finding secure work was particularly problematic for individuals moving between contracts or impacted by downsizing. Although the issue of 'permanency' was raised, the majority of respondents in contract work did not report feeling 'at risk' – citing positive working conditions and hopeful for the potential of longevity with a single employer. Some respondents held more precarious positions within organisations. One individual wanted to extricate themselves from their position entirely; another wished to retain their place; whilst a third felt the decision to stay or leave was *"out of their hands"*. The quantity and quality of positions available also impacted on respondents' decisions to withdraw. Participants cited a lack of work opportunities present within their organisation or sector; cases of 'favouritism', appointments filled based on inter-office politics or friendship ties, rather than merit; and disdain for the lack of adequate OSH. Poor professional development opportunities and a lack of age-friendly (meaningful) employment also posed barriers for MAEs in general, where it was believed *"opportunities and job satisfaction could be at risk"*.

Similar to the findings listed above, *National Seniors Australia* identified various 'push' factors that encourage MAEs to withdraw from workplaces; such as negative employer attitudes, poor working conditions, shifting geographic location or declining physical health (NSA, 2010; NSAPAC, 2009a; 2009b). Also outlined were several 'pull' factors that make exiting the labour force appear desirable; including proximity to pension age, financial incentives (benefits) or the growing importance of non-work responsibilities and their inclination to continue 'working'. Describing their own *"pull"* factors, a major reason ALFS respondents might exit current roles was a *"change in circumstances"*. 'Autonomy of choice' was linked to remaining successfully engaged; experiencing job-satisfaction; and where the feeling 'retirement' meant *"freedom"* – with many citing intentions for future travel. Moving location and subsequent proximity to work also determined career mobility. Interlinked with

autonomy and moving were ‘familial concerns’, which influenced respondents’ decisions –

An interesting factor is family life - two things come to mind: 1) Increasing stress on our generation's children for both parents to work full time, thus needing lots of assistance from grandparents. 2) Where there is an age disparity between partners. For example, my husband is 10 years older than me, and is retired. He wants to travel and enjoy a more relaxed life style, but this is not possible for me while I am working in a very busy and demanding professional job, as it is difficult to negotiate longer periods of leave (especially with current issues in government where no backfilling of positions can occur, so you worry that you're putting more stress on the people left behind!). This will definitely impact on when I leave my job - I feel so conflicted by this situation.

Relocating or travelling due to family desires or responsibilities would affect respondents’ ability to continue being employed.

Further linked to ‘autonomy of choice’, some intended reducing workloads, entering into a role with less responsibility, skill level or greater detachment – “*a job that finishes the minute I walk out at the end of the day*”. Others desired a greater WLB – such as working closer to their residence and integrating hobbies, travel or volunteerism into part-time employment. Respondents anticipated developing a disinterest in their current job, workplace experiences or cultivating interests outside of paid employment. This was interlinked with levels of job satisfaction, citing a lack of intrinsic interest or enjoyment; feeling restricted; or reporting incongruity between current position, skill sets, the physical location of a job and objectives – in respect to career mobility or the transference of knowledge.

Findings demonstrated almost 60 per cent of the sample intended voluntarily withdrawing upon reaching a certain age or years spent working. In addition to physical, financial and social independence, open-ended responses indicated a ‘desire to exit’ was an important factor in successful retirement. Some believed they would feel psychologically and emotionally driven to leave the workforce at the appropriate time, however this “*gut feeling*” should ideally be accompanied by adequate planning. Complete withdrawal could threaten the wellbeing of individuals who ‘appeared’ healthy and socio-economically stable and individuals needed to be “*mentally prepared for the extreme change in life after retirement and entering the challenges of the latter years of your life*”.

Staying socially ‘connected’ and remaining physically active also maintained psychological wellbeing. Responses suggested a ‘purpose in life’ was essential to positive ageing and retirement should ideally be typified by meaningful engagement, otherwise, retirees might later ‘regret’ their decision and re-enter the labour force in order to feel valued (a supposition explored further in ILFS open-ended data). Voluntary work was believed to be widely available in WA and that men in particular, required “*fulfilling*” roles post-formal employment. Twenty percent of respondents held a secondary unpaid position. Interviewees argued that ‘worthwhile’ work did not necessarily constitute traditional forms of (paid) employment, where volunteering in ‘niche’ familial or communal roles – such as gardening or maintenance – could be adopted by retirees.

Just over one-fifth of the ALFS sample reported they would leave employment before the traditional age of retirement. Respondents included wanting “*early retirement*”; and that their *worth*” as an employee needed to be reflected in their ‘pay’ before they would consider working longer than mandatory. In respect to changing jobs, only one respondent stated they would become self-employed. A recurring trend indicated the ALFS sample would not necessarily seek new positions of their own volition, sharing an overall reluctance to risk changing circumstances. Responses illustrated a preference for being offered new positions however.

Ninety-eight per cent of the sample believed economic independence was key to achieving a successful retirement, with financial security interlinked with respondents’ capacity for retirement planning. Seventy-one percent of respondents intended semi-retiring, with one third planning to withdraw after pensionable age. This was further reflected in open-ended data, indicating a desire to transition out of traditional, full-time paid employment provided financial obligations could be met (with part-time work associated with less pay). Also nominated were economic reasons for changing occupations – moving into lower paying roles in order to capitalise on financial incentives available to employees beyond pensionable age; or transitioning out of self-employment in order to ensure a regular income, working for an employer.

6.4 The perceived advantages and disadvantages of mature cohorts

The majority of respondents agreed there were benefits to organisations that retained MAEs and re-hired retired or unemployed cohorts (83% and 65%,

respectively). Many of the perceived benefits associated with mature cohorts identified in open-ended ALFS data were reflected in *Chapter Two* (see Andrews, 2007; Bourne, 2009; Denny-Collins, ND; Dytchwald & Baxter, 2007; Encel, 2000; Harvard Business Press, 2009; Jorgensen, 2009; Lander, 2006; Meiklejohn, 2006; Murray & Syed, 2005; Simmons, 2009; The Courier-Mail, 2006, February 18). Collected open-ended data demonstrated that “*skill*”, “*knowledge*” and “*experience*” were strongly associated with the benefits of ageing; however, the use of these terms of reference was complex. Although skill was not used interchangeably with knowledge or experience (sometimes used synonymously), knowledge was often thought of as a skill. Moreover, knowledge was not limited to ‘the method’ (how things are done), but ‘the rationale’ behind procedures (knowing why). The skills associated with rehired retirees and unemployed individuals were divided into four sub-themes – “*work*”, “*social*”, “*life*” and “*problem-solving*”; respondents arguing they had “*valuable skills that may not be evident in younger employees. For example, the ability to write good minutes to meetings; having an eye for detail; and conducting mundane tasks*”.

Experience was not necessarily linked to employment and incorporated emotional intelligence; patience; professionalism; productivity; and maturity. These were concepts closely related to (and sometimes used interchangeably with) “*wisdom*”. The meaning assigned to wisdom was more abstract than simply referring to ‘age-related experience’. Respondents viewed wisdom more as a ‘virtue’, or an amalgam of the knowledge and lived experiences accumulated over time. Several comparisons to younger cohorts were adversarial in nature, strongly espousing the benefits of maturity over youth. Respondents associated the “*wisdom*” held by retired and unemployed cohorts with “*maturity*” and several other ‘virtues’, including “*reliability*”, “*loyalty*” and less tangible concepts such as their “*lived-experience*” external to workplaces. Moreover wisdom was viewed as a counterbalance to the “*enthusiasm*” attributed to younger workers.

Respondents also described younger workers as “*short-term employees*” that lacked “*life experience*” and “*stability*”, where ambition motivated their movement between positions and organisations. There was a collective sense that MAEs were “*reliable*” and accessed less ‘sick leave’ compared to their younger counterparts. Rather than stemming solely from sources of innate generational “*loyalty*” associated with ‘Baby Boomers’, this persona of “*dependability*” was perhaps a by-product of some respondents’ purported lack of desire for upward mobility; financial gain; or the need to socialise excessively – traits generally associated with younger cohorts

(Andrews, 2007; Bourne, 2009; Dychtawald & Baxter, 2007; Encel, 2000; Jorgensen, 2009; Lander, 2006; Murray & Syed, 2005; Simmons, 2009). Conversely, retirees and jobseekers were believed to have greater longevity with single employers, being more experienced and stable in their career.

“Work ethic” and “commitment” were viewed as innate traits among mature cohorts, however it was agreed that the act of rehiring individuals would instil additional feelings of *“gratitude”* and *“loyalty”* in mature recruits – having been given an ‘opportunity’ to prove their worth. Respondents believed rehirees had less external distractions and this *“stability”* allowed them to remain task-focused and achieve outcomes. Data further suggested that rehirees have *“perspective”* and are therefore not *“blinded”* by prior experiences or expectations and more *“considered”* in their approach. This translated into greater *“tolerance”*, *“courtesy”* and displaying *“patience”* or *“respect”* when dealing with others.

Many argued that when MAEs were forced to exit a position prematurely, the employer could potentially be left in disarray; especially where new recruits fail to utilise the experience of their predecessor, either leading to mistakes being made or *“reinventing the wheel”* (a phrase repeated throughout the surveys).

When my husband retired following a year-long transition to retirement, the company had to hire three different people to take up his position. He had started to train one person, but the person was impatient to get on. The knowledge was not passed on properly. (This was followed) by the hiring of two staff, then the firing of the first one due to a massive error he tried to cover up – it was so unnecessary.

Ultimately, skills, knowledge, experience and wisdom all needed to be ‘learned’. Although the latter two could be accessed by co-workers or employers, respondents stressed that unlike skills or technical knowledge, experience and wisdom could not be ‘taught’ in the conventional sense. One report indicated that it may already be ‘too late’ to recoup the corporate knowledge that has already been lost due to the withdrawal of mature cohorts. Moreover, given Australia’s ‘new economy’ focus, ‘knowledge’ was identified as a great source of competitive advantage and thus it is prudent mature age experience be transferred within organisations (NSA, 2010).

Therefore, rather than viewing MAEs as the sole repositories of corporate memory, the ALFS sample viewed knowledge as a resource that needed be transferred to others in order to be useful. This also necessitated the re-employment of mature cohorts in order to transfer corporate memory and wisdom that might otherwise be lost

through labour force inactivity. This not only constituted practical skills, but rather in terms of sustaining corporate culture and acting as positive role models, ensuring younger workers were respectful and had good work ethic.

A recurring theme was the importance of building and maintaining interrelationships. The ALFS sample argued that MAEs had strong interpersonal skills; whether fostering informal, albeit essential connections between co-workers or more formal external links to potential business associates or stakeholders. MAEs also brought new or existing networks into workplaces to the benefit of employers, further suggesting WA recruitment processes may benefit from utilising the foresight accumulated by MAEs to screen for the most capable applicants. Moreover, by retaining MAEs, employers continue to draw upon existing skills and corporate memory; thereby allowing them to place less effort or money into training new, in-experienced recruits.

Similarly, the benefits of ‘rehirement’ included individuals’ familiarity with “*jargon*”, work practices and procedures which reduced the need (and cost) for orientation (re-training). It was possible rehired individuals would also bring innovation to a workplace and introduce mentees to ‘new’ perspectives, particularly if they had “*stayed abreast*” of advancements. Tangible benefits associated with ‘rehirement’ included not only financial rewards for employers, but society. Contributing to the productivity of the nation – retained MAEs and rehirees would fund social expenditure through taxation and thereby alleviating some of the negative associations connected to an ageing society (see *Chapter Two* and *Three*).

The less tangible benefits of employment to individuals were deemed invaluable. These included enhanced self-efficacy; providing older cohorts with a purpose; and allowing them the greater autonomy often accompanied by non-traditional employment (such as part time work). The social aspects of work were also beneficial to well-being. The sample believed older cohorts had a strong work ethic and most current MAEs in WA wanted to work. Respondents reported being “*happy*”, generally because of the “*sense of worth*” and “*mental stimulation*” employment afforded them. It was assumed rehired retirees and unemployed mature job-seekers would be intrinsically motivated to “*work and learn*”; also actively imparting knowledge and wisdom which benefited employers.

Members of the ALFS also believed there were disadvantages to retaining MAEs and re-hiring retirees or the unemployed (39% and 21% respectively). Many of these characteristics or perceptions were also identified by Encel (2000 – see *Chapter*

Two). A negative trait associated with MAEs was their supposed “*inflexibility*”. Several respondents correlated maturity with “*rigidity*”, stemming from an unwillingness to adapt to new processes or technology, believing their experience was “*superior*”. Responses indicated that MAEs in positions of power or who were unwilling to move out of roles, often utilised “*out dated*” methods and effectively forestalled innovation; preventing new recruits moving into positions; and judged “*others (based) on outmoded values*”. Critical “*of the new*”, rehirees may “*lag*” behind technological advances and procedures (such as health and safety protocols). Respondents perceived a reluctance to undertake training with a reduction in efficacy, career prospects and costed employers an inordinate amount of time and money. Adaptability was partially dependent on length of time out of work, where respondents linked long-term unemployment (see Vandenhueval, 1999) to greater intransigence; the amount of time since their return, where allowing recruits to overcome fears and reservations enabled greater personal flexibility; and the presence of targeted T&D, where age-centric options increased individuals’ capacity to learn.

Respondents generally agreed that mental deterioration was a possibility of ageing and although ostensibly linked to a lack of “*mental agility*”, such sentiments were coupled with a perceived inability of MAEs to cope with work-related pressures. Data revealed that MAEs also pretend to have skills in order to appear ‘viable’; perhaps lacking the confidence to change, particularly where forgetfulness and declining mental acuity impact on ageing workers’ ability to adjust or required greater support from employers. A major area of decline associated with MAEs was their physical capacity. Generally described as a “*slowing*”, “*weakening*” or “*a lack of energy*”, responses also encompassed illness or injury. Contrary to the claims listed above, some respondents suggested that use of ‘sick leave’ may ultimately become more frequent, some intentionally taking excessive amounts of ‘accumulated’ leave, operating from the premise – “*it can’t be taken with you*”, thereby placing excessive pressure on remaining staff.

Another important pattern was the increased likelihood individuals experience “*real*” workplace injuries or illness with age. Not only a risk-factor for employees’, but problematic for employers’ liability – both in terms of time lost due to ‘leave’ away from work and medical-costs. Given MAEs’ (MAVs’) ability to contribute or draw from superannuation and access to workers compensation (insurance) may not be universal for persons aged 65 years old and above (Ariel, 2012; Per Capita, 2014; Warburton & Paynter, 2006), this places both employees and employers in precarious

financial (and legal) positions when MAEs (MAVs) are no longer able to work (even temporarily). Ironically, respondents recognised that while some mature age individuals may be ‘inflexible’, workers often required ‘flexibility’ from employers – Drew & Drew (2005a; 2005b) considered flexible work arrangements to be essential in enabling mature workers’ continued employment. However, respondents acknowledged it may be difficult for supervisors to “*manage*” disparate time schedules and limited resources without placing undue pressure on other workers. Overall, whether physical, mental or emotional in origin, age-related debility was often associated with a reduction in efficacy and workplace productivity.

It was argued the poor ‘attitudes’ held by some MAEs placed them in disadvantageous positions – described as “*grumpy*”, “*miserable*” or “*stuck in a rut*” and simply “*hanging out*” for retirement. It was reported some MAEs may lose their “*internal motivation*” for work or are unable to progress in their career; whilst other MAEs felt a sense of entitlement, entitled to a higher salary than younger counterparts or due a reward for their long service. Disenchanted workers were thought to be disruptive influences in the workforce, often electing to take an “*easy ride into retirement*”, rather than engaging with (younger) co-workers, passing on knowledge, maintaining T&D or taking on new duties – further entrenching themselves and disadvantaging others.

Data suggested some individuals “*should not be working*” because they were “*in the job for the wrong reasons*”. Where financial security necessitated continued employment, this was perceived less positively than a “*genuine*”, internal desire to remain working. Respondents argued that extrinsically motivated workers were less productive and a greater turnover risk. However, responses also indicated some MAEs are forced to remain in the workplace due to financial necessity or a fear of retirement, regardless of physiological or psychological decline impairing their ability to “*function*” effectively. Respondents warned that in such cases, individuals need greater monitoring and support in order to ensure workloads are achieved, effectively removing other staff from normal duties and threatening overall output.

In fact, one respondent stated that rather than be a “*load*” on organisations, “*there does come a time when we all simply cannot do our job anymore*”. Some respondents used denigrating terms (such as “*fossil*”) to describe ‘older’ workers unwilling to remain up-to-date and productive in old age; believing they should exit the labour force. There was a recurring notion that rehirement prevented the entry or career mobility of younger cohorts. Moreover, by adding to WA’s ageing workforce,

employers would disproportionately increase the number of physically slower or less capable workers – where a *“lack of fresh minds in the workplace may possibly affect office culture”*. The following section draws from these positives and negatives associated with mature age employment, describing the methods of best practice identified by respondents with regard to sustaining the WA labour force.

6.5 Improving attraction, recruitment and retention strategies

Open-ended responses suggested mature age individuals, work environments and (or) society needed to ‘change’ in order for people to continue working through pensionable age. Some believed MAEs needed to act as ‘agents of change’ to modify existing systems, advocating for favourable workplace conditions through social action or negotiation. It was acknowledged that whilst employers needed to consider employee expectations, organisations also needed to support workers and lead from the ‘top-down’. Individuals had an obligation to prove themselves as *“invaluable”* to management, whilst remaining cognisant of resource limitations in providing ‘universal’ WLB.

These respondents believed mature cohorts should adapt to their environments – making a conscious effort to undergo further T&D and taking control of planning options available in later life. This included managing superannuation to ensure financial independence or undertaking wellness programmes to maintain health. Responses indicated MAEs can better ensure they remain employed by being ‘flexible’ in terms of behaviour and outlook. Modifying workloads to suit changing work-life needs was key – CTD and changing career trajectories were cited as mechanisms for remaining adaptable and viable. Although the retention of existing skills was important to respondents, CTD allowed individuals to replace ‘out-dated’ skills, transitioning away from ‘old-economy’ technology or structural procedures.

In addition to improving job-prospects, life-long learning also increased self-actualisation – *“Don’t be pushed around and further yourself – as I am, with education”*. It was believed MAEs were obligated to motivate themselves and remain self-disciplined, with respondents linking such attitudes to improved self-confidence and acting as role models – *“Keep positive and keep speaking up. Don’t let yourself be disempowered.”* In order for such behavioural-modifications to be successful, MAEs needed to maintain a positive outlook on change; adopt collegial approaches to inter-generational interactions; sustain intrinsic motivation for learning; and redefine what

constitutes ‘meaningful’ engagement, rather than be restricted to traditional forms of (paid) employment.

Respondents that took a more passive perspective of ‘change’ did not believe individuals should try to alter themselves or their environment. Advocating for ‘acceptance’ of one’s place, it was posited individuals should maintain a positive attitude, whilst keeping abreast of ‘work-related situations’ – negotiating options that were available, rather than seeking better conditions. Proponents of ‘inaction’ also argued it was important to look beyond current life-styles or traditional employment status. Reflecting arguments reported by the ABC (2009, November 18), one respondent suggested that mature cohorts should – *“lower their expectations about what they ‘need’ for retirement... learn to live on less money so they can work part-time. Consider other ways they could contribute to their communities and find a purpose, such as volunteering (as) an elder”*.

Physiological fitness, aesthetic appearance and maintaining a ‘good’ reputation were linked with workplace longevity. Respondents wanted to be considered positive role models, not taking copious amounts of sick leave or being seen to smoke, drink alcohol or use other drugs. Good psychological and emotional health was also associated with longer labour force activity – MAEs needed to illustrate their continued mental acuity, proficient planning skills and ability to cope with change. Responses suggested emotional wellbeing was not simply one’s feelings of positive affect, but rather whether MAEs were ‘seen to be’ socially connected and invested in the world around them. Portraying ‘confidence’, fostering rapport (with prospective employers) and remaining positive, increases chances of overcoming employment barriers (Anderson, 2011 as cited in Fajzullin, 2011). Some respondents stated it was important MAEs’ attitudes and behaviours reflected a *“youthful and invigorated outlook”*, whilst simultaneously appearing loyal, committed and receptive.

Other respondents believed ‘chronological age’ should not be an issue of employment, arguing the *“mature age card”* should not be used to gain sympathy. One respondent made an impassioned plea to mature age cohorts – *“stop mentioning your age – if you think you’re old and continue to remind people that you are old... that’s what they will see – an old person”*. Data indicated that MAEs needed to sustain an outward appearance of *“enjoying their job”* and make clear their desire to continue working. It was equally important that employees be open and truthful with employers. Respondents appeared cognisant of their own personal biases and limitations, advocating mature cohorts to balance expressing personal opinions with a concerted

effort not to disregard others' ideas and also encouraged ageing staff to retain a "*sense of humour*".

Most respondents believed that MAEs who pass on knowledge and experience improve the likelihood of their retention. However, individuals also reported feeling their experience and skills were severely under-valued; volunteers in particular, lacked recognition. It was maintained mentoring processes should not automatically necessitate the exit of more experienced members of staff, to be replaced by successors. Respondents indicated they would appreciate a more socially inclusive working environment, with statements illustrating the importance of 'mentoring' in fostering positive relationships between differently aged cohorts – "*They also need to positively seek the coaching from older colleagues. This could be achieved by organisations actively encouraging cross-fertilisation between genders. Younger employees have as much to offer technologically, as the older people have experience*". Knowledge transfer was not a passive process; rather MAEs needed to be 'willing' to pass on information, particularly where corporate memory had not been documented in tangible records. It was believed younger groups benefited from the lived-experiences of older cohorts, whilst simultaneously helping mature cohorts feel more worthwhile.

Positive work conditions and career development opportunities were cited as important MAE retention strategies among the ALFS sample. Almost fifty per cent believed an absence of positive policies and practices would lead MAEs to withdraw. Respondents argued that in order to maximise workforce productivity, employers needed to avoid making assumptions about the expectations of older workers and provide flexible work arrangements to suit MAEs' various needs. Further stipulating the 'flexibility' desired by many MAEs should not be accompanied by diminished job security, concerned those undertaking part-time or job-share roles may risk being 'replaced'. Age-sensitive work environments extended beyond implementing anti-discrimination policies, rather corporate leadership needed to foster a "*culture of respect*" vis-à-vis the integration of mature-age protections (such as compensation for employees aged 65 and above); and meaningful training specifically targeted towards MAEs'. It was argued older cohorts (may) need more time to learn and complete tasks, relating such capacity to feelings of confidence (or lack thereof) –

It takes time to learn to be confident and truly be able to contribute. Fear and insecurity hold many back – afraid they'll not learn quickly enough, or understand and this fear can generate a less than capable, effective team member and a poor employee.

Cognisant of the objective and subjective limitations sometimes experienced by rehirees, respondents suggested training should extend beyond skills development and include concepts such as building ‘work ethic’ or self-efficacy.

Extrinsic rewards such as improving pay, allowing MAEs to be promoted and transitions into roles with better working conditions or job security were also considered good incentives. However, recognition of experience and effort was intrinsically important to respondents and encompassed ‘praise’ from employers; the utilisation of MAEs’ ideas in daily practice; and placing MAEs in positions of importance that reflected their skills-sets. Data indicated respondents’ believed age-centric policies supported employees’ ‘ability’ to work beyond pensionable age, whereas employer appreciation sustained individual’s ‘desire’ to remain engaged.

There was a sense throughout this study that the abilities of mature cohorts can be overlooked. Rather respondents stipulated that staff interactions should be typified by “*respect*” and “*empathy*” – younger employers or co-workers needed to avoid “*making assumptions about older people... as they will be older eventually*”. One respondent purported that merit and skill cannot be assumed by employers regardless of an applicant’s age –

These benefits of experience and ability would only be apparent if the organisation had a screening test that allowed them to ascertain the exact capabilities and weaknesses of the person they were going to employ”

Another added that “*there should be a proper selection process*” typified by “*strict*” and “*evidence based*” criteria. Cases of poor recruitment revolved around screening, where appointment to roles not suited to rehirees’ skills or interests resulted in low productivity and commitment. Keeping rehirees “*motivated*” and “*viable*” was deemed the responsibility of organisations rather than placing the onus on individuals alone. Fostering positive attitudes or employee characteristics depended on ensuring recruits “*fit*” their role.

Successfully placing MAEs into ‘suitable’ positions depended on the needs of all parties. Some advocated a more top-down approach, where work type and the attitude of workers determined placement – promoting merit-based employment where “*retaining the right type of MAE is key*”. Others promoted bottom-up approaches where the duty of employers was to consider individual worker needs, skills or limitations and redeploy them accordingly. Providing continuous “*meaningful*” employment and transitions *vis-a-vis* negotiation processes to ‘engage’ staff, rather than ‘force’ them into new roles. As alluded to by Allen (2009), rather than espousing age-

friendly rhetoric, positive attitudes towards MAEs needed to be demonstrated and actively encouraged by corporate leadership. MAEs also needed to be supported in making plans for later life. This included the provision of educational forums on ‘retirement’; and allowing older cohorts to congregate and collaborate collectively on issues pertinent to them, without fear of reprisal.

It was argued that employers should be honest about their views regarding ‘the place’ of older workers – where MAEs aware of organisational expectations regarding transitions out of employment would be able to prepare accordingly. Some respondents believed that given their age, rehirees may not return for a long period of time and thus not be “*worth*” the cost. Conversely, others argued that investing greater time and money into mature workers was not uneconomical. Creating an equitable working environment for people with disabilities, would allow for the continued socio-economic contribution of cohorts that would otherwise be prevented from participating.

‘Youth’ employment was viewed as a ‘double-edged sword’. Younger generations were considered less loyal and lacking in knowledge or experience. Therefore, policies of youth-oriented employment would result in repeating cycles of skilled labour shortage, potentially exacerbating the ‘ageing problem’ and thus necessitating greater mature age engagement. Many respondents viewed younger people favourably however, described as willing to put in extra effort, highly skilled, enthusiastic and innovative.

In order to remain age-friendly and sustainable, it was suggested that “*every workforce needs diversity*”. Diversity not only created “*a feeling that the organisational values and employee skills and knowledge are being handed on*” but rather, the inclusion of MAEs also increased workplace efficiency over the long-term. An intergenerational mix was believed positive in terms of service delivery. Logistically, it allowed organisations to cater to a wide variety of clients and mitigate a dearth of skilled-labour due to the potential mass exodus of workers.

6.6 Conclusion

ALFS data indicated heterogeneity exists within WA’s current mature age labour force. However, the sample shared many positive and negative experiences pertaining to employment and their place in an ageing society. Open-ended responses supported quantitative findings that respondents intended working into later life, albeit

in semi-retirement. This desire to remain engaged is encouraging as many responses indicated MAEs were viewed as necessary, valued because of skilled labour shortages; their ability to perform highly skilled tasks; and capacity for working in ‘niche’ positions. Employers often offered positive working conditions in an attempt to reduce skills shortages – financial incentives, flexible work arrangements, ergonomic options and continuous training and development. However, such arrangements were commonly generic, often targeted at ‘youth’ or requiring negotiation between individual employees and employers. Flexible arrangements were statistically common, however open-ended responses revealed this was often dependent on (budgetary) resources and whether accommodating staff transitions into non-traditional roles would adversely impact organisational output. These caveats identified a lack of age-centric initiatives and potentially truncated MAEs’ continued engagement.

Employers were generally described as being ‘compliant’ with official legislation, ostensibly affording MAEs protection against unfair treatment or dismissal. Despite a statistically small number of respondents experiencing age-related discrimination or believing their job was at risk because of their age, qualitative data indicated ageism persisted at all levels of employment. Primary and secondary data revealed poor job satisfaction, feelings of negative affect, bullying and being subjected to derogatory, albeit veiled comments. Comments relating to disparity were often ‘gendered’.

Also identified were several societal beliefs. Specifically, that older cohorts were prone to using sick leave; unable to exert themselves physically; and had less mental acuity – such as an inability to learn or memory concerns. Responses indicated many WA employers favoured younger workers, viewed as more productive or less likely to leave, being further in proximity from pensionable age. Compared to younger cohorts, MAEs were thought to be unskilled in technology; held less relevant skill-sets; lacked an understanding of organisational goals; were less productive; or considered unmalleable.

Although potentially true in some cases, these biases were believed to be largely unjustified and not universally applicable to all mature individuals. Reflecting the high proportion of respondents who agreed retaining (rehiring) mature cohorts’ benefited workplaces, qualitative analysis identified many assets. Mature individuals were described as being positive in outlook, tolerant of others, loyal to employers and able to connect organisations to professional networks; thereby improving the scope and influence of employers. Although close to sixty per cent of respondents reported

opportunities for knowledge transfer were present in their workplaces, open-ended responses indicated mentoring processes were largely inadequate. Primary and secondary data indicated that the effective transfer of corporate knowledge would not only help ensure historical errors were not repeated – thus improving socio-economic productivity – but also position MAEs as an invaluable human resource. This would mitigate WA’s perceived culture of youth-oriented employment by encouraging an eclectic labour force.

Findings indicated that the lived experiences of older cohorts should be utilised by employers to improve existing processes and MAEs were responsible for ensuring skills, work ethic and traditions were passed on before retirement. Qualitative responses suggested an overall mix of ‘good’ working conditions; salary; legal recognition beyond the age of 65 and respect would successfully attract and retain MAEs. Ultimately, creating a ‘culture’ of appreciation that limits discrimination by ‘listening’ and being supportive of individuals’ needs would be essential for future sustainability, where feeling valued was linked to higher job satisfaction. The next chapter discusses open-ended ILFS responses and although covers similar topics, draws upon the views of retirees’ and the unemployed – thus adding another element of contextual understanding to this thesis and further exploring how inactive labour force participants might be encouraged to return to employment.

Chapter Seven: Open-Ended *Inactive Labour Force Survey* Data

7.0 Introduction

Data in this chapter is collated from the *Inactive Labour Force Surveys* (ILFS) and presents qualitative context to quantitative findings discussed in *Chapter Five*. This chapter first explores these retirees', unemployed cohorts', semi-retirees' and rehired retirees' (rehirees) employment experiences prior to exiting the WA labour force or semi-retiring (*Sections 7.1* through *7.3* below). Analysis of open-ended responses revealed themes focused on attraction, recruitment and retention policies employed in prior workplaces; cases of (age) discrimination and barriers to mature age engagement; and age-related risk factors. Respondents' former intentions and employer expectations regarding their withdrawal were also identified.

Dividing the ILFS sample into 'non-working' and 'working' sub-samples *Section 7.4* of this chapter explores themes relating to respondents' post-employment status – establishing why individuals sought to regain employment, methods used and barriers faced by mature age job-seekers. The penultimate section thematically identifies advantages and disadvantages associated with retaining mature age employees (MAEs) or rehiring mature cohorts (see *Section 7.5*). This is followed by discussion on strategies that could be used to improve employment rates in *Section 7.6*, which further contextualised the statistical value attached to ageing populations identified in *Chapter Five*. In order to capture any commonalities and heterogeneity in beliefs, comparisons are made between the ILFS cohort's perceptions of employment to their *Active Labour Force Survey* (ALFS) sample counterparts throughout this chapter.

7.1 Prior attraction, recruitment and retention strategies

Similar to ALFS responses regarding current workplaces, many participants within the ILFS sample indicated their prior employers had also attempted to reduce skills shortages using traditional methods of recruitment. This included conventional advertising; using employment agencies; and scholarships, traineeships, apprenticeships or graduate programs. Although sometimes targeted at both younger and mature cohorts, such programs had been predominantly 'youth-oriented' – with “*positive job*

advertisements aimed at encouraging a younger career applicant” and building recruits’ vocational prospects (ILFS Respondent)²⁴. Responses indicated WA employers had also associated the mitigation of skills-shortages with encouraging greater ‘youth’ engagement and hiring from interstate or overseas, rather than retaining (recruiting) from local mature age labour pools. Some workplaces had provided special ‘incentives’ to attract highly skilled applicants from specialised professions, recruiting individuals with exceptional qualifications or experience, rather than building the prospects of existing staff. Such practices were also prevalent in ALFS respondents’ current workplaces and this indicated youth-centric employment has been a long-term practice in WA. However, as the proportion of available, qualified younger cohorts continue to decline and migrant populations eventually grow older – effectively adding to the ageing problem – such policies threaten the future sustainability of WA workplaces by needlessly underutilising the increasing pool of mature age experience (see *Chapters Two and Three*).

Quantitative data indicated that 53 per cent of respondents’ prior employers had provided flexible work arrangements (a similar proportion to current ALFS workplaces). This was reflected in open-ended responses, where flexibility, family friendly policies, transition to retirement (TTR) and salary packaging had been used to mitigate staff turnover. Policies of mature age employment had largely encompassed part-time, relief or consultancy work, with some employees made permanent after transitioning from short-term contracts. Employers generally targeted non-traditional employment arrangements to staff close to pensionable age in the form of TTR schemes. Respondents widely agreed options for phased retirement and flexible workplaces encouraged greater work-life balance (WLB), especially working from decentralised environments.

Almost one-third of the ILFS sample had been ‘unsure’ whether their prior workplace actively retained MAEs or targeted recruitment at mature cohorts. As with the ALFS sample, many retired and unemployed respondents believed the presence of mature age employment practices was ‘implied’ by workplace demographics, simply a “*matter of fact*” where staff had been naturally ‘older’. Anecdotal evidence highlighted individual MAEs had been hired (retained), or recounted the mature age-ranges present in former organisations. Rather than discuss specific attraction and retention (A&R)

²⁴ As this chapter paraphrases open-ended responses and uses direct quotes from the anonymous ILFS’, the author felt it unnecessary to repeatedly reference citations, with no reason to individualise each statement to specific respondents. Therefore, this is the only primary data response referenced in this chapter.

strategies, some respondents simply described there had been an ‘absence’ of ageism in their prior workplaces. These individuals stated age-related barriers had been non-existent or that staff close in proximity to pensionable age had not been approached about retirement. In such cases, continuous employment was viewed as a form of ‘implied recognition’, albeit ‘conditional’ – *“My employer had no objection to working beyond formal retirement age provided you were productive and presented no risk to operations”*. Data indicated longevity in the WA labour force may be partially based on personal *“capability”* and *“skill-level”* more so than chronological age, where MAEs are *“respected for their contribution”* (see Section 7.3 below for further discussion).

Respondents were able to draw upon personal experiences of attraction, recruitment and retention processes, whether as job-applicants, rehirees or (former) employers. Some (former) employers had promoted universal retention strategies to all age groups; where employment decisions were merit-based and dependent on the ability of staff to remain viable. Others argued WA employers (had) favoured MAEs over younger workers and *“mostly employed mature age staff as they are more reliable, diligent – with an excellent work ethic”*, particularly where mature cohorts were represented on selection panels. Encouragingly, several respondents claimed MAEs had been moved into more ‘senior’ roles; often in terms of prestige, if not actual power or influence. Such transitions had not necessarily been merit-based however – *“(the workplace) provided opportunities for MAEs to be in positions of leadership, even when not performing effectively”*. Unlike responses in Chapter Six which suggested female MAEs experienced disadvantage, one ILFS respondent believed that women were given favourable treatment. Such sentiment reflected the inference made by other sample group members that mature-age women were over-represented in WA workplaces. Given this possibility, such demographics may account for the largely female survey response rates in this dissertation (see Chapters Four and Five).

Only four per cent of ILFS respondents were certain their prior employer had actively recruited retired and unemployed mature cohorts. Two respondents had returned to contract work, with one approached by their previous organisation for re-employment. Another stated that their workplace provided professional development and support for rehirees, including a period of supervision that enabled recruits to *“practice”* prior to returning to the field. Nine per cent of respondents had been self-employed prior to withdrawing or semi-retiring; with two per cent in self-employment ‘post-retirement’. Open-ended responses suggested entrepreneurialism was considered

a sound labour force engagement strategy for mature cohorts (discussed further in *Section 7.3* below).

As with current workplaces identified by the ALFS sample, training and development (T&D), career mobility and the transference of skills (knowledge) were found to be interrelated and integral to ILFS respondents' former employers' strategies for mitigating skilled-labour shortages. Only eight percent of the ILFS sample's former workplaces targeted T&D to mature cohorts, one percent lower than ALFS employers. This lack of mature age-centricity was reflected in open-ended responses. The bulk of T&D opportunities were described as "*continuous*"; often "*compulsory*"; and universally available. Fewer ILFS respondents identified corporate memory retention methods compared to the ALFS sample, both qualitatively and statistically (24% compared to 31%). However, prior employers' record keeping procedures included many of the same processes as current workplaces – such as procedural manuals and intranet access to online materials.

Forty-six percent of ILFS respondents' former workplaces had encouraged the transference of knowledge, 13 percentage points lower than current workplaces identified by the ALFS sample. Modes of transfer included 'formal' inductions or T&D; as well as 'informal' staff facilitated seminars, team projects and mentoring. Similar to examples provided in *Chapter Six*, some ILFS respondents' prior workplaces utilised semi-retirees (or those in TTR) to pass on skills to less experienced successors – ultimately, the retention of trained younger workers was viewed as a knowledge retention strategy in itself. As with current employers identified by ALFS respondents, responses inferred knowledge transfer was not restricted between older and younger workers or by location – "*every opportunity was given to the transfer (of a staff member) to another State or International office during periods of economic downturn*". Unfortunately, some reported that professional development and educational opportunities created workplace cultures that appeared to value 'youth' – mainly used to attract and retain younger job-seekers.

Unlike the ALFS sample, only one ILFS respondent discussed retirement and superannuation planning seminars in the context of targeted strategies. This reflected the quantitative findings that the forms of support available had been statistically lower than their ALFS counterparts, where 47 per cent of ILFS respondents' former workplaces had not provided any form of assistance. Although some reported various leave and financial arrangements had been available – including salary sacrificing (packaging), early access to superannuation and deferred pension plans. Data indicated

many former employers had not actively supported staff participation in support schemes. Such ‘assistance’ was sometimes “*perceived to be a soft option and had to be negotiated with senior management*”. Responses suggested that the attitude of employers acted as a barrier to MAEs’ successful work-retirement transitions, particularly where the need to ‘negotiate’ potentially disadvantaged staff given traditional ‘power’ imbalances evident in employee-employer relationships. Despite having ‘complied’ with government requirements, ILFS respondents’ former employers did not operate within the ‘spirit’ of legislation, a belief also common among the ALFS sample – thus indicating a lack of ‘cultural integration’ to be a long-standing, pervasive issue in WA workplaces.

7.2 Prior experiences of ageism, discrimination and other age-related barriers

Encouragingly, only three percent of the ILFS sample stated their prior organisation had not complied with age-related anti-discrimination legislation. One respondent reported MAEs had not been considered for promotion and were precluded from acting in senior relief roles. Another reported that a previous (Queensland-based) employer intentionally targeted lecturing and tutoring positions to younger postgraduate students. Similar cases were evident throughout data collection. ILFS respondents recognised joblessness amongst younger cohorts was a major concern, but it was unclear whether employer preferences for ‘youth’ stemmed from a perceived need to increase participation rates among younger cohorts, or because mature cohorts were viewed as ‘undesirable’.

Statistically, an equal proportion of ILFS respondents believed their workplace had (not) favoured younger workers, 38 per cent respectively. Former employers had often implied the relative inexperience of younger recruits meant they ‘deserved’ opportunities to succeed or progress more than existing MAEs. One employer had inferred that one respondent “*was stopping a younger person having the job I currently held*”. Findings showed that many ILFS respondents did not believe such reasoning; suggesting employers appointed younger workers because they were “*cheaper*” (in terms of salary) and not as politically engaged in worker collectives as their mature counterparts, therefore suggesting their “*malleability*”. As evident amongst ALFS responses (*Chapter Six*), ILFS data indicated their previous employers had also felt

more “*comfortable*” dealing with younger staff than MAEs, less likely to “*speak out*” against management.

Preconceived beliefs surrounding the expectations of older workers appear entrenched in all societal levels, with positive ‘attitudinal or behavioural shifts’ described as a slow process (Callan, 2007; Spoehr, Barnett, & Parnis, 2009). Responses agreed a “*culture*” of (mature) age discrimination had permeated workplaces in Australia and overseas. Corporate leadership and Human Resources (HR) were thought to “*push*” MAEs out or prohibit their (re) entry using both overt and subtle means; conversely, one report indicated that positive HR departments (policies) was associated with encouraging employment opportunities (see NSA, 2010). Only 16 per cent of the ILFS stated they had exited the labour force or semi-retired as a result of age-related prejudice. However, respondents reported witnessing exclusionary language in job advertisements; overhearing negative comments between co-workers; the prevention of ageing staff members’ access to T&D; and knew of redundancy schemes targeted specifically at MAEs. Highly cognisant of the negative attitudes, albeit hidden attitudes present in WA workplaces, another individual elected to “*conceal*” their age. Acts of concealment continued to be utilised by MAEs in the ALFS sample and thus formed part of further qualitative inquiry (see *Chapters Eight and Nine*).

Encouragingly, few respondents reported experiencing overt discrimination; feeling pressured to leave; or being subjected to comments related to their age, at any stage of their employment. Despite only one-quarter having personally experienced ageism in their former workplace, there was a perception that WA employers and those responsible for staff recruitment (promotion) – often described as being ‘younger’ in age – did not empathise with MAEs. Attitudes held by leadership often appeared to be mirrored throughout entire workplace cultures – “*My CEO expressed the opinion as to why anyone at my age would still want to work... This attitude reflected down to the senior staff and peers*”. ILFS responses indicated there was an overwhelmingly negative view of mature age. Terms of reference used to describe MAEs by employers and co-workers included – “*dinosaur(s)*”; “*120 years old*”; “*geriatric*”; and “*(needing a) Zimmer frame*”. One respondent felt patronised, having been called “*darling*” several times by a younger staff member.

Another respondent believed “*mature age workers were generally seen as ‘having done their dash’ and thus, no longer relevant*”. Some provided general observations that MAEs were perceived as “*old*”, “*incompetent*” or their input and

experience was “worthless”. This sometimes caused intra-personal conflict between staff –

A (member of staff) was very rude to me and due to age difference, pulled short of putting my qualifications down. When I said there was nothing wrong with my standard of qualification, he was very put off that I would dare question his judgement... Frankly, he was talking about areas he had little to no practical management expertise or academic understanding. Prior to (changing fields), I was a deputy manager of a firm.

Many respondents felt their experience and contributions were overlooked by employers who focused only on ‘youth-oriented’ employment.

It was argued employers sometimes viewed younger cohorts to be (more) compatible with roles traditionally held by MAEs. Respondents reported cases where younger staff had been trained and mentored in “*similar tasks*” or positions, with a view to replace ‘older’ staff. Longstanding methods of performance evaluation or career pathways were updated with procedures that disproportionately favoured credentials and younger workers; who, although lacking experience, were more likely to hold recent, tertiary level qualifications. Several respondents resented the reality that younger workers were no longer expected to pay their dues or uphold work culture traditions. Younger cohorts reportedly circumvented hierarchical systems of promotion and conflict resolution – negating merit-based approaches and negotiation. As in *Chapter Six*, intra-agency politics influenced the policy decisions of respondents’ prior workplaces – where groups who held certain affiliations (such as belonging to a Union) or did not “*match*” the demographic profile desired by recruiters, had been overlooked for appointments and promotions.

The following quote clearly the rationale underpinning this Doctoral dissertation – “*When I reached 40, I became unemployed and had great trouble finding a new job as I was considered ‘old’!*” As with the ALFS sample, restrictions to T&D further entrenched mature cohorts by limiting their ability to “*keep up to date*” (with technology), whilst also precluding them from “*mixing*” with senior management networks. This was particularly deleterious given the recurring notion that ‘who you knew’ or the capacity to build interrelationships was essential for positive and successful labour force engagement in later life (see *Chapters Eight and Nine*).

Data indicated that MAEs were frequently marginalised or encouraged to retire. Several former employers (co-workers) had presumed mature cohorts lacked the intrinsic motivation to continue working. Respondents purported that employers

generally perceived younger people as “*motivated*”; whereas mature cohorts found changes to work environments “*difficult to process*”. However, respondents suggested that rather than MAEs being “*inadequate*”, it was WA employers who were often unwilling to make concessions for ageing staff – “*cultural attitudes need to change – including respect and appreciation for experience and wisdom*”. Similar to the ALFS sample, ILFS respondents stated that MAEs’ experience was only valued if employers were willing to listen or did not feel ‘threatened’ – “*The only feedback allowable was positive – and challenging or questioning the ‘reinvention of the wheel’ was paramount to self-destructing your career*”.

Several organisations had placed unreasonable physical demands on individuals with health conditions or injuries; or enforced changes to workloads that placed inordinate pressure on WLB requirements – impinging on the quality of their personal life. Respondents perceived a lack of understanding among management, with some former employers reticent to make accommodations because “*modifying accepted protocols*” was viewed “*negatively*”. Others conceded that some WA employers experienced resource restrictions and could not provide universal care – “*The sick leave entitlements were too generous... The employer had financial problems and wanted to avoid future payouts of this kind*”. The findings suggested that maintaining the *status quo*; existing corporate procedures; and the ‘bottom-line’, are important to employers. Economic considerations are discussed further in the following section.

7.3 Prior risk factors of age and employee-employer expectations

Fifty-seven per cent of the ILFS sample indicated that ageing was a barrier to continued employment; however 70 percent believed ‘growing older’ had not been a risk factor in their former workplace. This was reflected in responses where job security was described as being neither jeopardised, nor benefited by factors such as age – “*The skills I had were not reliant on age*”. In fact, ‘risk’ was more closely linked to sector of employment or work type. Several reported being in a sector typified by “*personal risk*”; where success or failure was linked to business acumen and market climate. Some described how self-employment (had) protected individuals from age-related prejudice. Examples given suggested contractors working on a commission would be financially liable, not their employer, thereby reducing insurance related costs. Therefore, although personal risk was a potential issue, self-employees were believed to be more desirable, regardless of age. Moreover, (formerly) self-employed members of

the sample argued there was minimal risk to individuals that “*kept up-to-date*” in terms of professional development and maintaining licences to practice. They were confident that holding current credentials make it possible for self-employed cohorts to find (retain) employment, thus securing their (future) independence.

Others felt their field of employment, such as Education, had been “*economically secure*”. It was suggested some fields (employers) were apparently unable to secure mature workers and so, sought ‘youth’; whilst other spheres had naturally ‘older’ demographics. Rural employment was believed to be particularly favoured by mature applicants (see *Chapter Eight*). Data indicated ‘age-neutral’ organisations frequently employed a generational mix, thereby promoting a sense of “*natural*” team cohesion between differently aged cohorts.

As in *Chapter Six*, the belief that age was a “*non-issue*” was particularly common among ILFS respondents that perceived themselves as having been “*invaluable*” to organisations. This ILFS cross-section reported feeling “*respected*” and frequently argued their withdrawal had not been related to poor “*performance*”; rather economic downsizing and “*personal choice*” had impacted on their (decision to) exit. Some felt advanced age and experience were directly related to their continued retention, having acted as sources of knowledge for co-workers and management alike.

Responses suggested some employers (had) intentionally utilised MAEs over younger workers when personally exposed to the “*virtues*” of mature staff and so valued their “*work ethic*”. Mature skill-sets were perceived to be advantageous in certain positions, especially where employers had had poor experiences with “*less stable*”, younger staff. Survey data indicated a belief younger cohorts leave workplaces for a myriad of reasons. These included becoming pregnant or following more “*whimsical*” notions. It was stated “*young blood*” disrupted workplace efficacy and although generally familiar with modern techniques, younger cohorts were described as “*unwilling*” to learn traditional methods.

Respondents listed various reasons why they would have considered changing job prior to exiting (semi-retiring), sometimes blending these open-ended responses with events that led to their actual withdrawal or semi-retirement. These ‘push’ and ‘pull’ factors reflected and expanded upon those identified by *National Seniors Australia* and their *Productive Ageing Centre* (NSA, 2010; NSAPAC, 2009a; 2009b) and their ALFS contemporaries (see *Chapter Six*). As with the ALFS sample, a ‘change in circumstances’ was a primary reason given by ILFS respondents. Emerging familial responsibilities and (a desire for) moving location were the most commonly cited

disincentives for continued employment in former positions or for exiting the workforce. Thirty-eight per cent of the ILFS sample had nominated ‘*decreased physical, mental and emotional health*’ would have led them to seek alternate work; with 19 per cent citing the presence of ageism (stereotyping). However these issues of wellbeing were also raised in the qualitative data pertaining to changing jobs. One respondent described suffering an injury and becoming too ill to work. Another identified their former employer as a “*bully*” and suggested they had used workplace-policies to “*suit*” their needs, whilst disempowering other staff. One individual exited the labour force in the belief they had not been supported by their employer and anticipated “*bullying*” due to their frequent use of sick-leave and potential inability to continue passing medical tests. A common reason for exit was “*ill health*”, with some citations further linking decline to work-related “*stressors*” or reporting staff had sustained physical injuries as a result of poor safety standards.

Approximately one-third of the ILFS sample nominated an inability to ‘cope physically, mentally or emotionally’ and ‘wanting more time for non-work interests or family responsibilities’ as reasons for their exit (respectively). However, qualitative responses also indicated a desire for greater self-sufficiency or identifying avenues for self-exploration. Physical health considerations (either for respondents or their partners) prompted aspirations to travel before it was “*too late*”; or in one female respondent’s case, withdrawing when her husband moved the family overseas for his own career prospects.

Twenty-five percent of respondents reported they had wanted a career change from their prior position. Qualitative data indicated some wanted to enter into unpaid work; had desired a move into more intrinsically fulfilling employment; sought more opportunities for career development or subsequent to their withdrawal, had undertaken professional development (further education); or hoped to identify employers that offered extrinsic recognition of their capabilities as MAEs. Recognition was important, particularly among respondents that had worked in high-pressure environments, but received little acknowledgement. Many described their prior workplaces as lacking in empathy and support, citing unreasonable expectations regarding workloads or deadlines. There were several cases of intra-office conflict or where respondents’ ‘place’ within former organisations had lacked “*direction*”. Instead of securing less strenuous or more meaningful employment, some indicated they had wanted to completely remove themselves from stressful environments and work – one individual exercising their ‘autonomy’ by opting to retire at a “*time of their choosing*”.

Twenty-four percent of respondents had been ‘forced’ to exit the labour force. A common statement throughout surveys was that other individuals had withdrawn for the health, bullying and poor workplace conditions listed above. One respondent had been ‘pushed out’ as a result of increasingly demanding work-loads and poor managerial attitudes, gradually given less career opportunities and “*passed over*” for younger employees. Twelve percent had nominated poor age-friendly workplaces as a cause of their exit, where being “*no longer covered by insurance*” meant some had been legally unable to continue working.

Twenty per cent of ILFS respondents nominated ‘financial cutbacks as having led to their eventual exit or semi-retirement, with economic downturn and corporate downsizing cited as deleterious ‘dimensions of change’ in qualitative data. Several of respondents’ prior organisations had reportedly undergone re-structures, which led to diminished service delivery and fostered a perception of poor leadership amongst staff. This ultimately caused feelings of disenfranchisement among workers, low job satisfaction and increasing staff turnover, outcomes reiterated by Allen (2009). Respondents argued the importance of the “*bottom line*” often outweighed the skills and merit of the workforce. When organisations imposed structural changes, MAEs were unlikely to be offered alternative roles and often exited, rather than continue in increasingly “*undesirable*” conditions.

Instances of financial downturn, organisational restructuring and down-sizing in specific sectors resulted in some respondents or their colleagues being made redundant. In one case a respondent’s contract were never renewed; another individual was forced to exit self-employment; and another sold their business. ILFS open-ended responses indicated a culture of re-structuring has been a long-term trend in WA and posed a continual risk to mature age employment, given similar cases were cited throughout the ALFS regarding current workplaces. One individual experienced negative emotional affect as a result of their business failure and subsequent withdrawal; and although such changes were often out of employees’ control, another respondent argued that outcomes were dependent on individual outlook and adaptability – “*I had been employed by the company over 35 years and have experienced many periods of downsizing. My broad experience and preparedness to transfer to alternative worksites always reduced the risk of sacking*”. The chapter will now explore the experiences of the ILFS cohort post-employment, where outlook and adaptability continued shaping work and life prospects.

7.4 Post-employment experiences among sub-samples

Respondents were asked to nominate conditions for successful retirement in addition to the closed response variables listed. Open-ended responses provided, related to the interlinked concepts of “*autonomy of choice*”, “*purpose*” and “*well-being*”. One respondent believed all employees should have the choice to enter into phased retirement, rather than completely “*sever*” work connections. Another individual believed people needed “*something to retire to*”, thereby avoiding “*regret*”.

Some respondents opined retirees often adopted ‘knee jerk reactions’ to exiting employment, moving from ‘activity’ to complete ‘inactivity’. However it was believed total disengagement increased risks for ill health. Almost two-thirds of the ILFS cohort believed physical independence was essential to successful retirement. It was argued in one response that “*good health*” should be a prerequisite for entry into retirement, rather than an ‘outcome’ to be strived for once out of the labour force.

Forty-one per cent of the ‘non-working’ ILFS sample – including permanent retirees and (hidden) unemployed individuals – indicated a desire to return to paid employment; with 15 per cent seeking volunteer work. Forty-one per cent of the methods used by this cohort in their attempt re-enter the labour force, included traditional mediums; responding to advertisements (in newspapers and online) and approaching recruitment agencies. One reported having “*vigorously*” applied for work using multiple approaches. Two respondents had utilised CRS²⁵ Australia and Centrelink job services – both Federal Government services with programmes aimed at assisting welfare recipients or people with disabilities regain employment (Australian Government - Department of Human Services, 2014c; 2014d). Only one participant used resources supplied by the WA Seniors Card Centre²⁶ – a subsidiary of the Government of WA’s Department for Communities. This appears encouraging as it suggests few respondents were experiencing socio-economic or health-related issues that required specialist assistance. However, this could also indicate a lack in (the awareness of) targeted mature age employment assistance in WA – possible gaps in service delivery and (or) promotion was discussed in subsequent interviews and focus

²⁵ CRS: An Australian Government-based agency through the Department of Human Service that connects people with disabilities seeking work to employers and offers training (Australian Government - Department of Human Services, 2014d) - http://www.crsaaustralia.gov.au/about_us_overview.htm

²⁶ Seniors Card Centre: Providing eligible seniors with access to concessions and discounts to various services (Government of Western Australia – Department of Health, 2014) - http://www.health.wa.gov.au/services/detail.cfm?Unit_ID=2525

groups. In addition, twenty-two percent of job-seekers (had) also employed non-traditional searches *vis-a-vis* networking; being “*head hunted*” by colleagues, often for sessional work; and entered into adjunct (unpaid) positions, thereby bridging between work and retirement.

The ‘working’ ILFS sub-sample also described their transitions into semi-retirement and re-entering the labour force, subsequent to retirement – 57 per cent of whom classified themselves as semi-retirees, with the remaining 43 per cent self-identified as rehired retirees (rehirees). Statistics demonstrated 71 per cent of semi-retirees or rehirees were no longer working with their former employer; 55 per cent no longer worked in the same field; and 45 per cent were in a position that was in complete contrast in terms of the job description, level or wage earned. This was reflected in the majority of open-ended responses, describing a change in employment type or career, but cases varied widely. One respondent had adopted greater familial responsibilities, moving to a newly-established family-owned farm. Three respondents stated they volunteered – two reported their unpaid roles were now their principle form of work; whilst one had moved into self-employment, maintaining a secondary unpaid position.

Quantitative data indicated approximately two thirds of ‘non-working’ job-seekers wanted to re-enter employment because it had provided them with a purpose; with over half wanting to make a meaningful contribution to the community through work. Many agreed mature job-seekers desired “*worthwhile engagement*” and re-entered the labour force because they “*wanted to*”, but the nature of their employment depended on personal preference. Encouragingly, there was an element of ‘autonomy of choice’ in several ‘working’ respondents’ decisions to return. Four individuals had been “*head hunted*” by employers in the paid and unpaid sectors. Two of these were recalled into prior positions – albeit in casual capacities – and one had been targeted out of “*need*”, because their replacement had reportedly exited at short notice.

Subsequent to being made redundant, another individual successfully secured employment, but ultimately decided to exit due to “*unfavourable*” working conditions. Open-ended data indicated that whilst some retired and unemployed respondents were currently ‘non-working’, some had successfully regained (retained) employment in the past. Many such positions had been ‘niche’ roles that offered little tangible reward or long term security, with some even rehired in their prior paid position, as volunteers.

Similar narratives were evident throughout data collection, indicating WA’s MAEs are often required to work in areas of high turnover or instability. Although definitive causal links cannot be made between non-traditional employment providing

poor job-security, statistical data somewhat reflected inferences from qualitative data that indicated a trend towards workplace insecurity. For example, over one-quarter of 'working' ILFS respondents were in lower level positions; two-fifths were in part-time work; and just over one-fifth were in casual employment. Interestingly, open-ended responses suggested that post-employment typified by poor working conditions did not necessarily lead to withdrawal, rather some mature cohorts elected to endure such environments; often motivated by their understanding that employers 'needed' them or the services being delivered were believed to be essential to WA's sustainability.

Only four members of the 'non-working' sub-sample provided open-ended responses describing their desire to re-enter the labour force, but each case was highly contextual. One respondent indicated a desire to better financially support their spouse in later life. Two others stated they had been 'forced' to exit the labour force unwillingly – the first, due to an injury; the second stated they had been unable to find employment post-migration to Australia. Another had voluntarily exited (intending to permanently retire), but regretted their decision post-employment and wanted a career change. Cognisant of the barriers faced by mature job-seekers, NSAPAC (2009a) advocated for greater formal assistance directed at 'pensioners' transitioning back to the workforce. This, coupled with the potential for retired (unemployed) individuals' circumstances (or intentions) to change, focus groups explored how transitions between labour force 'activity' and 'inactivity' could be more fluid (see *Chapter Nine*).

Open-ended responses from the 'working' sub-sample described individuals' decisions to semi-retire or return post-retirement. These included, being internally driven by a need to maintain mental stimulation and choosing to enter transitional employment; fully retiring from permanent employment in order to care for an ill spouse, but desiring a return to (part-time) paid employment (volunteering) upon their partner's death; and having been "*asked to come back as a sessional employee when the person who replaced me left the country unexpectedly*". Although not always apparent in survey data, similar narratives were repeated throughout interviews and focus groups. This indicated decisions to (re-enter) work were not purely financial, but influenced by subjective elements; further suggesting mature age recruitment and retention is frequently out of employer necessity, rather than an acknowledgment of MAEs' viability as skilled labour.

Sixty-eight per cent of 'non-working' and 76 per cent of 'working' cohorts nominated 'decreased physical, mental or emotional health' as posing a barrier to re-employment. Physical debility and an inability to work were fears expressed

throughout data – with 27 per cent non-working individuals unable (unwilling) or unsure about returning to work due to ill health. However, only one respondent reported a belief they would “*never*” re-enter the labour force due to their permanent disability.

In addition, two open-ended responses to the close-ended re-entry barriers listed in the ILFS were note-worthy. One respondent suggested staff responsible for recruitment were problematic – “*Highly experienced mature aged unemployed workers might pose a perceived threat to the careers of less experienced hiring managers*”. Another respondent admitted they were “*very tired of unrewarded loyalty*”. Both comments related to the perceived value and treatment of mature cohorts, indicating that although an absence of recognition may be debilitating, the presence of ‘negative recognition’ can be equally deleterious to MAEs’ continued employment.

Four ‘working’ respondents outlined potential barriers to the re-entry of retirees and unemployed cohorts, not listed in the close-ended item. Two individuals cited “*a lack of confidence*” as a major concern, tied to how mature cohorts were perceived by others. Statistically, 68 per cent of ‘non-working’ and 60 per cent of ‘working’ sub-samples nominated exposure to negative stereotypes as a barrier – being perceived as “*too decrepit to function*” by individuals “*who have not accepted the fact that the mature person can offer so much to a workplace environment*”. Retirees and unemployed individuals also faced familial pressure to “*take it easy*” and additional cases are discussed in *Chapter Nine*, where respondents’ children viewed retirement as a ‘reward’ for their parents’ years of work – despite their reluctance to withdraw.

Proximity to work and access to medical facilities were also cited as barriers, particularly for individuals with caring obligations. One respondent due to their ill spouse, an ageing parent and grand-parental responsibilities was unwilling to move from Perth to pursue work that adequately reflected their “*ridiculously over-specialised skill set*”. Although an extreme case where qualifications, location and caring responsibilities all compounded the respondents’ employment prospects, it does demonstrate the significance of workplace flexibility for enabling mature age employment (in WA) (see Drew & Drew, 2005a; 2005b; Patrickson & Hartman, 2007; Shacklock, Fulop & Hort, 2007; Shacklock & Shacklock, 2005).

7.5 The perceived advantages and disadvantages of mature cohorts

Eighty-eight per cent of ILFS respondents believed the retention of MAEs benefited workplaces and 73 per cent believed rehired retirees (rehirees) and unemployed persons were also an asset to organisations. Open-ended ILFS data reflected several literary sources in *Chapter Two* regarding the perceived benefits of maturity (see Andrews, 2007; Bourne, 2009; Denny-Collins, ND; Dythwald & Baxter, 2007; Encel, 2000; Harvard Business Press, 2009; Jorgensen, 2009; Lander, 2006; Meiklejohn, 2006; Murray & Syed, 2005; Simmons, 2009; The Courier-Mail, 2006, February 18). Many respondents suggested mature workers (in general) were simply 'skilled'. As in *Chapter Six*, "skills" were considered separate to "knowledge" and "experience"; whilst "wisdom" and "maturity" were used almost synonymously. Responses indicated that corporate memory generally encompassed MAEs' personal experience of historical trends. 'Experience' turned into 'wisdom', which subsequently became a tool for knowledge to be used by others. One respondent intended teaching others that *"money isn't the be-all, as they realise life goes on and it does not necessarily bring happiness if it is at the expense of the wife and family, or missing out on the early years"*.

Although the tone of open-ended responses was far more adversarial towards younger cohorts than comments made by ALFS respondents, many of the criticisms were similar in nature. Data clearly indicated that age and experience afforded MAEs and rehirees with "perspective", "patience" and "empathy" – described as "risk averse", "often more tactful and 'people user-friendly'." MAEs were viewed as less "ambitious", but more honest and "loyal", less likely to take leave for illness or caring-related responsibilities and therefore, "steadier" employees than their younger contemporaries. In contrast to *Chapter Six*, where it was suggested current MAEs are 'sandwiched' between child and elder care responsibilities, several comments alluded to societal and familial commitments becoming progressively less pervasive with age, thus implying mature cohorts can put more time and effort into work. Possibly 'satisfied' working fewer hours or in variable conditions (settings) due to their relative 'stability', rehirees arguably saved employers money in the long term, also known for their "reliability" and "commitment".

Many responses inferred MAEs' employment longevity did not detract from the "capability", "breadth of skills" and "astuteness" of individuals that often held several

positions over a lifetime. One respondent stated *“age, cunning and maturity will beat youth!”* Survey analysis suggested mature cohorts (who) held multiple skill-sets – or knowledge regarding co-workers’ responsibilities, could easily transition into vacant roles and ensured workplace productivity was not adversely impacted by temporary staff absences due to illness, leave, secondment or turnover. One academic opined *“(younger) students did not have any idea of how to award marks for assignment work or exams”*, being less qualified and efficient than their mature counterparts. Therefore, ‘niche’ employment also allowed organisations to immediately gain from the existing knowledge and expertise of rehirees – negating the need for the extensive training required by less qualified recruits.

The *“work ethic”* of ageing staff and rehirees was believed to be highly regarded across multiple fields of employment. Rehirees were described as even more *“productive”*, *“conscientious”* and *“enthusiastic”*, often grateful to employers for being re-hired. Rehirees also brought back networks, customers and market opportunities; however, of greatest importance to respondents was the reacquisition of *“lost knowledge.”* Some respondents argued retirees and unemployed individuals’ outlook on work (life) leads them to deal with circumstances more effectively than younger cohorts; often able to *“appreciate”* the efforts and skills of others. Most believed that if utilised appropriately, rehirees’ transferable skills; ability to draw upon prior lessons learned; and appreciate or use others’ perspectives, could address both on-going challenges and bring ‘old’ (albeit forgotten) solutions to ‘new’ problems. Respondents agreed these subjective traits could be transferred from older generations to their seemingly ‘lacking’ younger counterparts; where the mere presence of MAEs benefited organisations, creating a sense of collegiality and presenting a positive public persona of an ‘age friendly’ employer that appreciates staff.

Particularly important given WA’s ageing population, was the capability of managing or empathising with other mature staff and clientele in order to improve service delivery. It was further argued employers could draw from increasingly extensive mature clientele pools, adding other MAEs to their workforce. Overall, it was argued mature age (re) employment developed *“human”*, *“social”* and *“psychological capital”* – where *“long term experience benefits not only the employer, but the nation as a whole”*. Mature cohorts not only fostered a greater *“sense of community”* within work environments, rather they could improve the status of mature cohorts in the greater community.

Twenty-nine per cent of respondents acknowledged disadvantages to retaining MAEs; with a further 24 per cent cognisant of deficits associated with rehirees. Several of which are reflected in *Chapter Two* (see Encel, 2000). Many believed ageing-related physical or mental deterioration was inevitable; and that risk of injury was much greater amongst MAEs. It was argued rehirees had less energy and were more likely to experience physical deficiencies that severely limited rates of productivity. Poor health further truncated rehirees willingness to engage in full-time employment; reduced quality of service delivery; and led to a disproportionate use of sick leave – negating the benefits associated with (presumably healthy) rehirees described above. Also problematic for employers, were ageing workers’ compensation (insurance cover) costs.

Responses indicated MAEs were sometimes perceived to be “*inflexible*” and “*unwilling to adapt*” – holding unreal expectations about the demands of work or personal capability. Such “*intransigence*” was viewed to be largely attitudinal in nature, stemming from MAEs’ preoccupation with the past. Rehirees potentially brought “*baggage*” to their place of employment, coupled with an unwillingness (or inability) to progress towards the future, which was often accompanied by intergenerational conflict. MAEs may be disrespectful to younger colleagues, either believing they “*know best*” or attempting to “*compensate*” for feeling low self-confidence – particularly problematic was the notion “*their way was the right way*”, unwilling to modify their behaviour or collaborate with younger colleagues

Although MAEs could be unfairly stereotyped – citing cases where younger workers innately disliked MAEs, with the perception “*anyone old must be on their last legs – (with) ‘one foot in the grave’*”. As with the ALFS sample, many ILFS respondents agreed the negative attitudes held by some retired and unemployed individuals proved detrimental to how others perceived them. Also similar to their ALFS counterparts, several within the ILFS sample believed many MAEs elected to stay in the WA labour force for “*the wrong reasons*”. Intentions of “*coasting*” to retirement and building upon financial security were viewed negatively, indicating a “*lack of commitment*” to the position.

Such disenchanted employees were internally focused, unwilling to learn new skills; contribute to organisations; and described as “*obstructive*” to the entry and career development of co-workers. Some MAEs were described as intentionally obstructive or abusive, whereas others were unaware of their negative influence. Either way, such MAEs were identified as having a low level of productivity not considered “*value for money*”. Therefore, respondents argued ‘youth’ was often more desirable to

employers. Despite the negative perceptions described above, younger cohorts were attributed by employers (and some respondents) as having higher technological understanding; greater energy; able to undertake high pressure tasks; adapt more easily to change; and as more economical, potentially lower in expense due to lower salaries. Given the positives and negatives associated with both younger and older cohorts, it could be argued the WA labour force benefits from a generational mix of workers.

7.6 Improving attraction, recruitment and retention strategies

Respondents described a range of approaches that could be adopted by employees (employers) to better attract, recruit and retain mature cohorts. Maintaining physical, mental and emotional wellbeing was strongly linked to retention amongst the ILFS sample. Physical activity was interrelated with principles of ‘active ageing’ and several respondents argued that should MAEs remain conscious of physiological ‘threats’ and take preventative steps, potential age-related problems might be managed. Employers also needed to provide ergonomic accommodations. Mental acuity was linked to keeping abreast of “*workforce requirements – technology, processes, training and workloads*”. Understanding and circumventing restrictive workplace policies, allows mature cohorts to balance a desire for WLB and sustain an income post-pensionable age, whilst avoiding *Centrelink* penalties – thereby positively affecting their overall quality of life (QOL). Positive emotional health was attributed to individuals that remained socially active; achieved job satisfaction; exhibited enthusiasm for work (life); professional proactivity; and resulted in feelings of increased self-efficacy.

As with the ALFS sample, ILFS respondents defined ‘flexibility’ in terms of (objective) workplace arrangements and the (subjective) adaptability of individuals. Remaining “*optimistic*” and “*open to change*” was considered key to ensuring retention. Respondents argued positive attitudes needed to be reflected in individual MAEs’ work ethic and interactions with younger cohorts; as well as proactively maintaining personal well-being, physical fitness, social networks and professional development. Most of the ILFS sample reported an important mechanism for retention was continuous training and development (CTD), further suggesting that MAEs stayed abreast of workplace and technological trends by remaining flexible – “*if you are not prepared to make the adjustment, then you will be the master of your own demise*”.

Remaining professionally proactive and keeping aware of emerging skill-requirements and predicting cycles of organisational restructuring, would ensure individuals met employer (market) needs and thus, position themselves to fit new roles. However, respondents argued that employers also needed to recognise MAEs' existing skill-sets and ensure learning processes were 'age-friendly'. As did respondents in *Chapter Six*, the ILFS sample highlighted "*personal motivation*" and "*self-confidence*" as significant barriers to mature cohorts' engagement in T&D, not their capacity to learn. Therefore, it was important individuals feel "*supported*" in seeking professional development, rather than marginalised. Possible age-centric and 'assets based' approaches to CTD (further education) were explored in interviews and focus groups.

Rather than draw on "*youthful traits*" *per se*, it was important mature cohorts not reinforce negative stereotypes through their actions; ensuring others did not judge their behaviour based on age. Being "*open and honest*" with employers was key and MAEs needed to illustrate their versatility by developing different work interests. Achieving "*competency*" and "*status*" was perceived as less important than job satisfaction and QOL in later life; with some suggesting MAEs should "*wind down*" from high pressure environments and focus less on career mobility. Several individuals advocated for transitions into unpaid spheres, provided volunteering did not jeopardise individuals' financial security. This reflected literature that indicated 'older cohorts' participate in civic duties at a greater rate than other age groups and that such community-minded individuals should be valued as highly talented (experienced) Australians (NSAPAC, 2009a). However survey responses indicated it was the responsibility of individuals to "*sell*" themselves and ensure non-work-related experience was also listed in resumes. The worth of non-traditional employment and life-skills formed part of further qualitative inquiry (see *Chapters Eight and Nine*).

Data indicated knowledge retention was essential to the sustainability of WA's organisations and corporate memory loss was linked to the exodus of MAEs into retirement. Mature age turnover often resulted in the "*rehashing*" of old ideas. Although respondents accepted that they may have previously been more "*active*", "*winding down*" did not necessarily equate with "*uselessness*". Data indicated that MAEs are "*full of life*" and 'knowledge', but mature cohorts were currently under-utilised (particularly as role models) and more positions should be created specifically targeting MAEs in order to use their enthusiasm and experience. Most respondents believed mature staff were capable of passing on knowledge to co-workers regardless of age or position, thereby ensuring their (re) employment. In fact, one respondent

believed there was a “*growing trend towards changing employers, rather than (employers needing) changing work experiences and skills*” in WA. This suggested MAEs’ corporate memory would become increasingly beneficial to organisations by minimising the need to retrain new recruits. Some MAEs could be mentors, whilst others could act as policy advisors or training facilitators – ultimately reducing organisational costs and enhancing self-confidence among mature individuals.

Many respondents recognised that knowledge transfer was not always effective, nor universally adopted across WA workplaces; arguing such strategies needed to be valued by employers in order to be successful. Knowledge transfer relied on positive, respectful working relationships between differently aged groups and required forethought – one respondent called for a “*focus on succession planning 10 years before it is needed.*” Many respondents believed that ageing of societies needed a diverse workforce that represented the greater WA population. This was perceived to be important for market sustainability and for building social capital.

Maintaining interpersonal connections (both in work and out) and remaining at the centre of a “*work team*”, were also identified as precursors to MAE retention. However, respondents argued such relationships should not be exploitative, or make MAEs feel obligated to “*teach others*” at the expense of their own sense of well-being. One respondent warned mature cohorts not to “*accept the bullying tactics of managers, forcing them to train younger personnel in your position which they eventually take over... If you are not a trainer don't do any training of others... It is not your job...*”. Given the widespread belief MAEs were at an innate disadvantage to younger cohorts with respect to technology, personal experience was viewed by some as the only trait that made MAEs feel confident and valuable to employers – therefore, transferring this knowledge could potentially jeopardise their employment security.

Rather than report a need for universal design *per se*, most respondents desired greater workplace flexibility. Data indicated that options for transitional employment and working in (close) proximity to workplaces were “*attractive*” to mature cohorts, particularly where MAEs could continue performing duties without a reduction in salary. Although flexible arrangements need not necessarily equate to reductions in pressure, respondents believed effective work-life balance (WLB) required that employers not impose heavy workloads onto ageing staff. Moreover, increased flexibility would allow MAEs to undertake regular professional development, without negatively impacting on their ability (time) to complete regular duties.

Reflecting the importance of workplace flexibility to mature age employment in the literature (see Drew & Drew, 2005a; 2005b; Patrickson & Hartman, 2007; Shacklock et al., 2007; Shacklock & Shacklock, 2005), respondents understood changes towards flexibility needed to be reflected in workplace cultural practices – *“truly encourage WLB schemes... instead of promoting departmental policies that are not supported in individual workplaces”*. Similar to responses in Chapter Six, it was evident employers were not (or did not feel) obligated to present universal flexible options; but unlike their ALFS counterparts, seeking flexibility was more likely to be viewed as the responsibility of individual staff. MAEs that ‘proved’ their personal adaptability by remaining visibly active in the labour force, engaged socially or broadened skills-sets, were more likely to be offered flexible work and thus achieve greater WLB.

There was no guarantee that if MAEs promoted themselves as ‘viable’ they would retain (re-enter) work, creating a sense of uncertainty among some respondents regarding their future prospects – *“I am unsure, as I thought I was doing everything right to ensure I would remain employed and I was still made redundant.”* Therefore, whether the experiences of MAEs were positive – thereby encouraging their continued employment – appeared highly contextual. Data indicated the treatment of mature cohorts often depended on the value employers placed on MAEs’ skills and qualifications; whether their (prior) fields of employment appreciated mature experience or were age-friendly; and the economic climate – one respondent opining *“an employer is market-driven, not employee”*.

The ability of MAEs to cope with physical and mental pressures of work was thought to be exacerbated by co-workers’ negative attitudes and unsupportive environments. Some respondents warned that whether decline was ‘actually’ occurring or a belief imposed onto MAEs because of the negative perceptions of others, individuals sometimes experienced self-fulfilling prophecies which negatively impacted on future performance (wellbeing) –

(The) retention of staff in physically demanding jobs puts severe stress upon the health of individuals. (Employers need to) recognise the benefits of MAEs to either train others, or retrain in a comparable discipline before they become physically stressed and cannot enjoy their eventual retirement.

This quote further suggests any adverse outcomes may have further reaching implications, but may be mitigated by more positive workplace policies. This is

important, given 53 per cent of ILFS respondents believed an absence of positive work conditions led to MAE withdrawal.

It was widely agreed workplaces needed to provide intrinsic and extrinsic rewards that adequately reflected MAEs' value. *"Respect"* and *"patience"* was required when 'dealing' with MAEs, however respondents reported an existing cultural perception *"that being an older person will not fit in with the younger set"* in WA. For some respondents, showing greater *"recognition"* was simply a matter of organisations *"acknowledging their existence"* and not 'forcing' ageing workers to exit. One individual requested greater *"meaning' in their job"*, whilst others argued employers should respect mature cohorts' opinions and utilise them in high level tasks or problem-solving capacities. Instead, there was a general consensus that many WA employers adopted a 'deficit based approach' to dealing with MAEs – viewing requirements for greater flexibility or dearth of technological know-how as an indication ageing staff should withdraw.

"Most MAEs require some form of flexibility in their work type and hours. These different conditions need to be valued and recognised – and not demeaned as someone 'being on their way to being put out to pasture'... organisations should positively recognise, respect and reward wisdom and experience – this will attract and retain mature-age workers in the workforce".

The ILFS data supported this quote, indicating employers should adopt either a 'wellness approach' – providing a more 'age-friendly' workplace or environment conducive to their learning needs²⁷; or an 'assets based approach' – utilising the wisdom that comes with maturity, rather than overlooking MAEs for more technologically-skilled younger workers (see Kenny, 2011 for definitions of 'deficit' and 'asset-based approaches').

Although it was believed some rehirees were *"unwilling to learn"* or *"unable to bring innovation"* into workplaces, respondents agreed that employers may fail to appropriately match individuals into positions based on their skills or needs, arguing that *"as long as the job suited a person's abilities, most disadvantages could be overcome"*. As in *Chapter Six*, ILFS respondents believed that the individuation of workplaces required employers to match MAEs' skill-sets into existing roles; whilst

²⁷ Wellness Approach: Described by Key Informants in this author's Honours dissertation as – *... a philosophical change in the way that you think about and work with people who have an on-going functional disability – whether they're aged or whether they're younger. It's not looking at what they can't do; it's about looking at what they can do* (Danni, personal communication, September 4, 2008, as cited in Georgiou 2008, p. 87; 2009, p. 85).

continually considering the (changing) needs of all employees and approaching (ageing) staff with options for learning and career advancement. Assistance from employers included regular performance assessments, succession planning and employing a generational mix of workers – allowing less physically capable MAEs to be succeeded by younger workers and transition into administrative roles. Primary data continually reiterated that workplaces need to be tailored to suit the needs of mature age workers, rather than expect MAEs to change. ‘Autonomy of choice’ (and being approached by employers) was also an important facet of mature age retention – *“I could easily have continued to work for another five years. Although it was my personal decision to retire, I would have considered staying on had I been asked”*.

Over two-thirds of job-seekers’ and ‘rehirees’ (68 and 67 per cent respectively), cited ‘financial necessity’ as a reason for re-entering the labour force. It was opined organisations (should) demonstrate their value for maturity by implementing targeted A&R schemes or rewarding *“high performing workers”* with financial bonuses. However, it was also argued earnings gaps implied certain roles were *“more important”*. Therefore, rather than requiring staff to remain upwardly mobile in order to feel valued, more equal pay was promoted – reflecting the worth of all staff. Another suggestion was that retired cohorts could *“work for the pension”*; advocating for more Government subsidies aimed at rehiring individuals above the traditional age of retirement into ‘niche’ positions.

Rather than rehirees’ lack of relevant skills stemming purely from intransigence, respondents felt declining physical capacities and poor self-efficacy, hindered adaptability. Particularly pertinent to the ILFS sample was the need to support female MAEs that experienced prolonged *“interruption from the workplace due to child raising. Requiring even more training and understanding as their skill level may be even further behind”*. Therefore, it was viewed as the responsibility of employers to express empathy and utilise the strengths of rehirees in mentoring or less pressurised roles. Respondents proposed a barrier to this was their belief younger cohorts generally held disproportionately negative attitudes towards older workers – showing impatience and using derogatory language. One respondent blamed youth-orientated HR managers, believing they were *“threatened”* by older cohorts (particularly males); electing instead to appoint less qualified, albeit more *“malleable”* younger recruits –

“They struggle with the self-concept that they could be shown-up or the interviewee (knows) more than the person in the seat opposite. There is also a

strong belief that many females – in traditional male jobs – do not want the status quo to change back to male dominated strongholds”.

Responses suggested such entrenched (gendered) ageism was indicative of societal perceptions of age and not restricted to (‘youth’ in) WA workplaces; and thus needed to be addressed before retirees and unemployed cohorts felt valued.

The quote above also reflected a number of dominant beliefs throughout the primary data which indicated negative sentiments relating to HR, gender and youth. Respondents argued organisations needed to present themselves as “*employers of choice*” for mature age employment. This included offering government assistance, mature age-apprenticeships or using positive discrimination to assist mature job-seekers; and publically declaring their intentions to be anti-discriminatory.

Given WA’s perceived youth-oriented society, open-ended responses indicated attitudinal shifts needed to occur at the individual level, prior to achieving societal change. Some respondents believed individuals had the power to “*reshape*” workplace policy to suit their personal needs or match roles to skills and interests. According to respondents, acting as ‘agents of change’ involved collective action in Unions and civic engagement – supporting Governments that promoted the virtues of MAEs and ensuring the “*voice*” of mature cohorts were heard. Some ILFS respondents believed greater national leadership was of paramount importance to eliciting change. Data suggested that Government could provide educational campaigns to employers espousing the virtues of maturity or promoting work incentives that foster a culture of value amongst management, creating ‘employers of choice’ that in turn, acted as role models for other organisations. Although such initiatives already exist to some extent (see *Chapter Three*), the perceived gaps in workplace and legislative policy development (implementation) are discussed further in *Chapters Eight* and *Nine*.

7.7 Conclusion

The ILFS sample described a variety of prior work experiences, current expectations and purported skill-sets, indicating a high level of diversity among the retired and unemployed mature age population of WA. Despite these intra-sample differences, several patterns emerged from the open-ended data – similar in nature to their ALFS sample (see *Chapter Six*). The level of agreement regarding challenges faced by mature cohorts or the virtues of maturity does not indicate the homogeneity of

individuals aged 45 years and above, rather the same age-related concerns appear to be systemic and long-term.

In stark contrast to the ALFS data, open-ended responses provided by retired and unemployed cohorts were acutely adversarial in tone towards younger generations. Given a statistically low proportion of respondents reported experiencing discrimination or withdrew as a result of ageism, qualitative data indicated a level of resentment not evident in quantitative findings. Due to WA's perceived youth-oriented work-culture, there was a sentiment of negativity amongst mature individuals who reported feeling overlooked by employers in terms of job entry, access to professional development and extrinsic recognition. Overall, responses demonstrated an overall lack of appreciation for mature age skills and experience among (younger) co-workers and managers. Mature cohorts appeared largely self-aware of their place as 'assets' in ensuring socio-economic sustainability, whereas many (younger) co-workers, employers and members of society might not. The arbitrary marginalisation of ageing staff in respondents' prior workplaces was also clearly evident in ALFS respondents' current workplaces, described in *Chapter Six*. These findings indicated a long-term cultural trend of exclusion and the underutilisation of mature cohorts in WA.

Both quantitative and qualitative findings indicated the retention and rehirement of ageing cohorts was beneficial to both employees and employers. As with ALFS data, most responses indicated mature workers were more stable, translating into loyalty and reliability. Their 'work ethic' was associated with a propensity to use less leave and work in unfavourable conditions compared to younger staff. ILFS data suggested that organisations could profit by accessing mature cohorts' existing professional networks, respondents stated MAEs empathised more with growing numbers of older clientele and their appointment would enhance service quality given WA's ageing society.

Although respondents identified several ways of improving their 'appeal' to employers there was no assurance that remaining 'viable' assisted MAEs successfully retain (re-enter) work. This created a sense of uncertainty among some respondents regarding their future prospects, with many articulating a need for "*attitudinal and cultural change*" within WA society. Given open-ended responses supported the statistical finding that many ILFS individuals were interested in returning to (re-entering) the labour force in both paid and unpaid capacities, it was deemed prudent for the Government to create greater awareness about the expectations of mature cohorts. Also important would be promoting the virtues of older cohorts and developing individualised, age-centric employment assistance and work policies, whilst

simultaneously boosting individuals' confidence. Of particular import, was providing support for transitions between employment and retirement where responses indicated a lack of targeted T&D, universally available legal protections or compensation for workers beyond pensionable age and employee assistance schemes currently accessible in WA.

Ultimately, the successful attraction, rehirement and retention of retired and unemployed cohorts were inextricably linked to the availability of flexible work conditions. Respondents argued organisations needed to better accommodate changes in work-life circumstances amongst ageing populations and also placing them in roles that allowed the transference of knowledge, promoting the benefits of MAEs. In addition to more effective corporate leadership, respondents recognised mature cohorts needed to act as 'agents of change' through social and political action, eliciting grass-roots change at the individual level.

ILFS responses conveyed a greater sense of individual 'responsibility' than their ALFS counterparts. Many believed successful flexible arrangements required a balance between previously competing forces that now needed to become amenable to each other's needs, where both employees and employers needed to be clear in their expectations and capacity to meet responsibilities. It was argued MAEs needed to prove their worth to employers or seek work that fit their physical or technical capabilities. Moving beyond traditional patterns of employment and identifying new areas of interest more suited to their needs as ageing staff would be necessary. Of salience to this dissertation was capturing the 'meaning' behind responses. However, as open-ended responses may be limited – and in order to account for the diversity evident across the survey samples – *Chapters Eight and Nine* will add to the qualitative data by analysing semi-structured interviews and focus groups.

Chapter Eight: Qualitative Data Findings

Part One – Semi-Structured Interviews

8.0 Introduction

This chapter explores findings from semi-structured interviews conducted with 27 survey respondents. Using quota sampling, the researcher screened each survey sample in order to include a representative cross-section of *Active Labour Force Survey* (ALFS) (n = 14) and *Inactive Labour Force Survey* (ILFS) (n = 13) cohorts. Individuals were targeted based on personal responses – identified as interesting cases or as salient to addressing *Research Questions* (see *Chapter One*). The interviews aimed to further contextualise respondents' close-ended survey items and investigate open-ended responses. This chapter also provides a broad overview of respondents' lived experiences and in addition to comparisons with survey data, emerging trends evident from the thematic analysis of qualitative data will be discussed in the following sections.

Section 8.1 outlines mature age employment strategies and expands into discussions regarding employee-employer attitudes towards younger cohorts, corporate memory retention and knowledge transfer. *Section 8.2* explores barriers to employment and cases of discrimination within the context of Australian workplace (societal) cultures. *Section 8.3* identifies gaps and opportunities for socio-economic engagement and improved policy development within sectors of employment between paid and unpaid spheres (and across regional WA). *Sections 8.4* and *8.5* discuss solutions to address a dearth in efficacious, age-centric professional development and 'rehirement' opportunities and the impact of current welfare, retirement and superannuation systems on participants' experiences. *Section 8.6* explores avenues for mitigating negative attitudes towards mature cohorts, creating awareness about the virtues of maturity and eliciting change within WA to maintain an overall positive outlook.

8.1 Targeted attraction, recruitment and retention strategies

Quantitative survey analysis found forty-two per cent of the ALFS and thirty-four per cent of the ILFS sample reported that their current (prior) workplaces actively retained MAEs. Interviews further supported this data, suggesting targeted retention

strategies were an exception across WA. Statistically, initiatives that specifically rehired mature cohorts were even less common (representing 5% and 4% among ALFS and ILFS samples respectively). However, interview data indicated that organisations facing severe skilled-labour losses were more likely to seek mature age experience. Incentives aimed at attracting mature cohorts included, paying employees above the standard ‘award’ salary; contributing to superannuation beyond the mandatory age of 70; and rent or vehicle assistance. Non-financial retention initiatives encompassed employers treating workers positively; encouraging social interaction; providing compensation in the form of food or drink; and flexible work arrangements.

In many cases, management re-scheduled time-tables around employee needs, redistributed workloads and co-workers also supported individuals in need of greater workplace flexibility or assistance for disabilities. Although this included redesigning physical work environments, universal design was rarely initiated to accommodate WA’s ageing workforce. Interview data indicating that many employers acted retrospectively (after employees developed disabilities) and some organisations opted to do nothing. Interview data indicated that although many ‘age-friendly’ work environments presented inclusive rhetoric, they did not actively employ MAEs or people with disabilities. Only providing age-friendly (disability) support when individual employees were ‘valued’, mature cohorts (with disabilities) were the first ‘pushed out’ when “*surplus to requirement*”. These findings were supported by the argument by (Callan, 2007) that ‘conflict’ is required before cultural shifts take place within organisations; and that employers only implement change when motivated by profit or economic benefit (Drew & Drew, 2005a).

Similarly, in line with open-ended survey data, interviewees reiterated that although many employers provided flexible arrangements, organisations were often reluctant to provide ‘flexibility’ in areas that did not ‘fit’ their work image. Also problematic were workload expectations for (high level) staff that were required to operate around core hours, with duty of care responsibilities. Work-life balance (WLB) stemmed from ‘family-friendly’ work-cultures targeted at ‘younger’ staff with family duties, rather than linked to ‘age friendly’ policies. Respondents argued that facilitating MAE transitions to ‘part-time’ or ‘job share’ opportunities, retained mature experience and also enabled greater workforce participation amongst younger job-seekers.

Perhaps reflecting the finding that a statistically small proportion of employers identified by ALFS and ILFS samples were biased towards retaining younger cohorts (25% and 38% respectively), some interviewees believed WA workplaces were

undergoing a cultural change. It was argued MAEs were becoming more highly valued than in the past and favoured in work not traditionally associated with ‘older’ staff – *“people are targeting the older... because they are more loyal... (with) a very good work ethic and (are) fitting in well with the businesses”* (SSI 17²⁸). As in open-ended survey findings, mature cohorts were perceived as more reliable than their younger counterparts. This extended to minimal use of sick-leave and less attrition, which is somewhat paradoxical, with survey statistics indicating a belief that mature cohorts were more likely to experience health decline (an inability to cope).

There was a consensus that mature cohorts were more ‘open-minded’ than other age groups as a result of their extensive life-experience. It was agreed they held greater ‘inter-relational’ skills and were better able to deal with people in customer service or informational roles because, MAEs *“will treat... and respect you as an individual”* (SSI 25). Mature recruits were believed to bring knowledge, corporate memory and wisdom to WA workplaces; and that whilst MAEs might not have a ‘solution’ *per se*, given their experience they may know where (how) to locate answers. However, it was apparent that ‘positive ageism’ sometimes placed undue pressure on MAEs – the *“expectation that because you’re older, your ‘fount of wisdom’ is all-encompassing...we’re not, but it’s nice to be thought of that way”* (SSI 10).

Recognition of the virtues associated with maturity appeared highly dependent on employers’ leadership-style. Secondary sources consistently reported that the underutilisation of mature cohorts costs the country approximately AUD \$11 billion annually (Amonini & Braidwood, 2011; Balogh, 2009; Carew, 2009; Meikeljohn, 2006; NSA, 2008; NSAPAC, 2009a; NSAPAC, 2011b; Saunders, 2011c; Seaniger, 2009a). Interview data indicated many WA employers continued underutilising MAEs and failed to direct resources to mature age employment (training) due to an institutionalised culture that viewed ‘young’ as being synonymous with *“dynamic”*. Although respondents recognised the benefit of younger cohorts’ ‘enthusiasm’, it was believed such character traits were ‘overrated’ and led to inefficiency. Despite this risk, respondents recognised there was an economic imperative to hire younger workers, perceived to be cheaper in terms of salary (see Samuelson, 2002). Whilst mature cohorts were identified as being more committed to work, it was believed employers invested in younger workers due to their inherent technological prowess and longevity –

²⁸ In order to identify quotes as belonging to interviewees, the abbreviation ‘SSI’ denotes a Semi Structured Interview (Interviewee); whilst the accompanying numeric value pertains to a number assigned to each individual participant.

it being less economically viable to divert resources towards training MAEs closer in proximity to pensionable age.

A common pattern identified in survey and interview data indicated that management valued compliance over conscientiousness in employees. Viewed by the interviewees as a positive character trait, these mature respondents ‘stood up for themselves’ and were more likely to join unions, confront employers or challenge erroneous ideas. Conversely, it was stated younger workers did not want to be viewed as ‘troublemakers’ through fear of employer discrimination and thus often missed professional development opportunities. Therefore, interviewees believed it was the responsibility of MAEs to support younger cohorts to feel more confident or be *“pro-active in what they do with the younger workers and make sure they’re offered all the opportunities we’ve (MAEs) had”* (SSI 6).

Respondents shared a belief that corporate knowledge transfer and retention were inadequate across WA workplaces. Interviewees blamed this on poor record keeping and a lack of interaction between staff and management. This led to recurrent mistakes, inefficiency and created workplaces unaware of individuals’ skill-sets or experience. This posed a particular risk for effective staff (knowledge) retention during organisational restructuring.

One mature age employer (MAER) assessed mature job-seekers based on their prior skills or other disciplines in an effort to transfer such generic knowledge to the work-context. Trends in interview data indicated some WA employers were rehiring older cohorts in workplaces experiencing a dearth of maturity, attempting to rectify ‘mistakes’ made by younger managers who lacked the experience or training of their ageing counterparts. Despite MAEs having *“been there and done that”*, responses commonly suggested they were only retrospectively valued –

They’ll listen to me, but they’ll ignore it. When they find out they are wrong, they realise they should listen to you. I think it is that the areas are run by much younger people that think that (their ideas) are the best thing since sliced bread... it would be nice if they would just listen... and be aware that this particular issue can happen (so they won’t) go back over it again (SSI 12).

Data indicated that successors to MAEs were frequently disinterested in learning from their predecessors and blatantly disrespected them.

Interviewees suggested employers should devote resources and personnel to ‘interviewing’ mature staff, thereby making MAEs feel valued whilst simultaneously identifying (retaining) corporate memory that may otherwise have remained ‘locked

away’. One MAER explained that his Non-Government Organisation (NGO) kept in touch with former employees, albeit in an informal and collegial manner – *“we build up strong relationships among the senior staff... it’s a very ad hoc process, but... so long as you build up and maintain relationships you retain that (human and social) capital”* (SSI 16). By utilising mature cohorts as *“knowledge repositories”* the agency was able to deal with emerging or cyclical challenges.

Surveys suggested that opportunities for sharing knowledge were far more common than memory retention schemes. Interview data indicated mentoring was institutionalised in certain sectors such as academia, however there was a view that the opportunity to teach (mentor) had decreased. Such socialisation was deemed central to knowledge retention and transfer and it was agreed that ‘mentoring’ could be (was) informal –

If you can bring people together in a fun way, not necessarily work related (regardless of position or qualifications)... people just sort of pass by and you hear something and join in on the conversation... you pass on a bit of knowledge and skills... you don’t plan to do it, it just happens (SSI 6).

Many interviewees believed that staff needed to take advantage of professional development opportunities, important for the ‘cross germination’ of ideas, whereas a lack of personal exchanges led to diminished knowledge transfer and quality of output.

Open-ended survey and interview data indicated a belief that MAEs had a responsibility to ‘pass on’ skills. Whilst some did this out of a sense of reciprocity, others did so out of obligation; but most appeared happy to pass on experience. Rather than operating at an ‘individual’ level, the capacity to *“give back”* was viewed as integral to improving service delivery. However one retired public servant described her reluctance to simply *“hand over”* knowledge and be *“cast aside”* – arguing that mentoring should help mentees achieve career development goals, whilst also offering valuable experience for mentors. Responses indicated intergenerational mixing could also involve ‘reverse mentoring’, where younger cohorts taught mature workers about procedural or technological innovations. A reciprocal learning process based on empathy was essential – where differently aged cohorts acknowledged each-others’ strengths and weaknesses; and helped improve skill areas that may be lacking. This was supported by Brooke, (2003), Brooke and Taylor (2005) and Jorgensen (2003) who argued that organisations should promote cohesion between a mix of workers, where the ‘benefits’ of each group may substitute any ‘disadvantages’ – thereby fostering sustainability. Interviews further suggested that remaining ‘youthful’ was viewed as a

state of mind and that engagement with younger cohorts also kept MAEs up-to-date in work and life contexts. It was deemed important that MAEs keep abreast of changes in order to make informed decisions whether to adopt ‘new’ techniques or continue using proven methods.

Despite the potential for intergenerational conflict, interviewees deemed younger workers as essential to workplace sustainability, bringing innovations and fresh networks. One former academic stated that “*we have an inbuilt need to see that the old are superseded effectively or else the generations don’t continue – so if you like, it’s a necessary evil for the aged and a necessary triumph for the young*” (SSI 8). However there is a need for eclectic workforces, typified by intergenerational knowledge transfer and therefore, addressing mature age employment barriers remains a priority –

For more than a decade there has been an emphasis on younger people, which is important and we need to ensure that younger people do have those opportunities, but we need equally to recognise that older Australians have an entitlement to work as well and that we need to have... programs in place (O’Neil, 2009 as cited in Rossendorf, 2009, p.1).

8.2 Barriers to employment, discrimination and cultural practices

Thematic analysis identified several on-going barriers to mature age employment and retention. As in the surveys, a primary issue was ‘chronological age’ – particularly where recruiters were biased against mature cohorts or ‘experience’ was associated with being a ‘threat’. Although often deemed “*over-qualified*” for positions, somewhat paradoxically, MAEs were also just as likely to be perceived as “*out-dated*” by employers. As a result, trends in qualitative data suggested that some respondents risked underemployment, applying for lower level jobs to increase chances of being employed. Such entrenchment was linked to poor job satisfaction and an increased risk of turnover (see Saunders, 2011b). Some respondents were also reluctant to cite their age or list full employment histories, this truncated job prospects (and productivity) by not permitting the full breadth of their skills and qualifications to be recorded.

Some interviewees who previously had little problem securing employment in the recent past, reported their subsequent inability to re-enter work. Cases indicated that despite mature age job-seekers often being highly qualified for a role, employers valued younger cohorts due to their perceived ‘malleability’. As was highlighted in surveys, interview data also suggested the (supposed) ‘intransigence’ associated with MAEs was

dependent on individuals, their personal outlook, temperament and behaviour, rather than a 'label' attributable to all older people.

Interviewees had been exposed to managerial restructuring and inter-employee conflict (as part of a long-standing culture of downsizing – see Encel, 1999; 2000; Spoehr, Barnett & Parnis, 2009). Regardless of the cause (or target) of such internal office 'politics', the negative impacts were cited as major barriers to mature age retention, where changes in management were generally accompanied by downsizing. Several interviewees had been forced to move out of work areas due to their line-managers 'falling out of favour' with new (more) senior managers. This resulted in entire offices being closed, workers being redeployed and in some extreme cases, mass retrenchment. Interviewees argued that forcing MAEs to reduce workloads can lead to feelings of uncertainty, employers using it as an opportunity to eventually 'push' workers into less secure employment and out of the workforce. Encel (1999) agreed *"that employers use downsizing as a method of eliminating older workers"* (p. 74).

Although employers often cited objective, financial reasons for such decisions, interviewees widely believed that organisations targeted MAEs to exit workplaces during these 'cycles' because they had made 'worthwhile' contributions. This was considered inefficacious in both primary and secondary data, with *"most organisations ... totally unaware of what it is they have actually thrown away"* (NSA, 2010, p. 3). One respondents' (downsizing) Government Department retrenched the bulk of their MAEs with 20 to 30 years work-related knowledge, but this ultimately cost the employer greatly in terms of time wasted and in financial resources. The MAEs had held more accumulative experience than remaining staff, leading to a severe corporate memory 'drain' and forced the employer to rehire former MAEs as 'highly paid' consultants. This was contrary to Encel's (1999) study which indented a common trend for Australian organisations to rehire staff (subsequent to being made redundant) on a contractual basis – thereby retaining MAEs' corporate knowledge for a fraction of their prior salary.

One MAER argued that retrenchment processes needed to be transparent. His NGO was forced to merge as part of a joint-venture, but management continuously consulted affected staff. Although unable to guarantee staff would be rehired, they were supported in relocating or transitioning to other employment. The MAER further warned that if the Government was going to continue closing *"down NGOs that have been in operation for 5-10 years, then they need to start thinking about re-education and re-deployment of staff that are going to be lost as a result of the closure"* (SSI 16).

Clarifying the finding that 18 per cent of non-working ILFS survey respondents had been forced to withdraw, but were happy with the decision, were trends in interview data that indicated not all retrenchment or reduction in hours were ‘forced’. Some MAEs elected to take ‘voluntary redundancy’ due to health concerns, changes in circumstances or an intrinsic desire to leave the workplace. Compounded by the *Global Financial Crisis* (GFC), one former public servant experienced continual downsizing and moves across departments, ultimately orchestrating her own withdrawal – “*there is nothing worse than sitting around a job when you can do heaps more, but you can’t... It was great to get out*” (SSI 1).

An emerging barrier to mature age employment identified in the literature and by interviewees was that many workplaces were importing foreign workers rather than recruiting domestic job-seekers (see *Chapter Two*). However, some interviewees did not view migrant recruitment to be problematic or indicative of bias, rather that employers were simply hiring the ‘best applicant’ for the job. One former farmer argued that foreign seasonal workers, although not necessarily experienced in agriculture, showed greater workplace longevity than their Australian counterparts.

Despite the barriers listed above, survey data indicated over half of current (and almost two thirds of prior) employers had complied with age-discrimination legislation. Similarly, interviewees largely described employers as inclusive or governed by philosophies of anti-discrimination. It was suggested the hindsight of age afforded mature cohorts with an ability to recognise the “*gaucheness*” associated with younger, inexperienced cohorts. Acts of disrespect from younger cohorts were not necessarily considered ageism *per se* and such perceptions perhaps accounted for the statistically low proportion of ageism reported in surveys.

Trends in interview data suggested age-related prejudice occurred mainly at employment entry and exit, particularly once individuals reached an arbitrary age (ranging from 40 to 70 years old). Rosendorf (2009) agreed that despite often holding decade’s worth of experience and remaining physically healthy, many mature job-seekers are disregarded because of their age – perceived as past their ‘use-by-date’. One semi-retiree purported some Human Resource (HR) departments not only listed the required qualifications for a job, they specified which demographics were eligible for consideration (for example, males between 25 and 35 years of age). One interviewees’ prior employer had automatically categorised applicants into individuals ‘below 40’ and those ‘over 40’ and knew of other organisations continuously reducing the maximum age of preferred applicants.

A salient belief was that younger generations were neither courteous nor responsible, but very ambitious. There was almost universal agreement that management level positions were over-represented by younger cohorts – roles traditionally held by MAEs that *“paid their dues”*. Many interviewees had no issue taking direction from younger cohorts, provided they were ‘qualified’ and showed respect. However, when imposed from the ‘top-down’ and no reason was provided for employing younger cohorts, this led mature cohorts to feel overlooked and uncertain – *“the older workers are simply watching this and saying what about us? I’ve been around for 30 years – I’ve put in a lot of time”* (SSI 15).

A preoccupation with technical skills and ‘paper’ qualifications further truncated the consideration of mature applicants. Despite MAEs’ life experience, findings indicated that younger (HR) managers favoured applicants similar to them in age or other demographics, but were adverse to ‘difference’. It was argued such practices disregarded prospective mature age labour force participants, whereas employers should appoint the ‘best person for the job’ regardless of demographic cohort.

Primary and secondary data indicated recruitment decisions were often made using job-selection criteria or general terminology to hide ageist attitudes (purporting to hire on *“merit”* or referring to applicants as *“overqualified”*) (see Saunders, 2011c). This exclusion also extended to opportunities for career development, where management ‘hid’ behind protocol in order to pass over MAEs in favour of younger workers. Unfortunately, given that most cases of ageism were not overt, data indicated many victims were unable to prove discriminatory behaviour using workplace appeal processes or legal procedures. This indicated a limitation in existing Australian anti-discrimination frameworks and that those experiencing prejudice may be unaware of options available for recourse. One semi-retiree believed MAEs subjected to age-related discrimination should not act as ‘victims’, but rather proactively engage in action that further prevented prejudicial behaviour.

Interviewees argued that younger cohorts thought themselves to be flexible, whilst believing mature cohorts were incapable, irrelevant and intransigent. In reality, interviewees showed a high level of ‘flexibility’ and willingness to work unusual hours. Data trends indicated respondents held varied work histories, debunking the popular myth that MAEs stay in one position their entire lives and respondents with non-professional backgrounds (particularly women) were more likely have been employed in several disciplines over their life. Many interviewees had remained up-to-date with current procedures and believed ‘older generations’ had introduced modern work

processes (technologies); contrary to societal perceptions they are less ‘qualified’ than their younger counterparts to work in ‘new’ knowledge economy roles (Encel, 2000; Saunders, 2011c).

Encel (1999) argued that women are already disadvantaged due to their gender and risk becoming further entrenched as they age (‘gendered-ageism’). Many female interviewees experienced discrimination or were subjected to negative stereotyping regardless of age. As ‘older’ women, some reported disguising their age due to the pervasive image that female workers needed to appear “*young and feisty*”. The erroneous perception that women require more leave due to pre-menstrual symptoms or menopausal-related conditions, were also cited as barriers – “*I haven’t had a day off for any of those types of issues, so why would any other woman?*” (SSI 10). Interview findings indicated that many single (divorced) mature age women were often disadvantaged with regard to work-prospects, having exited the labour force upon marrying. The sporadic nature of female employment, due to adopting caring roles and domestic duties, positioned respondents poorly for re-entering the (traditional) workforce when older (a finding supported by Encel, 1999). However, interviewees argued that informal learning *vis-à-vis* non-traditional work gave women transferable skills applicable to paid work – “*We have had life experiences and all women – especially if they have had children – are not tunnel visioned... you have to be lateral thinking and a multi-skilled person, because you have to... do a dozen things all at one time*” (SSI 21).

The phenomenon of an ‘ageing workforce’ is highly prevalent around the world (see *Chapters Two and Three*). Several respondents with knowledge of other countries argued that by comparison, WA (Australian) workplace cultures were averse to retaining mature workers and society was lagging behind other nations with regard to the treatment of ageing populations. It was argued that local employers actively ‘ignored’ MAEs in the hope they would exit the job of their own volition –

There are a lot of places where mature age is ‘welcome’ and then there are a lot of places where you ‘don’t feel right’. Which is sad really, because if it wasn’t for ‘us’, Australia would not be where it is – the mature ones and mature parents are the ones that built Australia – everything should be more targeted towards the elderly (including training and development and learning environments) (SSI 26).

A former academic believed the notion individuals reach an age where they are no longer of ‘value’ was extremely “*wasteful*” of the resources employers put into

workers and the experience individuals had gained, counteractive to the popular principle of ‘conservation’.

By far the most commonly cited region in comparison to Australia was Asia. Interview data indicated an underlying belief that Asian nations ‘respected’ their mature cohorts, whereas older Australians were viewed as ‘past their use-by-date’ or subject to mistreatment in self-centric, youth oriented communities. Rather than be deemed a burden to families, the notion of caring for older people was thought to be integrated throughout ‘Asian cultures’, where there was an *“assumption that you have so many decades of life during your career and... you ought to be respected for whatever you may be”* (SSI 8). Asian mature cohorts reportedly engaged in work well into old age, where it was argued Asian ‘youth’ valued their ‘wisdom’. Like Ariel (2012), interviewees were hopeful that Asian cultural practices or values could be transferred to the Australian context, suggesting younger cohorts’ exposure to older populations may engender a greater sense of recognition.

8.3 Gaps in WA workplaces and policy development

Interview data marginally expanded upon survey findings regarding the perceived advantages and disadvantages associated with working for public, private and NGO sectors as MAEs. Some Government employees believed that the public sector was not valued by the citizenry; as a result, workers did not feel appreciated and this led to poor service delivery and cohesion within workplaces. Overall, Government Departments were viewed to be largely uniform with regard to the treatment of workers regardless of age, accountable to workplace policies that govern the entire public sector. There was an informal understanding that long term public servants could remain employed or retire at a time of their choosing. Despite this, one semi-retired public servant believed that his prior workplace had not been age-sensitive – rather management had engaged in ‘lip service’. Ostensibly, although annual reports indicated his agency was adhering to legislative requirements, this was argued to be largely superficial and his prior workplace did not necessarily ‘believe’ the rhetoric or truly value change.

By comparison to the WA public sector, the employee-friendliness of private enterprises appeared dependent on the attitudes and behaviours of individual employers. As a result of this, some businesses fostered loyalty and job satisfaction; whereas others incited discontent. It was widely purported that independent employers were less likely

to retain MAEs than government-based employers once a project or group was no longer viable. A common belief throughout the surveys and interviews was that larger organisations were in a better position to provide employment opportunities for mature workers. Therefore, many NGOs were unable to provide as much diversity or opportunity for MAEs – generally, these smaller organisations were widely spread (particularly in regional WA), with fewer resources to focus on individual mature worker needs or have time away from core duties for professional development and mentoring initiatives.

The volunteer sector was thought to be more ‘age-friendly’, able to place workers into different duties or allow more frequent break-periods. However, interview data indicated a trend of inadequate staff management and recruitment practices in WA volunteer agencies. Of particular concern was the poor administration of mature age volunteers (MAVs). Some endured conditions or treatment that they otherwise would not have tolerated in paid environments; whilst others found such positions untenable, dissatisfied with poor management.

WA organisations often lacked the funds required to pay wages that reflected the technical skill required to perform high level jobs and the line between paid and unpaid work was increasingly blurred. Some interviewees were cognisant that organisations should ensure MAVs are not exploited to perform ‘for free’ in what should be a paid position. Interviewees also expressed concern that volunteers were at personal risk given a lack of protection against injury *vis-a-vis* work compensation (available to paid employees).

The interviewees all lived and worked across WA; ranging from metropolitan areas, suburbs, to more rural and remote regions. Data suggested that people were more likely to “*know each other*” in towns and rural areas and due to fewer pools of prospective employees to draw from, this increased potential employment prospects for MAEs and reflected survey findings that many mature jobseekers find work through networking. Somewhat paradoxically, it was also recognised that rural and regional areas may have less vacancies available compared to metropolitan areas.

An employer for a WA NGO believed there were several reasons MAEs would benefit from working in rural and regional WA. Potentially changing careers, individuals could deliver services, interact with clients and engage in work uncommon to metropolitan areas. He jokingly argued that the proverbial ‘mid-life-crisis’ was why the demographic of rural workforces were generally mature aged; however stressed that working in such regional communities “*provides people with (a) different opportunity,*

a job that will feed their social conscience” (SSI 16). Thematic analysis identified social responsibility and ‘giving back’ as important factors for MAEs, suggesting mature cohorts may be suited to working with rural communities.

One former public servant argued Governments have known about the impending ‘ageing problem’ for decades, but have done little to mitigate predicted socio-economic pressures on younger cohorts forced to support retirees. Some interviewees suggested WA was (perceived to be) ‘behind’ on many socio-political and economic policies when compared to the rest of Australia. One semi-retiree believed this intransigence stemmed from a lack of ‘maturity’ due to its geographic ‘isolation’ from other Australian States and Territories –

... you’ve heard the saying ‘WA – wait a while’? WA seems to be more resistant to change in a lot of areas – if you look at referendums, late-night shopping, daylight saving – if you look at all the social issues, WA tends not to embrace as readily as other states (SSI 25).

Trends identified in interview data suggested the implementation of targeted policies or initiatives was often hindered by a lack of financial support or communication between the WA public and stakeholders. Interviewees deemed this ‘short sighted’, given that projects may generate positive economic outcomes in the long-term. Data also indicated job opportunities for MAEs that simultaneously addressed skilled-labour shortages would be essential to sustaining industries impacted by WA’s ageing society.

In contrast, one respondent applauded changes to the WA insurance legislation²⁹, where in the past, workers aged 65 years and above had not been covered and MAEs may have been encouraged to stop working (SSI 12) (see Encel, 2000; Spoehr, Barnett, & Parnis, 2009). Another respondent vehemently defended WA’s progress in dealing with an ageing society, having co-written an *Ageing Report* (not identified) commissioned by the State Government. Focused on the need to increase intergenerational workplace cohesion and address the mass exodus of public sector MAEs, this ‘ageing agenda’ became a major inter-departmental policy initiative. Although specific strategies and outcomes were not disclosed during the interview, the policy development process allowed for the ‘cross fertilisation’ of ideas, resources and staff and resulted in the development of frameworks that continue to be applied –

²⁹ The *Blue Print for and Ageing Australia* report supported this belief, further arguing “... there is no workers’ compensation insurance for people aged over 65 – except in WA and Queensland” (PerCapita, 2014, p. 18).

exemplifying a method of best practice in multi-faceted, cross collaborative *Age Management* (GAC, 2012; Encel, 2000; Harper, 2006; Per Capita, 2014).

According to one MAER, negative perceptions about WA extended to its labour force quality, however he believed such views to be erroneous – *“I think it’s a little more laid-back but I don’t think any less skilled”* (SSI 16). He felt that Western Australians were viewed as less dedicated or qualified than their Eastern State counterparts; and inter-state employers assumed individuals moved to WA either for economic gain (as a result of the mining boom) or because they could not find work elsewhere. In contrast, the MAER believed that the diversity in WA, particularly in rural regions, meant employees became ‘jacks of all trades’ with a broad range of skills and knowledge about working with different groups of people.

Interview data indicated several trends in regard to how respondents perceived leadership and by association, the recognition WA employers afforded mature cohorts. Allen (2009) argued MAEs were less inclined to continue working for ineffective leaders – employers that did not recognise the heterogeneity and value of mature cohorts; or address expectations for professional (career) development. Employee-employer relations were deemed essential to job satisfaction, however some interviewees described feeling unappreciated in their work or underemployed. A trend throughout interviews showed management was perceived to be lacking in strategic ‘know-how’ or deficient in experience with staff interaction and deployment – where consultation was considered to be ‘lip service’ or altogether absent.

A lack of courtesy among (HR) employers was a common issue expressed by disgruntled interviewees. Drawing on previous experiences as job-seekers or recruiters, some interviewees posited that many organisations no longer replied to unsuccessful applicants – reserving correspondence for the minority of ‘short listed’ individuals. One semi-retiree argued mature job-seekers’ *“feelings of self-worth or self-esteem are eroded with each non-reply”* (SSI 25) and that organisations unwilling to spend money (or time) fulfilling a common courtesy, were at risk of developing a *“bad reputation”*. It was believed fundamental ‘life skills’ needed to be better taught to future recruiters (employers) at University, particularly the ability to express empathy. Positive HR management was identified as a key factor in increasing mature age employment (see NSA, 2010). Interviewees supported this, arguing that HR management should value diversity (‘difference’) and thus treat employees equally, sensitively and without prejudice, rather than focus exclusively on legal, health and safety issues.

Data indicated workplace evaluations – with regard to performance or professional development – were often periodic, closed systems. Interviewees argued evaluations needed to be open and cyclical and that ‘reviews’ should be bi-directional. Evaluations were an opportunities for staff to ‘assess’ their employer – not simply a punitive measure used to highlight the efficaciousness of staff. Primary and secondary data indicated that one-size-fits-all performance evaluation archetypes were unfairly weighted against ageing staff, leading to the replacement of MAEs with younger recruits (Dychtwald & Baxter, 2007; Murray & Syed, 2005). One MAER suggested employers needed to engage directly with staff and that the processes and individuals performing the assessments needed to be adaptable.

This notion of reflexive praxis (see Begoray & Banister, 2010; Nolan, 2010) – where any changes are not simply identified, but implemented – was also supported by one self-employee. She further argued WA organisations were largely unaware of how to implement change because management lacked understanding about ‘why’ reforms were introduced. Rather than solely providing tailored support to MAEs upon their exit from the labour force, it was argued that the individuation of workplaces and duties would better suit the needs and skills of ageing staff; thereby encouraging patterns of continuous employment and knowledge retention.

8.4 Age-centric services, changing circumstances, training and employment assistance

Only one per cent of ALFS and seven per cent of ILFS respondents believed the age pension provided adequate financial security in retirement. Interviews revealed this still required that individuals live within their means – *“our friends always ask how can we afford to go overseas, but it is because we don’t go out to dinner at restaurants”* (SSI 26). This researcher observed during retirement seminars (and supported on their website) that *Centrelink*³⁰ advocated MAEs to continue working and receive part-pensions, ensuring greater economic, long-term independence. Despite this, interview data indicated *Centrelink* appeared inflexible and uninformed about the heterogeneity of clients. One respondent reported that farm owners sell land to fund retirement; however subsequent income testing sometimes precludes their eligibility for the *Age Pension*. Sporadic, sessional work was considered common among mature cohorts, however non-

³⁰ Centrelink: Providing welfare benefits and training services to Australians (Australian Government - Department of Human Services, 2014c) - <http://www.humanservices.gov.au/customer/dhs/centrelink>

traditional work hours were frequently deemed ‘suspect’ and led interviewees to experience financial penalties.

Although the Government encouraged financial independence, responses indicated there needed to be greater awareness about ‘special’ circumstances and the need to tailor public (private) pensions. Services were perceived to lack sympathy, compassion and user-friendly terminology. Interviewees cited cases where frustrated individuals had ‘given up’ on receiving Government assistance due to lengthy wait times and strict regulations; potentially threatening their access to unemployment (retirement) pensions and bonus schemes. It was believed personal contact with ‘friendly’ service providers would mitigate such gaps in delivery quality and uptake.

Five per cent of ALFS and 24 per cent of ILFS respondents did not contribute to superannuation. Interview data indicated different fields of employment influenced (access to) financial security in later life – *“farming income was so insecure that you really needed the reserve and you couldn’t afford to put money into superannuation”* (SSI 17). It was suggested mature women were automatically disadvantaged with regard to superannuation, either due to sporadic (or late re-entry into) employment; lost financial stability through divorce; historically non-universal superannuation coverage; and sexism, where ‘experts’ treated clients like ‘morons’ – *“there, there, ‘darl, you know nothing about money. Just leave it to me.’ I was deeply suspicious of that...”* (SSI 1). A female priest reported that her previous sector of employment intentionally placed women into contractual roles, bypassing legal obligations to provide superannuation contributions. Although aware mandatory superannuation is now available and the situation was eventually resolved, she argued the female contract workers –

...were well on in age and so there are a lot of women in the ‘Baby Boomer’ bracket that have no ‘super’ or little ‘super’. So that kind of discrimination no longer exists, but it has been hard to catch up (SSI 11).

Interviews revealed, respondents with insecure employment – or who delayed investing in private pensions – were unable to contribute to superannuation until they were more financially stable. This placed individuals in precarious economic positions close in proximity to the traditional age of retirement.

Almost 70 per cent of job-seekers and re-hired retirees had nominated ‘financial necessity’ as a primary motivation to re-enter work. Interviews further indicated some had withdrawn from the labour force only to realise their savings or pensions were inadequate to maintain their lifestyle. Interviewees experiencing extreme financial

difficulties or unexpected set-backs were more extrinsically motivated to continue working in order to obtain economic security.

However, with regard to creating incentives for mature cohorts to remain or re-enter employment, most interviewees suggested that money was of secondary importance. Rather they were attracted by intrinsic satisfaction; a lack of purpose; mental stimulation; the need to remain engaged in society; and contribute something worthwhile to communities. However ‘giving back’ was not restricted to building community capacity, but enhancing the quality of service delivery and processes.

Interviews indicated individuals exited their former places of employment for a variety of reasons. Supporting open-ended survey responses, some interviewees maintained that “*sensibly*” there was an appropriate time to withdraw from the workforce – however this was largely dependent on the nature of employment and whether a position was congruent with MAEs’ self-perception. The importance of matching workplace culture with personal values was clear, some interviewees having exited work because they disagreed with the treatment of clients or particular practices. Common reasons for exiting included a dislike of internal politics; depressing environments; a loss of (social) connections; job insecurity; loss in confidence; and poor leadership, downsizing and pay-cuts.

As identified in quantitative data, an important dimension to continued employment prospects and independence in retirement was mature cohorts’ physical, mental and emotional health (or their perceived ability to cope with work demands). Many health conditions were not identified until follow-up interviews, encompassing heart or respiratory conditions; mobility issues; vision impairment; and various forms of cancer. In several cases, their ill-health or disabilities led individuals to withdraw from the workforce, whether through the use of leave or by retiring. However, very few exited the labour force permanently. Even for severe and on-going illnesses where individuals experienced significant life-style changes, some had been ‘eager’ to re-enter.

This showed resilience and adaptability on the part of individuals. Respondents agreed individuals had to accept and learn from their limitations before adopting new behaviours. Successful adaptation could lead to mature cohorts’ sustained engagement in activities of intrinsic importance and extrinsic relevance, whereas those resistant to ‘change’ would continue to ‘fall behind’. Encouragingly most interviewees also reported being supported by empathetic employers who accommodated their changing needs. Methods of best practice included moving from manual labour to cerebral work in new economy sectors; or providing flexible arrangements and technology that

allowed MAEs to continue working from decentralised environments. It was argued *“how we actually structure re-training the people when they get beyond their physical capacity”* was of central importance to continued labour force participation (SSI 10). Bjelland et al. (2010) supported the inclusion of flexible working arrangements that allowed workers access medical care; thereby placing less strain on them and extending their working lives.

Interview data revealed that engagement in training and development (T&D) or further education indicated an inherent desire to gain knowledge. It also showed an understanding of the importance of remaining viable and ensuring sustainability. Although not necessarily having been ‘good’ younger students, narratives suggested some individuals’ attitudes towards education changed with age and led to their (or their colleagues’) return as mature students. Many interviewees indicated a desire to undertake professional development, viewing information technology as key to continued viability. NSAPAC (2012b) agreed that more T&D initiatives targeted towards maturity would ensure technical skills were universal between age groups. However, further education opportunities in Australia are generally targeted towards younger cohorts (Smith, Smith and Smith, 2010) and several interviewees experienced frustration at having been overlooked for T&D due to their age – *“It’s very frustrating to see other people getting opportunities to do things that you know you can do; but (at the same time) I don’t want to deny (other) people opportunities either”* (SSI 18). Despite this, most employers were not blatantly discriminatory and favouritism was rarely proven.

Quantitative data indicated that targeted T&D opportunities in current (prior) workplaces were extremely low. Although some department policies espoused opportunities for staff to *“expand their horizons”*, trends in interview data indicated employers frequently viewed professional development as a ‘luxury’ that took staff away from their ‘core duties’, rather than as essential to workplace sustainability and employee viability. Consequently, education amongst the interview cohort was largely self-motivated; forced to source (pay) for their own education; and keeping abreast of new developments by reading journal articles, attending seminars or networking with (prior) colleagues or experts. However, the fees associated with undertaking T&D and (further) education was argued to be prohibitive among mature cohorts – especially pensioners. More encouragingly, interviewees revealed co-workers could be flexible (changing shifts to accommodate training) and supportive – with knowledge transfer between staff a common resource for learning.

Although dependent on individual employers, interview and open-ended survey responses indicated some organisations were highly supportive of staff development, allowing time away from core duties and encouraging continuous training and development (CTD). Data indicated a consensus among (former) public servants that the Government needed to assign a greater proportion of budgets towards T&D and ensuring universally availability. In other sectors, professional development was ‘mandatory’ – particularly where staff had to keep up-to-date with accreditation. Although mandatory T&D may have high financial costs in the short-term, it was widely agreed organisations would accrue long-term savings *via* better quality staff and output. The most innovative T&D opportunities appeared available to teaching staff (particularly in the private Education sector) – including overseas courses that enabled networking and the sharing of innovations in the field.

As elucidated in open-ended survey findings, the notion MAEs are uneducated with regard to technology was an exception rather than the rule amongst interviewees. Many argued their knowledge regarding information technology (IT) was greater than younger contemporaries. IT was viewed as a mechanism that allowed mature cohorts to remain engaged and relevant, therefore a lack of familiarity with technological concepts potentially resulted in feelings of fear that needed to be overcome – *“I struggled to catch up because the training is either basic word and emails or three days of intensive project management and software that is as big as this room”* (SSI 1). Although interviewees believed mature cohorts should not receive special advantages, data suggested it was essential to provide age-friendly training – *“there is a knowledge gap which is not anyone’s fault... there is all this software out there but no-one to teach you how to use it”* (SSI 1). Some respondents reported that they only understood complex concepts by collaborating with peers or reviewing training in their own time. Therefore it was important training (education) was jargon-free and settings were conducive to mature age learning, including easy access to amenities (such as food) and open-planned environments.

Trends indicated that although some employers had provided ‘up- skilling’ and (or) ‘re-skilling’ opportunities, employees did not necessarily use newly acquired skills in daily tasks. Many interviewees expressed a desire to work in areas that fully utilised their skills, however were often denied T&D because (re) education was considered irrelevant to their current job, often leading to entrenchment in (‘old economy’) work. Learning opportunities needed to be relevant to individuals and organisational output, with management interacting closely with staff to determine personal (professional)

development expectations – *“it comes down to knowing your people and sitting down and talking to them about what their goals are, where they want to go and how we can help”* (SSI 15).

Interviewees believed targeted mature age employment (training) assistance would generate a great deal of wealth for WA service providers – *“I wish I knew the answer, I would make some money out of it”* (SSI 15). This salient statement highlighted an apparent lack of age-centric programmes currently in WA or rather, that individuals were unaware of their existence. Although no longer operating in WA, data revealed that the *DOME*³¹ (*Don't Overlook Mature Experience*) initiative had helped job-seekers construct resumes. One respondent opined that because many employers disregard mature applicants, their ‘high quality’ resumes *“don't make it past the front door”* and inferred attitudinal change may be required before specialised services succeeded in WA.

One interviewee believed targeted initiatives particularly benefited low-skilled manual employees in ‘old economy’ jobs who require skill-development in administration. However, training and work opportunities needed to suit job-seekers. Finding ‘any work’ for under-qualified or inexperienced cohorts potentially damaged the reputation of programmes – *“I used the ‘Grey Army’³² to do some carpentry work in my house... and I don't think he had ever done it before”* (SSI 15).

As supported by Samuelson (2002), interview data indicated that in general, WA employers were pre-occupied with the ‘bottom-line’; however the efficacy of subsidy schemes at the time of data collection appeared to vary³³. The amount of financial compensation was deemed insufficient to encourage mature age recruitment – *“(it's) pathetic...it's petty cash... we (employers) will employ someone because they bring skill, knowledge and expertise... stuff we can't actually import ourselves”* (SSI 16). It was suggested monetary incentives be increased and extended to cover professional development, thereby ensuring MAEs' continued viability (see Ariel, 2012; Australian

³¹ DOME: No longer based in WA, the agency continues to operate in South Australia and is permitted by Australia's Equal Opportunity Commission to provide employment and training assistance to individuals aged 40 years and above. (DOME, 2014) - <http://www.dome.org.au/>

³² The Grey Army: A nation-wide service provider, delivering inexpensive domestic and trades assistance. Staff are mature age, qualified and accredited - (The Grey Army, 2014) - <http://www.greyarmy.com.au/>

³³ Job Bonus: At the time of data collection *Job Services Australia* (via Experience+) provided \$1000 to employers that appointed mature age recruits (aged 50 years and above) for at least 13 weeks per annum – (Australian Government - Department of Employment - Experience+, 2014a) - <http://employment.gov.au/experience-plus>

Government - Department of Employment, 2014b; Hockey, 2014, May 14; NSA, 2012b; Sheen, 2014, May 14).

Employment schemes afforded one interviewee with feelings of affirmation, who believed societal change was occurring with regard to acknowledging mature age reliability and the need to retain cultural knowledge. Conversely, unaware of any (legal) guarantees for mature recruits' continued employment beyond initial probation periods, some were fearful employers viewed incentives purely as an opportunity for financial gain (a fear mirrored by Ariel, 2012). Although this negated the original 'intent' of such schemes to appoint underutilised (albeit skilled) mature individuals, some interviewees argued their introduction may increase recruitment in the short-term and once the benefits of maturity were recognised by employers, would lead to long-term retention.

Interview data indicated scepticism about the application of 'quota based' mature age employment practices, as Australians –

do not react well to things that are being imposed on them. They might begrudgingly carry them out, but that's not the way you want to achieve things, you want... people 'wanting' to do it and co-operating with the process (SSI 25).

It was argued such policies could alienate other age cohorts who resented MAEs being given 'special' treatment; or potentially weaken the quality of WA's workforce, where MAEs were arbitrarily employed regardless of skill level in order to comply with legislation.

8.5 Planning seminars, retirement and 'rehirement' experiences

Seventy per cent of the ALFS sample's current employers and 53 per cent of ILFS sample's prior workplaces had made post-employment assistance available to staff. Approximately half of each sample had attended seminars, including information related to mature age concerns, retirement planning or superannuation and financial advice. However, interview data indicated the 'availability' of and 'attendance' to seminars was not necessarily related. Similar to T&D, many respondents sought information independent of their employer, particularly where there was a lack of intra-organisational promotion (access). Responses also showed there was a 'disconnect' between self-identity and how seminars were perceived – perhaps incongruent with the

reality of modern mature cohorts' situations, expectations and intention for later retirement (Chang, 2007; NSAPAC, 2009a; The Courier-Mail, 2006, February 18). Some equated seminars with 'pensioners meetings' directed at increasing older people's social interaction; whilst others felt 'capable' of managing their lifestyle and did not require assistance. Others believed they 'should' be preparing for retirement, but were actively ignoring planning because they did not intend exiting the labour force.

Shaped by their personal exposure to seminars, interviewees had divergent views on the efficacy and target audience of retirement (superannuation) planning. Data indicated the nature and content covered in seminars had changed substantially over the years due to people intending to retire later and certain socio-economic 'mile stones' occurring later – such as paying off mortgages or children remaining at home. Only three per cent of ALFS and six per cent of ILFS samples did not believe seminars were of benefit to workers, with some interviewees explaining that planning had not prepared them for withdrawal. A minority believed seminars focused on educating MAEs on how to accumulate more wealth and transitions between work and retirement, rather than withdrawing completely. Several others believed seminars erroneously "*pigeon-holed*" mature cohorts, providers having inferred all mature individuals sought life in retirement villages. In reality, interviewees perceived retired individuals as living varied lives, taking more active involvement in their (grand) children; joining social clubs; or traveling.

It was reported the demographic of attendees initiating retirement (superannuation) planning was increasingly 'younger' than in previous decades. However, narratives indicated that despite information being relevant to younger cohorts and 'younger' MAEs, seminars were frequently geared towards retirement and thus, did not create adequate interest, awareness and understanding among market groups further away from pensionable age –

They seemed to think... that it would not affect them for another 30 years, it does actually. I don't know how to make it more use friendly. I don't know how to get people into what's out there or even (make them) want to go and look... you can't make them read it. (SSI 12).

Findings from one *National Seniors Australia* report supported this notion that younger cohorts make fewer economic plans and have less 'know-how' with regard to challenges that may be faced post-working life (NSA, 2010). Respondents suggested that being poorly educated regarding pay, pensions, retirement and superannuation, also posed barriers to younger cohorts' long-term engagement. Also potentially problematic

was an underlying ‘fear factor’ attached to retirement (superannuation) seminars, where attendance erroneously implied employees intend leaving the workplace; resulting in being overlooked for further training and career development, or targeted for exit during cycles of economic downsizing.

National Seniors Australia’s Productive Ageing Centre argued that ‘cultural’ change needed to extend to policy-makers (service providers) in Australia (NSPAC, 2009a). The organisation maintained there was a need to reverse trends of early retirement by removing work (social welfare) policies that act as disincentives to continued mature age employment. This included ‘structural’ changes to taxation (superannuation) systems, thereby encouraging MAEs to defer access to pensions.

However, interview data indicated another problem was in “*knowing where to look*” for such opportunities. In response, a common practice among interviewees was the sharing of knowledge or informational resources with co-workers after having personally attended seminars. Other possible promotion solutions included greater saturation of the media through ‘Seniors Centres’, newspapers and targeted, formal Government communications. Therefore service providers needed to widen the scope of promotion or make existing processes more intuitive – “*you might tick a box on your (online) tax return... and it automatically creates another newsletter attachment*” (SSI 10).

Respondents nominated various service providers of choice, including the *Government Employees Superannuation Board (GESB)*³⁴ – believed to provide a thorough mix of information; and the *Australian Tax Office (ATO)*³⁵ – described as a source of ‘free’, credible advice. Some signed up for electronic notifications with Government departments including the *Australian Securities and Investment Commission (ASIC)*³⁶ and the *WA Department of Commerce*³⁷. This enabled them to keep abreast of legislative changes regarding employment, retirement and superannuation.

³⁴ GESB: A Government of Western Australia superannuation scheme for State Government employees – (GESB, 2014) - <http://www.gesb.com.au/cps/rde/xchg/internet/site/index.html?rdeCOQ=SID-79634997-65236302>

³⁵ ATO: National authority for revenue collection, superannuation administration and information for employees, employers and in self-funded retirement - (Australian Government - Australian Taxation Office, 2014) - <https://www.ato.gov.au/>

³⁶ ASIC: Regulates fair trading practices for Australia and provides consumer advice – (ASIC - Australian Securities and Investment Commission, 2014) - <http://www.asic.gov.au/>

³⁷ Department of Commerce: Responsible for consumer protection and deals with labour relations issues; (mature age) employment, the provision of flexible work arrangements and superannuation in WA – (Government of Western Australia - Department of Commerce, 2014a; 2014b; 2014c) - <http://www.commerce.wa.gov.au/> and <https://www.commerce.wa.gov.au/labour-relations/mature-age-employment> and <http://www.commerce.wa.gov.au/labour-relations/flexible-work-options>

Interview data revealed several methods of best practice in regard to information seminar (superannuation fund) design. They needed to be multifaceted; provide low cost or even ‘free’ advice; and recognise MAEs’ ‘autonomy of choice’. Flexible plans that considered clients’ contexts and operated collaboratively with them were preferable. Interviewees resented seminars (funds) that ‘sold’ products without consulting ageing individuals regarding their changing circumstances, needs for retirement and expectations for continued employment. Increasing awareness of pension rules or Government workplace support schemes available to MAEs working up to and beyond pensionable age was of importance. Many topics such as health; technology; volunteering and changing careers; financial advice; travel advice; later life accommodation and personal security were also considered relevant and thus, should ideally be incorporated in all planning seminars.

As indicated from previous Honours research, attitudes towards working were considered strongly linked with ‘identity’ (see Georgiou 2008; 2009) and it was important to tailor work (retirement) opportunities to suit individuals’ outlook. A risk affiliated with leaving formal employment related to a loss of acknowledgement and respect, resulting in some retirees questioning their sense of worth. Responses indicated that given the societal preoccupation with what retirees ‘did before’, seminars therefore needed to focus on feelings of continued ‘relevance’ – *“a senior must change their mind-set; they must accept that after a particular day you are not going to have a desk, a secretary, a business card or a company car”* (SSI 25). Individuals needed assistance accepting that when unable to continue in (re-enter) traditional employment, there were alternative ways to make meaningful contributions.

Interview data indicated the concept of retirement was also perceived to be largely attitudinal in nature. Statistically, few survey respondents had intended retiring early, or permanently and this was mirrored in interview data –

I’ve always had it in my head that I was going to work until I was 70. When I finally retired, I just felt, ‘it doesn’t feel right’ – but its right for now. So I have a feeling I will be doing all of this in and out of retirement thing (SSI 15).

Responses indicated a shared notion that longevity had increased exponentially among recent generations of mature cohorts, leading individuals’ ‘natural’ working life to grow longer and the traditional age of retirement continue to rise.

Although it was evident amongst interviewees that labour force inactivity led people to reach their mortality sooner, forty-one per cent of the ‘non-working’ ILFS sub-sample did not desire to re-enter paid (unpaid) employment. Interview data

supported survey findings that there were intrinsic, subjective barriers to re-employment, rather than solely objective, extrinsic obstacles – such as ageism or ill-health. Retirement (unemployment) appeared somewhat habitual – once disengaged from traditional employment it appeared difficult for some to build up intrinsic motivation to return. Furthermore, some (retired) volunteers had considered re-applying for paid employment, however were reticent about ‘giving up’ their new-found freedom.

Interviews supported ILFS survey statistics that after an extended period of time spent with hobbies, family or domestic work, many retirees sought ‘meaningful’ engagement by re-entering the workforce. Several ALFS respondents had formally withdrawn from the labour force since completing the survey, only to have transitioned back again into employment. Retirement was ideally a fluid, multi-directional process and mature cohorts who fully disengaged from the labour force often found it difficult to stay abreast of innovations and maintain networks, truncating future employment prospects. Interview data further indicated ‘who you know’ was a major factor in mature age employment. Congruent with survey data that reported 30 per cent of the ‘working’ ILFS sub-sample used informal methods to re-engage, interviewees’ previous affiliations or partnerships had created new job opportunities. The professional networking site *LinkedIn*³⁸ also assisted in maintaining connections; whilst several employers ‘head-hunted’ respondents upon their withdrawal.

During semi-structured interviews, it became clear that individuals’ self-defined ‘retired’ status – reported in the ILFS as either fully retired, semi-retired or rehired retiree – and what respondents considered ‘formal employment’, was arbitrary. Data indicated unpaid contributions to volunteer organisations were not necessarily considered ‘real work’. One ‘retiree’ reported she had been ‘without work’ for almost four years, however the interview revealed she had volunteered over this period.

The reasons given for volunteering were varied and like paid employment, linked to various intrinsic and extrinsic desires – a major issue being ‘social responsibility’. Unlike the barriers linked to paid employment, respondents stipulated that volunteer positions were varied and widely available, with very few qualifications or legal restrictions. Although volunteer organisations were mainly reliant on ‘word of mouth’ – leading people to approach the organisation by personal choice – some MAVs

³⁸ LinkedIn: A world-wide professional networking and job-search site – (LinkedIn, 2014) - <https://au.linkedin.com/>

had been targeted by agencies and described feeling valued (akin to being head-hunted). It was believed volunteer organisations may be more willing to accept staff limitations, whilst simultaneously improving MAVs' wellbeing –

You don't have to be as physically fit in a voluntary position as in 'actual' (paid) work... You might only be able to do two hours a week, but two hours that can make a difference to the person who's doing it and the person (company) you are doing it for... the more I do, the more empowered I feel... you've done something worthwhile and usually have a laugh... (which) makes the pain go away (SSI 13).

Not of pensionable age, this respondent represented the 'hidden unemployed' and was highly cognisant of her limitations and capacity for traditional work.

Engagement in volunteer work was not necessarily indicative of an inability to return to paid work, rather some interviewees held a preference for unpaid employment. Reflecting the sense of empowerment described in the quote above, one report argued that greater community engagement enhances personal wellbeing, independence and provides intrinsically meaningful work (Carew, 2009; NSAPAC, 2009a). Being employed in personally relevant work was deemed essential among interviewees and those that enjoyed volunteering indicated they would only consider returning to paid employment if the work was of 'interest'. Interviewees further argued that mature individuals who no longer sought paid employment, but were capable of contributing to society, should volunteer – viewing it as a legitimate and meaningful alternative. The literature listed the wider societal benefits of unpaid work in building community capacity and revealed that mature cohorts contribute AUD \$2 billion each year through unpaid employment; over AUD \$4 billion in caring responsibilities; and AUD \$1.2 billion in political action (Amonin & Braidwood, 2011; Carew, 2009; NSAPAC 2009a).

Primary data and secondary collection identified 'flexible work arrangements' as being paramount to the continued engagement of mature cohorts (see Drew & Drew, 2005a; 2005b; Patrickson & Hartman, 2007; Shacklock, Fulop & Hort, 2007; Shacklock & Shacklock, 2005). Although some interviewees returned to employment in a full-time capacity, several gradually reduced their workloads. However, interview data indicated not all transitions involved a reduction in hours (responsibilities). Several interviewees reported working lengthy hours, comparable to their prior commitments – whether in paid or unpaid employment – and some appeared to regret their lack of time for other causes or interests. Overall, most interviewees argued retirees tend not to seek traditional (full-term employment), operating around (variable) non-core hours. This

argument was supported by patterns in statistical ILFS results, which indicated an exponential increase in part-time, casual and job-share work amongst this sample since having semi-retired or re-entered the labour force. Interview responses suggested non-traditional employment benefited employees, employers and clients alike –

We (retirees) can open our information desk on a Saturday morning... whereas a person in their 30's doesn't want to work... I can work 3pm in the afternoon 'till 8pm if necessary – a lot of people talk about Government offices not being open when people (particularly workers) need them. Seniors can often provide that flexibility – I think flexibility on both sides is needed (SSI 25).

Attracting 'prime-aged' workers to low-paying or otherwise undesirable positions was identified as problematic throughout primary data and mature cohorts were often (viewed as) willing to enter such work where needed. Mature age recruits could manage defunct departments (resources), thereby expanding both service delivery and profit margins. The availability of 'niche' roles that operated around non-core hours or from decentralised environments would satisfy mature job-seekers' work-life balance (WLB) needs; simultaneously maintaining (improving) WA service delivery by allowing greater choice to customers (clients) and enabling them to access services without taking time away from work, familial or social duties. Ultimately, such shifts may lead to institutional (or societal) cultural change away from the traditional 'five day' work model.

Similarly, self-employed interviewees nominated a high level of economic and personal freedom, believing they had greater 'autonomy of choice' than other MAEs. Successful self-employees chose when they worked and with whom, able to take leaves of absence at their own discretion. However, self-employment did not necessarily offer a level of security comparable to traditional work with some admitting, they may be forced to consider returning to paid employment during cycles of economic downturn.

Data indicated employers in paid and unpaid sectors used mature age expertise to supplement waning businesses or mitigate a dearth of skilled-labour. Examples also included ex-trades returning to work in their own communities – building walls or fixing appliances for pensioners, or acting as mentors to local apprentices. As 'productive' members of society, it was perceived individuals would retain 'respect'. Although such arrangements built community capacity, it was argued legal requirements often restricted individuals' ability to work.

Solutions to this included retirees being afforded 'provisional certification', protecting their liability and clients' insurance; or applying technical skills to informal

pursuits – *“I must admit some of our best toy-makers have been cabinet-makers and they still love doing it... people like to help others so, if you can encourage them to look at it that way, to take on different things”* (SSI 17). Another option raised was (inactive, albeit essential) Government projects being run almost entirely by retired public servants. Employers *“would know the calibre of the people they are getting”* (SSI 1) and ‘trust’ them to successfully navigate public sector bureaucracy, whilst simultaneously improving community capacity *via* state development and maintaining retirees’ social (professional) networks and financial independence.

8.6 Maintaining a positive outlook and eliciting change

Literature, open-ended survey responses and interview data indicated that maintaining an outwardly ‘happy’ outlook was an important component of being viewed positively by co-workers (prospective employers) and key to changing negative perceptions about MAEs (see Fajzullin, 2011). Therefore, interviewees argued it was the responsibility of mature cohorts to present ‘old’ as ‘good’, showing that MAEs were not *“decrepit”* and could still contribute. Interview findings also suggested that a positive outlook affected individuals’ intentions for retirement. Feelings of despondency or inability increased likelihood for (premature) withdrawal, whereas individuals who enjoyed work planned to continue contributing.

Interview data indicated ‘active ageing’ was of paramount importance to mature age cohorts’ wellbeing. However, some individuals capable of remaining active in social, familial or economic contexts may elect not to engage socio-economically when they reach an arbitrary chronological age –

I think that’s what a lot of the elderly people need – an incentive... there are so many of us (older people) and there are so many out there, they get to 65 and they get the pension and they think ‘we’ll just lay back and wait for the end’.

And they just fade away because that is what I am supposed to do now (SSI 26).

Congruent with a news article that advocated for mature cohorts to find interest outside of traditional employment (ABC, 2009, November 18), many ‘meaningful activities’ described by respondents were not necessarily restricted to paid employment or (public) volunteerism, but also encompassed engagement in (leisure-based) community activities, undertaking personal interests and travelling in later life.

In terms of outlook, survey findings suggested (some) respondents did not perceive themselves (or their current employment) to be ‘at risk’ due to their age,

because they were invaluable to workplaces. Such interviewees believed workplaces that encouraged a mix of ages, should not employ MAEs using affirmative discrimination. Rather, mature age (re) employment should be based on skill level and appreciation for individual workers. However, other respondents argued there was need for employers to advertise jobs as being open to mature (disabled) cohorts. Data suggested mature workers may be more suited to certain fields of employment due to physical limitations or where MAEs may be better suited to customer service roles than their younger counterparts. Provided individuals were placed into positions that suited their capabilities, it was believed mature (disabled) employees could be gainfully employed into old age. This would benefit workplaces by ensuring staff reflected societal ageing trends and older clientele, thereby better ensuring relevant, age-centric service delivery.

One semi-retiree argued that legislation alone may be inadequate in eliciting organisational cultural change, believing many WA employers continued to circumvent anti-discrimination laws and hired in a prejudicial manner. Balogh (2009) argued there needs to be better 'leadership' in order to create equal opportunity for job-seekers regardless of age – advocating holistic approaches, rather than relying solely on (reactive) punitive legislation. Interview data indicated a belief that reformations needed to begin at the top. One retired public servant argued managers responded to directives issued from senior leadership to meet key performance indicators (KPIs). He believed management were more likely to engage in age-sensitivity when ensuring equal employment opportunities for MAEs formed part of KPIs and personal performance evaluations.

Callan (2007), argued that although policies tended to be developed from the top-down, there needed to be full collaboration at the management level. Among respondents, Australia was believed to be a society resistant to top-down change. Many interviewees agreed that instead of forcing 'change', leaders needed to be personally aware of the value of MAEs and then promote such awareness. Interview data indicated that ageing employers (co-workers), or younger employers that worked directly with mature cohorts, were highly cognisant of the benefits of maturity. It was anticipated that as these benefits became common knowledge, so cultural views regarding mature cohorts would gradually shift from the bottom-up. In order to achieve meaningful attitudinal change, individuals needed to express empathy, use foresight and show understanding – *"Just to be more elderly conscious... You are going to be there one*

day... think ahead, (not) – ‘at the moment I don’t care because I’m not there’!” (SSI 26).

Many interviewees expressed that when young, they shared the same prejudices towards older people as current younger generations; purported to resent MAEs’ need for greater workplace flexibility and additional time for caring responsibilities. This is a pertinent finding. Trends indicated that respondents had developed a greater appreciation of non-work related experiences as they grew older, travelled and became exposed to a wider range of people or situations. Given respondents’ belief that ‘younger’ cohorts share the same resentment towards mature cohorts as previous generations and data indicated MAEs continue to experience the same long-standing needs (such as greater WLB), this suggested that fundamental workplace issues are not being addressed.

Data indicated that societal change needed to start from ‘within’ – where individuals take the initiative and are then assisted from outside support. As a consequence of societal perceptions regarding mature cohorts – and being “*treated like second-rate citizens*” – some interviewees took the initiative to become actively involved in the community. There was almost complete consensus that mature cohorts needed to act as ‘agents of change’ with regard to ensuring their continued employment and education.

This also extended to eliciting bottom-up societal change with regard to how communities perceived, valued and utilised ageing populations in WA – “*seniors need to take up issues themselves, rather than expect to sit back down and have things turn up on their doorstep*” (SSI 25). It was believed that the media had a central role in promoting positive societal perceptions of maturity and increasing feelings of value amongst mature cohorts. Coupled with newspapers or social-networking sites that created awareness about opportunities for (and the benefits of) mature age employment, this included increased focus on ‘good news stories’. Such ‘success stories’ would present achievable goals and provide members of the public with role models or methods of best practice that others could emulate in order to continue working or exit the labour force, independently.

8.7 Conclusion

Semi-structured interview findings indicated that mature cohorts retained a high level of activity across WA through a mix of traditional economic participation; niche employment; life-related (familial) responsibilities; training and education; and through community-based, volunteer work. Interviewees shared similar views and intentions regarding their continued employment and plans for later withdrawal. Views and experiences of ‘retirement’ did not remain static however, nor equate solely with ‘winding down’. Re-entry into work was a common trend, with some interviewees reporting similar (greater) levels of activity to when previously employed.

Previously demonstrated in survey results, interview data further indicated that individuals generally circumvented more traditional job-application methods, using personal networks. Semi-retirees (rehirees) were more likely to be engaged in non-traditional forms of employment, including part-time work or self-employment. Work was viewed as an opportunity to contribute something worthwhile to society, with a minority returning out of financial necessity. Volunteering was viewed as a viable alternative to more traditional employment, particularly for individuals unwilling (unable) to re-enter paid employment but could continue contributing socio-economically.

Statistical survey data indicated non-compliance with anti-discrimination legislation and reports of ageism had been low, but interviews showed discrimination was prevalent in WA. Particularly disconcerting was that age-related prejudice was difficult to ‘prove’ and therefore remedy, indicating possible limitations with regard to legal frameworks. Many interviewees were forced out of the workplace as a result of intra-office conflict or where mature cohorts were targeted because of their age, particularly during cycles of economic downturn and new management. There was a consensus that Asian cultures respected mature populations, whereas Australian society was not universally age-friendly; with dissonance between how interviewees perceived themselves and how others viewed them as mature cohorts.

As indicated from survey results, targeted and ‘age-friendly’ T&D was uncommon. Perceived employer assumptions regarding MAEs’ minimal interest (capacity) to engage in T&D were not reflected in this cohort’s behaviour, who generally expressed a desire to continue learning (sharing) skills. Erroneous beliefs not only unfairly homogenised WA’s ageing workforce, they potentially limited MAEs’ employment and educational prospects by perpetuating a culture of exclusion.

Consequently, engagement in professional development appeared to be largely self-motivated, with interviewees often funding their own education, despite high costs.

Primary data indicated there needed to be cultural change in the WA labour force, supporting arguments that the underutilisation of mature cohort (or other disadvantaged groups) needs to be addressed. In particular, awareness regarding the benefits of MAEs and use of corporate knowledge needed to be more widely promoted across WA. Interviewees reiterated that MAEs improved the efficaciousness of WA workplaces; where the underutilisation of mature experience was deleterious to employers that were forced to retrospectively remedy mistakes or rehire workers. Although the work-ethic of MAEs appeared highly regarded, interview data supported survey findings that many employers valued the technical skills and qualifications of younger cohorts over retaining and transferring MAEs' corporate memory. Responses suggested some employers viewed mature cohorts' lengthy experience as an asset, however the notion that MAEs posed a 'threat' to other workers has been an issue raised throughout primary data collected.

Interview data indicated re-entering the WA labour force required prospective job-seekers to remain engaged in life (work) contexts and convey their enthusiasm. However, organisations also needed to become 'employers of choice' by providing age-sensitive, flexible environments that appealed to MAEs and utilise recruitment (evaluation) methods that fairly assessed mature cohorts. The WA public sector was viewed as being governed by policies of inclusion; however private sector employment practices were less uniform; and NGOs potentially lacked resources. Larger organisations were better placed to provide employment opportunities for mature workers or tailor policies to suit the needs of individuals.

As indicated from survey results, interviewees described remaining financially independent as essential to the survival of retirees. However, several respondents' access to private pensions had been restricted due to their sector of employment or gender. Also problematic was the perception *Centrelink* lacked empathy and welfare (superannuation) systems did not adequately tailor services to suit the heterogeneity of clients. Data indicated there was a need for greater personal interaction between clients and stakeholders with regard to transitions in later life. Information seminars that were simultaneously reduced stigma and were geared towards continued socio-economic engagement and psychologically preparing (younger cohorts) MAEs for 'inactivity' were identified as methods of best practice. Retirement and superannuation options

(services) needed to be inexpensive and fluid – providing on-going advice throughout work-retirement transitions and individuated to reflect the autonomy of mature cohorts.

Interviewees believed mature individuals needed to act as catalysts for change and respondents were largely self-directed with regard to work, education and retirement planning. However, it was agreed that mature cohorts may also require external support. Although targeted incentives were potentially beneficial in increasing short-term mature age participation rates, it was argued that organisations may arbitrarily hire MAEs purely to meet a quota or in order gain financially. Some respondents considered the amount of financial compensation offered by the *Work Bonus* (and such schemes alone) to be insufficient, calling for higher monetary incentives; complementary professional development opportunities that supported MAEs' long-term viability; and the need to foster recognition regarding the value of maturity to employers.

It was clear attitudes potentially change over time through education or life experience. Interview data indicated that growing older, as well as individuals' proximity to mature cohorts through inter-generational mixing, fostered an appreciation of 'age'. Personal interaction between management and staff was deemed an essential component of career development. Performance indicators and expectations should be modified so that in the future, the capabilities of WA's ageing workforce are better reflected. Furthermore, data indicated a wide-spread belief community-level change needed to be from the bottom-up and individuals needed to participate directly in re-educating Australians about the value of older cohorts. The following chapter explores how focus group respondents perceived specific ageing and work (retirement) concepts, presenting thematic analyses that further expand upon this and previous chapters.

Chapter Nine: Qualitative Data Findings

Part Two – Focus Group Sessions 1 - 4

9.0 Introduction

The purpose of this chapter is to expand on themes and patterns identified from surveys and semi-structured interviews and discuss topics pertinent to ageing issues raised during four focus groups. Unlike semi-structured interviews, focus group question guides were not individualised, however respondents' histories (survey responses) were reviewed prior to each focus group (see *Chapter Four* and *Appendix F*). Proceedings were flexible and the researcher conducted several brainstorming activities at different stages throughout each session. The aim of these activities were to record respondents' immediate perceptions of specific age and work-related concepts, thus identifying the fundamental 'meaning' and impact 'mature age employment' discourse had for this sample. Each brainstorming activity was followed by pre-determined questions, querying the groups' experiences or opinions and leading to distinct avenues for discussion.

In this chapter, a thematic analysis of the 'raw' brainstorming data (see *Section 9.1 below*) will precede a discussion of themes derived from follow-up questions with focus group participants (see *Sections 9.2 through 9.5 below*). *Section 9.2* identifies enabling factors for remaining engaged and trends evident in participants' positive workplace (societal) experiences; whilst their negative experiences are highlighted in discussion regarding barriers to employment (see *Section 9.3*). *Section 9.4* defines gaps in policy development and targeted employment (training) initiatives, with the theme also detailing avenues for remaining engaged in employment (education). *Section 9.5* focuses on supporting mature cohorts to transition between work and non-work contexts, with discussion regarding preparations for retirement. *Section 9.6* explores themes of worth and transferability regarding life skills, whilst also discussing avenues for promoting such skills and improving continued labour force (or societal) engagement in (non) traditional work. *Section 9.7* discusses approaches identified by respondents that could be adopted by the public, employers and policy-makers to ensure maturity is valued and focuses on how individuals can improve awareness and act as 'agents of change'.

9.1 Word Association: Brainstorming Activities 1 – 6

Section 9.1 explores the substantive ‘meaning’ behind focus group participants’ initial responses recorded during six brainstorming activities. Participants were asked to identify words they associated with ‘popular’ concepts that emerged during the literature review phase and through informal observations. These concepts included ‘mature age’; ‘work’; ‘age-friendly’; ‘sustainability’; ‘retirement’; and ‘rehirement’. Word association exercises as part of these brainstorming activities yielded a wide range of interlinked words, concepts and phrases taken from all four focus groups and were then combined into broad themes (see *Tables 9.1* through *9.6* below).

9.1.1 Brainstorming Activity 1 – ‘Mature Age’

As conveyed in *Table 9.1* below, the theme of ‘experience, knowledge and wisdom’ was the most common characteristic associated with ‘mature age’ (20 citations). This association was largely non-specific and did not denote particular areas of knowledge or wisdom. These words were often interlinked with the theme labelled ‘literal associations (et al.)’ of the term ‘mature age’ (17 citations), with participants citing phrases such as mature age employment; study; (long term) work; volunteering; mentoring; and (life-long) learning. Although these were generally terms associated with work (social) activity, some phrases simply conveyed images of chronological ageing or old age.

Self-identification as ‘mature’ was not objectively related to participants’ chronological age, as many individuals viewed themselves as ‘young’. Participants’ lived experiences influenced their opinions. Hindsight and exposure to positive ageing role models often led to acceptance of ageing and transitioning towards retirement permitted greater flexibility, largely due to a decreased interest in upward career mobility.

I think we are ready to except the way life is going as we get older and go with the flow a bit more and maybe that's why we are able to see opportunities and they happen for us because we are not trying so hard...being at peace with

ourselves is a big factor. I've noticed that... I actually enjoy that process of getting older because I see so many positive things from it (FG 2d³⁹)

Being 'reliable (et al.)' was a common theme related to 'mature age' (13 citations). Participants linked 'mature age' with integrity; commitment; ethical conduct; and good quality work. Interestingly, one respondent described "*loyalty*" as being separate from "*reliability*" – perhaps inferring that to be loyal is more of an intrinsic choice and dependent on individual relationships, whereas mature age cohorts were viewed extrinsically as reliable. Themed under 'measured in temperament (et al.)' (12 citations) and 'positive personality traits' (2 citations), were characteristics such as generosity; being easy-going in nature; and having an optimistic outlook, "*still looking ahead – assertive and relaxed. I'm comfortable about being who I am...*" (FG 4h).

In addition to being related to their own experiences of ageing, participants' perceptions had been shaped by personal exposure to ageing parents', co-workers, members of the community or depictions in the media. Some viewed 'mature age' as having a 'negative associations (et al.)' (7 citations) or 'discussed treatment or perceptions of others' (4 citations) within a negative context. Under these themes, responses indicated that several respondents had detached themselves from the label of 'mature age' or were loath to assign it to others; conjuring up images of grey hair or grumpiness that were at odds with their self-perception – "*I think of myself as young, not being the mature age person in my workplace*" (FG 1c). However, very few attributed 'mature age' with being tired, as having less energy or developing pronounced health concerns.

Many expressed there was a certain level of undesirability assigned by society to 'mature age' individuals who were either invisible or faced discrimination; believed to be useless or to have "*had their chance*". The term 'mature age' was further linked to being "*out of date*" or "*out of touch*"; "*over the hill*"; and in need of training. A few respondents reported mature cohorts disliked change and were opinionated, however participants differed in their perception of such age-related character traits; for example, where one interpreted behaviour as "*slow and steady*", another viewed it as an indication of having a "*staid*" attitude.

³⁹ In order to identify quotes as belonging to focus group participants, the abbreviation 'FG' denotes they belonged to a Focus Group; whilst the accompanying numeric value pertains to a number assigned to each focus group session (from 1 – 4); the final letter represents individual focus group members.

TABLE 9.1 - FOCUS GROUPS – WORD ASSOCIATION ACTIVITY 1: ‘MATURE AGE’

THEMES (EXAMPLES OF WORDS, CONCEPTS OR PHRASES)	No. OF TIMES CITED
Experience, knowledge and wisdom	x 20
Literal associations (age, older, work and workers)	x 17
Reliable (responsible, loyal, committed and a quality worker)	x 13
Measured in temperament and outlook (acceptance and wellbeing)	x 12
Negative associations (old, inflexible, outdated and grey haired)	x 7
Non-traditional work, unpaid work and retirement	x 4
Treatment by and perceptions of others [generally negative]	x 4
Activity [In terms of labour force (in) activity]	x 3
Flexible work arrangements and work-life balance	x 3
Learning and knowledge transfer opportunities	x 2
Positive personality traits (generous and integrity)	x 2
Strength and Independence in later life	x 2
Linked to having more time and autonomy of choice	x 2

SOURCE: FOCUS GROUP ACTIVITIES (SESSIONS 1 – 4)

9.1.2 Brainstorming Activity 2 – ‘Work’

As listed in *Table 9.2* below, a major theme throughout all four focus groups’ brainstorming activities was that ‘work’ was ‘meaningful (et al.)’ (33 citations). A source of “*excitement*” and “*joy*”, some viewed ‘work’ as an opportunity to remain engaged in purposeful or intellectually stimulating activities and learning opportunities. Maintaining ‘social connections, autonomy of choice and knowledge transfer’ was also a key theme (13 citations) attributed with remaining (or re-entering) the labour force.

Workplaces were at times a “*second home*” and for some, their only source of interaction. Independence was also a key component of this theme.

Under the theme ‘voluntary participation and engaging in volunteer (unpaid) work’, it was apparent traditional forms of paid employment were often viewed as regimented and particularly undesirable to retired participants who had achieved a sense of freedom upon their exit (3 citations,) –

To go back into a regime would be quite different... (you would be) closing other options – there are lots of other things you can do when you don’t work that you wouldn’t be able to do with a full-time job” (FG 3a).

Some associated ‘work’ with unpaid employment, which partially complemented survey findings. Although only one per cent (respectively) of ALFS current and ILFS respondents’ prior principle form of employment was in unpaid work, 20 per cent of their secondary employment was (had been) unpaid among each sample. Moreover, 48 per cent of ‘working’ ILFS respondents volunteered their services (compared to those in paid employment, 43%) and (or) were engaged in flexible arrangements (see *Chapter Five*).

Although the term ‘work’ was often initially linked to income, responses under the theme labelled ‘monetary (et al.)’ (12 citations) further indicated that personally fulfilling work opportunities were not limited to paid employment, nor was “*money*” viewed as a primary reward; rather paid employment was associated with the necessary continued participation of individuals who lacked financial security –

If it means something to you and gives you excitement, then it's not work – it's a pleasure. I was lucky... I loved the people I was working with and they respected me... (however) I accept that in life, the majority of people work because they have to in today's society. (FG 2C)

The theme ‘pressure (et al.)’ revealed work was simultaneously empowering and disempowering, highly dependent on achieving balance between intrinsic satisfaction and the extrinsic pressures of employment (18 citations). Feelings of “*stress*” impacted negatively on individuals’ experiences of work. However, whilst many identified ‘work’ as “*challenging*”, some viewed this positively – particularly where daily goals or tasks were achievable or required minimal strain.

A theme identified as a pervasive dimension of ‘work’ was labelled ‘time, frequency of and proximity from work (et al.)’ (7 citations). Working was generally described as too ‘time consuming’ in respect to managing work-life balance. One participant suggested that technology acted as a barrier to leisure time and detaching

from the stresses of work, being constantly connected to work colleagues or responsibilities –

... and that seems to be every day... it takes over your life. I don't turn off... but I feel like I'm responsible... if somebody else at work could answer them, I think I could turn off; whereas I'm in a job where often a lot of stuff is just completely working by myself" (FG3c).

Finally, two responses provided 'literal associations' with work, described as being physical in nature – *"digging, immediately I've got... in my head I have a shovel!"* (FG 4c). It was argued that autonomy of choice among mature age cohorts to continue working may be limited due to age-related physical decline, specifically those predominantly engaged in physical labour and who may be "worn out".

TABLE 9.2 - FOCUS GROUPS – WORD ASSOCIATION ACTIVITY 2: 'WORK'	
THEMES (EXAMPLES OF WORDS, CONCEPTS OR PHRASES)	No. OF TIMES CITED
Meaningful (intrinsic motivation, extrinsic impact and satisfaction)	x 33
Pressure (stress and challenges)	x 18
Social Connections, autonomy of choice and knowledge transfer	x 13
Monetary (paid work and access to income)	x 12
Time, frequency of and proximity from work (working from home)	x 7
Negative associations (unending and restrictive)	x 3
Voluntary participation and engaging in volunteer (unpaid) work	x 3
Literal Associations [this included the type of work]	x 2
SOURCE: FOCUS GROUP ACTIVITIES (SESSIONS 1 – 4)	

9.1.3 Brainstorming Activity 3 – ‘Age-Friendly’

As outlined in *Table 9.3* below, the most important theme associated with the term ‘age friendly’ was ‘empathy and recognition (et al.)’ as regarding (entry into) work and training opportunities (17 citations). Empathy was considered more important than providing universally designed workplaces (11 citations – discussed below). As perceived amongst interviewees, focus group respondents reiterated mature individuals had *“been there and done that”* and this experience should be ‘recognised’ and ‘respected’ by employers (co-workers) – *“there is some resentment among older people... some of our skills and some of the things that we know are made obsolete as a result of change”* (FG 3b). Responses cited in the theme ‘age-friendliness as dependent on leadership and sector’ (3 citations), indicated that employers needed to individuate policies to suit all age groups and that a culture of acceptance should permeate work environments.

The second most common theme associated with ‘age friendly’, was ‘flexible work arrangements and work-life balance’ (WLB) (14 citations). ‘Flexibility’ was viewed as an indication that employers understood the expectations of an ageing workforce, thereby increasing WLB and job satisfaction. Under the theme ‘meaningful (et al.)’ (4 citations), it was evident that ‘age-friendly’ policies extended to (positive) working conditions, employee support and the provision of targeted professional development. Of importance was that mature workers be given opportunities to pass on corporate knowledge (life-related experiences) in learning environments that promoted intergenerational mixing – *“I think that’s a huge role we play in terms of the workforce and in life in general (mentoring).... I think it is a joyous thing to do and everybody needs mentors”* (FG 2d). One respondent stated that as individuals grew older, so they desired more *“intellectual challenges”* and such opportunities should form part of an ‘age-friendly’ workplace that mitigated physiological (mental) decline.

Unsurprisingly, the term ‘age friendly’ generated a theme entitled ‘health, disability and care’ (3 citations), where it was suggested employers should provide access to individuals with mobility issues (*vis-à-vis* ramps or support bars). Under the theme ‘universal design (et al.)’ (11 citations), respondents generally agreed that organisations have been progressive with regard to adhering to legislation and expected that modern buildings (offices) are constructed to comply with access and inclusion needs. Aesthetics as well as ergonomic functionality were important, where staff could have a desk window out-looking a green space. For some respondents, ‘age friendly’

work did not constitute manual labour and thus theorised that age-appropriate work may be restricted to certain professions – *“the work might be less demanding, in physical terms. (Not) out digging ditches in the rain”* (FG 3a). Responses under the theme ‘security’ (et al.), further linked ‘age-friendliness’ to (the need for) greater job security and physical safety (3 citations).

Analysis revealed ‘age-friendliness’ extended beyond workplaces, with the theme ‘ageless society’ (et al.) making reference to universal design movements evident in WA communities (9 citations). This extended to care facilities, universities, transportation and in (seniors’) concessions. One respondent opined that ‘age-friendly’ accommodations should be relative to age, rather than linked solely to mature cohorts. Furthermore, as part of the social connections’ theme (similar to interview data), brainstorming responses suggested that fostering personal interaction should form part of ‘age friendliness’; as opposed to service delivery typified by automated (impersonal systems) that further isolate (*“lonely”*) individuals.

Eight citations conveyed ‘negative associations (et al.)’ with the term ‘age-friendly’. It was believed the term automatically labelled workplaces as ‘ageing’ which may have negative connotations (such as a homogenous ‘older’ and therefore *“boring”* environment) or create division between generational cohorts. Others viewed the term as *“pigeon-holing”* mature cohorts and that ‘age friendly’ was a form of positive discrimination conveying the erroneous image of individuals ‘past their prime’ – *“I thought it was a slightly patronising term... (I) refuse to accept that there needs to be any concessions for people, I think mature people can do everything younger people can do”* (FG 4d). The term ‘age-friendly’, described as meaningless, politically correct rhetoric.

TABLE 9.3 - FOCUS GROUPS – WORD ASSOCIATION ACTIVITY 3: ‘AGE-FRIENDLY’	
THEMES (EXAMPLES OF WORDS, CONCEPTS OR PHRASES)	No. OF TIMES CITED
Empathy and recognition (entry to work and training opportunities)	x 17
Flexible work arrangements and work-life balance	x 14
Universal design (processes and physical place structures)	x 11
Ageless society (community, transportation and services design)	x 9
Negative associations (apathy, degrading, uncertainty ,labelling, creating divisions , lip service and political rhetoric)	x 8
Meaningful (intrinsic motivation, extrinsic Impact and satisfaction)	x 4
Age-Friendliness as dependent on leadership and sector	x 3
Health, disability and care	x 3
Security (job security and Occupational Health and Safety)	x 3
Familial Responsibilities	x 2
Social Connections	x 1
SOURCE: FOCUS GROUP ACTIVITIES (SESSIONS 1 – 4)	

9.1.4 Brainstorming Activity 4 – ‘Sustainability’

The term ‘sustainability’ was strongly linked to ‘environmental associations (et al.)’ (22 citations). The theme included words related to conservation, ‘green’ energy use, land development, housing availability and environmentally friendly design (solar power, double glazing and compost). ‘Sustainability’ also encompassed quality production and the “wise” utilisation, re-use and replenishment of physical, socio-economic or human resources –

Someone’s job, that you can use for life... it can be changed and remain flexible, whether they are older or not... something that can be almost recycled, so it

might not be the same job you start with, but it's a job that lasts you until whenever and it evolves" (FG 1d).

Related to this concept was the theme of 'individualisation' (6 citations). As evident throughout interviews, brainstorming further indicated durability or adaptability on the part of individuals and flexible, user-friendly workplaces, would ensure continued labour force participation over an individual's life-span. Employment 'sustainability' was also discussed within a theme entitled 'the economy and labour market' (2 citations). Statements were contextually related to WA's mining boom and the on-going process of maintaining contractual work. One respondent conveyed an image of enduring viability and efficaciousness, with some participants linking the concept to longevity in the market-place, maintaining the 'bottom-line' and ensuring businesses survived by retaining their customers.

Under the theme 'continuous (et al.)' (15 citations), a recurring term of reference associated with 'sustainability' was "*resilience*", where some respondents required "*energy*" and "*satisfaction*" to remain engaged. This extended to creating a culture of "*reciprocity*" and "*continuity*". Important was maintaining positive interrelationships with work colleagues; feeling able to rely on others' strengths as well as being supported to deal with stress; understanding roles and responsibilities; and being facilitated to support others or meet employers' needs. As described in the theme, 'efficacious problem solving, empathy, value and recognition' (3 citations), good management from 'officials' and 'organisations' was considered key to work environment continuity. Leaders needed to "*listen*" to their staff and "*act*" outside of traditional periodic reviews, thus enabling employees to continue working up to and beyond the traditional age of retirement. A minority of participants discussed 'sustainability' within the context of on-going "*learning*", continuous training and development (CTD) or mentoring. Knowledge retention and transfer amongst differently aged-cohorts was considered essential to maintaining 'skilled labour' and ensuring workplace sustainability in WA. Linked to this was the theme, 'physical wellbeing and intrinsic satisfaction' (2 citations), where it was posited mature cohorts could circumvent potential cognitive decline by keeping mentally active or ensuring they worked in non-physical roles that utilised mature experience.

Some individuals had not heard of the term 'sustainability' (or previously considered its 'meaning') prior to the focus groups – suggesting it was a relatively new term that had quickly gained popularity. The theme 'negative associations (et al.)' indicated the term was often used within governmental contexts to deflect from "*real*"

issues and mask political agendas (4 citations). It was believed such rhetoric created the appearance of “*making change*”, whereas in reality, core environmental and societal problems were not actually being dealt with. Blame was not placed solely on Governments however and it was thought mature cohorts were also responsible for ensuring “*intergenerational equity*” for future Australians. One respondent believed that ‘Baby Boomers’ in particular, had exacerbated inequity and environmental decline.

TABLE 9.4 - FOCUS GROUPS – WORD ASSOCIATION ACTIVITY 4: ‘SUSTAINABILITY’

THEMES (EXAMPLES OF WORDS, CONCEPTS OR PHRASES)	No. OF TIMES CITED
Environmental associations (reusable)	x 22
Continuous (work, spirit and longevity)	x 15
Individualisation [of personal and work arrangements]	x 6
Negative associations (lip service and political rhetoric)	x 4
Efficacious problem solving, empathy, value and recognition [on the part of officials and organisations]	x 3
Physical wellbeing and intrinsic satisfaction	x 2
The economy and labour market	x 2
Universal design (physical place and structural issues)	x 1
Intergenerational (equity between cohorts and role modelling)	x 1
Interrelationships	x 1

SOURCE: FOCUS GROUP ACTIVITIES (SESSIONS 1 – 4)

9.1.5 Brainstorming Activity 5 – ‘Retirement’

As depicted in *Table 9.5* below, the theme of ‘freedom, leisure and inactivity’ had the most citations (29 citations). It was agreed that withdrawing from the paid labour force would permit more time for relaxation and enjoying life, but also offer

‘new opportunities, directions, transitions and autonomy of choice’ (10 citations). This theme included travelling, family-time and volunteering.

However, respondents were also polarised with regard to when (or if) individuals should retire. Some who viewed ‘retirement’ favourably, perceived it as a time for simplicity and greater community engagement, influenced by exposure to other retirees or their ageing parents. Others did not believe there should be a ‘chronological’ age of retirement, that it was either a ‘feeling’ that emerged when the time was right or forced to withdraw due to unforeseen circumstances (such as disability). Interlinked with the notion people were living longer and were potentially healthier (see Amonini & Braidwood, 2011; Harper, 2006; Lloyd-Sherlock et al., 2012) was the belief they should therefore enter into phased retirement gradually – combining work, volunteering and other areas of interest. A course of action advocated by Bogan and Davies (2011), some participants stated they did not intend retiring or would only do so in later life – *“I’m going to retire at 97. The expectation is that we will retire when we don’t need to... and there should not be an age limit on it”* (FG 4b).

In the theme maintaining ‘activity and (or) work’ *vis-à-vis* work-life balance (WLB), respondents viewed ‘retirement’ as a continual process of winding-down (8 citations). Conversely, as part of the theme ‘negative associations and perceptions (et al.)’, other participants interpreted it as a route to idleness (boredom), ill-health and *“decline”* (19 citations). As evident from open-ended survey and interview responses, thematic analysis of brainstorming data indicated a further link between ‘retirement’ and ‘redundancy’. It was believed retirees may feel (or be viewed) as irrelevant within work, familial or social contexts as they aged. Several respondents did not like the term ‘retirement’, with some denouncing its existence – *“As far as I am concerned, there’s no such thing as retirement – there is a perception it is the end and really, it is just a start”* (FG 2c). This was particularly salient amongst female participants who suggested women continue to provide (unpaid) domestic or caring responsibilities.

Ninety-eight per cent of ALFS and one-hundred per cent of ILFS respondents reported that financial independence was essential to successful retirement. Brainstorming data further indicated an underlying fear about withdrawing from the labour force, with concerns relating primarily to finances. Although participants did not desire ‘wealth’ *per se*, most wanted enough money to be able to pay off the mortgage, live comfortably and indulge their interests. According to *National Seniors Australia* (NSA, 2012a; Saunders, 2011a), economic security was a significant issue among their mature members – particularly given increases in cost of living; a common fear being an

individuals' ability to have both independence and a positive quality of life (QOL) in later years. Brainstorming data further indicated that many MAEs (predominantly women), did not necessarily have access to superannuation schemes until later in their employment history. As suggested by survey results (see *Chapter Five*), the perceived inadequacy of public (private) pensions (also see Carew, 2009; NSA, 2012b; NSAPAC, 2012) was believed to restrict mature cohorts' ability to engage in retirement-related activities.

Under the 'monetary' theme (4 citations), a 'catch twenty-two' was identified between work and retirement, where people desired the freedom experienced by retirees but needed income from paid employment in order to afford such leisure activities. Respondents suggested that MAEs could combine work and leisure by undertaking "*working holidays*" that enabled individuals to travel, receive accommodation (meals) and earn simultaneously. However, several participants viewed 'retirement' as something fanciful that could not be envisaged in their near future, whether due to work commitments or financial need.

The theme 'loss of autonomy of choice' indicated experiences post-employment could be compounded by indecision regarding "*what to do*" (1 citation). Ironically, although retirees were 'time rich', (semi) retirement required more active 'time management', whereas full-time work engaged workers' schedules completely and removed 'choice'. Moreover, when discussing social (or familial) obligations or leisure, work, money, time management and autonomy were interlinked. People wanted control over their options and how they spent retirement. There was agreement amongst most participants that 'too much' leisure was not beneficial, however they did not necessarily require 'formal' employment to keep busy.

Although potentially an opportunity to find new 'social connections (et al.)' outside the work context (4 citations), there was a prevailing sense that some MAEs would lose social networks; particularly if already isolated from family. Successful retirement also required intrinsic motivation to remain engaged, rather than extrinsic networks or resources. Under the theme 're-entering in (non-traditional work) and re-training' (8 citations), formal education was also discussed. As in interviews, this trend was common among participants that had been dissatisfied with their experiences at school or further education. Individuals viewed retirement as a time to "*get their life in order*", whether that be financially, physically or by "*learning*".

THEMES (EXAMPLES OF WORDS, CONCEPTS OR PHRASES)	No. OF TIMES CITED
Freedom, leisure and inactivity	x 29
Negative associations and perceptions (decline, denial, ageing, fears and expectation <i>versus</i> realities)	x 19
New opportunities, directions, transitions and autonomy of choice	x 10
Activity and (or) work	x 8
Re-entering (non-traditional) work and re-training	x 8
Mental Stimulation	x 5
Social Connections (engagement, isolation and privacy)	x 4
Monetary [in terms of requirements for successful retirement]	x 4
Positive associations and perception (recognition)	x 4
Attaining wisdom	x 1
Loss of autonomy of choice	x 1

SOURCE: FOCUS GROUP ACTIVITIES (SESSIONS 1 – 4)

9.1.6 Brainstorming Activity 6 – ‘Rehirement’

As indicated by the theme ‘re-employment post-retirement and re-training’ (see *Table 9.6* below), the term ‘rehirement’ was fundamentally understood as the process of retirees re-entering paid or unpaid work (14 citations). Reflecting ILFS findings that indicated many in the ‘working’ sub-sample were employed in ‘non-traditional’ roles, brainstorming suggested that ‘rehirement’ processes did not necessarily equate with normal recruitment or full-time work. Participants referred to previous employers specifically rehiring former employees into ‘niche’ positions; part-time work; projects-based employment; casual or contractual work; and purportedly lower-paying positions (colloquially termed “*oldies on the cheap*”) or volunteerism. ‘Rehirement’ was also

interlinked with the maintenance of mature cohorts' skills *vis-à-vis* their continued application in a work context – including opportunities for up-skilling, re-skilling and potentially passing on knowledge to others.

The theme 'recognition and support of mature age (et al.)' (9 citations) indicated a belief that the act of 'rehirement' indicated that employers valued mature cohorts as a resource and were willing to invest in them; or at least required the experience of mature age employees' (MAEs) due to skilled-labour shortages. As indicated by the theme 'incentivising retirees' return to employment' (4 citations), successful 'rehirement' required that individuals be respected and supported to return to the workforce. Similar to interviewees, in cases where rehirees returned to their former employer, such overtures were recognised by focus group participants as 'formal apologies'; an acknowledgement they (the employer) had been "*wrong*" to dismiss MAEs, or an admission their former employee had been "*right*" about a particular issue and so the employer sought their (continued) advice.

One respondent further stated 'rehirement' was an opportunity for mature cohorts to overcome "*fears of inadequacy*". However another argued that choices in retirement (unemployment) depended more on objective factors; citing health, financial status and the economic (market) climate. As highlighted by Encel (1999; 2000), Samuelson (2002), Sicker (1997), Spoehr, Barnett and Parnis (2009) and Vandenheuval (1999) and also supported by the interviewees, (Australia's) WA's cycles of downsizing reportedly threatened focus group members' abilities to secure work, even when in the process of attaining new qualifications – "*What if I don't get a job... It's hard on everybody because when I started, it was a flourishing school and gradually... they laid off a whole lot of people at the beginning of the year*" (FG 4C).

As part of the theme of 'freedom, leisure and inactivity' (8 citations), one participant associated 'rehirement' with a loss of independence – leaving the relative freedom of retirement for the rigid structure of the workplace. This view was at odds with the overall positive outlook regarding re-entering the labour force in this theme, which also complemented concepts expressed in the 'new opportunity (direction), autonomy of choice and creativity' theme (12 citations). Generally, 'rehirement' was linked with an "*ability to choose*" and typified by (new) "*possibilities and opening up other avenues*". Furthermore, "*change*" was a recurring term of reference associated with 'rehirement', denoting not only a shift in career but "*changing the way individuals think about themselves and the things they can do*" (FG 4a).

Although the retention of ‘old’ connections during this transition was important, the process of regaining employment was also associated with making a “*new life*” (start) or embracing “*new opportunities*”. Rehirement was described as a time for self-exploration and developing hitherto undiscovered talents. Additionally, the themes ‘opportunities for (social) engagement’ (6 citations) and ‘intrinsic satisfaction and mental stimulation’ (2 citations) were interlinked. Responses indicated rehirement extended to individuals’ “*continued engagement with life*”, some viewing work as a “*lifeline*” for retirees who may be experiencing a lack of mental stimulation and (or) social isolation – “*A friend of mine did retire and he just couldn’t handle it*” (FG 4e).

TABLE 9.6 - FOCUS GROUPS – WORD ASSOCIATION ACTIVITY 6: ‘REHIEMENT’	
THEMES (EXAMPLES OF WORDS, CONCEPTS OR PHRASES)	No. OF TIMES CITED
Re-employment post-retirement and re-training	x 14
New opportunity (direction), autonomy of choice and creativity	x 12
Recognition and support of mature age (building confidence)	x 9
Freedom, leisure and inactivity	x 8
Opportunities for (social) engagement	x 6
Incentivising retirees’ return to employment	x 4
Security and wellness [in old age]	x 4
Non-traditional work (unpaid work) and workforce participants	x 3
Intrinsic satisfaction and mental stimulation	x 2
Activity and (or) work	x 1
Familial responsibilities	x 1
SOURCE: FOCUS GROUP ACTIVITIES (SESSIONS 1 – 4)	

Although many of the (singular) words, concepts or phrases used by focus group members were combined into the thematic categories above, other data was potentially limited in context. Brainstorming activities served to generate discussion and lead into subsequent questions, which further contextualised ‘meaning’. As such, the findings derived from (informal) word and thematic analyses of brainstorming data clearly linked to the larger themes and trends discussed in *Sections 9.2 through 9.5* below.

9.2 Enabling factors in mature age engagement

The presence of informal and flexible workplace practices underlined focus group participants’ positive employment experiences. As indicated from previous qualitative analyses and secondary data, organisations that provided flexible work arrangements were viewed as ‘employers of choice’ that supported (ageing) workers by combining “*work with people’s passions*” (see Patrickson & Hartman, 2007; Shacklock, Fulop & Hort, 2007; Shacklock & Shacklock, 2005). This led to greater job satisfaction and continued engagement among respondents. Flexibility did not simply refer to workload reductions or working non-core hours; it encompassed physical access to buildings and workplace proximity (time and expense spent travelling). Although it was acknowledged some employers could not offer work-life balance (WLB) due to the nature of work (positions), policies of inflexibility were perceived to be at odds with the needs of most MAEs who intended transitioning towards retirement. Therefore, self-employment was attributed with greater WLB, also enabling time for further study or training and development (T&D), compared to traditional work.

Several participants had been employed through informal means – “*at our age, most of the time you get in, because of someone you know and who knows you*” (FG 3a). Circumventing traditional application processes required networking; or being ‘head-hunted’ by prospective employers who recognised the worth of MAEs and the transferability of prior work-life skills – “*He wanted me, rather than the other way around ... it’s the greatest thing because you feel valued*” (FG 2a). Being approached for work improved feelings of self-efficacy, but also indicated power imbalances between employees and employers were shifting to favour workers; and due to a dearth of skilled-labour (see *Chapters Two and Three*), it was believed WA organisations frequently offered greater flexibility.

The personal flexibility (adaptability) of individuals was an important enabling factor in mature cohorts (re) employment. Successful appointment to a position depended on whether applicants “*fit*”, but was also merit-based – whether individuals achieved tasks and the quality of their output. “*Looking for work is difficult at any age, you need to look at what you want and whether you have the potential to fulfil the criteria*” (FG 1a). Applying for ‘appropriate’ positions, maintaining a resilient attitude and conveying a positive “*outlook*” – as stated by interviewees – were cited as key determinants for securing employment (and supported by Fazjullin, 2011). Data revealed some employers favoured MAEs for being ‘on-task’ and more reliable than younger workers who displayed greater attrition. It was argued that MAEs and MAVs were willing to work “*above and beyond, because they’ll do what is required to get the job done and not think about the extra hours or effort they have to put in*” (FG 4a).

Focus group participants suggested mature cohorts were valued for their ability to handle “*difficult*” tasks – particularly in roles that “*dealt*” directly with staff (clients). Work provided purpose and was perceived as beneficial to health, where MAEs enjoyed spending time with their work colleagues – commonly citing a “*laugh*” to be of great salience to job-satisfaction. Data indicated that social interactions enabled continued engagement, even during cycles of re-structuring or due to exclusion by (new) work colleagues. In one case reported, the respondents’ work team had remained “*intact*” and “*cohesive*” which maintained their feelings of resilience – “*one of the major positives about working are colleagues... our little group, we do things together... we are the only people that talk in this department – other people in the group don’t actually acknowledge us most of the time*” (FG 4e).

9.3 Barriers to mature age engagement

The barriers experienced by MAEs were linked to overarching issues of age-discrimination (ageism) and poor leadership identified in the literature, with negative societal preconceptions about mature cohorts and institutionalised ageism considered pervasive in Australia (WA) (see Allen, 2009; Callan, 2007; Harper, 2006; Spoehr, Barnett, & Parnis, 2009). Despite this, no particular sector of employment was strongly linked with age-discrimination. As indicated by survey statistics, focus group members initially stated their (prior) organisations had been eclectic and non-discriminatory, however further probing identified recurrent cases of ageism either experienced or

witnessed by them (discussed below) – further supporting the presence of an ‘us *versus* them’ scenario (see *Chapters Five through Seven*).

Human Resource (HR) departments were identified as a major barrier to mature age employment, particularly “*younger female*” staff with minimal appreciation for ‘age’. Agreeing with interview participants, focus group members believed that younger team leaders often felt unable to manage mature workers and so appointed individuals ‘similar’ in age to themselves. Having applied for dozens of jobs over a short-term period, several members reported minimal success in reaching interview stages. Data indicated mature cohorts were frequently labelled as underqualified or had credentials that were out-dated. Transferable life skills were also “*discounted*”, particularly time (resource) management-skills associated with organising a family and budgeting. Paradoxically, although up-dated qualifications were touted as “*essential*” to securing employment, employers often considered mature job-seekers to be “*overqualified*”. Also supporting interview data, participants argued that younger cohorts sometimes felt “*threatened*” by mature workers, subjecting them to social exclusion and marginalising MAEs for ‘bucking’ the “*status quo*” or “*speaking their mind*”.

It was further argued that many managers intentionally excluded mature workers from professional development opportunities. Angry about being overlooking for T&D due to her age, one respondent described their reluctance to apply for full-time work – fearful of being viewed as underqualified. NSA (2012b) stipulated that the supposed technology ‘gap’ needed to be lessened in order for mature cohorts to remain viable to employers. However, there was a consensus among focus group members that existing stereotypes regarding their inability to use technology or learn new skills were erroneous – “*They (management) changed it to electronic files and their perception was that I wouldn’t be able to cope and I said, ‘excuse me, show me what to do and I’ll do it!’*” (FG 2a). It was suggested in fact, that “*the younger ‘kids’ wouldn’t use the new technology any more than older people*” (FG 2a) and argued some “*‘kids’ today (also) lack confidence*” with technology (FG 3c). Although it was acknowledged mature cohorts may not always be “*tech savvy*” they were generally willing to admit their limitations and “*try*”.

Expanding upon interview data, members believed mature cohorts who failed to recognise “*weakness*” and adapt, may “*give up*” – “*I’m always asking my children how to do things. That comes with age as well... I understand that when you can’t do something, admit you can’t and then go and learn how to do it*” (FG 4c). Mature

cohorts entered into education (T&D) in order to increase their “*technological know-how*” and enhance employment prospects. However, data indicated a lack of confidence that (re) educated mature cohorts would secure employment in ‘youth-oriented’ markets or be able to use their newly acquired skills to effect – “*the look on the accountant’s face when he saw me... he was looking for a young graduate that he could mould into the practice and I obviously didn’t fit*” (FG 3b). In response, it was suggested mature cohorts needed to be adaptable, resilient and creative in their job search. As revealed during interviews, individuals sometimes removed their age and portions of career history from job applications, thus disguising their ‘maturity’ and increasing chances for consideration by HR departments.

Shifting workplace cultural trends and demographics posed a potential barrier to mature age (re) employment – “*It is almost fearful to think ‘My God, I’m in a workplace where there are mixed ages and genders. You are almost walking on eggshells – the politics is very hard’*” (FG 3a). Unfamiliar with the eclectic reality of modern workplaces, some respondents reported having either been a recipient of prejudice or labelled a ‘harasser’, believing that when they were “*coming up, it was a lot more honest and there was a lot of banter with jokes – but now there is not any room for that because you get yourself into trouble*” (FG 3c).

Conflicting personalities and intra-office politics were underlying sources of negative organisational culture, where “*difference*” was ostracised rather than utilised as a valuable resource. It was believed that in most instances intra-office conflict had an underlying political agenda and although anti-discrimination policies were viewed positively, “*over-political correctness*” could undermine true cases of workplace harassment and lead to poor job satisfaction. Legislation could be circumvented or effectively used as a mechanism for ‘abuse’ *vis-à-vis* false accusations; where ‘victims’ negatively labelled individuals in order to truncate the supposed ‘harasser’s’ career mobility, whilst accelerating their own.

Throughout the data respondents reiterated that Australians’ financial situations were no longer ‘stable’ – impacted by increasing cost of living (COL) (also potentially deleterious to WA workers “*outside the resources sector*”) and rising house prices, individuals expected to continue paying mortgages until much later in life – and thus, this necessitated mature cohorts’ continued engagement (Anonymous, 2012, July 14 – 15, p. 30; NSA, 2012a; Saunders, 2011a; Spoehr et al., 2009). However, as discussed during brainstorming, participants reiterated that superannuation had not always been universal – females historically disadvantaged by unfair regulations precluding them

from work once married. The sporadic nature of their employment history and income inequity led to some women reporting total dependence on their husband's benefits –

This is something that the Council on the Ageing is really aware of – a ‘ticking time-bomb’ where older single females are lacking housing; superannuation; and with no income behind them – it is a real problem for society that we are not addressing at all” (FG 4a).

As a result, many female participants were forced to continue working in order to “catch up” to their male counterparts – existing pensions deemed inadequate to sustain retirees post-employment – unable to escape the feeling they are “behind” economically.

9.4 Gaps in policy development, redesigning and implementing targeted employment, training & career development

Participants were aware of many issues in WA's ageing workforce, social policy and service delivery, but were unable to identify clear solutions to the overarching ‘ageing problem’. A potential cause was an underlying tone of ‘mistrust’. Historically, participants had trusted funds would be automatically placed into superannuation by employers, with funds protected by Government legislation; however many had lost faith in the Government's capacity to handle MAEs' finances and ensure mature cohorts' continued wellbeing in later life. Mirroring critiques regarding actual changes to pension rules and superannuation in the literature (see Carew, 2009; Bruining, 2014, May 14; Keogh, 2009; NSA, 2012b; NSAPAC, 2012; Per Capita, 2014), some respondents were concerned about (then) proposed changes to financial systems. One respondent believed that future retirees may no longer receive welfare benefits – and further argued that private (public) pension systems were being wrought, thus endangering the sustainability of superannuation; and neo-liberal policy directions permitted ‘super-funds’ to take unnecessary risks.

Themes of ‘mistrust’ extended to individual workplaces. Similar to brainstorming discussion regarding ‘sustainability, although ‘social inclusion’ frequently formed part of organisational rhetoric, successful implementation of age-centric strategies depended on whether changes were integrated into work-cultures. Encel (2000, pp. 242 – 243) stipulated that a –

Reluctance to employ older workers is unsustainable, in the long run, as the average age of the labour force continues to rise in line with the ageing of the

population... Demographic reality will compel employers to act differently... It is essential... for employers to act now in advance of a critical situation... Some far-sighted employers have, in fact, recognised that society cannot, in the long run, afford to lose the services of skilled and experienced people.

As argued in interview data, despite existing in a climate of perpetual ‘progress’, there was a belief that (Western) Australia was largely a ‘reactive’ culture or only “acted” when there were no other options – “*Unless it gets to a crisis point, when there are no workers... there is a big lump of mature cohorts and too few people to support us*” (FG 1a).

Data indicated that State Government and labour market policies reflected a culture of cost-cutting and downsizing long evident in Australia (see Encel, 1999; 2000; Spoehr et al., 2009). Such economic considerations were compounded by poor leadership; managers described as disconnected from their workforce, lacking understanding of daily processes. Some employers undervalued the importance of (mature age) experience, viewing all workers as “*the same*” and therefore replaceable with (younger) less costly recruits. Although “*saving money*” in the short-term, other employers recognised such practices proved detrimental in the long-term –

Younger and less experienced workers can't cope...and so my employer cares about paying for expertise, because they know it just leads to other problems if they do not have someone very well grounded and knows a lot about what they're doing” (FG1a).

Leadership decisions were viewed as the catalyst for structural downsizing and positive organisational change would not succeed unless led from the top. Although aware younger cohorts needed career opportunities, overall responses indicated MAEs were disproportionately targeted for withdrawal in (Western) Australia – as indicated by Encel (2000), Saunders, (2011c) and Spoehr (2009). This led to despondency among those who no longer sought promotion or work – “*I think it's worse when you're older. My partner was made redundant because the company couldn't afford him anymore and he's applied for 32 jobs in the last week... and hasn't even had a reply*” (FG 4c).

More positively, one respondent observed “*enormous support for older people staff when ill... my working environment has changed things (to accommodate)...*” (FG 4f). Data indicated some WA employers were becoming progressively more age-centric, but ‘employers of choice’ valued maturity, not because of chronological age *per se* but because their policies indicated a positive workplace culture, based on “*social justice*” principles (see Kenny, 2011) and governed by sustainability. Another stated

that in her “*situation, they (management) were very welcoming to have a mature age person... and when I was leaving they wanted me to stay; there was a sense I was very useful and effective at my job (FG 4g)*”. Institutionalised cultural change needed to be preceded by the implementation of distinct, targeted programmes or directives, supported at all levels of organisations before a culture of age-sensitivity became embedded within WA workplaces, otherwise it was akin to “*pushing rocks up-hill*” (FG 1a).

Data revealed however, that a prevailing focus on the ‘bottom line’ in the State Government, translated into budgetary restraints for WA employers, particularly the public sector – truncating funds and support available for mature age (re) employment and T&D for recruits or existing staff. Responses indicated a gap between the demand for professional and personal development among MAEs and the availability of training. Some argued ‘higher skilled’ labour received preferential treatment with respect to T&D access; in contrast, low-level staff members were excluded from formal opportunities, participants reporting they were often required to self-educate *vis-à-vis* training manuals or external training.

Having believed they were under-educated, with prior learning (career) opportunities restricted due to familial obligations or lack finances, several focus group members had re-entered further education (training). There was division with regard to feelings of self-confidence experienced by these mature age students in learning environments. Prior life skills helped some achieve educational outcomes, finding university environments conducive to learning, gaining satisfaction from interacting with students and through study. Others feared failure because of prior negative learning experiences; and others “*struggled*” – inhibited by traditional teaching methods that did not suit their learning style or unable to adequately balance work, study and life pressures.

Despite these pressures, data suggested study leave provided by most organisations was inadequate and employers actually begrudged staff undertaking T&D (further education) – viewed as time away from core work-related duties, often pressuring staff to return. Another gap identified, was the lack of understanding about employees’ learning commitments and their need to balance work with study; which led some participants to (temporarily) withdraw from the labour force in order to continue their studies. However, being without work potentially jeopardised individuals’ financial security and created uncertainty about regaining employment.

Arguing that employers no longer invested in staff education, focus group members maintained that more funding should be allocated to T&D budgets and such training should be universally available; rather than restricted to certain (younger) workers. More adequate funding would allow for a greater variety of training opportunities and mitigate a perceived dearth in innovation. Data indicated that greater investment in complementary rehirement, training and mentoring strategies might enable skills learned from T&D to be utilised by other staff members. Whilst ensuring the continued “worth” of individuals (MAEs), this would directly benefit all staff and increase the value of continuous skill-development.

A general belief among members was that social expenditure could be better targeted towards increasing mature age employment. Methods of best practice identified in focus group data included subsidy schemes that required (ageing) welfare recipients to remain socio-economically engaged, rather than remain in traditional social security schemes that potentially foster inactivity. Many argued that social expenditure should not be used to attract migrant workers *vis-à-vis* 457 Visas⁴⁰ and that hiring local workers would ensure socio-economic productivity and mitigate disenfranchisement amongst (aging) WA welfare recipients. Programmes that facilitated training and (or) workforce participation amongst disadvantaged job-seekers, whilst providing financial incentives for employers to recruit individuals and provide them with on-going support (after their appointment) were also highly recommended.

It was recognised that education campaigns, coupled with financial subsidies that incentivise mature age recruitment, were essential for promoting the benefits of mature age and eliciting cultural change. Some argued that age-centric policies needed to form part of ‘focused’ corporate agendas to employ experienced mature workers and utilise existing skills, as opposed to focusing recruitment solely on ‘youth’. Those in favour of employment incentives believed that performance was rewarded, that subsidy schemes gave mature cohorts an opportunity to prove their worth and thereby increase their chances of retention. MAEs could also build networks, gain industry knowledge and increase chances for securing future work “... *they had contacts and I think that's the most important thing, that they can direct people where to go*”; “... *they can also point you in the right direction for training for jobs* (FG 2c; FG 2a).

⁴⁰ Temporary Work (Skilled) visa (subclass 457): Skilled migrants can work (and study) in Australia within their field of employment if sponsored – for a maximum of four years. (Australian Government - Australian Customs and Border Protection Service, 2014) - <http://www.immi.gov.au/Visas/Pages/457.aspx>

However, there was a divide with regard to the value of policies (programmes) that specifically targeted MAEs. Fundamentally, data indicated a difference between “enforcing” change and “encouraging” change. Most interview and focus group participants conveyed minimal confidence in ‘quota based’ policies – *“if you have legislated equal employment opportunities, the logical extension of that is; employers above a certain size having to explain why their employee profile does not match the population profile”* (FG3a). Data also revealed uncertainties regarding the efficaciousness of incentivising mature age employment, with some members distrustful that employers would retain workers in the long-term (as mirrored by Ariel, 2012).

Focus group participants identified several WA age-centric employment (training) initiatives implemented in the past. Although respondents were sceptical about reinstating prior mature age employment policies (programmes), the *Don’t Overlook Mature Age* (DOME⁴¹) initiative had exemplified methods of best practice in WA (supported by Encel, 2000). Primary and secondary data indicated that the agency had been well known amongst WA’s wider mature-age job-seeking population, successfully linking prospective employees with employers – with focus group members further arguing (similar programmes) needed to be (re) established.

Responses indicated workplace criteria may be unreasonable or inflexible, requiring individuals to undertake expensive tertiary education in order to become qualified, rather than recognising prior learning and experience. Furthermore, individuals espoused the virtues of retraining programmes targeted at disadvantaged cohorts, argued to improve their self-esteem. Some interviewees and focus group respondents viewed initiatives implemented during Labour Prime Minister Whitlam’s term in the 1970s, as methods of best practice that covered the cost of retraining and enabled workers to change careers (see Holden et al., 2014; McPhee, 2014). Data suggested targeted employment (training) programmes appeared to be missing from modern strategies – or where initiatives existed, they were not well promoted –

There is already quite a bit available through employment agencies, it is just a matter of getting that motivation... I don't know what barriers there are. Perhaps the structure the government has set up regarding spending on training, the unemployed really need to know their rights and know that someone can help them. Some of the motivations are perverse – the people

⁴¹ DOME: No longer operating in WA, the agency is based in South Australia and is permitted by Australia’s Equal Opportunity Commission to provide employment and training assistance to individuals aged 40 years and above. (DOME, 2014) - <http://www.dome.org.au/>

supposedly looking after them and getting paid are under pressure to maintain profits. And the way in which that pool of money is allocated and distributed is sometimes compromised. (FG 3b)

This gap led to job entrenchment and dissatisfaction where MAEs were unable to afford ‘re-skilling’, with respondents arguing there needs to be greater support and awareness afforded to age centric programmes. Some advocated for service providers that lobby and place ‘pressure’ on employers to recruit (retain) mature cohorts and comply with anti-discrimination legislation, ensuring all parties are aware of their rights and responsibilities.

Data indicated tailored employment (training) services often failed due to a lack of continuity in funding and because WA’s mature job seekers may resist being ‘labelled’ as ‘mature age’ and thus avoid targeted programmes. This implied a ‘fine line’ existed between tailoring services, positive discrimination and affirmative action –

It seems to be one of those things that every now and then sets itself apart from standard Centrelink models, which pops out and goes back in – because of the attitude of older people themselves, maybe they don't want to be promoted as separate (FG 3b)

In 1999 Encel argued Australian government (private) employment assistance programs had been considered inadequate among mature cohorts – ignoring the lived experiences, needs and expectations of their ageing clientele. Given Encel’s claims are over 15 years old, this indicates that a lack of adequate employment services has been a longstanding issue in Australia. Encel (2000) identified DOME as having promoted networking, information sharing and training. Targeted employment (training) initiatives (such as DOME), were praised by focus group members for moving away from deficit-based models traditionally implemented by governments, towards assets-based approaches (see Kenny, 2011), filling gaps in age-centric assistance.

9.5 Transitions between work and non-work contexts

Data indicated a belief it was near impossible for current MAEs to secure enough funds to retire, with financial advisors purporting that savings (superannuation) needed to amount to hundreds of thousands (millions) of dollars. Participants viewed this as unreasonable and that if in fact ‘true’, indicated the need for workers to begin financial planning whilst in their youth – a conclusion also made by interview

respondents. Participants with minimal superannuation (particularly women) were highly cognisant of their need to continue earning an income into their 'retirement'. As with interviewees, although most focus group participants recognised the importance of attending retirement (superannuation) seminars, some were reluctant to attend, believing seminars did not apply to them. A recurring trend was that seminar attendance did not necessarily equate with attendees internalising information provided – either too 'young' to appreciate advice; overwhelmed by content; or being aware of their poor economic status, some elected to ignore their situation.

A critique of superannuation was that laws were constantly changing in Australia, often accompanied with shifts in Government. This led to a great deal of uncertainty and required regular attendance to seminars in order to keep abreast of reforms. Focus group data revealed several methods of best practice regarding the content and the way information should be delivered in information seminars to maximise integration. Overall it was believed retirement planning and transitions in later life should respect autonomy of choice and be 'flexible'.

Although individuals needed to be better educated about the financial side of retirement, information needed to retain the audience's interest – rather oversaturated clients with figures or jargon. Simplicity was key, where the cause and effect of several options should be clearly articulated, thereby affording feelings of greater choice among mature cohorts and where options available, extended up to and beyond the age of 70 without requiring exorbitant costs for continued advice beyond retirement age.

Participants appreciated service providers who acted ethically. As also discussed by interviewees, data indicated service providers should not try to "sell" options, presenting a false *façade* purporting to look after mature cohorts' interests, when clearly focused on profit. Poor seminars (presenters) "spoke down" to audiences, focused very little on financial management and pushed clients into retirement villages, creating the overall impression that life was "all over". Respondents appreciated information providers that dealt with audience sensitively, did not present their situation as "the end" and encouraged them to look for better options in later life. However, some providers identified, presented 'older' people as a "challenge" that needed to be solved rather than viewing mature cohorts as able to contribute socio-economically –

...they spoke down to the group, which speaks to the whole issue of 'dealing with older people'. They weren't talking about young people who still have a lot to offer – or old people who still have a lot to offer. But rather it is all over for you and this is the next step... I came away quite upset (FG 2b).

Despite the negative cases discussed above, data revealed the focus of many WA superannuation, retirement and insurance seminars was to assist MAEs remain autonomous and “*take charge*” of their personal transition towards retirement.

Overall, data indicated that many employers believed (mature) staff could achieve WLB without negatively impacting output; and that WA work-cultures had become progressively more ‘flexible’. As discussed by interviewees in *Chapter Eight*, focus group respondents also desired the ‘freedom’ of non-traditional work, being able to work around non-core hours (casually), due to their more ‘flexible’ life-styles and relative economic security compared to younger cohorts. This would ensure their job-satisfaction, whilst maintaining the economic output of workplaces and mitigate MAEs being perceived as a “*threat*” to the job-security (and career progression) of other staff.

Continuous employment was perceived as the “*best option*” available to modern MAEs, believed to be less economically secure than previous generations. Thematic analysis revealed the benefits of concessions available to seniors and ‘flexible’ Government policies that allowed individuals above pensionable age to earn an income, but still receive the *Age Pension* (see the *Work Bonus* in *Chapter Two*). Several members also advocated for salary sacrifice and transition to retirement schemes (TTR) that allowed staff to draw upon private pensions whilst still employed. Therefore, interviewees and focus group participants argued employers need to support governmental policies with complementary ‘flexible’ work-arrangements; enabling mature cohorts to reduce workloads without negatively impacting their economic security, by taking advantage of work incentives.

As alluded to in brainstorming, some participants expressed uncertainty about ‘*what to do next*’ when in transition between jobs (work and retirement), often having identified strongly with their prior positions and unsure whether they would secure further work or achieve success in retirement. Responses indicated phased retirement was a highly ‘individual’ and potentially gradual process – “*everyone is different and has different needs; it depends on where they’ve come from and where they want to go*” (FG1d). It was agreed however, that MAEs should “*wean*” themselves off working full-time, maintaining a regular source of income and providing them with a “*purpose*”, but with a greater sense of “*freedom*”. Of note, were cases where participants employed in part-time (casual) work, reported they worked the equivalent of full-time employment – particularly those that held multiple paid (unpaid) positions.

Furthermore, although participants generally volunteered towards the ‘end’ of their career (life), data indicated transitions between paid and unpaid employment were

not necessarily linear. Like flexible work arrangements, volunteering was viewed as a source of “*freedom*”. Removed from traditional hierarchical work spheres, with minimal exposure to intra-office politics and coupled with the (supposed) variety of volunteer positions available, focus group members argued that mature age volunteers (MAVs) could essentially “*pick and choose*” where they worked (and with whom). Although it was agreed that individuals may re-enter paid employment after retiring, it was stated – “*you have to want to return to the paid workforce. You don’t see many people who retire and are very well off financially who go back into paid work*” (FG 3a). Data suggested that volunteering enabled MAVs to retain their autonomy, whilst also applying their skills to worthwhile work.

9.6 Improving perceptions of mature age cohorts – recognition of non-traditional work and life experience

Continued labour force participation beyond pensionable age was perceived as a “*choice*”. Focus group members believed this ‘should’ indicate to employers that MAEs have an intrinsic desire to continue working. This (arguably) makes their productivity “*more valuable*” than younger cohorts, who form part of the ‘traditional workforce’ and are therefore “*expected*” to contribute economically – identified as ‘ideal’ worker archetypes or ‘prime aged workers’ in the literature (see Amonin and Braidwood, 2011; Australian Government, 2010 (Callan, 2007; Desmond, 2012; Dychtwald & Baxter, 2007; Encel, 1999; Murray & Syed, 2005; Spoehr et al., 2009). However, most focus group participants viewed WA workplaces as an extension of greater societal perceptions on age and although mature cohorts do “*act*” (economically and socio-politically), their actions are frequently ignored or undervalued –

I think for far too long, people have been invisible in the community and at the moment there is a lot of negativity associated with old age... there are so many people still out there leading very productive lives but are never ‘seen’ (FG 2d).

As with interview data, some members believed workplaces underutilised the skills of mature cohorts because of their perceived intransigence – “*I think any feelings that mature people are a source of experience and skills, is a little bit ‘off-set’ by concerns they are set in their ways*” (FG 1c). This assumption was considered accurate in some cases, however was unrelated to age, with data suggesting certain individuals had innately intransigent personalities or become ‘exhausted’ by continuous structural (technological) changes in the workforce.

Employers that focused predominantly on ‘youth’ recruitment were believed to overlook MAEs’ transferable abilities acquired from decade’s worth of skills development or life-experience. Participants resented cases where the aesthetic “*beauty of youth*” outweighed the experience associated with mature cohorts, however maintained that when MAEs ‘were’ respected, it was invariably due to their wisdom. Although data indicated younger cohorts generally, automatically disregard mature age experience, a minority of focus group members acted as (informal) mentors or “*pseudo-counsellors*”; with younger workers seeking advice regarding both work and life concerns.

Data indicated ‘growing older’ may lead ageing individuals to value less ‘tangible’ skills, more than keeping abreast of technical developments. Rather than a weakness, it was argued there needed to be greater awareness amongst (younger) colleagues and employers regarding the value of maturity (life experience). Furthermore, focus group responses indicated ‘employers of choice’ not only recognised the worth of experience, but also valued MAEs’ social skills – where a personable ‘outlook’ or willingness to support and motivate peers, appealed to organisations.

In one session, it was agreed ‘retirement’ was subjectively defined, rather than based on objective indicators – such as receiving a pension, reaching an arbitrary age or typified by labour force inactivity. As in interview data, focus group responses indicated there was a ‘gendered’ component to retirement and non-traditional employment. Data suggested women may cope better with retirement; whereas males require an outside focus or risk suffering psychological decline upon withdrawal. Furthermore, men may “*stop working*” but women’s work continues (being tied to the family home) and may actually increase, when forced to care for retired partner’s wellbeing. Although some families re-negotiated traditional roles, leading men to engage in domestic work, as indicated by the *National Seniors Australia Productive Ageing Centre* (NSAPAC, 2009a) there was an overriding perception house-hold responsibilities continue to be the purview of females and often labelled as not being “*real work*”. However the societal perception that a stereotypical ‘house wife’ does not “*understand what it means to retire*” was considered largely erroneous by focus group members that considered unpaid responsibilities to be ‘work’.

Focus groups participants valued non-traditional employment, with unpaid work viewed as an extension of mature cohorts’ (former) paid working life. As discussed by Warburton and Lovel (2005), some respondents recognised a difference between public

volunteering (assisting in an organisation) and private unpaid work (domestic or care responsibilities). Some participants involved on boards or committees took part in decision-making that they believed had far reaching implications for organisations; maintaining their expertise was utilised to improve service delivery across WA. Replacing such volunteers with paid staff would be costly, indicating the importance of unpaid work to Australia's continued socio-economic sustainability (NSAPAC, 2009a).

As discussed throughout qualitative inquiry, focus group participants further argued women should feel able to list non-traditional skills gained from "*running households*", "*sitting on school committees*" or "*volunteering for play group*" on job applications. A recurrent view among female participants was that in addition to transferable skills acquired *vis-à-vis* private (public) sphere unpaid work, women also gained vicarious knowledge of their partners' enterprise(s); learned about industries; and were exposed to money management practices, directly involved in the daily running of businesses. However, self-awareness that they possessed valuable skills was not readily apparent to most women. Focus group data indicated that the value ascribed to transferable life skills – and the subsequent employability of individuals without recognised credentials – continue to be diminished by underlying, negative societal attitudes towards women and mature cohorts.

9.7 Eliciting change and cultural awareness

Focus group responses indicated that the 'expectations *versus* reality' mature cohorts can continue participating in the labour force, was strongly linked to personal outlook and the perceptions of (treatment by) others. As outlined in *Chapters Two* and *Three*, modern discourse would suggest Australia is experiencing a skills shortage, further exacerbated by the predicted mass exodus of MAEs into retirement. Focus group findings suggested this may not be the case, with members reporting that younger job-seekers sometimes resented mature cohorts for not withdrawing and thus 'preventing' their entry into work (or career development). This reflected the suggestion Australians were (gradually) retiring later (see NSAPAC, 2009a; 2009b; Seaniger, 2009b). Some MAEs sampled aimed to TTR, but the majority of members were adamant they (their colleagues) had no intention of retiring; or planned to continue in paid (unpaid) work in 'retirement'. Trends indicated a belief the number of 'older

people' remaining engaged in work (communities) was increasing and included 'very old' individuals aged 85 years or older (see Atchley & Barusch, 2004).

Ostensibly, a major barrier to withdrawing from the labour force was financial security, with many focus group members reporting they needed to remain employed for as long as possible. Furthermore, members that were 'younger'; had (recently) re-entered education as mature age students; or were experiencing high levels of job satisfaction (or felt intrinsically engaged), reported they were unlikely to seek 'traditional' retirement. Despite respondents' intentions to continue working, participants lacked 'confidence' that employers would hire (retain) MAEs – particularly in positions that reflected their (new) ability or career prospects.

Due to budgetary cuts, although having had no intention to exit employment, several participants were targeted for (voluntary) redundancy – further reflecting the culture of downsizing reiterated throughout primary and secondary data. Focus group members reported their employers had offered minimal notice; lacked counselling to address employees' concerns; or failed to provide assistance for redeployment (re-employment) – often attributing their ability to resecure work as "*luck*". Such practices are discouraging, with data indicating that although mature cohorts may be willing to remain engaged, employers continue to weaken WA's economic productivity by forcing their exit; whilst simultaneously reducing feelings of 'autonomy' amongst MAEs that feel as though they have "*little choice*".

As indicated by NSA (2010), interview and focus group data indicated that (positive) perceptions of 'age' had generally evolved as participants grew older, shaped by personal experience. As younger cohorts, focus group members had viewed people aged 45 years and above as 'old', but now middle-aged, they labelled individuals in their 90s as 'old'. These findings reiterated the heterogeneity amongst mature age cohort(s) and the relativity of 'age', with focus group members loath to comply with out-dated societal perceptions (expectations) that serve to homogenise maturity. A similar finding was reported by NSA (2010), arguing that MAEs may nominate later retirement ages because it is viewed as a 'personal choice' to exit at an age beyond what is 'expected', as opposed to adhering to 'chronological imperatives'. Expanding upon brainstorming analysis, some members associated themselves more closely with younger cohorts or believed they held a "*positive outlook*"; arguing their mature co-workers appeared 'older' because of a negative "*state of mind*". As such, self-identity was also shaped by how mature cohorts were viewed by others; where participants'

perceived themselves as ‘young’ when believed to be chronologically ‘younger’ by their peers.

Mentality (outlook) – rather than age – was an important factor in work (societal) contexts, protecting participants against ‘failure’ – *“If they don’t like the look of me, (I think) that I will be employed by somebody... you just have to bash on regardless”* (FG 1a). Throughout qualitative data, conveying a positive persona has been inextricably linked to successful employment regardless of age. Focus group participants added that objective qualifications were no longer a point of difference and employers were more concerned whether individuals *“fit”* the corporate culture.

Focus group members argued that positive attitudinal change is difficult to achieve given negative stereotypes are unconscious and deeply entrenched in how societies portray maturity – *“the barrier is age or the perception of age and I think most people of our age have to put up with that”* (FG 2c). Members agreed with some secondary sources (Ariel, 2012; Channel News Asia, 2011a; Japan Guide, 2011; World Guides, 2011) and interview responses that indicated Asian cultures more visibly valued maturity and utilised their mature workforce. Focus group data revealed a belief that Australia had a ‘youth oriented’ culture because of its migrant past, with a population (traditionally) comprised of younger immigrants no longer linked to extended, ageing family members. Therefore, modern Australians may not have not been exposed to the virtues of maturity and thus, remain influenced by erroneous stereotypes.

Focus group data indicated that media perpetuates the unrealistic belief that individuals can (should) retire ‘young’; and advertisements that focus on funeral planning, life insurance or portray early retirement as *“ideal”*, entrench the stereotype that later life is a period of decline. In reality, financial insecurity, coupled with health (longevity), means many MAEs are unable (unwilling) to withdraw (see Callan, 2007; Desmond, 2012; Encel, 1999; Harper, 2006; Lloyd-Sherlock et al., 2012; Per Capita, 2014; Spoehr et al., 2009). Data indicated a belief that Australian media and political discourse also focus on the negatives associated with ageing, including ill-health and the predicted cost of labour force inactivity (see Australian Government, 2010). Some argued Governments only sporadically promote the value of mature age employment, as opposed to the presence of a constant *“push”* for increased productivity among mature cohorts – as implied from political rhetoric and government publications (see *Chapter Three*).

Some focus group members inferred policy development takes place in a ‘social vacuum’. Spoehr, Barnet and Parnis’ (2009) arguments supported this, stating policy

development generally occurs in silos, despite the reality ‘changes’ in one area impact others (negatively or positively). Participants believed change can only be elicited when policy-makers move out of these bureaucratic silos and are directly exposed to the valuable contributions mature cohorts make to workplaces, families and communities. Participants called for the promotion of educational ‘stories’ that increased societal awareness about mature cohorts’ continued physical activity and socio-economic productivity. Increasing awareness through education was viewed as a mechanism for eliciting attitudinal change. Fostering an appreciation for “*difference*” would better ensure the skills of mature cohorts (without traditional qualifications) were not overlooked, enabling them to utilise their experience (transfer knowledge) – “*it’s insulting, they (younger cohorts) are going to get older one day, (I would ask) do you wish to be treated this way or do you want respect?*” (FG 1e)

Supporting the literature (NSA, 2008; WHO, 2007), several focus group respondents believed that ‘universal design’ benefited everyone regardless of age or ability; made people feel emotionally (physically) secure; and allowed for longer engagement in workplaces (society). Initially discussed during brainstorming activities, movements towards ‘age-friendly’ communities were believed to be essential in ageing societies and although such accommodations were available, they were not yet widespread or appropriate for meeting people’s access and inclusion needs. Data indicated a belief communities should ideally comprise a mix of differently-aged groups, but in reality ‘difference’ is ‘hidden’ and mature cohorts remain segregated – placed in residential care (life-style villages).

Albeit potentially ‘hidden’ from public awareness, respondents suggested mature cohorts needed to “*show*” their worth. ‘Older people’ (in general) did not “*speak out*” but they needed to be “*self-motivated*” in order to remain economically and socio-political active beyond pensionable age. Most focus group members agreed change would only occur once mature cohorts made their political “*voice*” heard in the future – where the sheer number of WA’s ageing population may facilitate such action. Despite many MAEs having potentially been impacted by negative societal attitudes, some participants maintained that mature cohorts should maintain an optimistic outlook. Addressing another focus group member, one stated – “*you’re a bit younger than us in age, so hopefully society will have changed (in the future)*” (FG 2a). However, given longstanding societal beliefs regarding mature cohorts’ character traits, skills and expectations, any change will be a gradual (Callan, 2007; Spoehr et al., 2009).

9.8 Conclusion

As in previous chapters, the heterogeneity among the greater WA mature age population was evident amongst this focus group sample, indicated by a diversity of ages and needs. Although many themes (trends) overlapped with primary data discussed in previous chapters, focus group data collection was more ‘focused’ than semi-structured interviews and added further context to survey data. This resulted in the identification of more detailed age (work-related) problems (solutions).

Brainstorming exercises indicated several recurring themes associated with specific age (work-related) terms. As with open-ended survey data, experience was the most common characteristic attached to ‘mature age’. It was agreed ‘work’ needed to be meaningful, with ‘age friendly’ accommodations synonymous with (employers) expressing ‘empathy and recognition’ for employees; whilst conserving and re-using (human) resources underpinned principles of ‘sustainability’. Freedom was strongly linked to perceptions of ‘retirement’ – including the autonomy to choose when (whether) to withdraw. ‘Rehirement’ was defined as continued employment in paid (unpaid) contexts, where participants viewed re-entering work as an opportunity for mature cohorts to maintain (learn) skills and transfer knowledge.

Secondary sources in *Chapters Two* and *Three* suggested there is a need to fill vacancies due to a dearth of skilled labour, exacerbated by the predicted mass exodus of MAEs. However, focus group members knew of younger job-seekers that believed mature cohorts were ‘preventing’ them from entering employment by not retiring. This suggested (WA’s) ageing workers may not intend withdrawing at the rate predicted in the literature, potentially mitigating fears regarding ageing workforces. This was supported by responses that indicated retirement (superannuation) information seminars should focus on mature cohorts ‘capacity to contribute socio-economically; whilst better assisting MAEs remain autonomous through jargon-free service delivery and continuous (flexible) options – particularly given the fluid nature of legislative reforms.

There was a perceived gap between political rhetoric, designing (implementing) policies aimed at increasing mature age engagement in training and development (T&D) and employment. Data revealed younger and more senior level staff were afforded preferential access to T&D; resulting in mature cohorts self-educating or sourcing training. This culture of employer budget restraints reflected the context of cost-cutting and downsizing in WA as evidenced throughout this dissertation. Given mature cohorts continued interest in (capacity for) learning, focus group members argued that

professional development should be made universally available, supported by ‘flexible’ (‘age-friendly’) accommodations. A perceived lack of protection and cultural acceptance of mature cohorts, meant existing age-centric employment initiatives were viewed as short-term solutions for securing employment, rather than sustaining mature job-seekers’ long-term retention. There was scepticism among members that believed MAEs were often employed out of financial gain or to meet quota-based legislation; and the apparent dearth of assets-based targeted employment was identified as a gap that needed to be addressed.

Focus group findings suggested employers of choice operated from social justice frameworks and appreciate the contribution of all labour force participants. However as indicated in previous chapters, in order to better value ‘difference’ – particularly transferable life skills and the importance of non-traditional (volunteering or part-time) work – there needs to be wider awareness regarding the virtues of maturity and the expectations of ageing cohorts. Problematic was the perception that Australian media and political discourse focus predominantly on the negatives associated with ageing, rather than espousing narratives of successes.

It was evident intentions (expectations) regarding work, training and retirement may not be congruent with reality, participants were optimistic that although current MAEs may have been negatively impacted by societal attitudes or poor policy planning, they voiced a hope (future) mature cohorts will be able to elicit positive change. Outlook – rather than age – was an important factor in protect mature cohorts’ wellbeing, with data reiterating previous qualitative analyses that a positive outlook is inextricably linked to remaining engaged. The final chapter of this dissertation will draw together major areas of concern and solutions raised during primary and secondary data collection, in an attempt to address mature age employment issues *vis-à-vis* the construction of a multi-dimensional framework and recommendations.

Chapter Ten: Conclusions & Recommendations

10.0 Introduction

As a graduate in the State Government of Western Australia (WA), this author became aware of the negative attitudes and counteractive policies regarding mature age employees (MAEs) in the Australian workforce. He was motivated by the understanding that if allowed to continue, such youth-orientated beliefs and practices would have severe implications for the quality of life (QOL) experienced by all Australians and prove detrimental to the nation's economic sustainability. Through a subsequent review of academic, grey and media literature; meetings with Key Informants (KIs); and through informal observations, this researcher recognised that reducing age-related biases – whilst simultaneously promoting the benefits of maturity – would better ensure diversity, 'age-friendliness' and productivity across ageing societies. Consequently, the overarching objective of this thesis was to explore the perceptions of Western Australians regarding the 'place' of mature cohorts in the workforce and identify methods of best practice with regard to increasing mature age employment; mitigating gaps in policy development (implementation); and exploring the perceived advantages (disadvantages) associated with employing mature cohorts.

Using a pragmatic mixed methods research design, a sample of Western Australians took part in a *Quantitative Phase*, which included two surveys (n = 445) – the *Active Labour Force Survey* (ALFS) (n = 362) and *Inactive Labour force Survey* (ILFS) (n = 83); and a *Qualitative Phase*, involving semi-structured interviews (n = 27) and four focus groups (n = 20). Research promotion and recruitment required (in) direct 'non-random' sampling – advertising in newspapers, on websites and notice boards; 'word of mouth' or networking; and during live presentations. By using state-wide resources, employing various mediums and disseminating hard (soft) copy surveys, the final sample represented individuals from across the State; and provided opportunities for participation regardless of computer access or employment status. This cross section of employees, volunteers, employers, retirees and unemployed populations provided insight into the intentions, expectations and needs of mature cohorts regarding their continued employment up to and beyond the traditional age of retirement.

The heterogeneity of the sample, combined with the triangulation of literary sources reviewed and primary data analyses, has allowed this author to present overall conclusions from this research as indicative findings that may be transferable across WA and to other ageing societies. Both primary and secondary data indicated that the underutilisation and poor retention rates among workers aged 45 years and over were already leading to skilled labour shortages (losses in corporate knowledge) and thus needed to be addressed. Another salient finding related to the importance of respecting individuals' 'autonomy of choice' in enabling the continued socio-economic engagement of mature cohorts. This was interlinked with the need for workplace 'flexibility' and recognition of non-traditional work (skills); the individuation of training and development (T&D); the provision of targeted employment assistance; and ensuring options for transitioning between labour force 'activity' and 'inactivity' were universally available. Respondents viewed mature cohorts as 'agents of change' and thus an integral part of the 'solution' to (Western) Australia's 'ageing problem'.

This chapter will further summarise these and other main findings from the primary and secondary data in relation to the *Research Questions* underpinning this dissertation (see *Sections 10.1* through *10.3* below). Unexpected findings and avenues for future research will also be discussed (*Section 10.4* below). As part of the *Route to Impact* (RTI) strategy first outlined in *Chapter One*, this author will present a revised dissemination strategy and multi-dimensional, conceptual framework (*Re-Model*). The RTI strategy aims to limit negative impacts of WA's ageing workforce on individuals, businesses and society in general, whilst simultaneously promoting awareness about the needs and virtues of maturity (*Section 10.5* below). Final conclusions and recommendations will be based on data analyses –the perceptions of working, retired and unemployed cohorts representing WA – and approaches identified from existing methods of best practice in the literature (see *Section 10.6* below). Of prominence will be the need to elicit attitudinal, behavioural and cultural change in order to encourage greater mature age participation, mitigate gaps in policy development (implementation) and promote the benefits of maturity.

10.1 Addressing the need for greater mature age employment

RESEARCH QUESTION ONE

Given the socio-economic implications of Australia's rapidly 'ageing workforce' – what can employers do to better recruit, retain and rehire mature age employees, thereby limiting any future negative impact on individuals, the WA labour force and society in general?

Primary and secondary data revealed that recent decades have been typified by a 'war for talent' and a culture of continuous downsizing in Australia (Encel, 1999; Spoehr, Barnett & Parnis, 2009). Several respondents agreed with literary sources that 'human capital' – the quality of workers, their skills and experience – is the only major point of difference between modern workplaces (Amonin & Braidwood, 2011; Benson & Brown, 2007; Brooke, 2003; NSA, 2010; Smith, Smith & Smith, 2010). Therefore, the predicted mass exodus of mature workers will negatively impact ageing societies world-wide, further exacerbating skilled labour shortages already evident in WA (Anonymous, 2012, April 7 – 8, p.11; MacDonald, 2012, January 7 – 8).

Policy-makers (employers) have traditionally addressed labour force issues using 'market' perspectives, viewing individuals as sources of 'economic productivity', focused on reducing increased social expenditure resulting from mature age turnover (Australian Government, 2010; Brooke, 2003; Compton, 2011; Crosby, 2009; Healy, 2009; Jorgensen, 2005; McCarty, 2008; Meikeljohn, 2006; Murray & Syed, 2005; Seaniger, 2009a; Sullivan & Baruch, 2009; Von Hippel et al., 2011). However, primary and secondary data revealed there were complex associations between ageing population trends, perceptions of maturity and retirement intentions. Therefore, developing appropriate *Age Management* strategies, to be applied in ageing societies (workforces), may require constant revision (Brooke & Taylor, 2005).

ALFS statistics indicated the proportion of employer's targeting A&R to mature cohorts (or employing 'rehirement' and skilled-labour reduction strategies), had only marginally increased in current workplaces when compared to ILFS respondents' prior workplaces. Quantitative data revealed a relatively small proportion of ALFS and ILFS samples believed their current (prior) employers favoured retaining younger workers (25% and 38% respectively). Despite this, qualitative data indicated that whilst workplace flexibility, career mobility and skill development were widely available, many employers restricted such opportunities to younger recruits. 'Youth' were

reportedly perceived by employers as more malleable, motivated, capable or likely to remain employed for longer. This supported trends in the literature that indicated there has been a focus on increasing ‘youth employment’ at the expense of ‘maturity’ for decades (Allen, 2009; Encel, 2000; Shacklock, Fulop & Hart, 2007; Samuelson, 2002). Additionally, rather than utilise existing community knowledge by employing local mature cohorts, primary data indicated many employers continued sourcing external skilled-labour, despite the short-term benefits of migrant workforces highlighted in the literature (see Harper, 2006; Murray & Syed, 2005; NSA, 2011a).

Many respondents recognised the value of eclectic workplaces espoused in the literature and the need to recruit (retain) ‘youth’ given that MAEs will eventually exit (Andrews, 2007; Brooke, 2003; Jorgensen, 2003; McCarty, 2008; Simmons, 2009; The Courier-Mail, 2006, February 18). However, the continued underutilisation of mature age workers costs the nation AUD \$11 billion per annum (Amonini & Braidwood, 2011; Balogh, 2009; Carew, 2009; NSA, 2008; NSA, 2011b; NSAPAC, 2009a; Saunders, 2011c; Seaniger, 2009a). Underemployment and ‘hidden unemployment’ is particularly problematic (see Illawarra Mercury, March 11, 2010; MacDonald, 2012, January 7 – 8, p. 60; Meiklejohn, 2006; Rosendorf, 2009; Taylor, Steinberg & Walley, 2000; VandenHeuval, 1999). Due to persistent barriers to mature age employment, after having exited employment prior to pensionable age, many unsuccessful mature job-seekers are eventually forced to transition from *NewStart* to the *Age Pension* (Murray & Syed, 2005; Shacklock et al., 2007; Stein, 2014, December, p. 3); compounded by raising the pension eligibility age, individuals at the age of 50 may “*spend up to 20 years on Newstart*”. Their QOL also potentially diminished as a result of the perceived inadequacy of *NewStart* (ACTU, 2012b; Spoehr et al., 2009; Stein, 2014, December) and the *Age Pension* (Carew, 2009; NSA, 2012b; NSAPAC, 2012; Per Capita, 2014) – with 82 per cent of each survey sample group believing the pension would only be adequate if supplemented by other sources of income.

Primary and secondary data continuously indicated that in order to attract, recruit and retain (local) mature cohorts, organisations will need to be ‘flexible’ and ‘age-friendly’ (see Drew & Drew, 2005a; 2005b; Patrickson & Hartman, 2007; Shacklock et al., 2007; Shacklock & Shacklock, 2005). This would respect the autonomy and changing needs of individuals in an ageing and increasingly eclectic, fluid workforce. Reframing workplace flexibility within an ‘age-centric’ focus would ideally complement Government strategies encouraging continued mature age employment (see *Chapter Three*). This included plans to increase pension age, as well

as bonus and superannuation schemes permitting staff to continue earning while receiving partial government benefits or superannuation income.

Survey data indicated that knowledge retention was poor, with 34 per cent of the ALFS sample's current (and 47 % of ILFS respondents' prior) workplaces having no strategies in place. This is disconcerting given *National Seniors Australia's* (NSA, 2010) argument it was already 'too late' for Australian organisations to recoup corporate memory loss. In several cases from qualitative data, the inexperience and unwillingness of (younger) employers to utilise mature experience, not only led to inefficiency but costly mistakes – sometimes necessitating the 'rehirement' of former mature age staff to remedy problems.

Although quantitative data indicated knowledge transfer strategies were more common (59% and 46% among ALFS and ILFS samples respectively), qualitative inquiry revealed 'formal' mentoring was not universal. Interviewees believed (in) formal and reciprocal opportunities for bi-directional knowledge transfer (reverse mentoring) fostered greater respect and cohesion between co-workers, with the transference of knowledge perceived as beneficial to succession planning, where MAEs may transition towards retirement. However, some respondents resented being 'used' by employers (younger co-workers) for their corporate knowledge, fearful of being discarded and replaced.

Training and development (T&D) was identified as a critical issue for mature age employment in both primary and secondary data, with further education opportunities often unfairly weighted towards younger students (ABS, 2008a; Denny-Collins ND; Encel, 1999; Smith et al., 2010). Surveys indicated a high percentage of both samples (86% respectively) believed that 'up-skilling' (whilst employed) would improve MAE retention rates – with many having been engaged in continuous training and development (CTD) in their current (prior) workplaces. In addition to formal T&D and further education, despite an apparent dearth in 'tailored' (informal) learning opportunities (see Smith et al., 2010; NSAPAC, 2010), respondents described taking part in community-based training (particularly retired cohorts); self-directed learning; and informal knowledge or skills sharing within organisations.

Fifty per cent of ALFS and 58 per cent of ILFS samples believed 're-skilling' was beneficial to retention, with (prior) uptake significantly lower than 'up-skilling'. Statistically, ILFS respondents were more likely to engage in 're-skilling' post-employment than before their withdrawal, or when compared to current MAEs' 're-skilling' behaviours (see *Chapter Five*). Survey findings also revealed that 'working'

ILFS respondents (semi-retirees and rehirees) were more likely to have ‘up-skilled’ (38%) since their withdrawal (or semi-retirement), than ‘non-working’ ILFS respondents (retired and unemployed cohorts) (20%); they were also more likely to have ‘re-skilled’ (33% compared to 24%). This potentially indicated a relationship between remaining engaged in education and success in securing (retaining) work. Although qualitative responses supported the finding (re) educated mature cohorts may be in a better position to (re) enter employment, many sought training out of personal interest, rather than for professional development. In fact, there was a lack of consensus between ‘non-working’ and ‘working’ ILFS sub-samples as to whether ‘up-skilling’ or ‘retraining’ would improve re-employment prospects.

In addition to supplementing traditional recruitment methods with targeted employment and training assistance (for employees and employers – see examples in *Chapter Three* and below), primary data indicated individuals needed to act as ‘agents of change’ in order to improve their employment prospects. For instance, only twenty-two percent of the ‘non-working’ ILFS sub-sample had applied for jobs using informal processes, compared to ‘working’ ILFS respondents (30%). This indicated a relationship between informal job application techniques and successful (re) employment. Qualitative inquiry and secondary sources further advocated for the use of networking (NSPAC, 2009a; Experience+, ND), with data also indicating that conveying a ‘positive attitude’ was linked with greater (re) employment success (Anderson, 2011 as cited in Fajzullin, 2011).

Although simultaneously promoting the virtues of seniors’ benefit schemes and part-pension bonuses, respondents critiqued Australian welfare services (particularly *Centrelink*) for not tailoring provisions (supported by Encel, 1999). Potentially restricted by bureaucratic structures or a perceived lack of empathy, data suggested personal interaction and ‘user-friendly’ processes – with employment assistance individualised to suit the needs of clientele – were required to improve delivery. Failing to do so risked individuals removing themselves from ‘assistance’ (see ACTU, 2012b) and truncated their ability to remain socio-economically independent in later life.

Despite various programmes having been identified in the literature (see *Chapter Three*), qualitative inquiry revealed a dearth of (knowledge regarding) targeted employment (training) assistance available in WA. Responses indicated such programmes were short-term in nature, negatively impacted by understaffing; poor resources; and where prospective job-seekers – described as resistant to being labelled ‘mature age’ – may be reluctant to access targeted services. Exemplified as having

applied methods of best practice (Encel, 2000), several interview and focus group participants advocated for programmes such as *Don't Overlook Mature Experience* (DOME) to be (re) introduced and better promoted in WA.

Drew and Drew (2005b) argued that monetary incentives were necessary for improving mature age employment. However, at the time of data collection, subsidy schemes did not yield universal interest from employers. The *Job Bonus* had been launched in June 2012, but only a small number of organisations had applied – “*Just over 80 bonus payments were awarded in the first 2 months of the program*” (Anonymous, 2013, June, p. ND; Silmalis, 2013, March 17). The scheme provided tens of thousands of dollars’ worth of assistance for targeted training and improving the age-friendliness of workplaces (Ellis, 2011; Australian Government Department of Employment - Experience+, 2014). However, respondents were largely only aware of the \$1000 financial incentive – generally described as inadequate – indicating a lack of communication between individuals, employers and policy-makers.

Primary and secondary data also indicated that subsidy schemes potentially undermined the perceived worth of mature cohorts and offered minimal long-term job security (Ariel, 2012; Australian Government Department of Employment - Experience+, 2014; NSA, 2012b - \$1000). Therefore, it is encouraging that the Government has now introduced the AUD \$10,000 *Restart* subsidy scheme (Hockey, 2014, May 14), afforded to employers that retain recruits for a minimum of two years, compared to only 13 weeks in the previous bonus (Ariel, 2012; Australian Government - Department of Employment, 2014b; Australian Government Department of Employment - Experience+, 2014a; Anonymous, 2014, May 14; Commonwealth of Australia, 2014; NSA, 2012b). Participants were hopeful that although employers may be financially motivated in the ‘short-term’, organisations would choose to retain workers once exposed to the benefits of maturity (see *Section 10.3* below). However, given the widespread ambivalence regarding the perceived efficacy of monetary assistance schemes, it is positive that the *Restart* initiative will undergo assessment (see Australian Government - Department of Employment, 2014a).

Supporting trends of later retirement evident in the literature (see NSAPAC, 2009a; 2009b; Seaniger, 2009b), quantitative data indicated respondents’ were (intended) working for longer. Only around one-fifth of ALFS respondents planned to withdraw ‘early’, with approximately one-third intending to remain in the workforce beyond the traditional age of retirement. Moreover, a majority among the ALFS sample reported plans to semi-retire, rather than fully exit the labour force (71%). Also

supporting trends towards continuous employment, only 41 per cent of the ILFS sample was fully retired or unemployed; whereas forty-five per cent were semi-retired and a further 14 per cent classified themselves as rehired retirees (rehirees). Forty-one per cent of the ‘non-working’ ILFS sub-sample nominated that they would return to paid employment; with 15 per cent desiring volunteer work.

Complementary qualitative responses revealed a belief that the immediate and total disengagement of MAEs upon reaching retirement age was not only deleterious to personal wellbeing, but to the continued efficacy of organisations experiencing corporate memory drain (see above). Rising financial costs and economic instability (NSA, 2012a; NSAPAC, 2012; Spoehr et al., 2009) – coupled with the perceived inadequacies of the *Age Pension* (see above) – were also reflected in respondents’ intentions to remain in (return to) work out of ‘*financial necessity*’ (representing 68% among the ‘non-working’ sub-sample and 67% among the rehiree sub-group). Both qualitative and quantitative data indicated work was a source of social interaction and linked to an intrinsic desire to engage (remain mentally stimulated); where contributing something of socio-economic worth was also of extrinsic importance. These objective-subjective reasons indicated that ‘black and white’ retirement was not only unlikely, but undesirable among respondents; thereby potentially alleviating socio-economic fears regarding the predicted mass exodus of mature cohorts (see Salt, 2011 as cited by Amonin & Braidwood).

Further indicative of mature cohorts’ continued socio-economic engagement, volunteering rates increased among ILFS respondents post-withdrawal (semi-retirement), with a higher percentage of the ‘working’ sub-sample engaged in unpaid work (48%), compared to paid (43%). Some viewed it as a source of empowerment and the volunteer sector was believed to be more cognisant of the virtues of maturity, with ‘age-friendly’ (‘flexible’) workplaces. Qualitative findings indicated that volunteering was perceived as a viable alternative to paid employment (in later life). Secondary data supported this (Duncan, 2003). Some respondents described how working in the unpaid sphere was empowering – rebuilding their capacity and confidence, whilst also helping to maintain a sense of routine, social networks and worthwhile contributions.

Despite falling under the umbrella of ‘social capital’ (see Kenny, 2011; NSA, 2008; Warburton & Lovel, 2005), responses mirrored literary arguments that volunteering is not solely a philanthropic pursuit. Perceived to be an essential part of the market sphere (Warburton & Lovel, 2005), it was revealed that the tangible worth of unpaid work to Australia’s economy was estimated in the billions (Amonin &

Braidwood, 2011; Carew, 2009). In fact, some respondents argued that unpaid work should be formally recognised by policy-makers in meeting welfare criteria. ‘Bridging’ between volunteering (work experience) and formal employment afforded mature job-seekers transferable skills – with unpaid employment linked to maintaining training and social connections – and thereby increasing individuals’ employability (Experience+, ND; Warburton & Lovell, 2005; Warburton & Paynter, 2006).

However, the literature further suggested that many individuals seeking to volunteer experience barriers to their employment similar to ‘traditional’ paid spheres (Per Capita, 2014; Warburton & Paynter, 2006), with poor leadership (management) identified as an issue for retention in qualitative data. Thus, unpaid workers should be afforded the same protections and professional opportunities as paid employees. Ultimately, data indicated that in order to mitigate the negative effects of WA’s ageing workforce and encourage continued socio-economic engagement, it may be necessary to reconceptualise labour force ‘activity’ and ‘inactivity’.

10.2 Addressing the need to remove gaps in *Age Management*

RESEARCH QUESTION TWO

To what extent do WA workplaces reflect current academic literature, best practice, Government policies, legislation and recommendations aimed at developing ‘age-friendly’ and ‘sustainable’ working environments – how can policy-makers create greater awareness surrounding these issues and the options available to workers?

Literature revealed a gap between Australia and several other modern (*Organisation for Economic Co-operation and Development* - OECD) nations in relation to mature age employment. Compared to Australia, these nations’ mature cohorts planned to withdraw later and figures further indicated there were higher rates of engagement among their MAEs (Amonini & Braidwood, 2011; Milne, 2010; NSAPAC, 2010; Per Capita, 2014). Secondary data further indicated that societal perceptions on ageing may also be influenced by ‘culture’ (Callan, 2007). This was complemented by primary data, with respondents suggesting that whilst mature cohorts hold minimal socio-economic ‘value’ in Australian society, Asia was argued to reverse the wisdom associated with maturity – with several work policies (better) enabling Asian mature cohorts’ continued engagement (see Ariel, 2012; Channel News Asia, 2011a; 2011b; Spoehr et al., 2009). Data indicated employment practices (in relation to

open-ended superannuation contributions) and cultural beliefs (respect) may be transferred to the Australian context (Ariel, 2012); however this cultural change may be a gradual process (Callan, 2007; Harper, 2006; Spoehr et al., 2009).

Encouragingly, recent Australian Governments have aimed to mitigate declining participation (productivity) *vis-à-vis* legislative *Age Management* strategies – removing mandatory retirement; introducing anti-age discrimination legislation; and raising pension age eligibility (see *Chapter Three*). However, interview data indicated that WA had a reputation for being inflexible or ‘behind’ other Australian states with regard to socio-political matters. In contrast, the literature has indicated WA is potentially more progressive on a number of mature age issues, including the provision of insurance (compensation) for workers aged 65 years and above (see Encel, 2000; Per Capita, 2014; Spoehr et al., 2009); providing initiatives aimed at improving socio-economic engagement among mature cohorts, ensuring community-wide access and inclusion, security and wellness as part of a five year plan entitled, *An Age-friendly WA: The Seniors Strategic Planning Frame Work – 2012 - 2017* (see Anonymous, 2013, February); and most recently, with the State Government retaining *Seniors Card* benefits (concessions) despite Federal Government budget cuts (Norberger, 2014).

Quantitative data showed that over half of ALFS and ILFS respondents’ organisations were ‘age friendly’ (59% and 53% respectively); ‘flexible’ (54% and 53%); and complied with anti-age discrimination laws (54% and 60%). Although interview (focus group) participants believed it was mandatory for WA workplaces to comply with anti-discrimination legislation and many espoused a rhetoric of access and inclusion (through policies of universal design, flexible work arrangements and training availability), (WA) employers appeared to adhere to the ‘letter’ of the law, as opposed to the ‘spirit’. A gap identified in primary and secondary data suggested that law reforms do not necessarily equate with universal attitudinal, behavioural or cultural change (see Balogh, 2009).

Despite legal protections and the removal of disincentives to retire, secondary data suggested that where ‘age-friendly’ ideals are not internalised into Australian workplaces, a (work) culture of excluding mature cohorts from job-entry, training and development (T&D) and ‘targeting’ MAEs for retirement persist (Encel, 1999; 2000; Murray & Syed, 2005; NSAPAC, 2011a; 2011b; Samuelson, 2002; Saunders, 2011b; 2011c; Sicker, 1997; Spoehr et al., 2009). Survey statistics indicated chronological ‘age’ (growing older) was a significant barrier to retention (48% of ALFS and 57% of ILFS samples); and considered especially deleterious to re-employment (representing a

combined average of 67% among ‘working’ and ‘non-working’ ILFS sub-samples). Qualitative findings supported this, as well as literature pertaining to the maintenance of ‘ideal’ (‘prime age’) worker archetypes in the labour force. Data indicated that many employers and Human Resources (HR) departments repeatedly reduced the age of preferred applicants; where individuals aged 40 years or older were perceived as ‘undesirable’ and disproportionately targeted for exit during cycles of economic downturn (Callan, 2007; Desmond, 2012; Dychtwald & Baxter, 2007; Encel, 1999; Murray & Syed, 2005; Samuelson, 2002; Sicker, 1997; Spoehr et al., 2009).

Despite low levels of ageism reported by ALFS and ILFS samples (30% and 24% respectively), a gap identified during qualitative inquiry was the reality (younger) employers and HR personnel generally recruited individuals ‘like them’ (younger or with similar attitudes and credentials). Data indicated many employers (co-workers) actively ignored the value of ‘difference’ in WA workplaces. In contrast, secondary sources suggested that employing an eclectic mix of staff was beneficial to labour force sustainability, where the strengths attributed with different age-groups supplemented any weaknesses (Andrews, 2007; Brooke, 2005; Brooke & Taylor, 2005; Bourne, 2009; Jorgensen, 2003; Lander, 2006; Simmons, 2009).

Qualitative inquiry further indicated that larger organisations (with greater resources) were in a better position to be ‘age-friendly’ and provide work life balance (WLB). Several employers restricted ‘flexible’ options to staff where a reduction in their workload (or time away from core duties) would not negatively impact output. Ergonomic provisions and flexible work arrangements were also generally ‘reactive’ – only implemented after formal requests from staff – and access to positive work conditions or opportunities for personal (professional) development often required employees to ‘negotiate’ with management. Respondents argued that whilst organisations needed to be transparent in informing staff about their expectations for workers and resource limitations, employees should also be adaptable to employers’ needs. Some maintained that although employee-employer power-imbalances were potentially problematic, direct interactions ensured that management were aware of individuals’ needs.

Statistics indicated a minority of employers provided T&D aimed at mature cohorts (9% of ALFS and 8% ILFS samples). Qualitative findings suggested that ‘generic’ professional development opportunities were commonplace (often mandatory) or restricted to younger co-workers. Moreover, some employers placed the onus on staff to source (attend) T&D outside core-work hours and forced them to use leave or

personally cover prohibitive, training (travel) expenses. Although respondents acknowledged that employers needed to consider potential financial (time-related) costs of (re) training mature cohorts, it was believed employers should aim to be ‘flexible’ and budget to make opportunities universally accessible – calling for greater Government subsidies and referring to the ‘Whitlam Labour’ era incentives as methods of best practice (see Holden et al., 2014; McPhee, 2014). Gaps in training access and a lack of targeted T&D created resentment among long-standing MAEs, feeling overlooked despite their continued capacity to learn (contribute).

Survey results revealed that 77 per cent of ALFS and 87 per cent of ILFS respondents had obtained a TAFE or University qualification; with complementary qualitative data indicating many respondents had (re) entered further education as mature age students. Contrary to sources indicating there was traditionally low educational uptake among mature cohorts and depicted negative societal beliefs regarding their ability (motivation) to learn (see Brooke & Taylor, 2005; Blleland et al., 2010; Illawarra Mercury, March 11, 2010; Smith et al. 2010; Spoehr et al., 2009), these findings suggest mature cohorts are not only highly credentialed, but engage in non-linear work-cycles, supporting Amonini and Braidwood’s (2011) argument that further education (T&D) rates among MAEs are increasing.

However, primary data indicated that barriers to age-centric training (further education) persist and thus need to be addressed using similar ‘age-friendly’ approaches identified in the literature (see ACTU, 2012b; Blleland et al., 2010; Buys et al., 2005; Denny-Collins, ND; Koegh, 2009; Illawarra Mercury, March 11, 2010; Murray & Syed, 2005; Smith et al., 2010; Spoehr et al., 2009). Participants argued educational frameworks should be easily accessible, user-friendly, suited to individuals’ learning styles and relevant to daily work (life). Positively, although only a minority of respondents’ (prior) workplaces targeted training towards mature cohorts, analysis indicated such education was ‘meaningful’ particularly among ALFS respondents (82% compared to 43% among the ILFS sample). Ostensibly utilising ‘assets based approaches’ (see Kenny, 2011), qualitative data indicated employers of choice offered study leave opportunities and combined a mix of formal learning mechanisms with (informal) opportunities for self-development (sourcing and sharing resources) and knowledge transfer.

Data further indicated that the acquisition of new qualifications and training provides MAEs with skills (credentials) that could be applied in different positions (workplaces). Moving from ‘old economy’ (manual) work, to more cerebral

employment could lead to mature cohorts' longevity in the WA workforce and meet gaps in skilled-labour shortages. Aware of the importance of retraining, Governments have promoted programmes aimed at (incentivising) re-skilling mature (unemployed) cohorts and *Recognition of (Formal) Prior Learning* (ROPL) schemes (see *Chapter Three*). However, responses indicated several employers failed to recognise prior learning and the value of mature cohorts' informal (albeit transferable) life skills.

In the literature, poor leadership was correlated with turnover amongst MAEs (Allen, 2009), whilst positive HR practices increased opportunities for employment among mature cohorts (NSA, 2010). However, qualitative data indicated a belief (younger) managers often exhibited poor leadership skills and despite having technical ability, their capacity to interact with others (particularly MAEs) was inadequate. Despite having feedback systems in place, respondents' employers often failed to 'hear' staff or follow through on outcomes of meetings (staff surveys). This not only reduced MAEs' job satisfaction – risking higher turn-over – but also negatively affected workplace efficiency (compounded by poor record keeping, see *Section 10.1*).

Primary data indicated there was a lack of awareness amongst corporate leadership regarding the necessity of age-centric workplace strategies; unaware of 'why' such policies are being (need to be) implemented; the virtues of maturity; and how to incorporate inclusion policies into daily processes. Interview data suggested that in order to promote 'age friendly' employment practices, performance management criteria needed to integrate age-centric key performance indicators (KPIs) that fostered change among managers. Qualitative data further indicated that staff evaluation measures needed to be holistic – tailored to suit specific worker cohorts (skill-sets) – rather than remain biased in favour of 'youth' (see Dychtwald & Baxter, 2007; Murray & Syed, 2005). Successful change required *Age-Management* initiatives that simultaneously decreased discrimination and enhanced understanding of mature cohorts' value; and potentially complemented by socio-economic supports (incentives) for staff and employers.

Therefore, it is encouraging that Australian legal reforms, as part of Government *Age Management* strategies, have been complimented by awareness campaigns aimed at reducing age-related bias; and *Tool Kits* (or fact sheets) educating employers how to better attract (retain) mature cohorts *vis-a-vis* universal design, flexible accommodations and targeted T&D (see Australian Government – Department of Employment, 2014; Australian Government Department of Employment - Experience+, 2014; Encel, 2000; Government of Western Australia - Department of Commerce, 2014b; 2014c; Taylor et

al., 2000). Such campaigns were also complemented by (financial) employment assistance – such as the *transition to retirement* (TTR) or *Work Bonus* schemes for employees and *Mature Age Job Bonus* or *Restart* initiatives (see *Chapter Three*), supporting the employers of MAEs by incentivising mature age employment and complementing (respondents’) retirement (superannuation) trends and needs.

Primary data indicated consistent gaps in retirement (superannuation) assistance. Compared to the ILFS sample’s (prior) workplaces, the proportion of ALFS respondents’ (current) employers that provided access to information seminars (retirement planning and superannuation schemes) had marginally increased (see *Chapter Five*). However, attendance rates to information seminars regarding retirement (work-related options) remained evenly divided between ALFS and ILFS samples that had attended (50% and 55% respectively) and those that had not (50% and 44%). Whether due to poor promotion or access, this low rate of uptake is problematic given the fluid nature of (un) employment, retirement and superannuation policy reform (see *Chapters Two and Three*). Policies are generally developed in ‘isolation’, viewed as separate in scope from other social policy areas; however this ignores the fact (legislative) reforms often influence changes and decision-making in other (seemingly unrelated) areas (Spoehr et al., 2009). It was apparent that constant changes to welfare, retirement and superannuation legislation required MAEs to continually revise retirement plans and re-attend seminars in order to remain aware about their options in later life.

Both ALFS and ILFS samples believed that information seminars were of benefit to MAEs (86% and 76% respectively); with consensus among respondents that early financial planning was essential to long-term economic sustainability. However, qualitative data revealed several issues that accounted for gaps in attendance. This included work commitments; the financial cost of attendance; respondents’ fear of ‘facing’ financial uncertainty; and being ‘labelled’ for retirement (marginalised from future professional development) by employers. Younger cohorts (and ‘younger’ MAEs) commonly believed information seminars to be irrelevant given their age or intention to continue working – incongruent with the (changing) expectations of modern mature cohorts (see Chang, 2007; The Courier Mail, 2009); whilst others were confident in their own knowledge (plans) regarding financial security.

National Seniors Australia (NSA, 2010) reiterated primary data findings that younger cohorts are less likely to plan and uneducated about their options (needs) in later life. Therefore, a theme reiterated throughout primary data was that retirement

should no longer be viewed as a cycle of decline (disengagement), but rather as a period of new socio-economic opportunity. Qualitative data indicated seminar content should be presented as ‘user friendly’ (jargon-free) and universally relevant to all age groups; not geared purely towards ‘retirement’, but rather for continued engagement and economic stability in later life; congruent with clients’ shifting work-life situations by providing on-going ‘flexibility’ and ensuring ‘autonomy of choice’

Interviewees and focus group members indicated that promotional communications (for information seminars or professional development) should be tailored to target audiences and disseminated across multiple (in) formal mediums, potentially generated automatically once individuals met certain criteria (reaching mature age or completing a formal document). In addition to such ‘intuitive’ processes, mature cohorts were encouraged to ‘sign up’ for and seek out services themselves. Advocating for individuals to act as ‘role models’, several respondents increased awareness about the benefits of attendance to seminars (training) by sharing relevant information (skills) with colleagues.

Recognising and accommodating the physical (mental), learning and WLB needs of ageing populations was important in ensuring mature individuals’ continued socio-economic engagement. However, primary and secondary data indicated that rather than apply ‘deficit based approaches’ (see Kenny, 2011) – that only focus on addressing the limitations of age or apply generic templates (standards) to entire worker populations – employers (policy-makers) need to better understand the abilities of individuals. It was perceived as possible (preferable) for employers to use ‘assets based’ and ‘wellness’ approaches (see Danni, personal communication, September 4, 2008, as cited in Georgiou 2008, p. 87; 2009, p. 85; Kenny 2011). Complemented by ‘social justice frameworks’ and principles of ‘empowerment’ – that promote inclusion (equality) – such employers would acknowledge (utilise) mature cohorts’ work (life) knowledge to the benefit of workplaces (society). Ultimately, *Age Management* should facilitate bottom-up collaboration, ‘listen’ to individual’s ‘voices’ and be reflexive, tailoring policies (practices) to suit individuals’ work, life, education and retirement needs (Blelland et al., 2010).

10.3 Addressing the need to promote the benefits of maturity

RESEARCH QUESTION THREE

What does a cohort of WA mature age employees, retirees and employers consider to be the advantages and disadvantages associated with recruiting, retaining and rehiring mature age employees

Primary and secondary data indicated that MAEs are loyal, convey a strong work-ethic and have a breadth of corporate knowledge and (or) life experience (wisdom). The virtues attributed to maturity were largely ‘subjective’ in nature and they complemented the more ‘objective’ talents, such as the technological skills (qualifications) traditionally associated with ‘youth’ (see Andrews, 2007; Bourne, 2009; Brooke & Taylor, 2005; Denny-Collins, ND; Jorgensen, 2009; Lander, 2006; McCarty, 2008; Smith et al., 2010; Simmons, 2009). Respondents supported literary sources that argued ageing workplaces were beneficial to employers given clientele (the public) were also ageing and potentially more comfortable dealing with staff from their own age group (Per Capita, 2014; The Courier-Mail, 2006, February 18).

Qualitative data indicated mature cohorts also benefited employers when transitioning to retirement (TTR) or (re) entering part-time (‘niche’) work. MAEs (respondents) were often willing to work non-core hours, which was convenient for customers but also increased the scope of output for WA businesses. Further indicating the strength of eclecticism for workplace sustainability (see Andrews, 2007; McCarty, 2008; Simmons, 2009; Tilki, 2000), it was believed MAEs’ could also mentor (younger) co-workers as part of succession planning; and that when employed in non-traditional roles (part-time, casual or contract work), MAEs may not be perceived as a ‘threat’ to (younger) co-workers’ entry to work or their continued participation (career mobility).

Despite the advantages associated with mature age employment, primary and secondary data indicated negative stereotypes about ‘older people’ persist in society, thereby truncating the perceived viability of MAEs (see *Chapter Two*); and reflected in many disadvantages (associated with mature cohorts) outlined by survey respondents. A majority of ALFS respondents (76%) nominated ‘*decreased physical, mental or emotional health*’ as a barrier to retention; and eighty-one per cent believed their eventual withdrawal would be precipitated by a diminished capacity to ‘*cope*’. Similarly high proportions of ‘non-working’ (68%) and ‘working’ ILFS sub-samples

(76%) believed mobility, mental issues and (or) stress posed barriers to re-employment. These findings reflected long-standing societal beliefs that ageing is synonymous with physiological (cognitive) decline (Encel, 2000). However, in reality, proportionately few ILFS respondents actually exited (or semi-retired) due to an inability to '*cope*' physiologically or cognitively with work (32%).

Discrepancies between responses sometimes indicated a level of disconnect between perception and reality. Although ill-health was identified as a significant employment barrier in quantitative data, qualitative responses (largely) described mature cohorts as 'younger' and healthier than previous generations of 'older people', thereby enabling their longevity in the labour force (see Almoni & Braidwood, 2011; Atchley & Barusch, 2004; Australian Government Department of Health and Ageing, 2006, p.2; Harper, 2006; Samuelson, 2002; Spoehr et al., 2009; Taylor et al., 2000). Many health concerns among the interview sample were out of respondents' control and not related to age *per se* – such as developing cancer or becoming injured due to unsafe work practices. Moreover, as argued by Bjelland et al. (2010) most interviewees were still capable of (willing to) contribute socio-economically, provided they received support from employers *vis-a-vis* 'flexible' and 'age-friendly' accommodations.

Surveys indicated that a '*lack of up-to-date technical abilities or relevant transferable skills*' posed barriers to mature age retention (57% of ALFS and 49% of ILFS respondents); with a further 84.5 per cent of the ILFS sample (a combined average of 'non-working' and 'working' sub-samples) believing it also posed a barrier to re-employment. This reflected societal perceptions of mature cohorts as less capable of working in 'new economy' jobs than younger generations (Encel, 2000; NSA, 2012b). Respondents believed that younger cohorts are often perceived as 'career orientated' or more capable of (and interested in) learning (see Andrews, 2007; Bourne, 2009; Encel, 2000; Jorgensen, 2003; Lander, 2007; Simmons, 2009), with qualitative data further indicating this led opportunities for professional development to be reserved for younger workers.

Therefore, this dearth of T&D access potentially decreased job satisfaction among MAEs, whilst minimising their perceived viability and increasing risk for underemployment. Although disparity between the age groups should be addressed, many respondents' believed presumptions about maturity were 'myths'. It was argued MAEs were often more technically skilled than their younger colleagues and the mental acuity or ability (motivation) of mature cohorts to learn did not necessarily depreciate with age (see Harper, 2006; Smith, et al. 2010), with some mature cohorts believed to

seek (remain in) work in order have access to CTD (Nakai, Chang, Snell & Fluckinger, 2011; Spoehr et al. 2009). Although remaining engaged was deemed essential to securing work, the acquisition of qualifications was sometimes correlated with being ‘overqualified’. Interviews and focus groups indicated some mature job-seekers became despondent when continually overlooked by (and for) younger cohorts or subject to discourteous treatment by HR departments. Long-term unemployment led some to become entrenched or disengage from seeking employment that reflected their skills or needs (as supported by Saunders, 2011b; 2011c), potentially leading them to be classified as ‘under-employed’ or ‘hidden unemployed’ (Fleck, 2012; Rosendorff, 2002; Spoehr et al., 2009; Vandenheuval, 1999).

Upon reaching ‘maturity’ some respondents reported feeling ‘invisible’ – however this ‘age’ was arbitrarily defined, ranging from 40 to 70 years of age. Such findings are not irregular in Australia, where historically mature age job-seekers go *“unnoticed... because unemployment in their demographic is too often considered early retirement”* (Rosendorff, 2009, p.1). Furthermore, respondents viewed younger cohorts as more easily manipulated by employers, whereas MAEs were more aware of their rights and the responsibilities of employers to staff. This led to biased recruitment practices in favour of inexperienced, malleable ‘youth’ and so MAEs remained a largely unrecognised and underutilised pool of (Western) Australian workers – as evident through the literature (see Allen, 2009; Compton 2011; Kirk, 2011; Meikeljohn, 2006; NLBWIN, 2010; NSAPAC, 2011b; Samuelson, 2002; Shacklock et al., 2007; Sicker, 1997; Smith et al., 2010; Vandenheuval, 1999).

Congruent with secondary data (see Bourne, 2009; Lander, 2006; Jorgensen, 2003; Saunders, 2011b; 2011c), over half of each survey sample agreed negative stereotyping (whether intentional or not) posed barriers to retention (re-employment). Qualitative data indicated that whilst respondents (believed) MAEs were generally positive in outlook and adaptable, their co-workers or employers (and society), often made erroneous generalisations about all members of the mature cohort being inflexible (see Encel, 2000). Rather, any perceived intransigence associated with MAEs was perceived to be attitudinal in nature – ascribed to individuals that had negative personalities or became disenchanted (disenfranchised), as opposed to being a trait attributable to the entire cohort. It was important to respondents that mature cohorts did not reinforce stereotypes and instead acted as ‘agents of change’, maintaining (proof of) their continued socio-economic (educational) engagement and conveying a positive (confident) outlook. Many argued that doing so may overcome preconceptions relating

to MAEs' perceived intransigence, incompetence or lack of motivation and improve their employment prospects (as supported by Anderson, 2011 as cited in Fajzullin, 2011).

There was some uncertainty among respondents regarding their current (future) security and place in society (workplaces); a fact highlighted by the Illawarra Mercury (March 11, 2010). For example, survey results indicated that 'chronological age' was a barrier to the retention (re-entry) of mature cohorts (in general), but a statistically small proportion of ALFS and ILFS samples believed their current (prior) job had been at risk due to their 'age' (14% and 26% respectively). This discrepancy revealed dissonance between respondents' self-perceptions and their view of 'others' in the mature cohort; with open ended survey data and interviews indicating a belief they had been 'invaluable' to employers.

Additional qualitative inquiry revealed that long-standing negative labels attached to mature cohorts had created resistance among some respondents, loath to associate themselves with their 'older' contemporaries. Some cited disbelief that 'mature age' encompassed individuals aged 45 years and above (see ABS, 2008a; Brooke, 2003; Encel, 2000), denouncing it as too young a classification. Focus group data further indicated feelings of resentment towards 'age friendly' accommodations, where some members believed that ageing staff should not accept (receive) 'special' treatment; with interviewees arguing that employment practices (were) should be based on individuals' skill-levels, rather than demographic characteristics.

Despite such resistance, interviewees recognised some individuals may require additional (external) support to mitigate barriers to continued employment. Authors advocated for greater recognition of the heterogeneity of mature cohorts and individuation of policies (practices) (Duncan, 2003; Smith et al., 2010). Bjelland et al. (2010) further argued that 'diverse' workplaces (typified by principles of 'flexibility' and inclusion) fostered feelings of trust among employees that employers 'listen'. Unfortunately, primary data indicated a dearth of opportunities for individuals be 'heard', with respondents further suggesting that employers needed to be more empathetic to individuals' needs and promote workplaces as inclusive in order to ensure mature job-seekers (people with disabilities) feel able to engage. It was argued positions needed to reflect individuals' capabilities, thereby enabling gainful employment into old age (such as customer service roles, rather than positions typified by manual labour).

Although qualitative data revealed the bulk of responses supported secondary sources that focused (primarily) on the need for Governments (leadership) to elicit such change (see ABC, 2010, February 1d; ABC, 2011, May 10; Harper, 2006; Marlay, 2009; NSA, 2008; 2011; Seaniger, 2009a), survey respondents, interviewees and focus group members also repeatedly advocated for mature cohorts to act as ‘agents of change’ and take individual (social or political) action. Whilst it was important for individuals to be adaptable to employer needs, there was general agreement that younger cohorts (employers) and society needed greater exposure to mature cohorts in order to recognise their worth as individuals and the value of ‘difference’.

Qualitative data also indicated however, that Western Australian (mature) job-seekers seeking work in other States, are negatively ‘labelled’ due to the perception WA’s labour force is highly paid but poorly skilled. Conversely, it was argued that in reality, given the socio-geographic issues specific to WA – particularly in rural or regional areas – WA employees are highly skilled in multiple areas and thus able to transfer their experience to a wider variety of sectors. Of further salience was the value interview and focus group participants placed on non-traditional work (skills) – such as time (resource) management and budgeting. However such life skills (often held by women) were generally discounted by employers despite being perceived as transferable to work contexts.

Interviews and focus groups indicated a belief popular media and political discourse continues to perpetuate age as synonymous with death and decline. Per Capita (2014) argued that in order to achieve change, community campaigns needed to be multi-faceted and long-term. Interviewees believed traditional and social media would be central in promoting positive societal perceptions of maturity *vis-à-vis* ‘success stories’ espousing their continued socio-economic (educational) engagement and physiological (mental) wellbeing. Coupled with methods of best practice, educational campaigns and the promotion of incentives for mature age employment would create ‘employers of choice’ that may act as role models for other organisations. A culture of cross-collaboration in WA that increased exposure to the advantages of maturity and options available may better enable labour force eclecticism and sustainability.

10.4 Unexpected findings, observations and future research

Of salience to Warburton et al. (2008) was that researchers act on outcomes of research to facilitate change and highlight delimitations, thereby remaining transparent. It was also essential that researchers propose directions for future research, keeping abreast of possible trends or concerns. The large amount of data collated as part of this Doctoral research – coupled with several unexpected findings and observations – has indicated to this author that there are a several avenues for further analysis and research that have not been fully covered. In particular, the rich ‘narratives’ collected *vis-a-vis* semi-structured interviews and focus groups yielded in-depth accounts of individuals, fields and sectors of employment or WA society in general. Furthermore, there are opportunities to combine information related to mature age employment from this thesis with other pertinent age (work) related topics – such as health; youth employment; and in assisting people with disabilities.

Warburton et al. (2008) argued mature respondents should not believe they ‘speak for’ their entire age cohort. Although respondents did not necessarily believe they ‘spoke’ for WA’s ageing population *per se*, focus group members often qualified statements by disclosing that their views were shared by individuals in their peer group, drawing affirmation from others. Arguably, some statements therefore reflected the views of mature age individuals not present, strengthening this author’s assertion that qualitative findings are indicative of wider public perceptions and thus transferable to other contexts. Furthermore, some individuals shared resources or planned to act on information discussed during sessions. Therefore, in addition to establishing ‘meaning’, this author will specifically encourage respondents to identify the source of their belief in future research – potentially widening the scope of findings and exploring the extent role modelling (sharing success stories) influences change.

Although the ALFS explored ‘when’ current MAEs intended withdrawing, their preferred capacity and ‘what’ may lead to their changing jobs (eventual semi-retirement or exit), missing from the instrument, was ‘why’ ALFS respondents ‘would’ remain employed. Although further qualitative inquiry provided insight into their intentions for continued engagement, it may have been useful to directly compare the ALFS samples’ reasons to those of their (non) ‘working’ ILFS counterparts; and such comparisons should form part of future research. Respondents’ work and retirement status changed quickly from the time of survey completion to interview (a period between six and twelve months). In fact, given ageing societies are typified by continual socio-political

and economic change (see *Chapters One and Two*) and coupled with the shifting needs (heterogeneity) of ageing individuals, it may be prudent for this author to conduct regular follow-up studies. In addition, given previous limitations outlined (see *Chapter Four*), future research should investigate any potential demographic intersectionality within mature cohorts, thereby establishing how character traits such as ‘age’, ‘gender’, ‘ethnicity’ and ‘job-level’ (employees and employers) may be statistically correlated with work (retirement) experiences or decisions in later life.

Some respondents reported that upon moving to WA (Perth), they had been unable to secure work – lacking in local networks and instead relying on ‘luck’. Qualitative data also indicated WA’s workforce was erroneously assumed to be under skilled by interstate employers. Therefore, of salience will be ascertaining how mature Australians are perceived outside of their respective States and the impact relocating interstate has on socio-economic engagement in later life. Similarly, individuals that obtained transferable life skills (particularly women) as part of unpaid private (public) sphere employment were undervalued in traditional work contexts; with additional barriers to volunteer engagement (such as a lack of insurance or poor management). Areas of future research should ascertain the efficacy of ‘formally’ recognising volunteer activities as ‘work’ in socio-political and market contexts, whilst exploring the employment challenges experienced by volunteers.

It was widely agreed legislative reforms alone and economic-based policies may be inadequate. Although responses provided some critique of existing *Mature Age Management* strategies, these comments were mainly generic, rather than targeted at specific initiatives – potentially due to a lack of knowledge about individual policies (practices). Further research conducted by this author should measure the extent individuals are aware of (satisfied with) specific State and Federal Government’s strategies and explore their efficacy in changing retirement intentions (behaviours).

10.5 *Route to Impact*: Revised conceptual framework (*Re-Model*), implications and dissemination of findings

The following section expands upon the *Route to Impact* (RTI) strategy identified in *Chapter One*. Underpinning this dissertation were guidelines specifying how to conduct research with ‘older’ cohorts; principles of community development work (CDW); and goals derived from pathway to impact paradigms (ARC, 2013; Chubb & Jackson, 2013; Go8, ND; Kenny, 2011; NHMRC, 2014RCUK, 2014). These

sources advocated for the inclusion of individuals that will be directly impacted by programmes and research; therefore, of salience to this author was ensuring outcomes of this thesis were influenced by and beneficial to mature cohorts, including WA employers. Primary data was collected from a sample of MAEs, MAVs, (hidden) unemployed cohorts, (semi) retirees and rehirees'. Their responses – both quantitative and qualitative – informed the findings and recommendations of this research, both complimenting and at times, contradicting the literature.

In order to have positive impact, research needs to be communicated to participants, similar groups in society (where findings may be transferable) and the wider community – with information tailored to suit specific audiences (Warburton et al., 2008). Although a dissemination strategy has been previously outlined (see *Chapter One*) and will retain ties to CDW and 'pathway to impact', specific avenues for distribution have been refined based on observations made during data collection and thus expand upon this dissertation's RTI strategy. In addition to taking part in the research process, some KIs and respondents agreed to assist in (or requested) the creation of informational material. Several also intend disseminating findings through personal (professional) networks and resources available to them as employers, business owners, academics or stakeholders (service providers) and policy-makers.

It was evident from qualitative responses that saturation of mediums and (in) formal settings better ensures that individuals are able to 'digest' information conducive to their learning preferences, cost and time constraints. This author intends making the complete thesis and any related academic or media publications, fact-sheets (pamphlets) or reports freely available to respondents, KIs, employers, academics, stakeholders (service providers), policy-makers and (WA) society in general. As far as possible, material will be disseminated 'freely' *via* hard copy and soft copy (online) formats. Also, given the success of local WA newspapers in achieving interest amongst prospective survey respondents, such a 'free' and widely distributed resource may ensure state-wide awareness about mature age employment strategies. As such, this author will also approach the *Community Newspaper Group*⁴² to promote this research.

Warburton et al. (2008) suggested that organisations should develop information packages that encapsulate any outcomes and recommendations of research that may be relevant to their clients, staff or target audiences. Where feasible, this author will endeavour not only to provide organisations with material, but work with individuals or

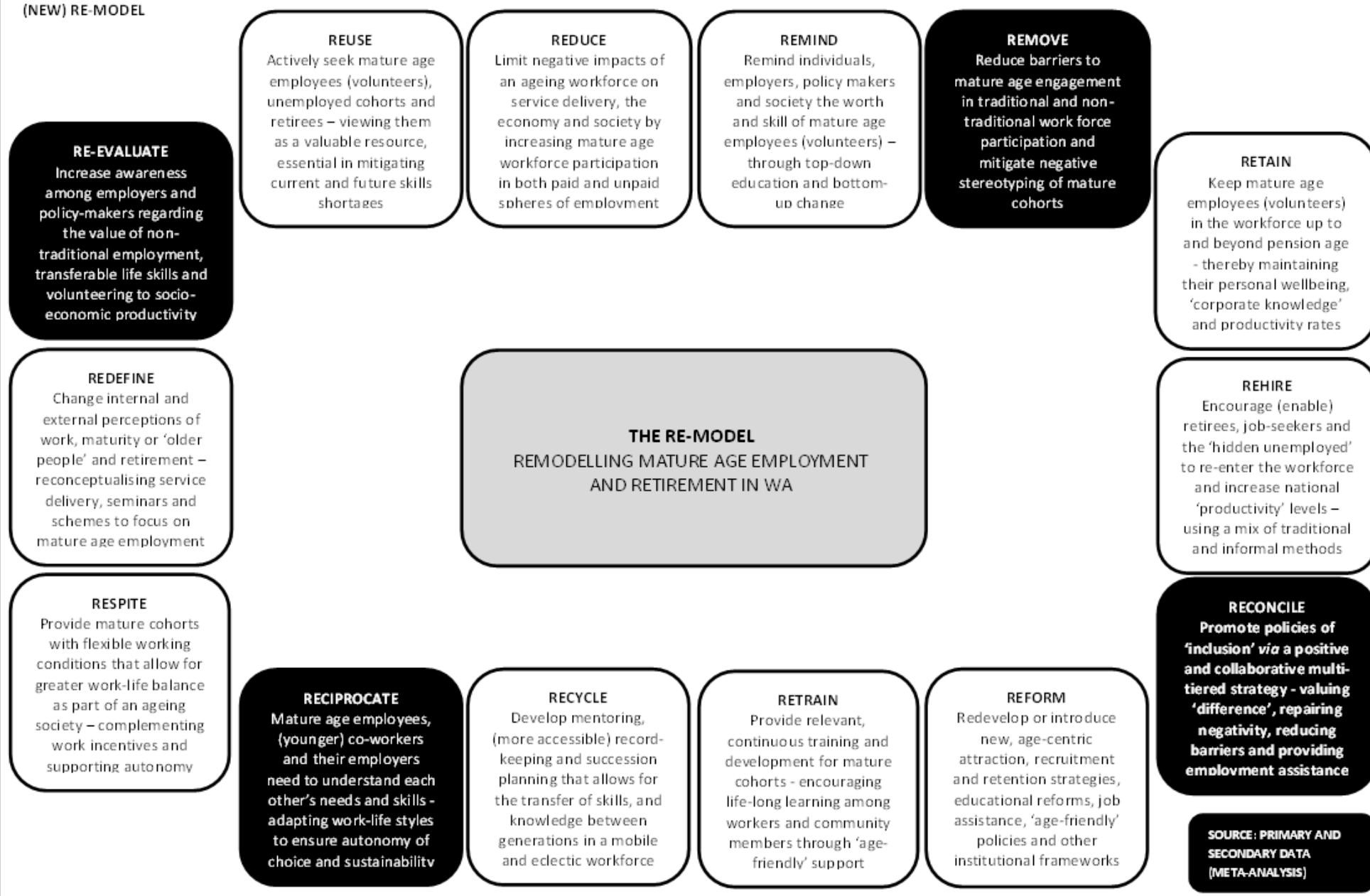
⁴² Community News Group: Publishing 17 local papers across Western Australian (Community Newspaper Group, ND) – <http://www.inmycommunity.com.au/>

organisations (KIs) to ensure the appropriateness of content and medium. Given ‘user-friendliness’ and personal interaction was valued by respondents (with regard to accessing or understanding information, services and training), it will be important that communications be tailored to suit individual preferences and needs.

Through this dissemination strategy, it is hoped that greater recognition of mature cohorts’ socio-economic worth may result in attitudinal change and encourage employers to seek the engagement of MAEs. This may boost feelings of pride amongst MAEs and ‘older people’ leading more individuals to continue making worthwhile contributions up to and post-pensionable age. This may ultimately create cultural change where maturity is valued, however of importance will be ensuring that mature cohorts and employers are aware of the options available to them and that such methods of best practice are evidence-based. However, given the heterogeneity of mature cohorts and fluidity of current markets (particularly in WA), the needs of mature individuals and organisations will continuously shift, requiring constant revision, identification and promotion.

The original *Re-Model* (see *Chapter One*) was predominantly based on a preliminary review of secondary sources, but has been further contextualised based on data analysis. By incorporating overall findings into the design of a new conceptual framework, the revised *Re-Model* (see *Diagram 10.1* below) aims to elicit positive change relevant to WA society (workplaces). Although the model does not follow a linear pathway *per se*, the various dimensions have been re-ordered to reflect a more ‘logical’ flow and these ‘steps’ are clearly interlinked. Each dimension was of salience to addressing mature age employment concerns, however it was determined that the original dimensions were too general and needed to reflect specific ‘problems’ and ‘solutions’ based on new primary data collected and the reinterpretation of secondary data. Therefore, in addition to expanding the ten dimensions (including ‘Reuse’, ‘Reduce’, ‘Remind’, ‘Retain’, ‘Rehire’, ‘Reform’, ‘Retrain’, ‘Recycle’, ‘Respite’ and ‘Redefine’), it was necessary to add four new dimensions (‘Remove’, ‘Reconcile’, ‘Reciprocate’ and ‘Re-Evaluate’).

DIAGRAM 10.1 –
(NEW) RE-MODEL



A primary aim of this dissertation was to focus on the positives of mature age employment and promote the perceived benefits of maturity, rather than solely reiterate information about the negative experiences of MAEs (already widely documented). However, many respondents described the pervasive (and subtle) nature of ageism apparent in WA. Often based on erroneous stereotypes, this perpetuates the gap between how mature cohorts are perceived and their actual abilities, intentions or needs. Therefore, it was deemed prudent the *Re-Model* should more specifically advocate the ‘removal’ of such barriers to (re) employment and retention as part of a multi-faceted framework aimed at simultaneously enhancing socio-economic (educational) engagement, autonomy of choice and wellbeing in later life (with such conclusions supported by methods of best practice, identified in the literature (Anonymous, 2009; GAC, 2012; Encel, 2000; Harper, 2006; PerCapita, 2014)).

Focus group data strongly suggested that the ‘rehirement’ of mature cohorts (particularly former staff) was an indication employers regretted having either lost or forced MAEs from the workplace. As part of this ‘reconciliation’ process – where employers may actively target mature job-seekers, retirees or the (hidden) unemployed – it is important to not only provide opportunities for re-employment, but promote policies of inclusion and ensure employees or (senior) staff understood ‘why’ mature cohorts were being targeted. Recognition that mature age experience is both necessary and beneficial to individuals, employers (business) and society is a fundamental component of multi-faceted *Age Management* frameworks and thus, ‘reconciliation’ was included in the *Re-Model*. However, this author believes such cultural shifts require collaboration at the grass-roots level; the removal of barriers; for mature job-seekers to convey a positive outlook, with employers educated about the value of ‘difference’ – thereby moving beyond past negativity; and the support of employment assistance for employees (employers), such as job-search support or financial incentives.

‘Reciprocity’ was a recurring theme evident throughout data analysis and was added into the *Re-Model*. It was believed that (younger) cohorts and employers needed to directly interact with mature cohorts in workplaces and community settings. Thus, such exposure would ensure the (work or life) needs and skills (virtues) of maturity were known and could be accommodated *vis-à-vis* ‘age-friendly design’ or flexible arrangements. Also important to respondents however, was for mature cohorts to be adaptable to the expectations of others and prove their ‘worth’, that they ‘deserve’ to be accommodated or can continue meeting output. ‘Reciprocity’ was also essential to bi-

directional knowledge transfer, where MAEs mentored but also learned from younger people *via* reverse mentoring.

These elements of reciprocity were viewed by this author to be interrelated. Providing more ('age-friendly') options for MAEs could increase their sense of autonomy and ability to continue working, whilst also decreasing the potential for disenchantment – resulting in MAEs being more productive and enable time for mentoring. Should MAEs convey a positive attitude and improve the skills of co-workers, this might lead to attitudinal change about the perceived value of maturity and thus encourage further targeted recruitment (retention) strategies. This would thereby reduce the strain on society by mitigating the predicted exodus of ageing individuals. Ultimately, such collaborative, reflexive and transparent interactions, as part of a multi-tiered *Age-Management* framework, would foster positive outcomes for all parties.

The original *Re-Model* made reference to 'the workforce' in general and mainly referred to MAEs. Throughout primary data collection, it became increasingly apparent that traditional (paid and full-time) work was not the preferred mode of employment among many respondents; nor perceived as the only 'worthwhile' form of socio-economic activity. Moreover, the life skills held by mature cohorts (particularly women) were viewed as transferable. However, it was apparent from responses that non-traditional employment (including part-time work or semi-retirement), unpaid work and life-skills were largely resisted or unrecognised by employers (policy-makers). Given the importance of 're-evaluating' the concepts of 'work' and 'maturity, the revised *Re-Model* better reflects the diversity of workplaces, skills and individuals by citing multiple 'classifications' that denote separate sub-populations of mature workers (cohorts). It also differentiates between traditional (paid or full-time) work and non-traditional (unpaid or part-time) employment.

An element missing from the original conceptual framework were links to implications and specific strategies. Introducing new mature employment strategies; reducing gaps between policy development and implementation; and eliciting cultural change by promoting the benefits of maturity were research objectives of the *Research Questions* (see *Sections 10.1* through *10.3* above). Dimensions of the (final) *Re-Model* have been linked to recommendations for achieving these objectives and provide archetypes for (WA) organisations to emulate in order to become 'employers of choice'. The proposed reforms are based on findings that emerged from primary and secondary data, as well as insights made by this author throughout the research and are linked to the *Re-Model* below.

10.6 Conclusions, recommendations and links to the *Re-Model*

Primary data complemented secondary data that argued the ageing of society and by association, WA's workforce, is naturally occurring. Therefore, the predicted mass exodus of MAEs may result in severe skilled labour shortages. Transitions (and divisions) between work, life, education and retirement are no longer linear or separate. Despite a clear opinion among some respondents that retirees should not 'have' to return to paid work, both primary and secondary data indicated that it was becoming increasingly common (and thus acceptable) for mature cohorts to remain in or re-enter the labour force. This 'change' was perceived to be beneficial for individuals, organisations and societies given reductions in skilled (younger) labour; the need to retain corporate memory for workplace sustainability; and in maintaining personal wellbeing in later life – financially, physically, socially and psychologically. Both primary and secondary data suggested that although positive cultural change may occur 'naturally' in Australia as the population continues to age, in order for change to be sustainable, it required the removal of negative policies; increasing awareness about the options available to mature cohorts (regarding work and retirement); and educating society about the virtues of maturity.

Much of the literature focused on legislative reforms, with primary data revealing a belief that individuals (particularly younger cohorts), employers and policy-makers should interact and collaborate directly with mature workers and members of society in order to better understand the virtues and needs of maturity (see *Recommendation 1* in *Table 10.1* below). Such 'informal' discussions fostered within workplaces and communities would need to be accompanied by a mix of formal information dissemination *vis-à-vis* grey and academic literature and success stories disseminated in popular media. It is anticipated such a holistic education strategy, using multiple mediums, would target a wide range of (Western) Australian work and societal contexts; thereby generating interest in ageing issues, whilst shaping attitudes or behaviours to potentially elicit cultural change.

Primary data supported trends that indicate current MAEs intend remaining employed up to and beyond the traditional age of retirement, with responses also revealing high (re) engagement rates among individuals post-retirement. However, it was also apparent from primary and secondary data that members of the mature cohort are still ignored, overlooked and forced to exit. This was identified as salient issue that needs to be addressed, along with mitigating the dearth of societal (workplace) respect

for transferable life-skills, as well as the lack of recognition among individuals and policy-makers regarding opportunities for socio-economic engagement *via* unpaid work (see *Recommendation Two*). In order to better appreciate maturity, performance criteria should be individualised to suit MAEs, whilst ensuring the value of ‘difference’ is promoted *vis-a-vis* workplace policies of inclusion and thereby resulting in institutionalised change (see *Recommendation Three*). However, interviews and literary sources reiterated the ‘repetitive’ nature of market cycles in WA is typified by a ‘culture of redundancy’ and economic downsizing was identified as especially deleterious to MAEs’ continued employment. Although ideally more positive perceptions and evaluations of maturity may reduce risk of redundancy, it was anticipated individuals will also need to be better protected and supported during this climate of restructuring (see *Recommendation Four*).

Survey results indicated that employers appeared aware of the need to retain corporate knowledge and arguably, valued mature cohorts for their experience. However record-keeping was largely *ad-hoc* and application of mature age experience, retrospective. Thus, qualitative inquiry revealed the importance of consulting with MAEs, thereby identifying potential areas of ‘flux’ or (greater) ageing density within market spheres in order to prepare accordingly. Mentoring could counter the risk of corporate memory loss upon the withdrawal or (semi) retirement of MAEs (particularly as a result of forced redundancies). Ideally integrated into eclectic work environments should be multi-faceted, bi-directional knowledge transfer, memory retention and succession planning processes – that aim to retain individuals’ wellbeing and feelings of being respected; thus ensuring MAEs are not forced to pass on information and then withdraw.

Primary data complemented secondary sources which indicated that *Age Management* strategies that applied a purely economic focus, relied solely on legal reforms (operating from a top-down, deficit-based approach) and that operated based on erroneous assumptions, would not ‘solve’ the ‘ageing problem’. Described as silo-based, several literary sources indicated it was important policy-development (and *Age Management*) be typified by cross-collaboration and the transference of methods of best practice between contexts. Some authors denounced the lag evident in policy-development, advocating for policies shaped by long-term societal goals or based on the expectations (needs) of mature cohorts, as opposed to Australian political (neo-liberal) agendas or popular (albeit erroneous) opinions. Rather, such processes should encompass a multi-tiered assets-based approach that recognises individuals as ‘agents of

change’ and as part of the ‘solution’. Therefore, promoting holistic methods of best practice across settings in order to build community capacity should be a main aim of *Age Management* (see *Recommendation Five*).

Flexibility and autonomy of choice were reiterated by respondents as essential to sustaining mature age employment, particularly as part of an ageing, eclectic workforce. Although it was evident there has been long-standing recognition of the need for ‘family-friendly’ workplaces, a dearth of flexible work arrangements targeted towards MAEs specific needs meant mature cohorts continue to be underutilised in the WA labour force. Therefore, primary and secondary data suggested that policies of ‘flexibility’ need to form part of specific ‘age friendly’ strategies – encompassing dimensions of dual caring responsibilities and recognising that work, life, education and retirement contexts in later life are blurred (see *Recommendation Six*).

Although ‘age-friendly’ (‘flexible’) rhetoric was often espoused by employers, given the expense associated with making such accommodations, ‘age friendly’ design is not universally available in WA. Primary data indicated that the retention of MAEs’ (with age or disability needs) was sometimes reserved for ‘high performing’ staff and despite compliance with anti-discrimination legislation, ageism persists in WA (albeit, often subtle). Therefore, employers should be proactive in ensuring access and inclusion regardless of physiological need and create awareness about the benefits of eclecticism (difference) within organisational leadership and in HR recruitment (see *Recommendation Seven*).

Although many respondents viewed it as the responsibility of MAEs to remain ‘viable’ and ‘appealing’ to employers, the presence of relevant training and employment assistance (which targeted both employees and employers) was attributed with supporting mature age employment. Evident from primary data was the finding MAEs remained interested (capable) of undertaking continuous learning; converse to the societal perceptions outlined in secondary sources. However, survey findings indicated that there was a lack of age-centric T&D, with qualitative data revealing educational opportunities were often restricted to ‘younger’ cohorts. Therefore, education needed to be made universally available and ‘age-friendly’ (see *Recommendation Eight*). Furthermore, given the dearth of (knowledge about) many employment assistance schemes identified in the literature review, there is also a need to promote awareness and uptake of such initiatives among individuals and employers in WA (see *Recommendation Nine*).

Despite government plans to increase pensionable age and other (dis) incentives highlighted from the literature review, primary data indicated that chronological age was not directly linked to ‘plans’ for labour force ‘inactivity’ in later life. There were complex interrelationships between ageing, (continued) engagement in paid work, volunteering, education (training) and retirement. Given the heterogeneity evident amongst the sample, there needs to be continuous dialogue between individuals, employers, service providers, stakeholders, academics and policy-makers regarding the changing expectations and needs of ageing populations in WA.

Retirement and career pathways needed to adequately address mature cohorts’ changing work (retirement) intentions, whilst also moving away from a focus on preparing attendees for withdrawal. Although mature cohorts needed to be informed about their work (retirement) options, this needed to be accompanied by workplace policies that complemented government practices and supported autonomy choice – reducing the stigma attached to attending information seminars and promoting financial planning amongst younger cohorts (see *Recommendation Ten*). Similar to findings in literary sources, retirement (superannuation) and welfare services were identified by respondents as potentially lacking in user-friendly processes, further indicating a need for greater individuation of services, typified by direct consultation and providing a wide range of options that enabled clients’ autonomy of choice regardless of status.

Qualitative data indicated that although service flexibility was essential, problematic were (un) employment, retirement pension (superannuation) and welfare policies being subject to regular reforms, confounding MAEs, welfare recipients and employers. Such legislative policies needed to be stabilised, with several secondary sources agreeing there needed to be reforms to existing superannuation (financial) systems (see *Recommendation Eleven*); particularly given the increasing importance of private sources of income to mature cohorts’ independence in later life.

Primary data complemented findings from the literature, indicating the design of *Age Management* strategies require that individuals, employers, academics, stakeholders (service providers) and policy-makers look beyond increasing productivity and participation rates. Although respondents generally agreed that mitigating the negative implications of WA’s ageing population on society and workforce is of paramount importance, data clearly revealed MAEs should not be viewed solely as ‘human resources’ simply to be used as an economic ‘means-to-an-end’. It was believed Australia should be treating its mature ‘active’ and ‘inactive’ labour force participants

as autonomous individuals, with a desire and ability to contribute in paid and unpaid contexts.

Identifying and promoting the opportunities of WA's ageing phenomenon for individuals, businesses (society) and transferring methods of best practice to other, similar contextual settings, should form part of future *Age Management* strategies. The socio-economic input of mature cohorts benefits co-workers, employers (businesses) and members of society directly; therefore they should be consulted in decisions regarding 'ageing' concerns and influential in shaping outcomes related to mature age employment (retirement), as far as possible. The 'ageing problem' is its own 'solution', however mature cohorts need to recognise themselves as 'role-models' and also be supported to act as 'agents of change' in order to positively influence perceptions of maturity in the workforce (society). Younger and mature cohorts, employers, academics, service providers and stakeholders, policy-makers and society in general, need to continuously collaborate and communicate in order to mitigate the negative socio-economic implications of ageing societies (workforces).

This Doctoral dissertation has explored avenues for improving attraction, recruitment and retention among mature cohorts. Having drawn upon the perceptions of Western Australians, any findings and recommendations should be viewed as contextually relevant to WA. Ultimately, of greatest importance to improving mature age employment in the State will be increasing awareness about the essential 'place' of mature cohorts within workplaces and society, where their presence will help ensure the current and future sustainability. Given the large quantitative survey sample size and richness of qualitative inquiry (further supported by arguments in the literature reviewed), it is believed this thesis may add value to *Age Management* strategies and thus inform workplace (policy) decisions in ageing societies across Australia and internationally.

10.6.1 List of Recommendations

Given the heterogeneity among mature cohorts and their varied needs and skills –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART ONE)	
LINK TO RE-MODEL	RECOMMENDATION ONE: ADDRESSING RESEARCH QUESTIONS ONE, TWO AND THREE
	<p>There is a need to INCREASE AWARENESS OF MATURE COHORTS' NEEDS AND THE VIRTUES OF MATURITY thereby ensuring mature cohorts' continued socio-economic engagement:</p> <ul style="list-style-type: none"> • Support needs to be given to mature cohorts, by exposing 'youth', their co-workers, employers and communities to maturity; increasing inter-generational mixing; and eliciting attitudinal, behavioural and cultural change. - Individuals, policy-makers, stake-holders and academics need to (re) educate community members and labour force participants (particularly younger cohorts and employers) regarding the virtues of maturity and their needs through regular research (dissemination) and awareness building campaigns. - In order to reach target audiences across WA, a mix of hard (soft) copy materials need to be available in a range of settings; whilst also using audio-visual mediums in newspapers, television, radio and the internet; and live community or work forums that ideally involve mature cohorts in the process. - Expose younger co-workers and individuals in the public to mature cohorts <i>vis-à-vis</i> inter-generational collaboration on projects, during social events and as part of mentoring activities. - Direct interactions internal and external to work environments may foster mutual understanding; increase awareness of the skills held by mature cohorts; and encourage bi-directional knowledge transfer of work (life) experience, technical skills, corporate culture and, resources or networks. - Debunk the 'myth' all members of the mature cohort are 'intransigent', 'inflexible', or 'incapable' by creating awareness such attitudinal or behavioural traits are not indicative of all individuals. - Complement educational campaigns aimed at decreasing negative perceptions, with legislation (initiatives) aimed at increasing mature age employment and increasing knowledge about the virtues of maturity. • By promoting success stories and portraying a positive outlook, individuals may limit negative perceptions of 'older' groups, empowering themselves and others. - Promote employment, life (social), education and retirement success stories of later life in the media, material disseminated as part of information seminars and through (in) formal mediums in workplaces, families and the community - by 'word-of-mouth', research dissemination and online sources (or work intranet). - Encourage mature age individuals to act as 'agents of change', acknowledging their own achievements and viewing themselves as role-models for others regarding maintaining meaningful, continued socio-economic engagement and professional development; conveying a positive outlook in work (life) contexts; and successful retirement strategies (such as early planning or transitioning in and out of work, rather than disengaging completely). - Empowering themselves and others in the mature cohort by sharing their experiences or engaging in social action by working or volunteering with advocacy groups or seniors services; taking part in research; or movements to elicit socio-political and cultural change.

Due to the objective and subjective worth of volunteering and the apparent blurring between traditional (paid) work and non-traditional (unpaid) employment –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART TWO)	
LINK TO RE-MODEL	RECOMMENDATION TWO: ADDRESSING RESEARCH QUESTIONS ONE AND THREE
<div>REUSE</div> <div>REDUCE</div> <div>REMIND</div> <div>REMOVE</div> <div>RETAIN</div> <div>REHIRE</div> <div>RECONCILE</div> <div>REFORM</div> <div></div> <div></div> <div></div> <div>RESPIRE</div> <div>REDEFINE</div> <div>RE-EVALUATE</div>	<p>There is a need to FORMALLY RECOGNISE LIFE SKILLS AND NON-TRADITIONAL (UNPAID) WORK to increase awareness about the opportunities for mature cohorts and employers:</p> <ul style="list-style-type: none"> • There is a need to recognise the worth and transferability of mature cohorts' life skills to traditional (paid) work environments; and that technical skill from paid employment may be applied within non-traditional (unpaid) settings. - Given the perceived availability and variability of volunteer employment, there is a need to promote the notion there is 'no difference' between paid work and volunteering in terms of effort, skill-level or value of output among individuals, employers and policy-makers – only that volunteers make unpaid contributions. - For individuals – particularly (female) job-seekers and retirees - to recognise the value of such non-traditional employment to intrinsic wellbeing; and for individuals, employers and policy-makers to value the extrinsic worth and transferability of life skills to traditional (paid) work contexts; whether practical or technical skills learned from private (domestic and care responsibilities) or public sphere (volunteering in the community or as project consultants) engagement. • Private and public unpaid work should be integrated into definitions, policies and practices, regarding what constitute 'official' labour force participation. - The Australian Government already accepts 'recognised volunteer work' as part of <i>Activity Tests</i> for job-seekers aged 55 years and above, thus enabling their eligibility for <i>New Start</i> allowance. However, given persistent barriers to (paid) mature age employment (at progressively younger ages); the desire to retain flexibility and autonomy of choice in later life and work contexts; and rising pension age (70 years), meaning long-term unemployed individuals may be forced to remain on employment assistance for longer – there may be a need to expand eligibility criteria. - This may involve including individuals aged 45 years and above; recognising the value of a wider range of private and public sphere unpaid work; and affording greater flexibility and autonomy of choice to mature age recipients, enabling enter work 'suited' to work-life balance (WLB) needs (similar to options available to parents or principle carers receiving Government allowances). - Mature age volunteers (MAVs) may experience barriers to their employment (similar to job-seekers), but variability in the efficacy of volunteer management; as well as gaps in environmental security or insurance (compensation), which also limits MAV retention. Such barriers may be addressed through awareness campaigns (social action), targeted attraction and retention or legislative reform. - Current welfare systems (services) do not necessarily account for the heterogeneity and overlap between cohorts – requiring adherence to stringent criteria and categorisation into distinct groups. There is a need to tailor welfare services for individuals transitioning between work and retirement, thereby reducing the risk of receiving penalties or recipients electing to withdraw from assistance, which further entrenches (disadvantaged) populations.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART THREE)	
LINK TO RE-MODEL	RECOMMENDATION THREE: ADDRESSING RESEARCH QUESTIONS TWO AND THREE
<div>REUSE</div> <div></div> <div>REMIND</div> <div>REMOVE</div> <div>RETAIN</div> <div></div> <div>RECONCILE</div> <div>REFORM</div> <div>RETRAIN</div> <div>RECYCLE</div> <div>RECIPROCAT</div> <div>RESPITE</div> <div>REDEFINE</div> <div>RE-EVALUATE</div>	<p>There is a need to INDIVIDUATE PERFORMANCE MANAGEMENT to apply and create greater awareness about the needs, skills and benefits of mature cohorts:</p> <ul style="list-style-type: none"> • Performance management and evaluations should better reflect the skills and virtues of MAEs. <ul style="list-style-type: none"> - Rather than utilise deficit-based approaches that focus on the ‘limitations’ of age, it is important ‘measures of performance’ focus on the assets of maturity – including transferable life skills or recognition of prior learning (ROPL). - (Re) educate employers (responsible for staff recruitment, management and supervision) and Human Resource personnel, on the value of ‘difference’ and the benefits of eclecticism in an ageing workforce. - Reform the core education received during undergraduate courses and training received by employers (or individuals moving into senior roles) regarding ‘diversity’ and ‘equality’ in recruitment, administration and staff management. - Integrate principles of ‘diversity’ and ‘age equality’ into key performance indicators used to evaluate management (supervisory) level staff. • Employers should consult and collaborate directly with MAEs to identify their personal needs and professional goals for career development or retirement. <ul style="list-style-type: none"> - Promote multi-tiered adoption of inclusive policies by leadership throughout organisations to elicit institutional, top-down change. - Encourage MAEs to ‘voice’ their opinions and expectations through (in) formal surveys and meetings – whilst ensuring mechanisms are in-place to ‘listen’ and ‘act’, allowing for bottom-up change. - Conduct transparent, collaborative negotiations (or consultation) that ensure(s) MAEs are aware of organisational needs (resources), policies and expectations for ageing staff – promoting flexibility and adaptability amongst all parties. - Ensure there are complimentary age-centric training and development and retirement (superannuation) seminars or schemes in place to allow for MAEs’ continued employment, career mobility or transitions towards retirement. - Ensure there are complementary ‘age-friendly’ accommodations; flexible work arrangements; and knowledge transfer, retention and succession planning strategies in place to allow for mature cohorts’ continued employment, career mobility or transitions towards retirement.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

In order to limit negative impacts of 'boom-bust' cultures in WA's labour market –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART FOUR)	
LINK TO RE-MODEL	RECOMMENDATION FOUR: ADDRESSING RESEARCH QUESTIONS ONE, TWO AND THREE
<div>REUSE</div> <div>REDUCE</div> <div>REMIND</div> <div>REMOVE</div> <div>RETAIN</div> <div>REHIRE</div> <div>RECONCILE</div> <div>REFORM</div> <div>RETRAIN</div> <div>RECYCLE</div> <div>RECIPROCATATE</div> <div>RESPIRE</div> <div></div> <div></div>	<p>There is a need to PROTECT MATURE COHORTS DURING CYCLES OF DOWNSIZING thereby ensuring their continued socio-economic engagement and personal wellbeing:</p> <ul style="list-style-type: none"> • Workplaces should mitigate the negative socio-economic and personal impacts of corporate restructuring or down-sizing. <ul style="list-style-type: none"> - (Re) educate employers (responsible for staff recruitment, management and supervision) and Human Resource personnel, on the value of 'difference' and strength of eclectic workplaces to workplace sustainability. <i>For example, limiting the cost to organisations required to rehire mature cohorts, due to the inexperience of 'younger cohorts' and potential mistakes made.</i> - Given the inevitability of retrenchments, greater support needs to be provided vis-à-vis more effective redeployment, retraining and retirement (unemployment) planning advice – provided 'in-house' or referred to external employment, training or (financial) information services. • There is a need to retain staff and (transfer) corporate memory with mature cohorts often targeted for redundancy, particularly during periods of economic downturn. <ul style="list-style-type: none"> - Of equal importance will be providing flexible work arrangements, adequate record-keeping and knowledge transfer systems to accommodate turnover, staff mobility and succession planning. - Multiple hard and soft copy record keeping mediums should be used; listing employee skills, qualifications and corporate (technical) procedures. Records need to be easily accessible by all staff – particularly (new) team managers. Thereby ensuring corporate leadership and staff are aware of the mature age experience available and use more efficient processes. - Given intra-office politics and the marginalisation experienced by some (mature age) staff – particularly during restructures – it is important to promote staff communication, collaboration and socialisation. • Employers should attract and recruit an eclectic workforce to mitigate the 'fluid' nature of the WA work force and skill shortages. <ul style="list-style-type: none"> - Given the dearth of 'younger' recruits available to replace staff lost during cycles of downsizing - in addition to targeting 'youth', employers should also attract, recruit (rehire) mature cohorts in order to mitigate skilled labour shortages. - Increase intra (inter) agency collaboration and (human) resource transfer. Allowing retrenched staff to be re-deployed, re-skill, share existing knowledge and remain productive in new roles that reflect their (employers) needs.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

Given the multi-faceted nature (and implications) of the ageing population phenomenon

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART FIVE)	
LINK TO RE-MODEL	RECOMMENDATION FIVE: ADDRESSING RESEARCH QUESTIONS ONE, TWO AND THREE
REUSE REDUCE REMIND REMOVE RETAIN REHIRE RECONCILE REFORM RETRAIN RECYCLE RECIPROCATATE RESPITE REDEFINE RE-EVALUATE	<p>There is a need to ADOPT POSITIVE FRAMEWORKS WITHIN A MULTI-TIERED APPROACH TO AGE MANAGEMENT to increase awareness about the needs, skills and benefits of mature cohorts:</p> <ul style="list-style-type: none"> • Age Management should draw upon <i>Community Development Work (CDW)</i> principles – with ‘ageing solutions’ moving away from deficit-based approaches. - Encourage adoption of a multi-tiered framework aimed at mitigating negative (market) impacts associated with the predicted withdrawal of WA’s ageing workforce and mitigating skilled labour shortages; whilst simultaneously improving the perceived (self) worth of mature cohorts and increasing parity in terms of their socio-economic engagement (often underutilised and overlooked). - It is important to be aware of mature cohorts’ needs and interests to ensure their contribution and wellbeing in roles suited to them, using a ‘wellness approach’. Rather than focus on the limitations of ageing cohorts, there needs to be greater recognition of their assets. A ‘social justice framework’ may reduce experiences of inequality, whilst an ‘assets-based’ approach might increase feelings of empowerment and facilitate the creation of social capital – of salience would be promoting the importance of non-traditional (part-time) work and volunteering. • Age Management should involve developing and transferring methods of best practice for dealing with the ‘ageing problem’ across fields of employment, disciplines and nations - operating from (at) multiple levels simultaneously. - Employers may achieve sustainable and eclectic workplaces by targeting maturity as part of attraction, recruitment (‘rehirement’) and retention (succession) strategies - particularly during cycles of down-sizing; increasing flexible arrangements and respecting autonomy; employing universal design and ‘age-friendly’ accommodations; providing age-centric professional and career development; and individuating performance measures that recognises life skills. • Age Management should be viewed as a collective responsibility and workplace strategies need to reduce the onus placed on individuals and employers equally. - Policy-makers and service providers should promote employment assistance (subsidies and support), whilst employers need to ensure workplace policies complement government initiatives and legislation; information seminars should focus provide options for continued engagement, with employers providing access to information seminars; and employers should be educated about the virtues of maturity, which needs to be integrated from the ‘top down’ via policies of inclusion and informing staff ‘why’ institutional cultural change is beneficial. - Although it is important for employers, stakeholders, academics and policy-makers to give ‘voice’ to mature cohorts and ensure they are ‘listened’ to, individuals also need to elicit change from the ‘bottom up’ - achieved by interacting directly with (younger) co-workers and community members; transferring corporate knowledge (wisdom); and conveying a positive outlook <i>vis-a-vis</i> a ‘youthful’ attitude, remaining engaged in education or socio-economic activities and being adaptable - cognisant of employer resource limitations. - Increase cross-collaboration and information transfer between individuals, employers, policy-makers, academics and stakeholders; and tailor material or dissemination mediums to suit audiences, ensure relevance and cultural impact.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

Given the importance of ‘flexibility’ and ‘autonomy of choice’ to mature cohorts in work, life, education and retirement contexts –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART SIX)	
LINK TO RE-MODEL	RECOMMENDATION SIX: ADDRESSING RESEARCH QUESTIONS ONE, TWO AND THREE
<div>REUSE</div> <div>REDUCE</div> <div>REMIND</div> <div>REMOVE</div> <div>RETAIN</div> <div>REHIRE</div> <div>RECONCILE</div> <div>REFORM</div> <div>RETRAIN</div> <div>RECYCLE</div> <div>RECIPROCATE</div> <div>RESPITE</div> <div>REDEFINE</div> <div>RE-EVALUATE</div>	<p>There is a need to MAINTAIN FLEXIBLE ARRANGEMENTS AND WORK-LIFE BALANCE thereby ensuring mature cohorts’ continued socio-economic engagement and autonomy:</p> <ul style="list-style-type: none"> • Increasingly fluid transitions between labour force ‘activity’ and ‘inactivity’ – and changes in what constitutes later life work (retirement) – necessitates that individuals, employers and communities become more flexible and adaptable. - Employers should not be reactive with regard to flexibility or limit flexible work arrangements to individuals, based on their perceived ‘worth’ or ‘need’ – often restricting options for work-life balance (WLB) to younger cohorts, as part of a ‘family-friendly’ policy. This negates the WLB needs of mature cohorts also caring for younger (and older) people, thereby threatening their retention. - Non-linear transitions between (re) entry into work, education and retirement are more common and individuals continuing to engage regardless of age or their limitations. Therefore, there is a need to encourage mature cohorts to ‘voice’ their intentions to (re) enter non-traditional employment (reducing hours to part-time or semi-retiring) through (in) formal surveys and meetings, whilst ensuring mechanisms are in-place to facilitate transitions. - Workplaces should complement (part) pension and TTR schemes with flexible work arrangements and ‘age-friendly’ accommodations; knowledge transfer, record-keeping and succession planning strategies; access to information seminars, keeping abreast of financial (work) options; and age-centric training or career development (in new roles). • There is a need to promote awareness about the socio-economic benefits of flexible work arrangements for individuals, businesses and society in general. - There is a need to (re) educate all parties about the positives of workplace flexibility for individuals, in terms of increasing WLB and enabling greater engagement of younger cohorts through succession planning or transferring knowledge thereby reducing skill shortages; employers may increase the scope of businesses, operating beyond core hours or filling ‘undesirable’ niche positions; and the society benefits from greater service delivery and consumer choice. • Due to potential employee-employer power imbalances, individuals’ autonomy of choice and job security needs to be maintained during transition periods. - Employers should not assume all mature cohorts will desire (require) flexible arrangements, nor should employers force ageing staff to reduce hours or use transitions as opportunities to ‘push’ them to exit. - However, given the increasing trend for MAEs to semi-retire, or re-enter with reduced work-loads, proactive flexible arrangements either need to be universally available regardless of age; or tailored to mature cohorts within an ‘age-friendly’ context, where feasible. - Assist ‘inflexible’ employers – where senior positions prohibit MAEs from working non-core hours or from de-centralised environments – by conducting transparent, collaborative negotiations (consultations) that ensure(s) MAEs are aware of organisational needs (or fiscal and resource limitations), policies and expectations; thus necessitating adaptability and understanding from individuals.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

Increases to pension eligibility age (70 years), the likelihood individuals may benefit from universal designs as they age and the perceived variability of ‘Age-Friendly’ environments suggest –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART SEVEN)	
LINK TO RE-MODEL	RECOMMENDATION SEVEN: ADDRESSING RESEARCH QUESTIONS ONE, TWO AND THREE
<div> <div></div> <div></div> <div>REMIN</div> <div>REMOVE</div> <div>RETAIN</div> <div>REHIRE</div> <div>RECONCILE</div> <div>REFORM</div> <div>RETRAIN</div> <div></div> <div>RECIPROCATE</div> <div>RESPIRE</div> <div>REDEFINE</div> <div>RE-EVALUATE</div> </div>	<p>There is a need to PROVIDE UNIVERSAL, AGE-FRIENDLY DESIGNS thereby ensuring mature cohorts’ continued socio-economic engagement and physiological wellbeing:</p> <ul style="list-style-type: none"> • WA workplaces need to undergo multi-tiered reforms in order to restructure organisations to be ‘age-friendly’ in terms of physical design and integrating age-sensitive work policies, thus ensuring the access and inclusion of MAEs. <ul style="list-style-type: none"> - Employers should not be reactive with regard to providing ‘age-friendly design’ or limit accommodations to individuals, based on their perceived ‘worth’. - Whilst employers should not make assumptions that all mature staff will require physical or cognitive assistance to perform (manual or technical) duties; given the likelihood staff may remain employed for longer and the potential for age-related decline, pro-active ergonomic designs and inclusive policies will ensure ‘equality’ and that all staff contribute quality work, regardless of age or physiological need. - Encourage MAEs to ‘voice’ their opinions and expectations through (in) formal surveys and meetings. - Ensure mechanisms are in-place to accommodate staff needs - such as complimentary flexible arrangements (or allowing staff to work from a decentralised location); managing staff mobility to new physical locations or roles within an organisation; providing support to staff experiencing ‘change’ through counselling or assigning staff to assist individuals in transition; ergonomic work stations; having knowledge transfer (retention) and succession planning in place; and through age-sensitive training (learning) and career pathways for MAEs. - Conduct transparent, collaborative negotiations (or consultation) that ensure(s) MAEs are aware of organisational fiscal and resource limitations, work policies and expectations for accommodating ageing employees; as well as considering the needs of co-workers – promoting flexibility and adaptability amongst all parties. - Increase intra (inter) agency collaboration and (human) resource transfer. Allowing staff unable to continue in their (prior) position to re-skill, share existing knowledge and remain productive, in new roles that reflect their needs (interests). • The abilities and needs of mature cohorts (‘older people’ with disabilities) should be promoted, institutionalised and understood in order to ensure their positive treatment and utilisation in the labour force as part of an eclectic workforce. <ul style="list-style-type: none"> - Rather than utilise deficit-based approaches that focus on the potential ‘limitations’ of age (disability), it is important ‘age friendly’ accommodations or positions utilise the assets of maturity – such as wisdom or interpersonal skills. - Complement (punitive) anti-age discrimination legislation by (re) educating younger cohorts, employers and Human Resource (HR) personnel on the value of ‘difference’; the strengths of ‘diversity’; ‘why’ inter-generational mixing is needed for sustainability; and the needs of an eclectic workforce, particularly MAEs.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

Given the perceived lack of age-centric education and reskilling among respondents –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART EIGHT)	
LINK TO RE-MODEL	RECOMMENDATION EIGHT: ADDRESSING RESEARCH QUESTIONS ONE AND TWO
<div> <div></div> <div></div> <div></div> <div>REMOVE</div> <div></div> <div></div> <div>RECONCILE</div> <div>REFORM</div> <div>RETRAIN</div> <div>RECYCLE</div> <div>RECIPROCATE</div> <div>RESPIRE</div> <div></div> <div>RE-EVALUATE</div> </div>	<p>There is a need to PROVIDE MEANINGFUL UPSKILLING, RESKILLING AND REDEPLOYMENT OPPORTUNITIES thereby ensuring mature cohorts' continued viability:</p> <ul style="list-style-type: none"> • Training and education should be targeted to suit mature cohorts' learning preferences and requirements. <ul style="list-style-type: none"> - Promote and provide informal, non-formal and formal learning environments and structures to suit MAEs' (mature cohorts in the community) learning styles. - Encourage self-directed learning and the sharing (recording) of skills or experience between staff and community members. - Encourage employers to be both retrospective and forward thinking – recognition of mature cohorts' prior learning (ROPL) and transferable (technical or life) skills, whilst promoting further training and education. - Debunk the 'myth' all members of the mature cohort are 'intransigent', or 'incapable' and create awareness among employers or education (training) facilitators about the expectations of individuals to continue learning. • Employers should consult and collaborate directly with MAEs to identify their skills, personal needs and professional goals for training and development. <ul style="list-style-type: none"> - Provide flexible access to continuous training development and life-long learning opportunities – either internal to organisations or <i>vis-a-vis</i> external providers – whilst meeting employer needs for managing staff and workloads. - Encourage MAEs to 'voice' their opinions and expectations through (in) formal surveys and meetings – whilst ensuring mechanisms are in-place to facilitate their (re) entry into education – such as complimentary flexible work arrangements, study leave and fee subsidy schemes. - Recognise it may not be feasible for MAEs to remain in (or re-enter) physical labour up to and beyond the traditional age of retirement by creating opportunities and incentives for re-skilling, particularly of salience in 'old economy' sectors where skills or qualifications have become defunct. • Awareness regarding the importance of service providers or employers promoting and employees undertaking training, needs to be improved. <ul style="list-style-type: none"> - Increase awareness about personal and professional development opportunities outside traditional work environments (among volunteers, unemployed job-seekers and retired cohorts) – thereby encouraging continued socio-economic contributions and building community capacity. - Organisations should aim to allocate portions of their budget to training regardless of financial constraints. Ideally, training resources and assistance should be universally available to staff regardless of age or level. - Promote awareness among individuals, service providers and employers about targeted training or assistance (such as through Experience+ or ROPL schemes). • There needs to be greater (Government) assistance for training and education. <ul style="list-style-type: none"> - Increase incentives for employers to provide access to (and individuals to enter) training, education and mature-age apprenticeships <i>via</i> Government subsidies; assistance from student allowance or HELP schemes; and reduced fees.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

Given the apparent lack of (awareness about) employment assistance in WA –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART NINE)	
LINK TO RE-MODEL	RECOMMENDATION NINE: ADDRESSING RESEARCH QUESTIONS ONE, TWO AND THREE
<div>REUSE</div> <div>REDUCE</div> <div>REMIND</div> <div></div> <div>RETAIN</div> <div>REHIRE</div> <div>RECONCILE</div> <div>REFORM</div> <div>RETRAIN</div> <div></div> <div></div> <div>RESPIRE</div> <div></div> <div>RE-EVALUATE</div>	<p>There is a need to PROMOTE AGE-CENTRIC EMPLOYMENT ASSISTANCE in order to assist employers to support mature cohorts in remaining socio-economically engaged:</p> <ul style="list-style-type: none"> • There is a need to increase the presence of (existing) targeted employment assistance and re-instate services previously available for Western Australians. <ul style="list-style-type: none"> - Provide financial incentives (such as subsidy schemes) within the scope of a multi-tiered employment assistance strategy. - This may include educating individuals about (new) job-search techniques; (up) re-skilling mature cohorts; legislative protections (penalties or incentives) ensuring mature age recruits are retained beyond probation periods; and developing career pathways that reflect the flexibility and autonomy of job-seekers and productivity needs of employers. - Although national programmes are important, introduce (reinstate) more WA-based employment assistance schemes (such as DOME), connecting local job-seekers and employers; with service delivery operating within the context of WA labour force demands (such as 'boom bust' cycles and 'orange collar' culture). • Improve existing age-centric employment assistance services directed at individuals and employers to better reflect their needs and expectations. <ul style="list-style-type: none"> - Recognise that financial incentives (used in isolation) are potentially short-term solutions to increasing participation rates. There is a need to support long-term retention by increasing awareness among employers (HR staff) about the benefits of mature age employment for workplace sustainability. - Expand financial incentives by providing complimentary personal and professional development and ROPL opportunities – thereby increasing the viability of mature job-seekers and their options for continued socio-economic engagement. • Better promote awareness and the uptake of age-centric employment assistance amongst individuals, employers and service providers. <ul style="list-style-type: none"> - In addition to traditional methods or recruitment agencies, (re) educate MAEs and job seekers about informal or non-traditional job-search techniques – approaching employers directly, networking, gaining work-experience, volunteering or semi-retiring. - Encourage mature cohorts to (build) maintain connections with personal (professional) contacts through regular communication, networking sites and attending conferences, training and social (work) events. - Although primarily the responsibility of individuals, the resources of employers, recruitment agencies and service providers' may also facilitate opportunities for cross-collaboration. - Increase awareness of Government programmes, private (non-government) recruitment agencies and associated incentives <i>vis-à-vis</i> targeted promotions in formal communications; information seminars; or through success stories. - Although directed at individuals, information could also be targeted to employers (service providers) that pass information on to employees and clients. - (Re) educate employers (staff) regarding the virtues of maturity and 'why' mature cohorts are being targeted through initiatives; as well as complimentary 'rehirement' strategies, age-friendly and flexible work arrangements in place.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

Given the variability between the access to (and attendance of) information seminars, despite the importance respondents' attributed to planning, coupled with continual reforms to (un) employment policies and retirement (superannuation) systems –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART TEN)	
LINK TO RE-MODEL	RECOMMENDATION TEN: ADDRESSING RESEARCH QUESTIONS ONE AND TWO
<div> <div></div> <div></div> <div></div> <div>REMOVE</div> <div>RETAIN</div> <div>REHIRE</div> <div>RECONCILE</div> <div>REFORM</div> <div></div> <div></div> <div></div> <div>RESPITE</div> <div>REDEFINE</div> <div></div> </div>	<p>There is a need to PROMOTE AND INDIVIDUALISE INFORMATION SEMINARS (AND RELATED SCHEMES) thereby securing mature cohorts' continued socio-economic independence:</p> <ul style="list-style-type: none"> • Employers need to (be encouraged to) provide access to - or better promote - information seminars and options for work and retirement to their staff. <ul style="list-style-type: none"> - Encourage MAEs to 'voice' their intentions for retirement or continued engagement to employers through (in) formal surveys and meetings, whilst ensuring mechanisms are in-place to facilitate their plans – such as access to seminars by allowing time away from 'core' work duties; financial support to pay attendance fees; and workplace policies that compliment (part) pension and TTR schemes with 'age-friendly' accommodations or flexible work arrangements. - Conduct transparent, collaborative negotiations (or consultation) that ensure(s) MAEs are aware of organisational needs (or fiscal and resource limitations), policies and expectations for retaining ageing staff – promoting flexibility and adaptability amongst all parties, allowing MAEs to make alternative plans. - Continually promote awareness among individuals and employers about reforms or (new) initiatives <i>vis-à-vis</i> intra-office communications; (hard) soft-copy fact-sheets in work and non-work settings; and automated notifications - based on age, employment status or generated after filing official documentation. • Improving attendance to information seminars and awareness of employment and retirement options in later life will be of importance to ensuring individuals' continued independence and flexibility. <ul style="list-style-type: none"> - Employees should not delay attending 'information seminars, or leave planning for retirement (continued employment) until close to (or at) pensionable age. Seminars need to be promoted to younger cohorts and 'younger' MAEs, encouraging early financial planning and preparing work (retirement) pathways. • Information provided during seminars or by service providers (and subsequent plans) should be user-friendly, tailored to suit individuals' needs and flexible. <ul style="list-style-type: none"> - Retirement and Superannuation seminars should not focus solely on mature cohorts' disengagement from the workforce, leisure activities and retirement accommodation. Nor should service providers utilise deficit-based approaches - relying on technical jargon, using derogatory language and minimising autonomy. - Information seminars should be geared towards facilitating individuals' continued socio-economic engagement, thereby reducing the stigma attached to seminars attendees - labelled by employers as intending to retire 'soon', regardless of employees' actual plans and thus marginalised from training or career development. - Service providers need to utilise an 'assets-based' approach that respects mature cohorts' autonomy through collaboration. - Provide a range of continuous and flexible, financial and employment options; based on the contextual (changing) needs of clients transitioning between work and retirement or re-entering the labour force.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

Given the predicted mass exodus of mature labour force participants and continual reforms to (un) employment policies and retirement (superannuation) systems –

TABLE 10.1 – RE-MODEL LINKS TO RESEARCH QUESTIONS AND RECOMMENDATIONS (PART ELEVEN)	
LINK TO RE-MODEL	RECOMMENDATION ELEVEN: ADDRESSING RESEARCH QUESTIONS ONE AND TWO
<div>REUSE</div> <div>REDUCE</div> <div>REMIND</div> <div>REMOVE</div> <div>RETAIN</div> <div>REHIRE</div> <div>RECONCILE</div> <div>REFORM</div> <div></div> <div></div> <div></div> <div>RESPIRE</div> <div>REDEFINE</div> <div>RE-EVALUATE</div>	<p>There is a need to STABILISE AND INDIVIDUALISE EXISTING FINANCIAL AND WELFARE SYSTEMS thereby ensuring mature cohorts' continued support and security:</p> <ul style="list-style-type: none"> • Governments should limit short-term planning and develop long-term strategies (structures) for (un) employment, retirement and superannuation. <ul style="list-style-type: none"> - There may also be a need to raise the cap on superannuation contributions. - Mandatory increases to the pension age should not 'force' mature cohorts to remain employed regardless of ability, plans to retire or job-satisfaction – thereby threatening their autonomy of choice. - The focus of policy-makers should not be restricted to increasing mature age participation and ensuring economic productivity; but rather that individuals will be valued and rewarded. - Rules governing (un) employment, retirement and superannuation need to be more stable - negating individuals' need to continually revise policies or personal plans; instilling confidence in Governments; and increasing feelings of certainty. • It is necessary to increase incentives to work up to and beyond pensionable age; whilst simultaneously minimising disincentives for continued engagement, without undermining the autonomy of choice individuals. <ul style="list-style-type: none"> - Remove disincentives for MAEs entering transition to retirement (TTR) by ensuring a reduction in hours will not limit the amount of superannuation accumulated or paid-out; supporting WLB and MAE retention. - Although a minimum 'age of retirement' may be necessary, given the increased blurring between work, life (social), education and retirement contexts – with non-linear transitions more common and individuals continuing to work regardless of their limitations – it may not be necessary to set pension eligibility (or access to superannuation) based on arbitrary chronological ages, <i>per se</i>. - Mature cohorts are heterogeneous and desire the right to choose when to exit employment, thus indicating 'retirement age' should be based on 'life-cycle'. - Rising the pension age needs to be accompanied by campaigns increasing awareness about the virtues of maturity; age-centric training and employment assistance; and complementary age-friendly (flexible) work arrangements. • Welfare (financial) services should be empathetic and individualise delivery. <ul style="list-style-type: none"> - Welfare recipients may be subjected to punitive eligibility criteria, fear of financial penalties and stress or dissatisfaction dealing with (seemingly) empathetic service providers. This may lead individuals to avoid (or remove themselves) from welfare systems and accompanying training and employment assistance or financial stability. - Where feasible, welfare frameworks (delivery) should operate from an assets-based approach and be individualised, linking job-seekers to work options based on their skills (needs) and allow for direct interactions between clients and providers, fostering trust and collaboration.
SOURCE: ADAPTED FROM PRIMARY AND SECONDARY DATA COLLECTED AS PART OF THIS DOCTORAL DISSERTATION	

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Appendices

Appendix A – *Route to Impact* from ethics application

APPLICATION FOR RESEARCH INVOLVING HUMAN PARTICIPANTS

7.6 POTENTIAL BENEFITS – PARTICIPANTS

Details of the potential benefits of this research project to the participants

PRACTICAL BENEFITS AS WORKERS

- The research will explore the benefits associated with retaining, retraining, rehiring mature age employees and retirees – helping to redefine how they are perceived. As such, employees, employers and retirees may be reminded of their continued worth. This may encourage participants to stay in the WA labour force beyond the traditional age of retirement – giving them options for greater social and financial independence in old age they did not realise they had.
- The research will also highlight any discriminatory labour force practices that may be limiting workers as they grow older (intentional or otherwise). By bringing age-related concerns to the attention of employers, they may be able to identify ways their own work-place practices may be reformed to better utilise age-friendly, universal designs – thus benefiting all workers (including themselves, in the future).

PERSONAL BENEFITS AS CITIZENS

- The surveys, interviews and focus groups will allow participants to 'speak' about age-related or work-based issues that are concerning them. In particular, retirees (or older people in general) may not feel as though their 'voice' is being 'heard'. This research will give ageing WA's an opportunity to identify needs, shape their own future and improve their quality of life (including working or socio-economic conditions).
- By running focus groups with members of the WA labour force and retired sectors, the project will allow people to contribute to relevant age and work-related policy issues that are affecting their own sphere of employment and thereby benefit the quality of life of all workers. For example, public servants will be in a position to discuss ways the Government can improve working arrangements; it will be an opportunity for general staff to communicate ideas to their employers (who may be in a position to enact change in WA workplaces).
- The focus groups may also be an opportunity for networking between active labour force participants and retirees. This may allow the transference of ideas and social support between people who may not have met under 'normal' circumstances. This may be especially important for 'permanent retirees' and the 'hidden unemployed' who may be amongst the most socially isolated older people in WA.

Continued Overleaf...

7.7 POTENTIAL BENEFITS – WIDER COMMUNITY

Details of the potential benefits of this research project to the wider community.

The main aim of this research is to promote mature age employment as a means of countering the potential repercussions the predicted mass retirement of aged workers will have for WA society. For example:

- This research will attempt to re-model current workforce practices and establish how employers and policy-makers can positively affect job satisfaction, apply methods of best practice and thereby become 'employers of choice' for WA's mature age employees in the future.
- There is currently a severe skills shortage amongst younger demographics. In order to help sustain the Australian workforce and increase national productivity levels, this research will explore ways employers can encourage existing mature age people to remain, retrain and re-enter the workplace up to and beyond the current age of retirement.
- The research will identify ways employers can retain corporate memory and create opportunities for the transfer of this knowledge to other workers, thus helping to ensure good quality service delivery and maintaining a skilled WA labour force in the future.
- An ageing society means that there will be greater demand for age-related, welfare and health services in the future. The central rationale behind this project is to promote greater financial and physical independence amongst older people through continued work by creating awareness about the 'ageing problem' and encouraging people to remain in the workforce for longer. Not only will this free up funding for other essential areas of social expenditure (such as education), it may help lessen the socio-economic strain on the public by reducing demand for economic or health related supports amongst older demographics.
- This study will measure the extent WA employers are providing flexible working arrangements that permit people to meet personal, community and familial obligations. The research will also identify ways workplaces can become more flexible in order to help employees meet changing physical, social and emotional as they age.
- The study will further highlight the importance of creating an eclectic, sustainable labour force – typified by enhanced working conditions and a greater quality of life for older staff in an ageing society. An ageing workforce has far reaching implications for WA. Continued research and development into mature age employment may yield some solutions to current and future challenges at a time of economic uncertainty and social change. Ultimately, the goal of this research will be to help ensure a high standard of living for the general Australian population as they age now and in the future.

SOURCE: Doctoral Dissertation Ethics Application for Research Involving Human Participants

Appendix B – Active Labour Force Survey template

Measuring the Benefits of Retaining Mature Age Employees up to and beyond the Traditional Age of Retirement: A Case study from Perth, Western Australia

INSTRUCTIONS FOR THE MATURE AGE EMPLOYMENT ACTIVE LABOUR FORCE SURVEY (FOR NON RETIREES)	
•	This survey is intended for mature age employees or volunteers and their employers (i.e. managers, administrators and executives) who have not retired from the workforce at any time during their working lives and are currently in paid employment or are volunteering as their main occupation.
•	If this does not describe you (i.e. you are retired or unemployed), please go to the online <i>inactive labour force survey</i> located for free on <i>QUALTRICS</i> by going to the following link https://ecuaa.qualtrics.com/SE/?SID=SV_6i2Mr2yG9cadL5r or, request the appropriate survey from the ECU Researcher in either hard or electronic format (see contact details below).
•	Before starting this questionnaire, please ensure you have read and understood the information letter and signed the ethics consent form.
•	Please return this survey and the accompanying ethics consent form to the ECU Researcher either in person, via the pre-paid envelope or by email.
•	Alternatively, you may complete this <i>active labour force survey</i> through online submission, using the free survey software <i>QUALTRICS</i> by going to https://ecuaa.qualtrics.com/SE/?SID=SV_9uxWwhQGy1PyhtX
•	Please answer the following to the best of your knowledge and experience - feel free to provide your personal opinions.
•	Your input is invaluable and much appreciated, thank you.

DEFINITIONS AND DESCRIPTIONS OF KEY TERMS USED IN THIS SURVEY	
Mature Age Employee	Refers to any employee or volunteer over the age of 45. Depending on the context, this may also refer to unemployed workers, semi-retired individuals (including those in phased or transitional retirement) and can also mean retirees who have since returned to the workforce or volunteer.
Employer	Refers to senior level staff who are responsible for the supervision of general staff or volunteers and/or their recruitment or termination of employment (including but not limited to managers, administrators and executives). Depending on the context, It can also mean organisations as a whole.
Retiree	Refers to any individual who has officially retired from the labour force – either permanently or in a semi-retired capacity (including transitional or phased retirement). It also includes re-hired retirees; who have since returned to the workforce in a paid position or unpaid/volunteer work. Retirees also include the ‘hidden unemployed’ (see below).
Unemployed	Refers to any individual who is currently out of the labour force. This may also include the ‘hidden unemployed’ – individuals who are/were actively seeking work, however have been unable to obtain a job for an extended period of time. Due to their age and length of time spent out of the labour force, they may have been incorrectly classified as ‘retired’ or may have ‘given up’ on regaining employment and forced into retirement.
Public Sector	Refers to any organisation affiliated with and/or administered by local, state or federal governments.
Private Sector	Refers to any privately owned or run businesses. They usually operate for-profit and are not directly regulated or controlled by government. This includes self-employed individuals that operate their own business. It may encompass privately owned human service/community-based organisations and charity/volunteer groups.
Non-Government Organisation Sector	Refers to a privately owned or run organisation. They are usually not-for-profit and are not directly regulated by government or controlled by private enterprise. It generally includes human service/community-based organisations and charity/volunteer groups.
Retirement Age:	At this time, the traditional age of retirement in Australia is 65 years old. However, this ‘average’ may vary between sectors of employment, professions and genders.
Exiting the Labour Force:	Refers to the act of leaving the workforce, whether by choice or force. For example, fully retiring, semi-retiring (including phased or transitional retirement), leaving a job willingly (to find alternative work) or having one’s employment terminated (i.e. being fired or made redundant).

SECTION ONE – Demographic Information		(To be completed by all participants)
1A	What is your age?	<input type="checkbox"/> 18 – 29 <input type="checkbox"/> 30 – 44 <input type="checkbox"/> 45 – 54 <input type="checkbox"/> 55 – 64 <input type="checkbox"/> 65 -79 <input type="checkbox"/> 80+
1B	What is your gender?	<input type="checkbox"/> Male <input type="checkbox"/> Female
1C	What is your current relationship status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other
1D	What is your home ownership status?	<input type="checkbox"/> I own my own home and have paid off the mortgage <input type="checkbox"/> I own my own home but have not paid off the mortgage <input type="checkbox"/> I do not own my own home and do not have a mortgage
1E	If you do not own your own home, are you currently renting a property?	<input type="checkbox"/> Yes <input type="checkbox"/> NO

1F	Were you born in Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No	1G	Are you an Australian Citizen/Permanent Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No
1H	If you are not an Australian Citizen/Permanent Resident, do you intend applying to become one? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		

SECTION TWO – Education, Training & Qualifications		(To be completed by all participants)
2A	What is the highest level of Formal Education completed (or equivalent): <input type="checkbox"/> Secondary (i.e. High School) <input type="checkbox"/> Tertiary (i.e. TAFE, College or University)	
2B	Have you had further training in a trade, profession or transferable skill (i.e. provided by a non-tertiary institution such as a Higher Learning Centre run by a private, community-based or government body)? <input type="checkbox"/> YES <input type="checkbox"/> NO	
2C	Please indicate whether you have received formal recognition of your education in any of the following formats (or equivalent)? (You can tick more than one box) <input type="checkbox"/> Year 10 School Leavers Certificate (or equivalent) <input type="checkbox"/> Year 12 School Leavers Certificate (or equivalent) <input type="checkbox"/> TAFE/College Award (i.e. Certificate or Diploma) <input type="checkbox"/> Undergraduate University Award (i.e. Degree or Diploma) <input type="checkbox"/> Post-Graduate University Award (i.e. such as a Diploma, Honours, Masters or PhD Degree) <input type="checkbox"/> Other (Please explain other):	

SECTION THREE – Financial Information		(To be completed by all participants)
3A	What is your current annual salary (including wage, private investments, stipends such as from a trust fund or a scholarship and Government Pensions)? <input type="checkbox"/> N/A (i.e. you volunteer and do not receive either a wage, stipend or welfare benefits) <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> Between \$25-49,999 <input type="checkbox"/> Between \$50-74,999 <input type="checkbox"/> Between \$75-99,000 <input type="checkbox"/> \$100,000 and above	
3B	Do you have any private funds other than a Superannuation Contribution Fund? (such as private investments, a trust fund account or scholarships) <input type="checkbox"/> Yes <input type="checkbox"/> No	
3C	Do you have a Superannuation Contribution Fund? <input type="checkbox"/> Yes <input type="checkbox"/> No	
3D	If you do have any private investments, a trust fund account, scholarship or a Superannuation Fund, do you currently access any as secondary sources of income? (i.e. Some Mature Age Employees access Superannuation through the 'Transition to Retirement' program) <input type="checkbox"/> Yes <input type="checkbox"/> No	
3E	Do you believe private funds (such as investments, stipends or superannuation funds) would be required in order for you to remain financially secure in retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
3F	Do you currently receive a Government Pension (other than the Age Pension)? Yes <input type="checkbox"/> No <input type="checkbox"/>	
3G	Do you currently receive the Age Pension? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A (i.e. you are currently ineligible for the Age Pension)	
3H	If you are eligible, but do not currently receive the Age Pension, do you access the 'Pension Bonus Scheme' – deferring your Age Pension in order to receive tax benefits when you do begin receiving the pension? Yes <input type="checkbox"/> No <input type="checkbox"/>	
3I	Do you believe the current Age Pension would be an adequate source of financial security for you? As a sole source of income <input type="checkbox"/> If supplemented by other sources of income <input type="checkbox"/> Unsure <input type="checkbox"/>	

SECTION FOUR – Current Work Related Information		(To be completed by all participants)
<ul style="list-style-type: none"> Please note that this section refers to your current primary place of work - whether you believe your principal role is that of a paid employee or an unpaid worker/volunteer. Refer only to your main occupation or volunteer position – do not include any secondary forms of employment or volunteer jobs that you may also hold at this time, unless specified in the survey. 		
4A	What is your current primary employment status? (i.e. Is your principal role in paid employment or do you consider yourself a volunteer) <input type="checkbox"/> Paid Employee <input type="checkbox"/> Unpaid Employee/Volunteer <input type="checkbox"/> Self Employed	
4B	What is your current profession or field of employment (i.e. Accountant/Electrician or Building Industry/Mining Industry etc)	
4C	What Employment Sector do you work in? <input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Non-Government Organisation	
4D	What is your current job Title/Level or Job Description? (i.e. Manager of Human Resources)	
4E	Are you responsible for the supervision of other staff or their recruitment and termination of employment? (i.e. a coordinator, manager, supervisor, administrator or executive officer etc.) <input type="checkbox"/> Yes <input type="checkbox"/> No	
4F	At what rate do you normally work? <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Job Share	

4G	Length of employment in current workplace : <input type="checkbox"/> Less than 5 Months <input type="checkbox"/> Between 6 and 11 months <input type="checkbox"/> Between 1 and 4 Years <input type="checkbox"/> Between 5 and 9 Years <input type="checkbox"/> Between 10 and 14 Years <input type="checkbox"/> Between 15 and 19 Years <input type="checkbox"/> 20 Years or more	4H	Length of employment in current position : <input type="checkbox"/> Less than 5 Months <input type="checkbox"/> Between 6 and 11 months <input type="checkbox"/> Between 1 and 4 Years <input type="checkbox"/> Between 5 and 9 Years <input type="checkbox"/> Between 10 and 14 Years <input type="checkbox"/> Between 15 and 19 Years <input type="checkbox"/> 20 Years or more
4I	How would you describe the level of job satisfaction you feel in your current position/workplace? <input type="checkbox"/> 1 (very poor) <input type="checkbox"/> 2 (poor) <input type="checkbox"/> 3 (good) <input type="checkbox"/> 4 (very good) <input type="checkbox"/> 5 (excellent)		
4J	Do you currently have a secondary paid job ? YES <input type="checkbox"/> NO <input type="checkbox"/>	4K	Do you currently have a secondary unpaid/volunteer job ? YES <input type="checkbox"/> NO <input type="checkbox"/>

SECTION FIVE – Sustainability & Age Friendliness of Current Workplace (To be completed by all participants)

- Please note that this section refers to your current primary place of work - whether you believe your principal role is that of a paid employee or an unpaid worker/volunteer.
- The term 're-hired retirees' is not restricted to individuals who may return to the same place of work. It refers to any retired person who has returned to the WA labour force - either in paid employment or unpaid/volunteer work.

5A	Does your organisation encourage the retention of mature age employees up to and beyond the current age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5B	Does your organisation have recruitment strategies targeted specifically at re-hiring retirees? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5C	Does your workplace have strategies in place to mitigate current and/or predicted future skills shortages? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5D	Does your organisation appear to favour retaining 'younger workers' over keeping mature age employees? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5E	Does your workplace appear to actively employ a mix of different generations of workers? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5F	Does your organisation encourage 'collaboration' or the 'transfer of skills and knowledge' between different generations? (i.e. mentoring, sharing contacts/networking initiatives or succession planning) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5G	Does your organisation have strategies in place to retain 'corporate knowledge' (the technical skills required to perform a job – including experience regarding workplace culture and organisational hierarchy)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5H	Is your working environment an 'age friendly universal design' for workers regardless of age or physical mobility needs (i.e. provides access ramps, space for wheelchairs and ergonomic workstations)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5I	Does your workplace offer flexible working arrangements or provide greater work-life balance to employees? (i.e. the option to work outside of core hours or work less hours a week. Allowing more time for non-work related interests/hobbies, volunteering, returning to study or care responsibilities - whether for dependent children, people with disabilities or ageing family members) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5J	Does your organisation offer any workplace programs set out by the Government? (i.e. initiatives that allow staff to access their Superannuation while still working or defer the Age Pension) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5K	Would the absence of positive mature age retention policies, government initiatives or 'age friendly' practices (as described above) increase the likelihood that mature age employees would leave a job/workplace? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
5L	Would the absence of positive mature age retention policies, government initiatives or 'age friendly' practices (as described above) increase the likelihood you would leave your current job/workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5M	Does your organisation comply with age-related anti-discrimination legislation? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If No, please provide a few examples of how it does not comply:
5N	Have you ever experienced any age-related discrimination or been subjected to negative stereotyping in the workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please briefly describe your experience(s):
5O	Would age-related discriminatory workforce practices or negative stereotyping increase the likelihood that mature age employees would leave a job/workplace <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5P	Would age-related discriminatory workforce practices or negative stereotyping increase the likelihood you would leave your current job/workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

SECTION SIX – Continuous Employment Beyond Retirement Age & Training Options in Current Workplace (To be completed by all participants)	
<ul style="list-style-type: none"> Please note that this section refers to your current primary place of work - whether you believe your principal role is that of a paid employee or an unpaid worker/volunteer. The term re-hired retirees is not restricted to individuals who may return to the same place of work. It refers to any retired person who has returned to the WA labour force - either in paid employment or unpaid/volunteer work. 	
6A	Do you intend staying in your current position up to retirement age in? (Australia this is generally considered 65 years of age, however this might vary depending on your year of birth, place of employment and gender) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6B	Do you intend staying in your current position after you have reached retirement age? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6C	Why would you consider changing your current jobs? (You can tick more than one box) <input type="checkbox"/> You were no longer able to cope with the physical, mental or emotional demands of your job <input type="checkbox"/> You wanted to change jobs, careers or sectors of employment <input type="checkbox"/> You wanted a job with a higher wage or better financial security (i.e. leave/sick benefits or superannuation) <input type="checkbox"/> You wanted a job with better working conditions (i.e. a safer or more age-friendly workplace) <input type="checkbox"/> You wanted a job with more workplace flexibility or a greater work-life balance <input type="checkbox"/> You were experiencing discrimination or negative stereotyping (whether intentional or not) <input type="checkbox"/> You would not consider changing jobs voluntarily - only if you were forced out of your position/workplace <input type="checkbox"/> Other (Please explain other) <input type="checkbox"/> Unsure
6D	Do you feel your current job is 'at risk' due to your age? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/> Please briefly explain why:
6E	Do you think 'age' is a barrier to mature age employees remaining in the workforce? (i.e. getting older) Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
6F	What potential barriers do mature age employees face when trying to remain in the workforce? (You can tick more than one box) <input type="checkbox"/> Decreased physical, mental or emotional health (i.e. mobility issues, mental illness or stress-related concerns) <input type="checkbox"/> Financial barriers (i.e. tax, private pension or welfare restrictions limiting workers' capacity to work without penalty) <input type="checkbox"/> A lack of suitable working conditions for mature age employees (i.e. safe or 'age friendly universal' designs) <input type="checkbox"/> Mature age employees may lack up-to-date technical abilities or relevant transferable skills <input type="checkbox"/> A lack of training initiatives, job search assistance or career development opportunities for mature age employees <input type="checkbox"/> Mature age employees may require more workplace flexibility or a greater work-life balance than other workers <input type="checkbox"/> The presence of age-related discrimination or negative stereotyping (whether intentional or not) <input type="checkbox"/> Other (Please explain other) <input type="checkbox"/> None <input type="checkbox"/> Unsure
6G	Does your organisation provide specific professional or personal training and development initiatives aimed at mature age employees (including re-hired retirees)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6H	If yes, is this training and development meaningful and relevant to mature age employees (including re-hired retirees)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6I	Would a lack of available training and development initiatives increase the likelihood that mature age employees would leave a job/workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6J	Do you believe that training or updating one's skills in the same job or career , improves the likelihood mature age employees would remain employed in the workforce up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6K	Have you undertaken any recent training and development relevant to your current job or career? (i.e. in the past 6 months) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6L	Do you intend taking any training and development relevant to your current job or career in the near future? (i.e. in the next 6 months) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6M	Do you believe that retraining in a different job or changing one's career , improves the likelihood mature age employees would remain employed in the workforce up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6N	Have you undertaken any recent training and development related to a potential new job or career? (i.e. in the past 6 months) (i.e. in the past 6 months) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6O	Do you intend taking any training and development related to a potential new job or career in the near future? (i.e. in the next 6 months) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

SECTION SEVEN – Retirement Options and Exiting the Labour Force <i>(To be completed by all participants)</i>	
<ul style="list-style-type: none"> Please note that this section refers to your current primary place of work - whether you believe your principal role is that of a paid employee or an unpaid worker/volunteer. 'Exiting the labour force' broadly refers to the act of leaving the workforce either by choice or being forced out - whether through retirement or becoming unemployed. More specifically, retirement can mean either 'fully retired' or 'semi-retired' (including phased or transitional retirement) - whether from paid employment or unpaid/volunteer work. 	
7A	When do you intend to retire? <input type="checkbox"/> Earlier than the traditional age of retirement <input type="checkbox"/> At the traditional age of retirement <input type="checkbox"/> Later than the traditional age of retirement <input type="checkbox"/> You never intend to retire voluntarily <input type="checkbox"/> Unsure
7B	If you intend retiring (or are unsure about when you want to retire), how do you plan to retire? <input type="checkbox"/> Full Retirement <input type="checkbox"/> Semi-Retirement (including Phased or Transitional Retirement) <input type="checkbox"/> Unsure
7C	When does your employer/organisation encourage employees to retire? <input type="checkbox"/> Earlier than the traditional age of retirement <input type="checkbox"/> At the traditional age of retirement <input type="checkbox"/> Later than the traditional age of retirement <input type="checkbox"/> Your employer/organisation does not encourage employees to retire <input type="checkbox"/> Unsure <input type="checkbox"/> N/A (i.e. you are self-employed)
7D	Have you been approached by your employer/organisation about retiring, leaving your job or changing your current working conditions? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7E	If Yes, do you believe you were approached due to your age? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7F	Does your organisation provide assistance to mature age employees in any of the following formats? (You can tick more than one box) <input type="checkbox"/> In the form of Information Sessions (i.e. regarding retirement, superannuation or other mature age-related topics) <input type="checkbox"/> In the form of Retirement Planning (including seminars on 'challenges beyond the workforce' etc. <input type="checkbox"/> In the form of Superannuation Schemes (including any kind of financial security or private pension assistance) <input type="checkbox"/> N/A (i.e. your organisation does not provide any of the above assistance)
7G	Have you attended information seminars regarding retirement options/superannuation? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7H	If you have not, would you attend information seminars regarding retirement options/superannuation? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7I	Do you believe the assistance provided by organisations (in the form of retirement plans, superannuation schemes and information sessions) would benefit mature age employees in retirement? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7J	What 'conditions' would have to be met for mature age employees to be able to retire successfully? (You can tick more than one box) <input type="checkbox"/> Financial Independence <input type="checkbox"/> Physical Independence <input type="checkbox"/> Social Independence <input type="checkbox"/> Other <i>(Please explain other)</i>
7K	Are current mature age employees prepared for permanent retirement, semi-retirement or being unemployed - whether voluntarily or if forced to exit the labour force? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7L	Are you prepared for permanent retirement, semi-retirement or being unemployed - whether voluntarily or if forced to exit the labour force? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7M	How would you describe your current quality of life? <input type="checkbox"/> 1 (very poor) <input type="checkbox"/> 2 (poor) <input type="checkbox"/> 3 (good) <input type="checkbox"/> 4 (very good) <input type="checkbox"/> 5 (excellent)
7N	Are you currently in an economic position to remain financially secure after leaving the workforce (i.e. able to meet daily costs of living)? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7O	Based on your current physical wellbeing, would you be in a position to remain physically self-sufficient (living without assistance) after leaving the workforce? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7P	Do you believe you would be able to remain socially active after leaving the workforce? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7Q	Hypothetically, what factors may contribute to you eventually exiting the labour force - either through retirement or the termination of your employment? (You can tick more than one box) <input type="checkbox"/> You were no longer able to cope with the physical, mental or emotional demands of your job or the workforce <input type="checkbox"/> A low wage or inadequate financial security (i.e. leave/sick benefits or superannuation) <input type="checkbox"/> Your workplace was experiencing financial cutbacks or effected by economic downturn <input type="checkbox"/> A lack of suitable working conditions (i.e. safe or 'age friendly universal' designs in the workplace) <input type="checkbox"/> A lack of training initiatives, job search assistance or career development opportunities for mature age employees <input type="checkbox"/> You were experiencing age-related discrimination or negative stereotyping (whether intentional or not) <input type="checkbox"/> You wanted more time for non-work related interests or familial responsibilities <input type="checkbox"/> You believed it was time to voluntarily exit the labour force (i.e. due to your age and years of service) <input type="checkbox"/> You were forced out of your position/workplace <input type="checkbox"/> Other <i>(Please explain other)</i> <input type="checkbox"/> Unsure

SECTION EIGHT – Perceptions on Mature Age Employees & Retirees (To be completed by all participants)	
<ul style="list-style-type: none"> Please answer the following to the best of your knowledge, opinions or experience - there are no right or wrong answers. 	
8A	Do you personally value the contributions of mature age employees (this includes retirees or the mature age unemployed)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
8B	In general, what do you think mature age employees could do to better ensure they remain in the workforce up to and beyond the traditional age of retirement (this includes retirees and the mature age unemployed who wish to return to the workforce)
8C	Do employers/organisations value the contributions of mature age employees (this includes retirees or the mature age unemployed)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
8D	In general, what do you think employers could do to better retain mature age employees up to and beyond the traditional age of retirement (this includes attracting and keeping potential retirees or the mature age unemployed)?
8E	Are there benefits to organisations that retain employees up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please list some of these benefits:
8F	Are there disadvantages to organisations that retain employees up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If you answered yes, please list some of these disadvantages:
8G	Are there benefits to organisations that re-hire retirees/the unemployed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please list some of these benefits:
8H	Are there disadvantages to organisations that re-hire retirees/the unemployed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please list some of these disadvantages:

SECTION NINE – Option to Participate in Further Research (To be completed by all participants)	
<ul style="list-style-type: none"> Congratulations and thank you again for taking part in this survey! As discussed in the preceding Information Letter and Ethics Consent Form, the ECU Researcher would like to conduct Interviews and Focus Groups with participants. If you would be interested in taking part in further research, please indicate 'yes' or 'no'. If you would like to take part, please leave your preferred contact details below. Please note as with your survey responses, you will be assigned a pseudonym and any reference to you or information given during these sessions will be kept anonymous in the final Doctoral Dissertation. As always, you are free to change your mind or exit the project at any time. If you have any questions regarding what will be involved during the interviews and/or focus groups please contact the ECU Researcher/Supervisor. 	
9A	Would you like to take part in an individual, face-to-face Interview? <input type="checkbox"/> Yes <input type="checkbox"/> No
9B	Would you like to take part in a live Focus Group? <input type="checkbox"/> Yes <input type="checkbox"/> No
9C	Please provide your contact details, which will be kept confidential:

ECU RESEARCHER CONTACT DETAILS		ECU RESEARCHER SUPERVISOR CONTACT DETAILS	
Name:	Jonathan Georgiou		Dr Peter Hancock
Title:	Doctoral Candidate		Senior Lecturer
Faculty:	Faculty of Computing, Health and Science		Faculty of Computing, Health and Science
School:	School of Psychology and Social Science		School of Psychology and Social Science
University:	Edith Cowan University		Edith Cowan University
Campus:	Joondalup		Joondalup
Phone:	XXXX XXXX		XXXX XXXX
Mobile:	XXXXXXXXXX		XXXXXXXXXX
E-Mail:	XXXXXXXXX@our.ecu.edu.au		X.XXXXXXX@ecu.edu.au

– End of Survey –

SOURCE: Active Labour Force Survey with Edith Cowan University Letterhead (Microsoft Word Version)

Appendix C – Inactive Labour Force Survey template



Measuring the Benefits of Retaining Mature Age Employees up to and beyond the Traditional Age of Retirement: A Case study from Perth, Western Australia

INSTRUCTIONS FOR THE MATURE AGE EMPLOYMENT INACTIVE LABOUR FORCE SURVEY (FOR RETIREES AND MATURE AGE UNEMPLOYED)	
<ul style="list-style-type: none"> This survey is intended for mature age employees or volunteers who have either exited the labour force or semi-retired at some point in their employment history (whether voluntarily or forced into retirement or unemployment). Specifically, this survey is for permanent retirees and employees that have entered into semi-retirement (including phased or transitional retirement). It is also for full retirees who have since returned to the workforce (whether in paid or unpaid/volunteer positions). Also eligible are any current long term, unemployed mature age employees (including the 'hidden unemployed'). If this does not describe you (i.e. you have never retired and are currently employed), please go to the online <i>active labour force survey</i> located for free on <i>QUALTRICS</i> by going to the following link https://ecuau.qualtrics.com/SE/?SID=SV_9uxWwhQGy1PyhtX or, request the appropriate survey from the ECU Researcher in either hard or electronic format (see contact details below). Before starting this questionnaire, please ensure you have read and understood the information letter and signed the ethics consent form. Please return this survey and the accompanying ethics consent form to the ECU Researcher either in person, via the pre-paid envelope or by email. Alternatively, you may complete this <i>inactive labour force survey</i> through online submission, using the free survey software <i>QUALTRICS</i> by going to https://ecuau.qualtrics.com/SE/?SID=SV_6i2Mr2yG9cadL5r Please answer the following to the best of your knowledge and experience - feel free to provide your personal opinions. Your input is invaluable and much appreciated, thank you. 	

DEFINITIONS AND DESCRIPTIONS OF KEY TERMS USED IN THIS SURVEY	
Mature Age Employee	Refers to any employee or volunteer over the age of 45. Depending on the context, this may also refer to unemployed workers, semi-retired individuals (including those in phased or transitional retirement) and can also mean retirees who have since returned to the workforce or volunteer.
Employer	Refers to senior level staff who are responsible for the supervision of general staff or volunteers and/or their recruitment or termination of employment (including but not limited to managers, administrators and executives). Depending on the context, It can also mean organisations as a whole.
Retiree	Refers to any individual who has officially retired from the labour force – either permanently or in a semi-retired capacity (including transitional or phased retirement). It also includes re-hired retirees; who have since returned to the workforce in a paid position or unpaid/volunteer work. Retirees also include the 'hidden unemployed' (see below).
Unemployed	Refers to any individual who is currently out of the labour force. This may also include the 'hidden unemployed' – individuals who are/were actively seeking work, however have been unable to obtain a job for an extended period of time. Due to their age and length of time spent out of the labour force, they may have been incorrectly classified as 'retired' or may have 'given up' on regaining employment and forced into retirement.
Public Sector	Refers to any organisation affiliated with and/or administered by local, state or federal governments.
Private Sector	Refers to any privately owned or run businesses. They usually operate for-profit and are not directly regulated or controlled by government. This includes self-employed individuals that operate their own business. It may encompass privately owned human service/community-based organisations and charity/volunteer groups.
Non-Government Organisation Sector	Refers to a privately owned or run organisation. They are usually not-for-profit and are not directly regulated by government or controlled by private enterprise. It generally includes human service/community-based organisations and charity/volunteer groups.
Retirement Age:	At this time, the traditional age of retirement in Australia is 65 years old. However, this 'average' may vary between sectors of employment, professions and genders.
Exiting the Labour Force:	Refers to the act of leaving the workforce, whether by choice or force. For example, fully retiring, semi-retiring (including phased or transitional retirement), leaving a job willingly (to find alternative work) or having one's employment terminated (i.e. being fired or made redundant).

HOW TO NAVIGATE THIS SURVEY	
SECTIONS 1 – 8	To be completed by all participants.
SECTION 9	To be completed by participants that are no longer working in paid employment or unpaid/volunteer work (i.e. individuals who are currently fully retired or unemployed).
SECTIONS 10	To be completed by participants that are currently employed in a paid position or unpaid/volunteer work (individuals who have never fully retired or are 're-hired retirees' who have since returned to the workforce - either in paid or unpaid/volunteer work).
SECTION 11	(Optional) A request for participation in additional research interviews and focus groups related to this Project.
- Please note that further instructions and reminders will be provided throughout the survey questionnaire -	

SECTION ONE – Demographic Information		(To be completed by all participants)	
1A	What is your age? <input type="checkbox"/> 18 – 29 <input type="checkbox"/> 30 – 44 <input type="checkbox"/> 45 – 54 <input type="checkbox"/> 55 – 64 <input type="checkbox"/> 65 – 79 <input type="checkbox"/> 80+		
1B	What is your gender? <input type="checkbox"/> Male <input type="checkbox"/> Female		
1C	What is your current relationship status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other		
1D	What is your home ownership status? <input type="checkbox"/> I own my own home and have paid off the mortgage <input type="checkbox"/> I own my own home but have not paid off the mortgage <input type="checkbox"/> I do not own my own home and do not have a mortgage		
1E	If you do not own your own home, are you currently renting a property? <input type="checkbox"/> Yes <input type="checkbox"/> NO		
1F	Were you born in Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No	1G	Are you an Australian Citizen/Permanent Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No
1H	If you are not an Australian Citizen/Permanent Resident, do you intend applying to become one? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		

SECTION TWO – Education, Training & Qualifications		(To be completed by all participants)	
2A	What is the highest level of Formal Education completed (or equivalent): <input type="checkbox"/> Secondary (i.e. High School) <input type="checkbox"/> Tertiary (i.e. TAFE, College or University)		
2B	Have you had further training in a trade, profession or transferable skill (i.e. provided by a non-tertiary institution such as a Higher Learning Centre run by a private, community-based or government body)? <input type="checkbox"/> YES <input type="checkbox"/> NO		
2C	Please indicate whether you have received formal recognition of your education in any of the following formats (or equivalent)? (You can tick more than one box) <input type="checkbox"/> Year 10 School Leavers Certificate (or equivalent) <input type="checkbox"/> Year 12 School Leavers Certificate (or equivalent) <input type="checkbox"/> TAFE/College Award (i.e. Certificate or Diploma) <input type="checkbox"/> Undergraduate University Award (i.e. Degree or Diploma) <input type="checkbox"/> Post-Graduate University Award (i.e. such as a Diploma, Honours, Masters or PhD Degree) <input type="checkbox"/> Other (Please explain other):		

SECTION THREE – Financial Information		(To be completed by all participants)	
3A	What is your current annual salary (including wage, private investments, stipends such as from a trust fund or a scholarship and Government Pensions)? <input type="checkbox"/> N/A (i.e. you volunteer and do not receive either a wage, stipend or welfare benefits) <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> Between \$25-49,999 <input type="checkbox"/> Between \$50-74,999 <input type="checkbox"/> Between \$75-99,000 <input type="checkbox"/> \$100,000 and above		
3B	Do you have any private funds other than a Superannuation Contribution Fund? (such as private investments, a trust fund account or scholarships) <input type="checkbox"/> Yes <input type="checkbox"/> No		
3C	Do you have a Superannuation Contribution Fund? <input type="checkbox"/> Yes <input type="checkbox"/> No		
3D	If you do have any private investments, a trust fund account, scholarship or a Superannuation Fund, do you currently access any as secondary sources of income? (i.e. Some Mature Age Employees access Superannuation through the 'Transition to Retirement' program) <input type="checkbox"/> Yes <input type="checkbox"/> No		
3E	Do you believe private funds (such as investments, stipends or superannuation funds) would be required in order for you to remain financially secure in retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		
3F	Do you currently receive a Government Pension (other than the Age Pension)? Yes <input type="checkbox"/> No <input type="checkbox"/>		
3G	Do you currently receive the Age Pension? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A (i.e. you are currently ineligible for the Age Pension)		

3H	If you are eligible, but do not currently receive the Age Pension, do you access the 'Pension Bonus Scheme' – deferring your Age Pension In order to receive tax benefits when you do begin receiving the pension? Yes <input type="checkbox"/> No <input type="checkbox"/>
3I	Do you believe the current Age Pension would be an adequate source of financial security for you? As a sole source of income <input type="checkbox"/> If supplemented by other sources of income <input type="checkbox"/> Unsure <input type="checkbox"/>

SECTION FOUR – Prior Work Related Information		(To be completed by all participants)
<ul style="list-style-type: none"> Please note that this section refers to your primary place of work prior to you exiting the labour force (whether permanently retiring or becoming unemployed). Exiting the labour force broadly refers to the act of leaving the workforce either by choice or being forced out - whether through retirement or becoming unemployed. More specifically, retirement can mean either fully retired or semi-retired This section is also relevant to individuals who have entered into semi-retirement (including phased or transitional retirement) - please describe the job you held prior to making this change (even if it is the same as your current position/workplace). Your principal role may have been as either a paid employee or an unpaid worker/volunteer. Refer only to your main prior occupation or volunteer position before exiting the labour force or semi-retiring – do not include any secondary forms of employment or volunteer jobs that you may have held at this time, unless specified in the survey. 		
4A	What was your primary employment status prior to exiting the labour force or semi-retiring? (i.e. Was your principal role in paid employment or did you consider yourself a volunteer?) <input type="checkbox"/> Paid Employee <input type="checkbox"/> Unpaid Employee/Volunteer <input type="checkbox"/> Self Employed	
4B	What was your profession or field of employment prior to exiting the labour force or semi-retiring? (i.e. Accountant/Electrician or Building Industry/Mining Industry etc.)	
4C	What Employment Sector did you work in prior to exiting the labour force or semi-retiring? <input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Non-Government Organisation	
4D	What was your job Title/Level or Job Description prior to exiting the labour force/semi retiring? (i.e. Manager of Human Resources)	
4E	Prior to exiting the labour force or semi-retiring, were you responsible for the supervision of other staff or their recruitment and termination of employment? (i.e. a coordinator, manager, supervisor, administrator or executive etc.) <input type="checkbox"/> Yes <input type="checkbox"/> No	
4F	At what rate did you normally work prior to exiting the labour force or semi-retiring? <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Job Share	
4G	What was your annual salary prior to exiting the labour force or semi-retiring? (including wage, private investments, stipends such as from a trust fund or a scholarship and Government Pensions) <input type="checkbox"/> N/A (i.e. you volunteered and did not receive either a wage, stipend or welfare benefits) <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> Between \$25-49,999 <input type="checkbox"/> Between \$50-74,999 <input type="checkbox"/> Between \$75-99,999 <input type="checkbox"/> \$100,000 and above	
4H	What was your length of employment in your workplace prior to exiting the labour force or semi-retiring: <input type="checkbox"/> Less than 5 Months <input type="checkbox"/> Between 6 and 11 months <input type="checkbox"/> Between 1 and 4 Years <input type="checkbox"/> Between 5 and 9 Years <input type="checkbox"/> Between 10 and 14 Years <input type="checkbox"/> Between 15 and 19 Years <input type="checkbox"/> 20 Years or more	4I What was your length of employment in your position prior to exiting the labour force or semi-retiring: <input type="checkbox"/> Less than 5 Months <input type="checkbox"/> Between 6 and 11 months <input type="checkbox"/> Between 1 and 4 Years <input type="checkbox"/> Between 5 and 9 Years <input type="checkbox"/> Between 10 and 14 Years <input type="checkbox"/> Between 15 and 19 Years <input type="checkbox"/> 20 Years or more
4J	How would you describe the level of job satisfaction you felt in your position/workplace prior to exiting the labour force/semi-retiring? <input type="checkbox"/> 1 (very poor) <input type="checkbox"/> 2 (poor) <input type="checkbox"/> 3 (good) <input type="checkbox"/> 4 (very good) <input type="checkbox"/> 5 (excellent)	
4K	Did you have a secondary paid job prior to exiting the labour force or semi-retiring? YES <input type="checkbox"/> NO <input type="checkbox"/>	4L Did you have a secondary unpaid/volunteer job prior to exiting the labour force or semi-retiring? YES <input type="checkbox"/> NO <input type="checkbox"/>

SECTION FIVE – Sustainability & Age Friendliness of your Prior Workplace		(To be completed by all participants)
<ul style="list-style-type: none"> Please note that this section refers to your primary place of work prior to you exiting the labour force (whether permanently retiring or becoming unemployed). This section is also relevant to individuals who have entered into semi-retirement (including phased or transitional retirement) - please describe the paid job or unpaid/volunteer position you held prior to making this change (even if it is the same as your current position/workplace). The term 're-hired retirees' is not restricted to individuals who may return to the same place of work. It refers to any retired person who has returned to the WA labour force - either in paid employment or unpaid/volunteer work. 		
5A	Prior to exiting the labour force or semi-retiring, did your organisation encourage the retention of mature age employees up to and beyond the current age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:	

5B	Prior to exiting the labour force or semi-retiring, did your organisation have recruitment strategies targeted specifically at re-hiring retirees? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5C	Prior to exiting the labour force or semi-retiring, did your workplace have strategies in place to reduce current and/or predicted future skills shortages? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5D	Prior to exiting the labour force or semi-retiring, did your organisation appear to favour retaining 'younger workers' over keeping mature age employees? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5E	Did your workplace actively employ a mix of different generations of workers? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5F	Does your organisation encourage 'collaboration' or the 'transfer of skills and knowledge' between different generations? (i.e. mentoring, sharing contacts/networking initiatives or succession planning) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5G	Prior to exiting the labour force or semi-retiring, did your organisation encourage 'collaboration' or the 'transfer of skills and knowledge' between different generations? (i.e. mentoring, training in use of technology or daily procedures, sharing contacts, networking initiatives or succession planning) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5H	Prior to exiting the labour force or semi-retiring, was your working environment an 'age friendly universal design' for workers regardless of age or physical mobility needs? (i.e. provided access ramps, space for wheelchairs and ergonomic workstations) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5I	Prior to exiting the labour force or semi-retiring, did your workplace offer flexible working arrangements or provide greater work-life balance to employees? (i.e. the option to work outside of core hours or work less hours a week. Allowing more time for non-work related interests/hobbies, volunteering, returning to study or care responsibilities - whether for dependent children, people with disabilities or ageing family members) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5J	Prior to exiting the labour force or semi-retiring, did your organisation offer any workplace programs set out by the Government? (i.e. initiatives that allow staff to access their Superannuation while still working or defer the Age Pension) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please provide a few examples:
5K	Would the absence of positive mature age retention policies, government initiatives or 'age friendly' practices (as described above) increase the likelihood that mature age employees would leave a job/workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
5L	Were poor mature age retention policies, government initiatives or 'age friendly' practices (as described above) contributing factors to your exit from the labour force or entry into semi-retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5M	Prior to exiting the labour force or semi-retiring, did your organisation comply with age-related anti-discrimination legislation? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If No, please provide a few examples of how it did not comply:
5N	Prior to exiting the labour force or semi-retiring, did you ever experience any age-related discrimination or subjected to negative stereotyping in the workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please briefly describe your experience(s):
5O	Would age-related discriminatory workforce practices or negative stereotyping increase the likelihood that mature age employees would leave a job/workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5P	Was age age-related discrimination or negative stereotyping a contributing factor to your exit from the labour force or entry into semi-retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

SECTION SIX – Continuous Employment Beyond Retirement Age & Training Options in Prior Workplace

(To be completed by all participants)

- Please note that this section refers to your primary place of work prior to you exiting the labour force (whether permanently retiring or becoming unemployed).
- This section is also relevant to individuals who have entered into semi-retirement (including phased or transitional retirement) - please describe the paid job or unpaid/volunteer position you held prior to making this change (even if it is the same as your current position/workplace).
- The term re-hired retirees is not restricted to individuals who may return to the same place of work. It refers to any retired person who has returned to the WA labour force - either in paid employment or unpaid/volunteer work.

6A	Prior to exiting the labour force or semi-retiring, did you intend staying in your previous job/workplace up to retirement age? (in Australia this is generally considered 65 years of age, however this might vary depending on your year of birth, place of employment and gender) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6B	Prior to exiting the labour force or semi-retiring, did you intend staying in your previous job/workplace after retirement age? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

6C	<p>Prior to exiting the labour force or semi-retiring, why would you have considered changing your job? (You can tick more than one box)</p> <p><input type="checkbox"/> You were no longer able to cope with the physical, mental or emotional demands of your job</p> <p><input type="checkbox"/> You wanted to change jobs, careers or sectors of employment</p> <p><input type="checkbox"/> You wanted a job with a higher wage or better financial security (i.e. leave/sick benefits or superannuation)</p> <p><input type="checkbox"/> You wanted a job with better working conditions (i.e. a safer or more age-friendly workplace)</p> <p><input type="checkbox"/> You wanted a job with more workplace flexibility or a greater work-life balance</p> <p><input type="checkbox"/> You were experiencing discrimination or negative stereotyping (whether intentional or not)</p> <p><input type="checkbox"/> You would not consider changing jobs voluntarily - only if you were forced out of your position/workplace</p> <p><input type="checkbox"/> Other (Please explain other)</p> <p><input type="checkbox"/> Unsure</p>
6D	<p>Prior to exiting the labour force or semi-retiring, did you ever feel your job was 'at risk' due to your age? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/> Please briefly explain why:</p>
6E	<p>Do you think 'age' is a barrier to mature age employees remaining in the workforce? (i.e. getting older) Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/></p>
6F	<p>What potential barriers do mature age employees face when trying to remain in the workforce? (You can tick more than one box)</p> <p><input type="checkbox"/> Decreased physical, mental or emotional health (i.e. mobility issues, mental illness or stress-related concerns)</p> <p><input type="checkbox"/> Financial barriers (i.e. tax, private pension or welfare restrictions limiting workers' capacity to work without penalty)</p> <p><input type="checkbox"/> A lack of suitable working conditions for mature age employees (i.e. safe or 'age friendly universal' designs)</p> <p><input type="checkbox"/> Mature age employees may lack up-to-date technical abilities or relevant transferable skills</p> <p><input type="checkbox"/> A lack of training initiatives, job search assistance or career development opportunities for mature age employees</p> <p><input type="checkbox"/> Mature age employees may require more workplace flexibility or a greater work-life balance than other workers</p> <p><input type="checkbox"/> The presence of age-related discrimination or negative stereotyping (whether intentional or not)</p> <p><input type="checkbox"/> Other (Please explain other)</p> <p><input type="checkbox"/> None</p> <p><input type="checkbox"/> Unsure</p>
6G	<p>Prior to exiting the labour force or semi-retiring, did your organisation provide specific training and development initiatives aimed at mature age employees (including re-hired retirees)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6H	<p>If yes, was this training and development meaningful and relevant to mature age employees (including re-hired retirees)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6I	<p>Would a lack of available training and development initiatives increase the likelihood that mature age employees would leave a job/workplace? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6J	<p>Do you believe that training or updating one's skills in the same job or career, improves the likelihood mature age employees would remain employed in the workforce up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6K	<p>Had you undertaken any recent training and development relevant to the job or career you held prior to exiting the labour force or semi-retiring? (i.e. in the 6 months prior to exiting the labour force or semi-retiring) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6L	<p>Prior to exiting the labour force or semi-retiring, had you intended taking any training and development relevant to your previous job or career in the near future? (i.e. in the 6 months to come) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6M	<p>Do you believe that retraining in a different job or changing one's career, improves the likelihood mature age employees would remain employed in the workforce up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6N	<p>Prior to exiting the labour force or semi-retiring, had you undertaken any recent training and development related to a potential new job or career? (i.e. in the 6 months prior to exiting the labour force or semi-retiring) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
6O	<p>Prior to exiting the labour force or semi-retiring, had you intended taking any training and development related to a potential new job or career in the near future? (i.e. in the 6 months to come) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>

SECTION SEVEN – Retirement Options and Exiting the Labour Force

(To be completed by all participants)

- Please note that this section refers to your primary place of work prior to you exiting the labour force (whether permanently retiring or becoming unemployed).
- Exiting the labour force broadly refers to the act of leaving the workforce either by choice or being forced out - whether through retirement or becoming unemployed.
- This section is also relevant to individuals who have entered into semi-retirement (including phased or transitional retirement) - please describe the paid job or unpaid/volunteer position you held prior to making this change (even if it is the same as your current position/workplace).
- The term re-hired retirees is not restricted to individuals who may return to the same place of work. It refers to any retired person who has returned to the WA labour force - either in paid employment or unpaid/volunteer work.
- The term Hidden Unemployed refers to mature age employees who, due to their age, may have been prematurely classified as 'retired' or forced into 'retirement' despite a willingness to work.

7A	How would you describe your current work or retirement status? <input type="checkbox"/> Fully Retired (either from paid or unpaid/volunteer work) <input type="checkbox"/> Semi-Retired in a paid or unpaid/volunteer position (including phased or transitional retirement) <input type="checkbox"/> Fully Employed in a paid or unpaid volunteer position (i.e. 're-hired retirees' that do not consider themselves semi-retired) <input type="checkbox"/> Unemployed (either from paid or unpaid/volunteer work - this includes the 'Hidden Unemployed')
7B	Prior to exiting the labour force or semi-retiring, when had you intended retiring - including semi-retirement? <input type="checkbox"/> Earlier than the traditional age of retirement <input type="checkbox"/> At the traditional age of retirement <input type="checkbox"/> Later than the traditional age of retirement <input type="checkbox"/> You never intended to retire voluntarily <input type="checkbox"/> Unsure
7C	If you intended retiring (or were unsure about when you wanted to retire), how did you plan to retire? <input type="checkbox"/> Full Retirement <input type="checkbox"/> Semi-Retirement (including Phased or Transitional Retirement) <input type="checkbox"/> Unsure
7D	How did you eventually exit the labour force or semi-retire? <input type="checkbox"/> You voluntarily left your job/workplace <input type="checkbox"/> You were forced out of your job/workplace <input type="checkbox"/> Other (Please explain other) <input type="checkbox"/> Unsure
7E	Prior to exiting the labour force or semi-retiring, when did your employer/organisation encourage employees to retire? <input type="checkbox"/> Earlier than the traditional age of retirement <input type="checkbox"/> At the traditional age of retirement <input type="checkbox"/> Later than the traditional age of retirement <input type="checkbox"/> Your employer/organisation does not encourage employees to retire <input type="checkbox"/> N/A (i.e. you were self-employed) <input type="checkbox"/> Unsure
7F	Prior to exiting the labour force or semi-retiring, were you ever approached by your employer/organisation about retiring, leaving your job or changing your current working conditions? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/> N/A (i.e. you were self-employed)
7G	If Yes, do you believe you were approached due to your age? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7H	Prior to exiting the labour force or semi-retiring, did your organisation provide assistance to mature age employees in any of the following formats? (You can tick more than one box) <input type="checkbox"/> In the form of Information Sessions (i.e. regarding retirement, superannuation or other mature age-related topics) <input type="checkbox"/> In the form of Retirement Planning (including seminars on 'challenges beyond the workforce' etc. <input type="checkbox"/> In the form of Superannuation Schemes (including any kind of financial security or private pension assistance) <input type="checkbox"/> N/A (i.e. your organisation did not provide any of the above assistance)
7I	Prior to exiting the labour force or semi-retiring, had you ever attended information seminars regarding retirement options/superannuation? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7J	If you did not attend information seminars regarding retirement options/superannuation, do you now wish you had? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7K	Do you believe the assistance provided by organisations (in the form of retirement plans, superannuation schemes and information sessions) would benefit mature age employees in retirement? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7L	What 'conditions' would have to be met for mature age employees to be able to retire successfully? (You can tick more than one box) <input type="checkbox"/> Financial Independence <input type="checkbox"/> Physical Independence <input type="checkbox"/> Social Independence <input type="checkbox"/> Other (Please explain other)
7M	Are current mature age employees prepared for permanent retirement, semi-retirement or being unemployed - whether voluntarily or if forced to exit the labour force? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7N	Were you prepared for permanent retirement, semi-retirement or being unemployed - whether voluntarily or if forced to exit the labour force? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7O	How would you describe your quality of life prior to exiting the labour force or semi-retiring? 1 (very poor) <input type="checkbox"/> 2 (poor) <input type="checkbox"/> 3 (good) <input type="checkbox"/> 4 (very good) <input type="checkbox"/> 5 (excellent) <input type="checkbox"/>
7P	How would you describe your current quality of life? 1 (very poor) <input type="checkbox"/> 2 (poor) <input type="checkbox"/> 3 (good) <input type="checkbox"/> 4 (very good) <input type="checkbox"/> 5 (excellent) <input type="checkbox"/>
7Q	Are you currently in an economic position to remain financially secure? (i.e. able to meet daily costs of living) Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7R	Are you currently in a position to remain physically self-sufficient? (i.e. living without assistance) Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>
7S	Are you currently socially active? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>

7T	<p>What factors may have contributed to you eventually exiting the labour force or semi-retiring? (You can tick more than one box)</p> <p><input type="checkbox"/> You were no longer able to cope with the physical, mental or emotional demands of your job or the workforce</p> <p><input type="checkbox"/> A low wage or inadequate financial security (i.e. leave/sick benefits or superannuation)</p> <p><input type="checkbox"/> Your workplace was experiencing financial cutbacks or effected by economic downturn</p> <p><input type="checkbox"/> A lack of suitable working conditions (i.e. safe or 'age friendly universal' designs in the workplace)</p> <p><input type="checkbox"/> A lack of training initiatives, job search assistance or career development opportunities for mature age employees</p> <p><input type="checkbox"/> You were experiencing age-related discrimination or negative stereotyping (whether intentional or not)</p> <p><input type="checkbox"/> You wanted more time for non-work related interests or familial responsibilities</p> <p><input type="checkbox"/> You believed it was time to voluntarily exit the labour force (i.e. due to your age and years of service)</p> <p><input type="checkbox"/> You were forced out of your position/workplace</p> <p><input type="checkbox"/> Other <i>(Please explain other)</i></p> <p><input type="checkbox"/> Unsure</p>
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<p>SECTION EIGHT – Perceptions on Mature Age Employees & Retirees <i>(To be completed by all participants)</i></p> <p>• Please answer the following to the best of your knowledge, opinions or experience - there are no right or wrong answers.</p>	
8A	Do you personally value the contributions of mature age employees (this includes retirees or the mature age unemployed)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
8B	In general, what do you think mature age employees could do to better ensure they remain in the workforce up to and beyond the traditional age of retirement (this includes retirees and the mature age unemployed who wish to return to the workforce)?
8C	Do employers/organisations value the contributions of mature age employees (this includes retirees or the mature age unemployed)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
8D	In general, what do you think employers could do to better retain mature age employees up to and beyond the traditional age of retirement (this includes attracting and keeping potential retirees or the mature age unemployed)?
8E	Are there benefits to organisations that retain employees up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please list some of these benefits:
8F	Are there disadvantages to organisations that retain employees up to and beyond the traditional age of retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If you answered yes, please list some of these disadvantages:
8G	Are there benefits to organisations that re-hire retirees/the unemployed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please list some of these benefits:
8H	Are there disadvantages to organisations that re-hire retirees/the unemployed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure If yes, please list some of these disadvantages:
<p>- You will now move on to different survey sections depending on your employment or retirement status -</p> <ul style="list-style-type: none"> • If you are no longer working in paid or unpaid/volunteer employment and you will proceed to Section 9 (i.e. participants who are currently fully retired or unemployed) • If you are currently employed in paid or unpaid/volunteer positions and you will be skipped to Section 10 (i.e. individuals who have never fully retired or are 're-hired retirees' who have since returned to the workforce - either in paid or unpaid/volunteer work) 	

<p>SECTION NINE – Permanent Retirement, Long-Term Unemployment and Regaining Employment <i>(To be completed by participants who are currently fully retired or unemployed - including the Hidden Unemployed)</i></p> <ul style="list-style-type: none"> • Please note this section is relevant to participants who are no longer working in paid or unpaid/volunteer employment. If this does not describe you, then please go back and tick the alternate box. • Exiting the labour force broadly refers to the act of leaving the workforce either by choice or being forced out - whether through retirement or becoming unemployed. • In this section, retirement means fully retired - whether from paid employment or unpaid/volunteer work. Unemployed individuals are mature age employees who have exited the labour force either voluntarily (to find other work) or have been forced out of a job/workplace by their employer/organisation. • The term Hidden Unemployed refers to mature age employees who, due to their age, may have been prematurely classified as 'retired' or forced into 'retirement' despite a willingness to work. 	
9A	<p>What is the length of time you have been out of the workforce?</p> <p><input type="checkbox"/> Less than a month</p> <p><input type="checkbox"/> Between 1 and 5 Months</p> <p><input type="checkbox"/> Between 6 and 11 months</p> <p><input type="checkbox"/> Between 1 and 4 Years</p> <p><input type="checkbox"/> 5 or more years</p>
9B	<p>Since exiting the labour force - either through permanent retirement or becoming unemployed - have you attempted to return to the workforce? (You can tick more than one box)</p> <p><input type="checkbox"/> You have passively checked job boards or newspapers</p> <p><input type="checkbox"/> You have informally applied for work (i.e. contacted prior colleagues or made informal inquiries)</p> <p><input type="checkbox"/> You have formally applied for work (i.e. sent in resume's or attended interviews)</p> <p><input type="checkbox"/> You have not attempted to return to the workforce in any way</p> <p><input type="checkbox"/> Other <i>(Please explain other)</i></p>

9C	<p>Do you wish to return to the workforce? (You can tick more than one box)</p> <p><input type="checkbox"/> Yes, in paid employment</p> <p><input type="checkbox"/> Yes, in unpaid/volunteer employment</p> <p><input type="checkbox"/> No I do not wish to return to the workforce</p> <p><input type="checkbox"/> Unsure</p>
9D	<p>If you do wish to return to the workforce (or are unsure if you do), please nominate reasons why: (You can tick more than one box)</p> <p><input type="checkbox"/> Financial necessity (i.e. you cannot afford the daily cost of living)</p> <p><input type="checkbox"/> You lack mental stimulation (i.e. you are bored or miss work-related challenges)</p> <p><input type="checkbox"/> You lack social interaction (i.e. you are inactive and becoming isolated)</p> <p><input type="checkbox"/> Work was important to your identity and provided you with purpose</p> <p><input type="checkbox"/> You want to make a meaningful contribution to the community through work</p> <p><input type="checkbox"/> You voluntarily exited the labour force and are unhappy with your decision</p> <p><input type="checkbox"/> You were forced to exit the labour force and are not glad to be retired or out of work</p> <p><input type="checkbox"/> Other (Please explain other)</p> <p><input type="checkbox"/> Unsure</p>
9E	<p>If you do not wish to return to the workforce (or are unsure if you do not), please nominate reasons why not: (You can tick more than one box)</p> <p><input type="checkbox"/> You are physically, mentally or emotionally unable to return to the workforce</p> <p><input type="checkbox"/> It is not a financial necessity (i.e. you can afford the daily cost of living)</p> <p><input type="checkbox"/> You do not lack mental stimulation (i.e. you are not bored, nor do you miss work-related challenges)</p> <p><input type="checkbox"/> You do not lack social interaction (i.e. you are active and well connected)</p> <p><input type="checkbox"/> Work was not/is no longer important to your identity or purpose in life</p> <p><input type="checkbox"/> You contribute to the community in other non-work related ways</p> <p><input type="checkbox"/> You chose to exit the labour force and are happy with your decision</p> <p><input type="checkbox"/> You were forced to exit the labour force, but you are glad to be retired or out of work</p> <p><input type="checkbox"/> Other (Please explain other)</p> <p><input type="checkbox"/> Unsure</p>
9F	<p>Do you believe that retirees and mature age unemployed who train or update their skills in the same job/career they held prior to exiting the labour force, would improve the likelihood of regaining employment? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
9G	<p>Since exiting the workforce or semi retiring, have you updated your skills in the same job/career you held prior to exiting the labour force or semi-retiring? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
9H	<p>If not, would you consider updating your skills in the same job/career you held prior to exiting the labour force or semi-retiring in the future? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
9I	<p>Do you believe that retirees and mature age unemployed who retrain in a different job or change careers to the one they held prior to exiting the labour force, improves the likelihood of regaining employment?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
9J	<p>Since exiting the labour force, have you retrained in a different job/career to the one you held prior to exiting the labour force or semi-retiring? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
9K	<p>If not, would you consider retraining in a different job/career to the one you held prior to exiting the labour force or semi-retiring in the future? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
9L	<p>Do you think 'age' is a barrier to retirees or the mature age unemployed regaining employment in the workforce? (i.e. getting older) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
9M	<p>What 'barriers' may prevent retirees or the mature age unemployed from re-entering the labour force?</p> <p>(You can tick more than one box)</p> <p><input type="checkbox"/> Decreased physical, mental or emotional health (i.e. mobility issues, mental illness or stress-related concerns)</p> <p><input type="checkbox"/> Financial barriers (i.e. tax, private pension or welfare restrictions limiting workers' capacity to work without penalty)</p> <p><input type="checkbox"/> A lack of suitable working conditions for mature age employees (i.e. safe or 'age friendly universal' designs)</p> <p><input type="checkbox"/> The length of time retirees or the mature age unemployed have been out of workforce</p> <p><input type="checkbox"/> Retirees or the mature age unemployed may lack up-to-date technical abilities or relevant transferable skills</p> <p><input type="checkbox"/> A lack of training initiatives, job search assistance or career development opportunities for retirees or the mature age unemployed</p> <p><input type="checkbox"/> Retirees or the mature age unemployed may require more workplace flexibility or a greater work-life balance than other workers</p> <p><input type="checkbox"/> The presence of age-related discrimination or negative stereotyping (whether intentional or not)</p> <p><input type="checkbox"/> Other (Please explain other)</p> <p><input type="checkbox"/> None</p> <p><input type="checkbox"/> Unsure</p>
<p align="center">- As you are currently fully retired or unemployed, you will skip Section 10 and move on to Section 11 -</p>	

SECTION TEN – Remaining in or Returning to The Labour Force <i>(To be completed by participants who have only semi-retired or are 're-hired retirees' who have since returned to the workforce)</i>	
<ul style="list-style-type: none"> Please note this section is relevant to individuals that are currently working in paid or unpaid/volunteer employment. If this does not describe you, then please go back and tick the alternate box. Exiting the labour force broadly refers to the act of leaving the workforce either by choice or being forced out - whether through retirement or becoming unemployed. In this section, retirement can mean either 'fully retired' or 'semi-retired' (including phased or transitional retirement) - whether from paid employment or unpaid/volunteer work. Semi-retired individuals need not have exited the labour force, unlike re-hired retirees. The term re-hired retirees is not restricted to individuals who may return to the same place of work. It refers to any retired person who has returned to the WA labour force - either in paid employment or unpaid/volunteer work. 	
10A	What is the length of time you were out of the workforce? <input type="checkbox"/> N/A (i.e. you did not spend any time out of the labour force, you simply semi-retired or changed your working conditions) <input type="checkbox"/> Less than a month <input type="checkbox"/> 1 and 5 Months <input type="checkbox"/> Between 6 and 11 months <input type="checkbox"/> Between 1 and 4 Years <input type="checkbox"/> 5 or more years
10B	How did you enter into semi-retirement or return to the workforce? (You can tick more than one box) <input type="checkbox"/> You passively checked job boards or newspapers <input type="checkbox"/> You Informally applied for work (i.e. contacted prior/current colleagues or made informal inquiries) <input type="checkbox"/> You have formally applied for work (i.e. sent in resume's or attended interviews) <input type="checkbox"/> You entered into semi-retirement as part of a natural transition (i.e. due to your age or career pathways) <input type="checkbox"/> Other (Please explain other)
10C	In what capacity are you currently employed? (You can tick more than one box) <input type="checkbox"/> You are in paid employment <input type="checkbox"/> You are in unpaid/volunteer employment <input type="checkbox"/> You are Self-Employed <input type="checkbox"/> You work in the Public Sector <input type="checkbox"/> You work in the Private sector <input type="checkbox"/> You work in the Non-Government Sector <input type="checkbox"/> You work Full Time <input type="checkbox"/> You work Part Time <input type="checkbox"/> You work Casually <input type="checkbox"/> You Job-Share
10D	Are you working in the same field/profession you held prior to exiting the workforce or semi-retiring? <input type="checkbox"/> Yes <input type="checkbox"/> No
10E	Are you working in the same workplace/organisation you were employed in prior to exiting the workforce or semi-retiring? <input type="checkbox"/> Yes <input type="checkbox"/> No
10F	Compared to the position/level you held prior to exiting the labour force, are you currently in: <input type="checkbox"/> An equivalent level position <input type="checkbox"/> A lower level position <input type="checkbox"/> A higher level position <input type="checkbox"/> N/A (i.e. the positions are not comparable in terms of job description, level or wage)
10G	Are you responsible for the supervision of other staff or their recruitment and termination of employment? (i.e. a coordinator, manager, supervisor, administrator or executive etc.) <input type="checkbox"/> Yes <input type="checkbox"/> No
10H	How would you describe the level of job satisfaction you feel in your current position/workplace? <input type="checkbox"/> 1 (very poor) <input type="checkbox"/> 2 (poor) <input type="checkbox"/> 3 (good) <input type="checkbox"/> 4 (very good) <input type="checkbox"/> 5 (excellent)
10I	Whether you work in paid employment or unpaid volunteer work, do you consider yourself to be a: <input type="checkbox"/> Semi-retiree - who may not have exited the labour force, but changed their working conditions (including individuals in phased or transitional retirement) <input type="checkbox"/> 'Re-hired retiree' (whether regaining employment in a full time, part time, casual or job share position)
10J	If you entered into semi-retirement (including phased or transitional retirement), why did you semi-retire: (You can tick more than one box) <input type="checkbox"/> Financial necessity (i.e. you would be unable to afford the daily cost of living if out of the workforce) <input type="checkbox"/> You feared a lack of mental stimulation (i.e. you would be bored or miss work-related challenges) <input type="checkbox"/> You feared a lack of social interaction (i.e. you would become inactive or isolated) <input type="checkbox"/> Work was important to your identity and provided you with purpose <input type="checkbox"/> You wanted to make a meaningful contribution to the community through work <input type="checkbox"/> You entered into semi-retirement as part of a natural transition (i.e. due to your age or career pathways) <input type="checkbox"/> You believed it was the only job opportunity available (i.e. you might not find any other work due to your age/skill level) <input type="checkbox"/> You were forced into semi-retirement by your employer/organisation <input type="checkbox"/> Other (Please explain other) <input type="checkbox"/> Unsure

10K	<p>If you are a 'rehired retiree' (you were fully retired) or unemployed, why did you re-enter the workforce: (You can tick more than one box)</p> <p><input type="checkbox"/> You had a financial necessity (i.e. you could not afford the daily cost of living)</p> <p><input type="checkbox"/> A Lack of mental stimulation (i.e. you were bored or missed work-related challenges)</p> <p><input type="checkbox"/> A lack of social interaction (i.e. you were inactive or became isolated)</p> <p><input type="checkbox"/> Work was important to your identity and provided you with purpose</p> <p><input type="checkbox"/> You wanted to make a meaningful contribution to the community through work</p> <p><input type="checkbox"/> You voluntarily exited the labour force but were subsequently unhappy with your decision</p> <p><input type="checkbox"/> You believed it was the only job opportunity available (i.e. you might not find any other work due to your age/skill level)</p> <p><input type="checkbox"/> You were forced to exit the labour force and were unhappy about being out of work</p> <p><input type="checkbox"/> Other (Please explain other)</p> <p><input type="checkbox"/> Unsure</p>
10L	<p>Do you believe that retirees and mature age unemployed who train or update their skills in the same job/career they held prior to exiting the labour force improve the likelihood of regaining employment?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
10M	<p>Since exiting the labour force or semi-retiring, have you updated your skills in the same job/career you held prior to exiting the labour force or semi-retiring? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
10N	<p>If not, would you consider updating your skills in the same job/career you held prior to exiting the labour force or semi-retiring in the future? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
10O	<p>Do you believe that retirees and mature age unemployed who retrain in a different job or change careers to the one they held prior to exiting the labour force, improve the likelihood of regaining employment?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
10P	<p>Since exiting the labour force or semi-retiring, have you retrained in a different job/career to the one you held prior to exiting the labour force or semi-retiring? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
10Q	<p>If not, would you consider retraining in a different job/career to the one you held prior to exiting the labour force or semi-retiring in the future? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
10R	<p>Do you think 'age' is a barrier to retirees or the mature age unemployed regaining employment in the workforce? (i.e. getting older) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p>
10S	<p>What 'barriers' may prevent retirees or the mature age unemployed from re-entering the labour force? (You can tick more than one box)</p> <p><input type="checkbox"/> Decreased physical, mental or emotional health (i.e. mobility issues, mental illness or stress-related concerns)</p> <p><input type="checkbox"/> Financial barriers (i.e. tax, private pension or welfare restrictions limiting workers' capacity to work without penalty)</p> <p><input type="checkbox"/> A lack of suitable working conditions for mature age employees (i.e. safe or 'age friendly universal' designs)</p> <p><input type="checkbox"/> The length of time retirees or the mature age unemployed have been out of workforce</p> <p><input type="checkbox"/> Retirees or the mature age unemployed may lack up-to-date technical abilities or relevant transferable skills</p> <p><input type="checkbox"/> A lack of training initiatives, job search assistance or career development opportunities for retirees or the mature age unemployed</p> <p><input type="checkbox"/> Retirees or the mature age unemployed may require more workplace flexibility or a greater work-life balance than other workers</p> <p><input type="checkbox"/> The presence of age-related discrimination or negative stereotyping (whether intentional or not)</p> <p><input type="checkbox"/> Other (Please explain other)</p> <p><input type="checkbox"/> None</p> <p><input type="checkbox"/> Unsure</p>

SECTION ELEVEN – Option to Participate in Further Research	
(To be completed by all participants)	
<ul style="list-style-type: none"> • Congratulations and thank you again for taking part in this survey! • As discussed in the preceding Information Letter and Ethics Consent Form, the ECU Researcher would like to conduct Interviews and Focus Groups with participants. • If you would be interested in taking part in further research, please indicate 'yes' or 'no'. If you would like to take part, please leave your preferred contact details below. • Please note as with your survey responses, you will be assigned a pseudonym and any reference to you or information given during these sessions will be kept anonymous in the final Doctoral Dissertation. • As always, you are free to change your mind or exit the project at any time. • If you have any questions regarding what will be involved during the interviews and/or focus groups please contact the ECU Researcher/Supervisor. 	
11A	Would you like to take part in an individual, face-to-face Interview? <input type="checkbox"/> Yes <input type="checkbox"/> No
11B	Would you like to take part in a live Focus Group? <input type="checkbox"/> Yes <input type="checkbox"/> No
11C	Please provide your contact details, which will be kept confidential:

– End of Survey –

ECU RESEARCHER CONTACT DETAILS		ECU RESEARCHER SUPERVISOR CONTACT DETAILS
Name:	Jonathan Georgiou	Dr Peter Hancock
Title:	Doctoral Candidate	Senior Lecturer
Faculty:	Faculty of Computing, Health and Science	Faculty of Computing, Health and Science
School:	School of Psychology and Social Science	School of Psychology and Social Science
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SOURCE: Inactive Labour Force Survey with Edith Cowan University Letterhead (Microsoft Word Version)

Appendix D – Semi-Structured Interview Template (*Active Labour Force Survey* respondent)

<p>ALFS – INSERT QUALTRICS CODE – INSERT NAME – INSERT PHONE- INSERT MOBILE – INSERT FIELD/TITLE</p> <p>Is in the public sector. Is receiving part-private pension and is earning 75K +. Works PT and is a research consultant (has only been with employer/position btw 1 – 4 years). Has both a paid and unpaid secondary job – apart from flexibility and age-friendliness, does not have very many age-sensitive measures. Ageism and poor conditions would lead to her exit – however is likely to change jobs due to moving home. <i>“I have never experienced any form of age discrimination in this role and I am perceived as highly competent in the role I perform as I receive a lot of regular feedback to this effect from both students and other academic staff within my Faculty.”</i> A recurring theme (RT) is that people do not see age as a barrier, more their inability to cope and need for flexibility. Another RT is that a lot of people are unaware if their org provided targeted T&D but that it is essential for MAEs... Wants to retire early (semi) – but is unsure what org wants of her. Others are not prepared but she is – she would ultimately exit due to external factors out of her control (family or economy).</p> <p>NB – INSERT SURVEY COMPLETION DATE</p>
<p>Primary Research Question:</p> <p>Given the socio-economic implications of Australia’s rapidly ‘ageing workforce’ – what can employers do to better attract and retain mature age employees, thereby limiting any future negative impact on individuals, the WA labour force and society in general?</p> <p>Secondary Research Questions:</p> <p>To what extent do WA workplaces reflect current academic literature, Government policies, legislation and recommendations aimed at developing ‘age-friendly’ and ‘sustainable’ working environments? What does a cohort of WA ‘Baby Boomers’, retirees and employers consider to be the advantages and disadvantages associated with attracting and retaining mature age employees?</p>
<p>Q1 – Has anything changed in your personal or professional life since completing the survey that you feel may be relevant to this study (views or activities relating to work, retirement and/or QOL)?</p> <p>Q2a – There were a few clear age-sensitive strategies in place (being eclectic, flexible and age-friendly in design). Could you please elaborate on what may be (+) for MAEs? What is missing in your workplace and you were uncertain about some policies? Is it a case of not being available or promoted to employers (and not accessible to employees)? What would you recommend to orgs that are not age-sensitive – do practices need to be leadership driven or bottom-up?</p> <p>Q2b – Could you perhaps elaborate on your secondary paid and unpaid jobs? How do they compare to your primary role in terms of intent, content, responsibility and age-sensitivity (i.e. perceived value by self, employers or society)?</p> <p>Q3a – You cited a v. good (4) job satisfaction and did not believe your job was at risk – not having exp. ageism and receiving (+) feedback from co-workers/students– you stated poor work conditions and ageism would lead to your exit. What is of particular interest to my study, is why employers may not elect to keep older workers on; rehire job-seekers or retirees; redeploy them (if no longer able to cope); offer greater flexibility/age-friendliness; or assist in career development? You had an intrinsic desire to change jobs, but also stated external factors such as, family or \$ downturn could lead to your exit. How will your work/plans be affected if you do move; familial considerations arise; or if \$ downturn occurs?</p> <p>Q3b – You did not see age as a barrier per-se, however did suggest that an ‘inability to cope’ and the ‘need for flexibility’ could hinder prospects. How can attitudes, practices and culture in workplaces or society be changed? To what extent are there gaps in policy and how could they be remedied – variations btw sector, leaders or acting as agents of change?</p> <p>Q4a – You were unsure if your organisation provided ‘meaningful’ T&D targeted at MAEs, but the presence of such PD would be important for retention. What has been your exp. of up-skilling and how could MAEs maintain engagement - given you believed people should be proactive with respect to PD and health? Why wouldn’t you consider re-skilling?</p>

Continued Overleaf...

Q4b – You suggested individualised HR and better recruitment strategies would help in MA A&R – especially given the need for diversity and to keep knowledge or mentors. Also, increased longevity and skills shortages may lead to retirees filling niches. Would active and inactive labour force participants benefit from MA-Centric PD and job search assistance? How could it be designed; and interventions promoted – whether info/edu. campaigns, T&D, subsidies or career services?

Q5a – You accessed super seminars provided by your employer – citing their worth. Could you explain your views on these services and whether they'll help in 'later life'? Do you foresee any issues in relation to your plans of semi-retiring early and perhaps the expectations of your organisation (which at the time of the survey, you were uncertain of)?

Q5b - Citing the need for physical, economic and social independence, you did not believe other MAEs were prepared for retirement, but you were. Is this because you're drawing from private sources and had a v. good QOL (4) – with an expectation that you would be able to remain independent on all counts? What would not only appeal to individuals (i.e. promotion), but also benefit them in better decision-making - whether continuing to work, re-entering or exiting?

Q6 – Do you have anything further to add (based on topics we have already discussed) or would like to raise anything new at this time?

SOURCE: Active Labour Force Survey Respondent Semi-Structured Interview (SSI 27) Question Guide Example

Appendix E – Semi-Structured Interview Template (*Inactive Labour Force Survey respondent*)

<p align="center">ILFS INT – INSERT QUALTRICS CODE – INSERT NAME</p> <p align="center">(Out of Work 1-4 Years AND is Unsure about returning to the WF)</p> <p>Single; aged 65 +; and not currently on any form of pension or superannuation. Was a paid employee in the public sector and employer (with a secondary unpaid job). Was earning 100k + p/a – now earning above 25k. Had been with the employer 20+ years. Had a poor level of job satisfaction prior to leaving.</p> <p>Her prior organisation did not encourage the A&R of older cohorts – but did aim to limit skills shortages using age-friendly, flexible and incentivised policies (however, favoured youth over other age groups). Did not have CK sharing or retention. Poor MAE A&R policies DID contribute to her exit – including ageism (being excluded in relation to IT).</p> <p>Would have changed jobs due to a <i>“Lack of opportunity for challenging and interesting work; lack of opportunity for training; repeated budget cuts making the achievement of service goals less and less possible”</i>. Believed MAEs are not supported and may lack skills. T&D was important but not accessible. Is a full retiree and was forced out despite wanting to move into semi-retirement. She had been approached for retirement because of her age. Attended seminars however did not believe such assistance helps MAEs once in retirement. Believed \$ independence was the only factor required and is unsure whether she was prepared for retirement – QOL had declined from 4 – 3 since exiting. She is still able to remain independent. Cutbacks and a lack of opportunity (coupled with ageism) resulted in her ultimate exit.</p> <p>Has looked for work and applied formally. Would like to return for mental stimulation – but nominated unsure as to why she would not want to return. Did not believe T&D necessarily helps Rehires back into the WF but would be willing to try. Believed time out the workforce and a loss of skills (coupled with ageism and \$ penalties) prevent rehires from returning.</p> <p align="center">NB – INSERT SURVEY COMPLETION DATE</p>
<p>Primary Research Question:</p> <p>Given the socio-economic implications of Australia’s rapidly ‘ageing workforce’ – what can employers do to better attract and retain mature age employees, thereby limiting any future negative impact on individuals, the WA labour force and society in general?</p> <p>Secondary Research Questions:</p> <p>To what extent do WA workplaces reflect current academic literature, Government policies, legislation and recommendations aimed at developing ‘age-friendly’ and ‘sustainable’ working environments?</p> <p>What does a cohort of WA ‘Baby Boomers’, retirees and employers consider to be the advantages and disadvantages associated with attracting and retaining mature age employees?</p>
<p>Q1 – You completed the survey in late September of last year, has anything changed in your personal or professional life since then that you feel may be relevant to this study (views or activities relating to work, retirement and/or QOL)?</p> <p>Q2 – Your prior workplace seemed to be lacking in targeted workplace policies and opportunities for MAEs to undertake professional or career development. In fact, ‘unfriendly’ practices and ageism appeared to contribute to your exit (and a poor level of job satisfaction). Please explain this further – also, how could the attitudes of individuals and/or workplace policies be improved in WA?</p> <p>Q3 – Seeing you did not appear to find retirement seminars useful and you were unsure if you were actually ‘prepared’ for exiting the labour force (with a substantial drop in wealth and no form of public or private income) - what would not only appeal to workers, but also benefit them in regards to better decision-making whether they chose to continue working or retiring? For instance, why was the government’s superannuation initiatives not utilised?</p>

Continued Overleaf...

Q4 – You nominated several reasons as to why MAEs find it difficult to re-enter the labour force – moreover, you were unsure if you actually wanted to return. What has been your experience of being ‘retired’ and applying for work? Of what benefit would specific mature-aged job-search assistance be for WA’s unemployed?

Q5 – A major point that you reiterated in your survey was the potential lack of cooperation between younger and older generations. Could you please elaborate on your views - perhaps providing any recommendations for overcoming this? Of particular interest to my study, is why employers may not elect to keep older workers on, redeploy them (if they are no longer able to cope) or utilise their experience in different roles (particularly given your twenty years in the job).

Q6 – Do you have anything further to add (based on topics we have already discussed) or would like to raise anything new at this time?

SOURCE: Inactive Labour Force Survey Respondent Semi-Structured Interview (SSI 1) Question Guide Example

Appendix F – Focus Group Activity Template (*Active Labour Force Survey and Inactive Labour Force Survey respondents*)

[INSERT NAME & QUALTRICS CODE] NGO (EMP) Paid Teaching FT - Lv 5 JS* – 2 nd Paid and Unpaid Jobs – Lv 4 QOL
[INSERT NAME & QUALTRICS CODE] PUB Paid Education/Soar Ambassador Cas – Lv 4 JS – No 2 nd Jobs – Lv 4 QOL
[INSERT NAME AND QUALTRICS CODE] SEMI RET <div>PRIOR</div> PUB Paid School Teacher FT - Lv 3 JS – No 2 nd Jobs - Lv 3 QOL <div>CURRENT</div> PUB PT Same Field/Workplace – Lv 2 JS - Different Lv Job – Lv 3 QOL
[INSERT NAME & QUALTRICS CODE] NGO (EMP) Paid Union Secretary FT – Lv 4 JS – No 2 nd Jobs – Lv 3 QOL
[INSERT NAME & QUALTRICS CODE] NGO Paid Teacher FT - Lv 2 JS - No 2 nd Job - Lv 4 QOL
[INSERT NAME & QUALTRICS CODE] PRI (SELF EMPLOYED) Director/HR Consultant FT – Lv 5 JS – 2 nd Paid Job – Lv 5 QOL
[INSERT NAME & QUALTRICS CODE] REHIREE <div>PRIOR</div> PUB Paid Uni Professor of Education FT - Lv 3 JS – 2 nd Unpaid Job - Lv 4 QOL <div>CURRENT</div> PUB (Paid) PT Different Field/Workplace - Lv 3 JS - Lower Lv Job – Lv 4 QOL
[INSERT NAME & QUALTRICS CODE] PRI Paid Carer FT – Lv 4 JS – No 2 nd Jobs - QOL Lv 3

Ensure Ethics Consent and Confidentiality Forms are signed; provide name tags; direct to consumables and amenities.

Primary Research Question:

Given the socio-economic implications of Australia's rapidly 'ageing workforce' – what can employers do to better attract and retain mature age employees, thereby limiting any future negative impact on individuals, the WA labour force and society in general?

Secondary Research Questions:

To what extent do WA workplaces reflect current academic literature, Government policies, legislation and recommendations aimed at developing 'age-friendly' and 'sustainable' working environments?

What does a cohort of WA 'Baby Boomers', retirees and employers consider to be the advantages and disadvantages associated with attracting and retaining mature age employees?

After explaining FG structure and rationale, get participants to state their names and age for the recording:

Q1 – Perhaps everyone could describe their current situation – whether regarding employment, retirement or personal life? In particular if anything has changed since completing the survey (over the past 6 months to a year)

BRAINSTORMING ACTIVITY 1 – write down as many things you think of when you hear the following word(s):

- Mature Age
- Work

Discuss the words and if necessary the meanings...

Q2 – What are the positive experiences you have had as a mature age employee (or member of society)? Have these been related to the kind of job/activity, the setting, leadership, strategies in place or relationships?

Q3 – What are the barriers you have faced with respect to employment? This could be in relation to finding work, moving into different positions or even keeping your job? Have these been related to the kind of job/activity, the setting, leadership, strategies in place or relationships?

BRAINSTORMING ACTIVITY 2 – write down as many things you think of when you hear the following words:

- Age-Friendly
- Sustainability

Discuss the words and if necessary the meanings...

Q4 – With respect to 'dealing' with an ageing society/workforce - to what extent is there a gap between the policies developed, initiatives put into practice and what should be done? (i.e. age-centric

recruitment, universal design and socio-economic or educational supports) How could changes be made to make things more relevant or meaningful?

Q5 – How could mature age individuals be better supported in finding and retaining training and employment? Should there be targeted mature age assistance and how could this be designed or promoted?

BRAINSTORMING ACTIVITY 3 – write down as many things you think of when you hear the following words:

- Retirement
- 'Rehirement'

Discuss the words and if necessary the meanings...

Q6 – How difficult has it been to prepare for (or in some cases, actually navigate) options in later life – particularly with respect to choosing between working UTABTTAOR**, exiting the labour force and managing financial (pension or superannuation) or life-style issues (TTR or Health)? What are the issues 'retirement' seminars or 'information campaigns' should be focusing on? To what extent do people need to be agents of change (role models) or does it amount to good leadership when encouraging people to prepare, remain engaged or alter perceptions on ageing?

Q7 – How can transitions between active and inactive labour force participation be made more fluid? Is it a case of increasing ROPL, de-bunking myths and helping mature cohorts to feel self-belief? Is it okay to simply 'retire'?

Q8 – How can the benefits of mature age be more widely promoted? Is there a need to increase recognition for non-traditional work-related activities (be it volunteerism, caring responsibilities, passing on CK or wisdom in society)?

End with open-ended forum or to discuss issues that have been raised. Thank for participation and reiterate ethics.

** JS = Job satisfaction*

*** UTABTTAOR = Up to and beyond the traditional age of retirement*

SOURCE: Active and Inactive Labour Force Survey Respondents Focus Group (FG 4) Question Guide Example

Appendix G – Survey respondents’ fields of employment

TABLE A.1 – ACTIVE AND INACTIVE LABOUR FORCE SURVEY PARTICIPANTS’ FIELDS OF EMPLOYMENT (PART ONE)	
ACTIVE LABOUR FORCE (CURRENT)	INACTIVE LABOUR FORCE (PRIOR)
- ADMINISTRATION, COMMUNITIES AND CIVIL SERVICE -	
Administration and Finance Services	Administration and Finance Services
Library Services	Library Services
Community and Welfare Services	Community and Welfare Services
Public Servant or Government Worker	Public Servant or Government Worker
	Information Technology
	Real-estate
	Psychology or Therapy
- EDUCATION, TRAINING AND ACADEMIA -	
Education (General – did not specify)	
Primary/Secondary Education	Primary/Secondary Education
Tertiary Education or Research (Both Academic and Non-Academic)	Tertiary Education or Research (Both Academic and Non-Academic)
Training, Specialist Education and Educational Administration (Support) Services	Training, Specialist Education and Educational Administration (Support) Services
(School) Volunteer	(School) Volunteer
- EMERGENCY SERVICES AND SECURITY -	
Administration (Western Australian Police)	Administration (Western Australian Police)
Security Officer	Security Officer
- ENVIRONMENT, RETAIL AND RECREATION -	
Environmental Sciences	
Tourism and Development	
	Retail and Sales
	Hospitality
	Horticulture and Farming
SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS	

TABLE A.1 – ACTIVE AND INACTIVE LABOUR FORCE SURVEY PARTICIPANTS' FIELD OF EMPLOYMENT (PART TWO)

ACTIVE LABOUR FORCE (CURRENT)**INACTIVE LABOUR FORCE (PRIOR)****- HEALTH AND SPORTING -**

	Cleaner
	Health (General – did not specify)
Health Practitioner	Health Practitioner
Health Promotion (and Sports)	Health Promotion (and Sports)

- RESOURCES, TRADES AND BUILDING -

Construction, Building, Mining and Resources (General – did not specify)	Construction, Building, Mining and Resources (General – did not specify)
	Electrician
Engineering	Engineering
	Geological Drafting
	Safety and Procurement)

SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

Appendix H – Screening respondents for further participation

TABLE A.2 – EXAMPLE OF SCREENING FOR ALFS RESPONDENTS TO CONTACT ABOUT PARTICIPATING IN INTERVIEWS/FOCUS GROUPS

ID	WORK STATUS	FIELD	SECTOR	TITLE	EMPLOYER	CONTACT FOR
A	PAID EMPLOYEE	EDUCATION	PUBLIC	TEACHER	YES	SSI
B	UNPAID EMPLOYER	ADVOCACY	PRIVATE	POLICY OFFICER	NO	FG

SOURCE: ACTIVE LABOUR FORCE SURVEYS

TABLE A.3 – EXAMPLE OF SCREENING FOR ILFS FULLY RETIRED/UNEMPLOYED RESPONDENTS TO CONTACT ABOUT PARTICIPATING IN SEMI-STRUCTURED INTERVIEWS (SSIs) / FOCUS GROUPS (FGs)

ID	LENGTH OF TIME OUT OF WORK	WOULD RETURN TO PAID WORK	WOULD RETURN TO UNPAID WORK	WOULD NOT RETURN TO WORK	UNSURE ABOUT RETURNING	CONTACT FOR
C	6 – 11 MONTHS	NO	NO	YES	NO	SSI or FG
D	5 OR MORE YRS	YES	YES	NO	NO	SSI

SOURCE: INACTIVE LABOUR FORCE SURVEYS

TABLE A.4 – EXAMPLE OF SCREENING FOR ILFS SEMI-RETIRED RE-HIRED RETIREE RESPONDENTS TO CONTACT ABOUT PARTICIPATING IN SEMI-STRUCTURED INTERVIEWS (SSIs) / FOCUS GROUPS (FGs)

ID	LENGTH OF TIME OUT OF WORK	WORK STATUS	SECTOR	WORK HOURS	SAME FIELD AS PRIOR	SAME ORG. AS PRIOR	JOB LEVEL	EMPLOYER	CONTACT FOR
E	N/A	UNPAID (SEMI-RETIRED)	NGO	PART-TIME	YES	YES	SAME AS PRIOR	NO	SSI or FG
F	LESS THAN A MONTH	PAID (RE-HIRED)	PUBLIC	JOB SHARE	NO	NO	LOWER THAN PRIOR	YES	FG

SOURCE: INACTIVE LABOUR FORCE SURVEYS

Appendix I – Calculations used for combining *Inactive Labour Force Survey* sub-samples

- The *Inactive Labour Force Survey* (ILFS) **sample** was divided into distinct **sub-samples** – ‘non-working’ and ‘working’ cohorts. The ‘non-working’ sub-sample comprised full retirees and the (hidden) unemployed – further divided into ‘job seeking’ and ‘non-job-seeking’ **sub-groups**. The ‘working’ sub-sample was also sub-divided into two **sub-groups** – semi-retirees and rehired retirees (rehirees).
- Several ILFS questions were directed to all sample respondents or entire sub-samples. Although data related to some variables could be compared without any re-calculations (such as ‘*income*’ and ‘*years out of work*’), this was not the case with other response items (such as ‘*age-related barriers to employment*’ and ‘*professional development engagement*’) – see *Chapter Five* for findings.
- In the first eight ILFS sections, respondents were classified as one large group. However, as stated in *Chapters Four* through *Six*, ILFS sections nine and ten required individuals to be divided into the two sub-samples, answering separate questions pertaining to ‘non-workers’ and ‘workers’ respectively. These two ILFS sub-samples were evenly spread – with 49 per cent of all ILFS respondents moving on to section nine and 51 per cent having moved into section ten.
- These sub-samples represented two halves of the entire ILFS sample. In order to accurately compare earlier response items (where ILFS respondents had been grouped together), to answers captured in latter parts of the survey (after they had been divided), figures taken from survey sections nine and ten were combined and then halved to reach an ‘average’ that more accurately reflected the complete ILFS sample (See *Table A.5* below for an example of this).

TABLE A.5 – CALCULATING COMBINED ‘WORKING’ AND ‘NON-WORKING’ ILFS SUB-SAMPLE RESPONSES

	SECTION 9	SECTION 10	CALCULATIONS*	COMBINED
AGE IS AN EMPLOYMENT BARRIER	YES	YES		YES
	63%	71%	$63 + 71 = 134 / 2 = 67$	67%

* ILFS section nine responses were added to section ten responses. Then this amount was halved in order to reach an ‘average’. The resulting figure represented the total ILFS (combining responses from ‘non-working’ and ‘working’ ILFS sub-samples that had been collected separately in survey sections nine and ten respectively)

SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS

- Some items from ILFS section ten required that the ‘working’ sub-sample be further divided into the sub-groups, semi-retirees and rehires. For example, data pertaining to reasons for *‘remaining in or re-entering the labour force’* was collected separately, thereby allowing the Research to compare semi-retired and rehired cohorts responses.
- However, in order to accurately compare the results of section nine responses to relevant survey section ten items in (contrasting ‘working’ and ‘non-working’ sub-samples), a new average needed to be calculated between the two ‘working’ sub-groups.
- Response percentages from survey section ten’s semi-retirees and rehires were added together, this subtotal was then halved – thus representing a new total for the entire sub-sample of ‘working’ respondents (see *Table A.6* below for an example of this).

TABLE A.6 – CALCULATING COMBINED SEMI-RETIREE AND REHIRED RETIREE ILFS SUB-GROUP RESPONSES

WHY RESPONDENT SEMI-RETIRED OR RE-ENTERED THE LABOUR FORCE

SEMI-RETIREE

REHIRED RETIREE

CALCULATIONS*

COMBINED

FINANCIAL NECESSITY (i.e. RESPONDENT COULD NOT AFFORD THE DAILY COST OF LIVING)

13%

67%

$13 + 67 = 80 / 2 = 40$

40%

* Semi-retirees' responses were added to rehireds' responses. This amount was then halved to reach an 'average' for ILFS section ten. The resulting figure represented the total ILFS sub-sample of 'working' respondents (combining semi-retiree and rehired sub-group responses that had been collected separately in ILFS section ten)

SOURCE: ACTIVE AND INACTIVE LABOUR FORCE SURVEYS