



REPORT

Recruiting for Life Experience

Older Workers
Workforce Development
Research Project 2017



This report was prepared by COTA Tasmania
For
Skills Tasmania, State Growth;
and
Department of Premier and Cabinet, Community Sport and Recreation

Authorised by Sue Leitch

CEO COTA Tasmania

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Westella, 181 Elizabeth Street
Hobart 7000
PH (03)6231 3265
Email: admin@cotatas.org.au
Website: www.cotatas.org.au

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The Ageing Workforce – Recruiting for Life Experience Project

Executive Summary

COTA Tasmania was engaged to investigate and provide recommendations to the Tasmanian Government on the ageing workforce in Tasmania.

A major finding of this report is that the majority of industry sectors in Tasmania have little evident planning in place for an ageing workforce. Despite commencement of some work in this area, there are still significant barriers in place for older workers to remain in and find new employment. This is reducing the economic, health and wellbeing benefits associated with longer engagement in the workforce for both employees and employers, given the right working environment.

Tasmania has the oldest population in Australia and cultural change is needed to successfully manage and support our increasingly older workforce.

The main recommendations in this report relate to the need for stronger leadership at government, industry and organisational levels. This needs to include a whole of workforce approach across the life-course. The Tasmanian community needs to support greater age diversity in workplaces across the state, including regional areas. Legislation, policies and practice must reflect this for this to be achievable.

The Tasmanian community as a whole needs to rethink the meaning of work, where it happens and how it can engage older workers.

COTA Tasmania has based its recommendations around the following:

- Leadership and leadership styles
- Life-course approach to work
- Provision of flexible work arrangements
- Support for businesses in succession planning
- Promoting the benefits of recruiting, training and retaining older workers
- Promoting age friendly workplaces

The report looks at local demographic effects and what is happening across Australia and overseas to provide context to this local data. It also explores known literature on how to address barriers faced by older workers and also changing work environments and contexts.

COTA Tasmania has welcomed the opportunity to provide advice about Tasmania's ageing workforce and will be keen to see a whole of community approach to how #rethinkageing, including what it means to work as we grow older.

The findings and recommendations from the research outcomes of this project aim to support the participation of older workers in the Tasmanian workforce and promote age-diverse and inclusive employment practices. It is recommended that workplace planning practices be implemented through industry, business, government and community sector programs and initiatives.

Sue Leitch

CEO COTA Tasmania

Introduction

An ageing population, together with the trend for mature-age workers to exit the workforce earlier than intended, is a global phenomenon influencing economic growth, reducing government income, and increasing government spending on health care and social benefits. It is also impacting on retirement income savings. Statistics show that Tasmania has the oldest and most rapidly ageing population in Australia (Australian Bureau of Statistics 2016) and State and local government and workforce industries need to prioritise their policies and strategies to improve and retain mature age employment participation. As a human right, older people, persons with a disability and women wishing to return to the workforce after caring commitments, should be able to participate in employment without age, disability or gender discrimination (Australian Human Rights Commission 2016). However, the Willing to Work Report (2016) findings demonstrate that barriers exist in the form of discrimination, unconscious bias and ageism which impedes these groups from participating in the workforce. To improve mature age participation in the workforce and challenge social and structural issues, the Tasmanian Department of Premier and Cabinet and the Department of State Growth are promoting an age-diverse and inclusive employment practice initiative. The implementation of the Tasmanian Government's *Strong, Liveable Communities: Tasmania's Active Ageing Plan 2017-2022* (the Plan) outlines areas of action to support health, lifelong learning, **participation** and security for Tasmanians as they age.

COTA Tasmania is assisting the State Government to analyse and produce a report on the current Ageing Workforce in Tasmania. Direction and guidance from a Steering Committee and consultation with key Tasmanian government and non-government stakeholders will highlight significant industries in Tasmania that may be most affected by older Tasmanians prematurely leaving the workforce or retiring, thus leaving a gap in knowledge, skills and participation. A summary of recommendations for best age-diverse and inclusive employment and workforce planning practices for government, industry and community is provided.

Background

The 2015 Intergenerational Report (Commonwealth of Australia 2015) explains how changes to Australia's population over the next 40 years will influence how quickly our economy and incomes will grow and determine the rates at which our living standards will increase. Australia is expected to have 40,000 people over the age of 100 in 2054-2055, which is three hundred times more than the same age group in 1974-1975 (Commonwealth of Australia 2015). The structure of Australia's population will continue to change in the future. A greater proportion of Australians will be aged 65 and over which may provide an opportunity for a large number of Australians to remain active in the workforce and community. Yet an Age Discrimination Report conducted in 2015 by the Australian Human Rights Commission shows a quarter of older Australian workers (50 years plus) experienced workplace discrimination; with a third of persons experiencing workplace discrimination giving up looking for work (The Australian Human Rights Commission's [AHRC] Willing to Work National Inquiry 2016). Comparing Australia's integration of older workers into the workforce with other countries that are part of the Organisation for Economic Co-operation and Development (OECD) shows that Australia is significantly behind in terms of employment of older people and people with a disability. The challenge for Australian governments is to remove the barriers that exist at systemic and community levels (AHRC 2016). Starting with the need to change perceptions of older workers, it is vital to build awareness that older persons contribute to, and do not detract from the community and our Gross Domestic Product (GDP) (AHRC 2016). If action is not taken to encourage and support older people's participation in the workforce and implement diversity strategies, our rapidly-ageing population and their early exit from the labour market will worsen national economy deficits. It will also reduce capacity to build retirement savings.

Apart from the micro and macro financial impact, being subjected to negative assumptions, stereotypes and discrimination and denied the opportunity to work harms an individual's physical and mental health, social and personal needs and negatively impacts an individual's career, future prospects, financial position and family security (IFA 2016). Although there are legislative frameworks in place to protect all workers from exclusion and discrimination: Age Discrimination Act, Disability Discrimination Act and Fair Work Act, discrimination still

occurs at all stages in a person's employment cycle (AHRC 2016). Older Australians can feel excluded from recruitment processes, be offered less employment opportunities, and may be perceived as targets for redundancy during periods of organisational restructure (AHRC 2016). Reducing such barriers and disincentives to labour participation is important. Current research shows that organisations need to commit to a flexible, diverse and supportive work environment, which will attract and retain mature-aged workers (Appannah & Biggs 2015). This includes educating human resource (HR) management to develop inclusive workplace practices, implement recruitment and retention strategies and best practice guidelines to retain and increase participation in the labour force for older persons and women of any age (AHRC 2016, National Seniors Australia).

As Australia's ageing population is predicted to increase over the forthcoming decades, and the age for access to a pension is anticipated to be 70 years, governments need to be aware of the best practices for recruiting and retaining mature-age persons. However, one cannot assume that older employees are a homogenous cohort: many of them will be unable to work beyond the current and future retirement age because of the nature of their work or health issues (Barrett & Bourke 2013). The emphasis of best practice strategies needs to focus on people who are willing and able work while ensuring that employers offer opportunities that address their employees' needs and capacities (Barrett & Bourke 2013).

Summary of Key Findings



- **A life-course approach:** considers the individual’s socioeconomic and personal circumstances across their lifespan and supports them in a way that acknowledges opportunities for skills development, work flexibility options, job role modifications, health and safety support and retirement or career transition.
- **Non-Homogenous:** organisations differ in operation, type, work culture, size, locality, needs and outputs. Their older employees also are not the same in psychosocial and financial security aspects. Older workers have experienced different life opportunities and outcomes since childhood. Therefore, one size does not fit all in regards to managing each employee’s employment and life goals and needs.

- **Evidence** shows that extending the pension accessibility age is not the only policy solution to address an ageing workforce. Not everyone wants to or is able to work above the current retirement age.
- **Retirement:** has a different meaning between people of the same age. It can be a short transition rather than a permanent exit from the workforce. The individual can view full retirement positively or negatively.
- **Flexible work arrangements:** are a major factor in attracting, retraining and assisting mature aged persons to participate in employment. This is particularly pertinent for women with caring commitments as well as individuals with a disability. It also reflects a modern working week whereby many people choose to work part of their week from home.
- **Health promotion and wellbeing programs:** within the workplace benefit all employees throughout their working lifespan. Wellbeing programs or access to appropriate mental health care is particularly important for men in the high-risk age categories of suicide (85 plus and 40-54 age group) and in areas outside of greater Hobart where the rate is the highest.
- **Leadership:** facilitates inclusive practices to change workplace ageist assumptions and discrimination and supports a multigenerational team. Good leadership removes barriers within the workplace and promotes positive change.
- **Training, up-skilling, cross-skilling, providing meaningful employment and feeling valued at work:** are fundamental to recruiting and retaining older workers and improving the re-employment and movement across occupations in the same or similar industries; especially in sectors and regions that have a shortage of skilled labour.
- **Policies:** that financially support mothers, persons with a disability and mature aged carers (e.g. grandparents exiting the workforce to help with childcare) to enter and remain in the workforce in fulltime or flexible work arrangements.
- **'Seniorpreneurs'** are increasing within Australia and are another way for older persons to contribute to the economy and re-enter or remain in the labour force. It is also an

opportunity for self-employed older workers to employ persons from their community or family members.

- **Succession Planning:** is still an emerging practice in Australia. Although there is supported literature and guides for succession planning in Australia, very little of this is tailored to support private and small businesses who do not have the HR resources and time to implement the suggestions.
- **Tasmanian small, medium and large industries** currently focus on initiatives and funding geared towards educating, training and skilling younger Tasmanians through VET, apprenticeship and university programs.
- **Opportunities:** to optimally engage and utilise skilled older workers in the regions of Tasmania should not be overlooked.

Recommendations

COTA supports the recommendations stipulated in national and state research publications: The Australian Human Rights Commission Willing to Work Inquiry Report (2016), the Tasmanian Women's Workforce Development Plan (2017) and Per capita 'What's Age Got to Do With It?' (2017) recommendations.

Succession planning is still an emerging practice in Tasmania and hence it was difficult within this project timeframe to obtain information from various Tasmanian businesses and industry sectors about their existing plans and processes that address their ageing workforce. This information would have been helpful to inform State Government of the potential economic impacts caused by the loss of skilled and experienced older workers from the labour market particularly within the manufacturing, tourism and agriculture/agribusiness sectors. Nevertheless, the literature and best practices currently available demonstrates how to develop age friendly and multigenerational workplaces, that also attracts and retains older workers in the labour market.

The report outlines recommendations arising from a review of current Australian and International literature, case studies and best practices that can support achieving 'recruiting for life experience' in Tasmania.

Recommendation 1: Leadership

The State Government and Tasmanian industry sectors should assist businesses to understand the importance of providing a committed leadership style that:

- Promotes age diversity;
- Implements non-discrimination recruitment practices;
- Cultivates a positive working culture environment;
- Implements health awareness practices and ergonomic adjustments;
- Supports flexible work arrangements;
- Challenges unconscious age discrimination in recruitment, promotion and training of older workers;
- Adopts inclusive practices and provides targeted education, mentoring and training
- Facilitates transitions to retirement; and
- Facilitates and supports employee and employer networks across the Tasmanian regions and in similar or other industry sub-sectors to cross-train and retain older workers in the workforce.

This leadership style encourages the formation of intergenerational teams and places value on diverse, healthy and skilled employees, which can reduce early retirement, absenteeism and increases productivity.

Recommendation 2: Legislative Reform

- The Tasmanian government re-evaluates existing legislation that acts as a barrier to mature age persons from remaining in the workforce. For example, the Workers Rehabilitation and Compensation Act (1988).
- The Australian government reviews current employment schemes, incentives and subsidies and remove inhibitors that prevent older persons from receiving income support.

Recommendation 3: Implement a Lifecourse Approach

- All Tasmanian employers should adopt a lifecourse approach that considers each employee's personal and economic circumstance.

- Tasmanian business leaders and HR managers need to facilitate older employees who are considering a transition into part time or permanent retirement, or into a different role within the same or similar organisation.
- As a policy reform, Tasmanian employers should implement flexible work arrangements to attract and retain mature aged workers in employment and longer.
- Investment is needed to support Tasmanian businesses to engage in succession planning involving older workers to ensure that skills and knowledge are transferred and not lost to the organisation when older workers leave employment. Priority should be given to the business sectors with larger proportions of older workers and to the small business sector.

Recommendation 4: Retraining and upskilling

- Skills Tasmania to continue with their program initiatives in retraining and upskilling mature aged employees affected by businesses that are downsizing or closing.
- Any government training and re-skilling initiatives should be reviewed and extended as part of longitudinal studies to evaluate the effectiveness of the initiatives in assisting older workers gain or remain in employment.
- The Tasmanian Government to invest in programs, similar to those conducted by Partners in Change, which support smaller to medium size businesses to implement age friendly workplace practices.

Recommendation 5: Anti-discriminatory recruitment practices

- The Tasmanian Government to take a leadership role in all levels that promotes non-discriminatory practices. This begins at the executive level and it should be evident in the Tasmanian Employee Choice Program participants.
- Specific training be made available to all HR managers on unconscious bias that may be unknowingly implemented during the various stages of practices in recruiting, promoting, training and supporting mature aged workers.

Recommendation 6: Promoting the benefits of age-diverse workforce

- The Tasmanian government, industry associations and COTA Tasmania promote the cost effectiveness of employing local older workers in Tasmanian industry sectors, particularly to businesses that rely on seasonal workers or workers from interstate or overseas.
- Employers and industry organisations to explore opportunities to employ older workers who are able to work flexible hours to fill-in the labour and skilled employee shortages in their local community.

Recommendation 7: Research

- State Growth fund identification of current industries workforce profiles by age, gender, occupation and skills. This will help the government to support industries, and smaller to medium businesses to prepare for their ageing workforce and conduct appropriate succession plans.
- The Tasmanian Government fund further research into the economic impact if businesses do not prepare and plan for the inevitable predominate ageing workforce.

Literature Review

Objective(s)

The objective of this literature review and analysis of the findings for the Recruiting for Life Experience Project is to:

- Identify current inclusive practices and programs that support an age-diverse workforce
- Identify gaps in information on Tasmania's ageing workforce
- Provide a summary of best ageing workforce practices that can be utilised by DPAC and the Department of State Growth to improve participation by older Tasmanians in the workforce
- Identify age-diverse and inclusive employment and workplace planning practices and community programs
- Support the implementation of the Tasmania's 2017-2022 Active Ageing Plan's four pillars by providing insights into employment issues for older workers.¹

Methodology

For the purpose of this research report, COTA will use the standard definition of older person as 45 years and over, which is the accepted definition by The Australian Age Discrimination Commission and the United Nations and World Health Organisation (WHO). Although the Australian Bureau of Statistics currently classifies working age as 15 to 64 years old, the quantitative data provided in this report will use the various working age data ranges as represented in the literature.

COTA acknowledges the important role that diversity has in workplaces. Research clearly identifies that diversity in workplaces is good for innovation and growth of organisations, and in allowing for diverse skills, experience and knowledge in the workforce. However given the short timeframe for the scope and release of this research project, and

¹ http://www.cotatas.org.au/wp-content/uploads/2016/08/Strong_Liveable_Communities_-_Low_Res-1.pdf

acknowledging diversity as an important element to any social research method, an analysis of older aged specific groups (e.g. CALD, LGBTI, ATSI and persons with a disability) was excluded from the scope. Further intersectional studies are recommended to review any impacts that exist between these specific older groups wishing to participate in the labour force.

This report focuses on an overview of the general aged population and mature aged persons who can and want to participate in the labour market. This review did not conduct surveys or group interviews but researched quantitative data, mostly from pre-2017 Australian Bureau of Statistics (ABS), OECD, HILDA and the 2015 Intergenerational Report. Literature and case studies were obtained by searching Google, Australian Governments' and industry websites, University of Tasmania and Deakin University databases plus reports from COTA and other stakeholders. It is unfortunate that the timing of the October 2017 ABS Workforce statistics release will post-date the completion of this research report. Although those statistics would have been useful for the purpose of this report, they should be referred to when available for inclusion into future research in Tasmania's mature-aged workforce participation and as a method of viewing longitudinal changes.

Other ageing workforce projects currently underway in Tasmania with several key stakeholders may be useful to this project if information is made available:

- TASCOS Community Sector Workforce Development Plan
- Women's Workforce Development Plan
- Australian Institute of Gerontology (AAG) Special Interest Group
- Aged Services Workforce Hub
- Partners in Change Ageing Workforce Cluster Program
- Jobs Activation Program & Tasmanian Survey of Business Expectations (TCCI)

Steering Committee

The Steering Committee provided guidance, input and advice on the progress of the project. Each member of the committee is a representative key stakeholder from government and non-government industries, academia and community services:

- Paula Swatman, Rural Business Tasmania
- Robert Mallett, Small Business Council Tasmania
- Penny Finlay, Local Government Association of Tasmania
- Susan Parr, TCCI Chair
- Jo Flanagan, TASCOS
- Wanda Buza, Community, Sport and Recreation Unit, DPAC
- Katrina Gonda, State Service Management Office
- Lesley Hazelwood Partners in Change
- Rob Macklin Senior Lecturer, Tasmanian School of Business & Economics
- Rebecca Hope, Women in Super

The steering committee provided key information about any gaps in the research on ageing and workforce planning in key industry sectors of Tasmania. The State's agriculture, manufacturing and tourism labour force sectors are included in the analysis.

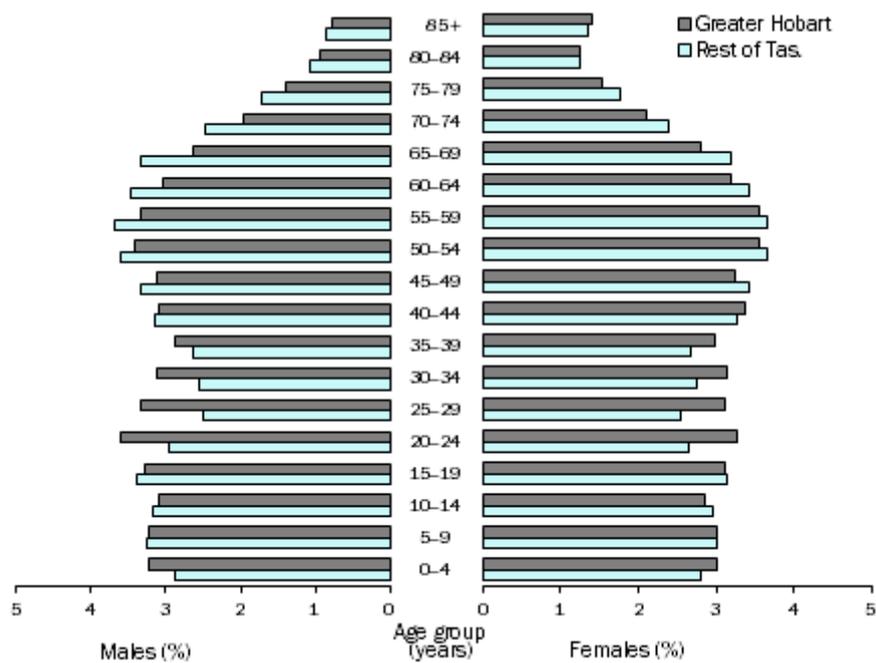
1. The Tasmanian Mature Age Labour Force Context

Tasmanian Ageing Demographic Profile

1.1 Tasmanian Age Profile

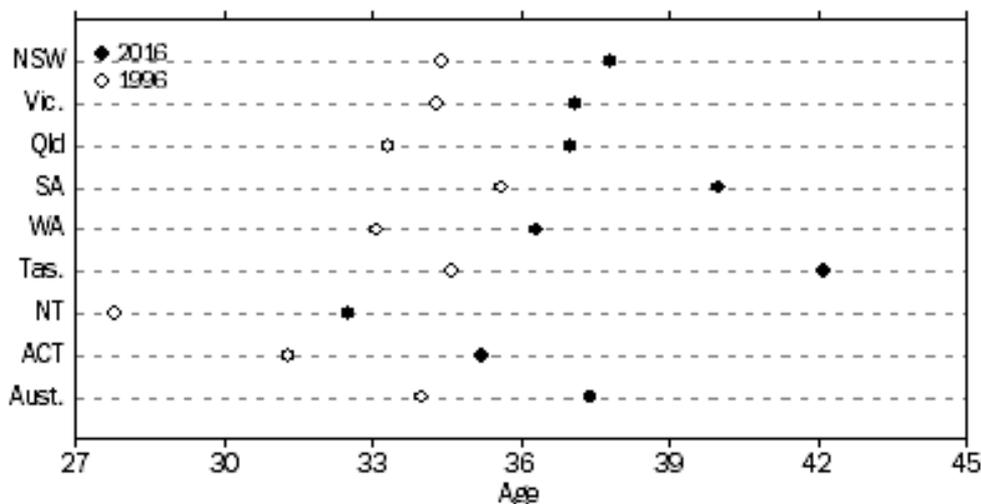
The largest age population in Tasmania for both genders is 44 -65 year olds (Figure 1) (ABS 2015). Tasmania has the oldest median age (42 years), the highest proportion of people aged over 65 years and the lowest proportion of children and working age population of any Australian state or territory (Figure 2) (ABS 2016). The state’s working age population of 15 to 64 year olds reside in Hobart and the greater Hobart region (ABS 2016).

Figure 1: Age and Gender Distribution (%), Tasmania as at 30 June 2015



Source: ABS 2016) cat. No 3235.0 - Population by Age and Sex, Regions of Australia, 2016

Figure 2: Comparing Tasmanian Median Age of population with other States and Territories 2016



(a) The age at which half the population is older and half is younger.

Source: ABS (2016) cat. no 3101.0 - Australian Demographic Statistics, June 2016

However, the East Coast of Tasmania has the highest concentrated median age and the youngest median ages are located in the outer suburbs of Hobart - Bridgewater and Gagebrook and Launceston - Mowbray (Figure 3) (ABS 2016).

Figure 3: Oldest and youngest median age in Tasmania, 2016

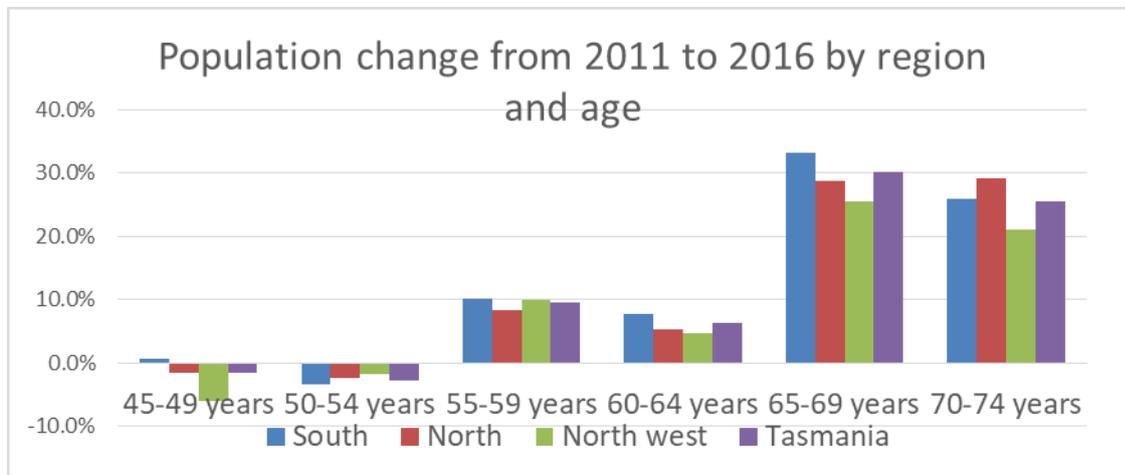
SA2	GCCSA	years
OLDEST MEDIAN AGES		
Triabunna - Bicheno	Rest of Tas	55.5
Forestier - Tasman	Rest of Tas	55.1
St Helens - Scamander	Rest of Tas	53.8
Bruny Island - Kettering	Rest of Tas.	53.5
Beauty Point - Beaconsfield	Rest of Tas	53.0
YOUNGEST MEDIAN AGES		
Bridgewater - Gagebrook	Greater Hobart	31.0
Mowbray	Rest of Tas	31.1
Rokeby	Greater Hobart	31.3
Newnham - Mayfield	Rest of Tas	33.1
Risdon Vale	Greater Hobart	34.2

(a) Excludes SA2s with a population of less than 1,000 at June 2016.

Source: ABS (2016) cat. no 3235.0 – Population by Age and Sex, Regions of Australia, 2016

Analysis between the ABS Census in 2011 and 2016 shows the population change across the regions in Tasmania. (see Figure 4)

Figure 4: Population change 2011 to 2016 by Region



Source: ABS Census 2011 and 2016

The demographic effect of the baby boomer cohort is now being seen in Tasmania with increases in the age groups 55 and over years of age and older.

From a workforce participation perspective there has been an absolute increase in labour force participation due to this overall increase to these populations.

This can be seen in Table 1 which compares labour force status as a data and a percentage between the two ABS Census 2011 and 2016.

However it would appear in the age group of 55-64 in the North of the state there has been an increase in the labour force and also a decrease in those not in the labour force.

Comparison of labour force status 2011 to 2016

Region	age	2011 (000's)			2016 (000's)			Change 2011 to 2016		
		In Labour force	Not in labour force	Total	In Labour force	Not in labour force	Total	In Labour force	Not in labour force	Total
South	45-54	29.4	6.2	35.6	28.8	6.4	35.1	-0.6	0.1	-0.5
	55-64	19.4	13.6	33.0	22.3	13.7	36.0	2.9	0.1	3.0
	65-74	3.5	17.8	21.2	5.0	22.7	27.6	1.5	4.9	6.4
	Total	52.3	37.6	89.9	56.1	42.7	98.8	3.8	5.1	8.9
North	45-54	16.1	3.6	19.7	15.8	3.6	19.3	-0.3	-0.1	-0.4
	55-64	10.9	7.8	18.7	12.6	7.4	20.0	1.7	-0.5	1.3
	65-74	2.0	10.8	12.8	2.9	13.7	16.5	0.9	2.9	3.7
	Total	29.0	22.3	51.3	31.3	24.6	55.9	2.3	2.4	4.6
North west	45-54	12.9	3.2	16.0	12.3	3.2	15.4	-0.6	0.0	-0.6
	55-64	8.3	6.6	14.9	9.6	6.4	16.0	1.3	-0.2	1.1
	65-74	1.4	9.2	10.6	2.0	11.1	13.1	0.6	1.9	2.5
	Total	22.5	19.0	41.5	23.8	20.7	44.5	1.3	1.7	3.0
Total	45-54	58.4	13.0	71.4	56.8	13.1	69.9	-1.5	0.0	-1.5
	55-64	38.6	28.1	66.6	44.5	27.5	72.0	5.9	-0.6	5.4
	65-74	6.9	37.8	44.7	9.8	47.5	57.3	3.0	9.7	12.6
	Total	103.8	78.9	182.7	111.2	88.0	199.2	7.4	9.2	16.5

Region	age	2011 (000's)			2016 (000's)			Change 2011 to 2016		
		In Labour force	Not in labour force	Total	In Labour force	Not in labour force	Total	In Labour force	Not in labour force	Total
South	45-54	82%	18%	100%	82%	18%	100%	-2%	2%	-1%
	55-64	59%	41%	100%	62%	38%	100%	15%	1%	9%
	65-74	16%	84%	100%	18%	82%	100%	44%	28%	30%
	Total	58%	42%	100%	57%	43%	100%	7%	14%	10%
North	45-54	82%	18%	100%	82%	18%	100%	-2%	-1%	-2%
	55-64	58%	42%	100%	63%	37%	100%	16%	-6%	7%
	65-74	16%	84%	100%	17%	83%	100%	42%	26%	29%
	Total	57%	43%	100%	56%	44%	100%	8%	11%	9%
North west	45-54	80%	20%	100%	80%	20%	100%	-5%	-1%	-4%
	55-64	56%	44%	100%	60%	40%	100%	16%	-3%	7%
	65-74	13%	87%	100%	15%	85%	100%	41%	21%	24%
	Total	54%	46%	100%	54%	46%	100%	6%	9%	7%
Total	45-54	82%	18%	100%	81%	19%	100%	-3%	0%	-2%
	55-64	58%	42%	100%	62%	38%	100%	15%	-2%	8%
	65-74	15%	85%	100%	17%	83%	100%	43%	26%	28%
	Total	57%	43%	100%	56%	44%	100%	7%	12%	9%

Table 1: Comparison of labour force status Source ABS Census 2011, 2016

Tasmania's Industries and Ageing Workforce Intervention Strategies

The health care and social assistance sector has grown in Tasmania, being the largest contributor to employment growth in the North, North West as well as Southern Tasmania (Tables 2 & 3). The Department of Employment (2012) views this growth area as an employment opportunity for older workers because this sector is still perceived as a traditional, mature-aged employment industry.

Table 2: The North and North West of Tasmania fulltime and part time employment for both genders as of May 2017 by industry type and the past five year projection.

Industry	May-17	May-16	May-12
Health Care and Social Assistance	17,700	16,800	15,500
Retail Trade	13,200	13,600	13,700
Construction	10,500	9,800	11,300
Manufacturing	10,400	11,600	9,600
Education and Training	9,900	9,000	10,200
Accommodation and Food Services	9,800	11,000	8,800
Agriculture, Forestry and Fishing	7,800	8,200	9,600
Public Administration and Safety	6,000	6,000	4,100
Transport, Postal and Warehousing	5,500	6,400	5,900
Professional, Scientific and Technical Services	4,900	5,100	3,600
Other Services	4,200	4,300	3,300
Wholesale Trade	3,600	3,300	3,900
Administrative and Support Services	3,500	2,600	2,900
Mining	2,500	2,300	3,600
Financial and Insurance Services	2,300	2,500	2,700
Rental, Hiring and Real Estate Services	1,900	1,600	1,000
Arts and Recreation Services	1,800	1,900	1,600
Electricity, Gas, Water and Waste Services	1,500	1,500	1,800
Information Media and Telecommunications	1,200	800	1,400

Source: Australian Government Department of Employment, Labour Market Information Portal, 'Employment Region-Employment by Industry May 2017'

Table 3: Hobart and Southern Region Fulltime and part time employment for both genders as of May 2017 by industry type and the past five-year projection.

Industry	May-17	May-16	May-12
Health Care and Social Assistance	16,600	18,600	16,400
Retail Trade	12,900	13,000	12,800
Public Administration and Safety	11,600	12,900	13,800

Construction	11,300	10,200	9,300
Accommodation and Food Services	10,700	9,700	10,300
Education and Training	10,000	10,400	10,600
Professional, Scientific and Technical Services	7,300	7,300	7,500
Manufacturing	7,200	6,700	6,600
Agriculture, Forestry and Fishing	5,300	5,200	3,800
Transport, Postal and Warehousing	5,200	4,700	4,300
Other Services	4,600	4,400	5,100
Administrative and Support Services	3,500	3,000	3,000
Arts and Recreation Services	3,300	2,800	3,600
Financial and Insurance Services	3,200	2,900	2,800
Wholesale Trade	2,800	2,000	3,300
Electricity, Gas, Water and Waste Services	2,400	2,000	2,400
Information Media and Telecommunications	2,400	2,700	2,800
Rental, Hiring and Real Estate Services	1,500	2,400	2,200
Mining	500	300	600

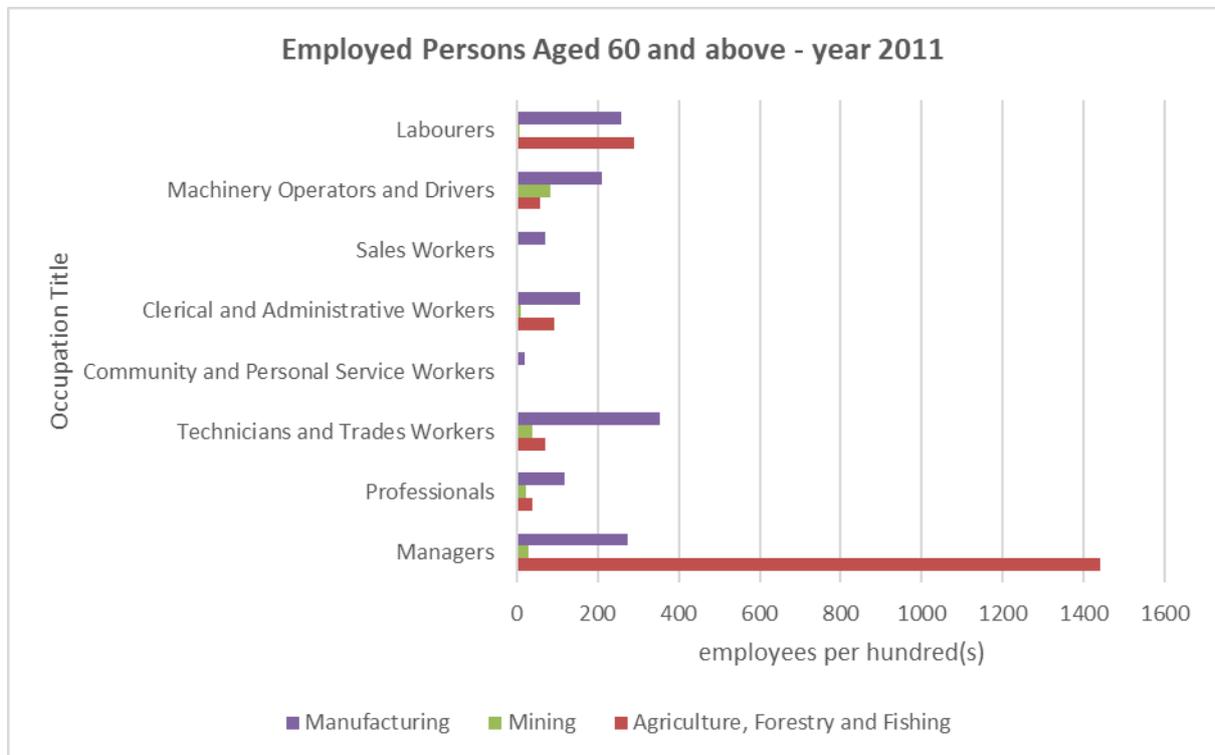
Source: Australian Government Department of Employment, Labour Market Information Portal, 'Employment Region-Employment by Industry May 2017'

Although data demonstrates that Health Care and Social Support is the growth industry in Tasmania, it is still relevant to review the key Tasmania sectors that the Department of State Growth and Skills Tasmania wish to focus on for future economic stability and growth: manufacturing, agriculture/agribusiness and tourism. Other industry sectors where literature is available is included in this report because it is important to note which sectors have conducted research or are in the process of reviewing their age diversity workforce succession plans.

To understand the number of older workers (age 60 and over) in the Tasmanian industries of Manufacturing, Mining, Agriculture, Forestry, Fishing and hospitality the 2011 ABS Labour Force Census data was used (Figure 5 & 6). The next labour force census is due to be released in mid-October 2017 which postdates this report. However, when the census becomes available it will help identify any changes in mature aged worker demographics

since 2011, such as how many mature aged workers have exited the workforce and from which occupation and industry sector.

Figure 5: Number of employees aged 60 and over in 2011 employed in Tasmanian Manufacturing, Mining and Agriculture, Forestry and Fishing Industry Sectors



Source: ABS 2011 Labour Force Survey Census

Figure 6: Number of employees aged 60 and over in year 2011 employed in Tasmanian Hospitality, Food services, retail and wholesale trade



Source: ABS 2011 Labour Force Survey Census

The literature research has been unable to find any existing age diverse workplace best practices in Tasmania. Particularly in the key industry areas of Manufacturing, Agriculture and Tourism. However, private consultants such as Partners in Change are currently assisting Tasmanian businesses to analyse their ageing workforce and enable them to strategically plan for the future.

As succession planning is still emerging in Tasmania, the State government could utilise the expertise and knowledge from consultants such as Partners in Change. An ageing workforce is inevitable and it is still unknown what the economic impact in the different sectors of Tasmania would be when mature aged workers exit the workforce because of voluntary or involuntary retirement. This requires further studies outside the scope of this report.

However, literature on the ageing workforce that is available on the Tasmanian manufacturing, agriculture, tourism and other sectors is limited, unavailable and in some incidences, not recent. Therefore, only the most up to date information is referenced in this

report and a general Australian context of the particular industry sector is discussed if there is no Tasmanian information available.

1.2 The Manufacturing Sector

Manufacturing is the fourth largest sector in Australia and in 2013, there were 936,400 people employed (AWPA 2014). Despite the sector size, there has been a decline in employment over the past 10 years, mainly due to economic and technological changes and industry restructuring (AWPA 2014). In Tasmania, the manufacturing sector is a major employer, particularly in the North and the North West region (The Department of State Growth 2016). A summit in 2015 on Tasmanian Advanced Manufacturing indicated that manufacturers wanted to grow their businesses and expand. Some employers were actively pursuing new ventures, and the industry recognised that research and development, marketing and manufacturing, required an available skilled workforce with a training system that could help improve new opportunities (The Department of State Growth 2016). Although the Manufacturing in Tasmania report (The Department of State Growth 2016) recognises the need for specific training and workforce planning for the future, there is no mention of implementing a much-needed succession plan for the sector.

Evidence in manufacturing and subsectors of the industry shows that there is the ability for workers to move into other blue-collar industries after organisational downsizing or plant closure (Australian Government Department of Employment 2017). Even so, a high percentage of employees choose occupations in other industries in their local area so they can remain within their community (Australian Government Department of Employment (2017). According to Callan & Bowman (2015) transferring workers who are facing unemployment into employment in a different community is not a valid option, as many do not want to leave behind the social connections in areas that they have lived for an extended period.

Overall, older workers, women, younger workers, the low-skilled and lower-educated employees are at higher risk of leaving this industry and entering low-paid or part-time work, or becoming unemployed (Australian Government Department of Employment 2017; AWPA 2014).

The industry requires succession planning strategies to avoid skills and knowledge loss (The Manufacturing Workforce Study 2014). To improve mature age retention, avoid the loss of specific knowledge, skills, and labour in the sector, the Manufacturing Workforce Study (2014) and Callan & Bowman (2015) recommend best practices of:

- Training and upskilling (in digital literacy);
- Recognition of prior learning (not just qualifications);
- Implementing flexible work arrangements;
- Reducing hours;
- Shift in job design (e.g. a mentoring-based role) or transitioning into roles such as VET teachers (AWPA 2014); and
- Removing barriers and unconscious bias regarding women's capability in working in a male-dominated sector thereby increasing their participation;
- Challenge age-related stereotyping and discrimination;
- Provide access to age-appropriate training within their business and externally that recognises their previous work experiences;
- Provide basic levels of literacy, numeracy and technology skills for the unskilled workers
- Provide opportunities for training prior to business closure;
- Engaging the displaced workers early in planning their future and after they have received the news about retrenchment;
- Offering upfront quality screening, assessment and career exploration services to aid in the identification of new job options;
- Providing a range of job search services after training;
- Assisting and monitoring the displaced workers until they have achieved a new job.

Callan & Bowman's (2015) research report shows a wider package of strategies to ensure optimum new job outcomes for a worker. An example across several regional areas in Australia, including Tasmania, includes three types of programs to support displaced older workers (as illustrated in figure 7).

Figure 7: Displaced worker transition programs by type and case region

Region	Large firm and supplier programs	Open access programs for any displaced worker	Customised initiatives for older displaced workers
Hunter NSW	BHP Steelworks early intervention Pathways Program The Mine Hunter program	Pathways Employment Services Rapid Response Teams Jobs in the Hunter website Jobs Network Regional strategic procurement	New industry taster programs Life skills courses
Adelaide	Mitsubishi, Bridgestone and Clipsal General Motors Holden and Suppliers' Automotive Workers in Transition Program	The Jobs Network Our Jobs Plan	DOME: Don't Overlook Mature-Aged Employees
Geelong	Ford and suppliers Worker Transition Program	Geelong Workforce Development Centre Geelong Careers website Regional databases Jobs Network Job-creation projects	Growth industries Specific industry taster courses Jobs clubs Volunteering
Tasmania	ForestWorks Workers Assistance Service ACL Bearings	Rapid response skills initiatives Rural Alive and Well (RAW) The Jobs Network West Coast East Working Group for new jobs creation	Words @ Work Ready set go

Source: Callan & Bowman (2015, p.21)

Callan & Bowman (2015) identified a good age friendly practice working model for effective regional response is built on principles of the following and presented in three key stages of pre-training, training and post-training:

- Early intervention;
- Age and experience appropriate advisors;
- Awareness of low levels of basic and or computer literacy among lower skilled older workers;
- Awareness of health risks due to the unstable life circumstances linked to job displacement; and
- Effective collaborating with key agencies to provide a holistic approach.

Under this model, there is no expectation that any displaced worker could access every specific intervention (Callan & Bowman 2015). Rather, the framework should be a holistic response with mechanisms aimed to assist mature-aged retrenched workers. The researchers have however, identified that further research is required to better understand the actual levels of training resources available to displaced older workers from small and medium firms because larger firms are more likely to be supported by government interventions when their firms close (Callan & Bowman 2015).

1.3 Tasmanian Agriculture/Agribusiness Sector

The agriculture, fishing and forestry sectors account for 8.7% of Tasmanian employment (Hicks et al 2012). In 2014-2015, the Gross Value Agricultural Production (GVAP) grew to \$1.438 billion and the top five economic contributors were milk, cattle and calves, potatoes, wool and sheep and lambs (Tasmanian Farmers & Graziers Association (TFGA 2016).

Australian farmers are ageing and the largest age group is 65 years plus, male predominant with an average age of 55 years (Hicks, Sappey, Basu et al 2012). According to Hicks et al (2012), there is a lack of recent Australian research about succession planning, and what literature is available on the national farming sector is dated, reflecting underdeveloped thinking and planning, especially for farming families. The Blueprint for Australian Agriculture 2013-2020 maintains that the industry needs to find 90,000 people in the short term to rebuild the farming sector back to pre-drought levels, and another 15,000 people each year to replace employees leaving the industry (TFGA 2016). Further analysis of the workforce in this sector (Hicks et al 2012) demonstrates that:

- Family farming in Australia is slowly declining;
- There is poor transfer of skills and knowledge to subsequent generations;
- The financial services industry needs to develop effective succession planning measures to counter the traditional approach to succession in agriculture;
- Farmers are encouraging their children to pursue qualifications outside of farming;
- An increasing number of farmers are becoming part time farmers which makes it difficult to succession plan;

- Social changes are challenging the ability for farmers to retire because of their need to take into account financial considerations (e.g. during periods of drought, financial ability to retire is brought into question).

Other countries have adopted strategies to target farmers to motivate them to develop succession plans. The British Columbia Ministry of Agriculture (2011) has implemented a simple but effective succession planning model for farming families. This resource encouraged parents in family agricultural businesses to think about their financial circumstances, how to engage the family in conversation about who and how to take over the business, what input or involvement the parents would still wish to maintain until full retirement, and other pertinent planning steps.

Conversely, the current focus in Tasmania is about skilled employee shortages and not on succession planning or proactive older workforce employment. As evident in the Tasmanian Primary Industries Workforce Development Scan document (TFGA 2016), the strategy is to replace the employment gap left by exiting older employees with younger workers. This requires a focus on skills development and an engagement in workforce development planning (TFGA 2016). Many industries in Tasmania are unable to obtain trained and skilled workers needed to perform tasks which leaves many Tasmanian businesses sourcing workers from other areas of Australian and overseas (Perkins & Brindley 2014). This becomes more complex for the agriculture sector as people with skills and employability are in high demand, allowing them to be transient in their employment. As a result, employers are less likely to invest in resources to train employees (Perkins & Brindley 2014), despite the increasing importance in up-skilling employees to keep up with technological advancement (TFGA 2016).

Skills Tasmania's 'Agriculture Industry Skills Plan October 2011 to June 2014' recognises that training and diverse skill sets are necessary to fill employment needs in the agriculture industry and have focused the plan on training and pathway development. The report gives a low priority to the long-term consequences of an ageing population and how this will impact workforce retention, but this requires significant consideration given the ageing and shrinking Tasmanian labour force. Although social and economic changes are forcing industries to rethink succession planning, farmers tend to be resistant to this due to the

diversity of the individual circumstances and preferences (Hicks et al, 2012). One challenge to up-skilling the current older workforce in agriculture is the perception that older workers are less resilient to change and learning new skills (TFGA 2016).

1.4 Tasmanian Tourism and Hospitality Sector

In 2015-2016, indirect and direct tourism contributed \$2.8 billion to the Tasmanian economy (Tourism Research Australia n.d). Direct employment in the industry has declined since 2014-2015, but there has been an increase in indirect employment over the same period. (Tourism Research Australia n.d). In 2016, Tourism Research Australia reported (Tourism Satellite Accounts 2014-2015) that tourism in Tasmania:

- Contributes directly and indirectly \$2.55m to Gross State Product, the highest in Australia;
- Directly supports 17500 jobs or 7.3% (total 36700 jobs or 15.3% directly and indirectly).

In addition, the latest figures from Australian Tourism Data Warehouse reveal that the Tasmanian tourism consists of 1919 individual businesses (ATDW National Product Listings as at March 2017). The industry is supported by a joint government and industry plan (Tourism 21) which aims to increase annual visitor numbers to 1.5 million and visitor expenditure to \$2.5 billion by 2020. In order to achieve this projected growth and develop emerging markets, the tourism industry will need to access more suitably skilled workers. Consequently, a workforce development plan for the tourism and hospitality industries, was developed in 2016 to identify the priorities and challenges facing the industry.

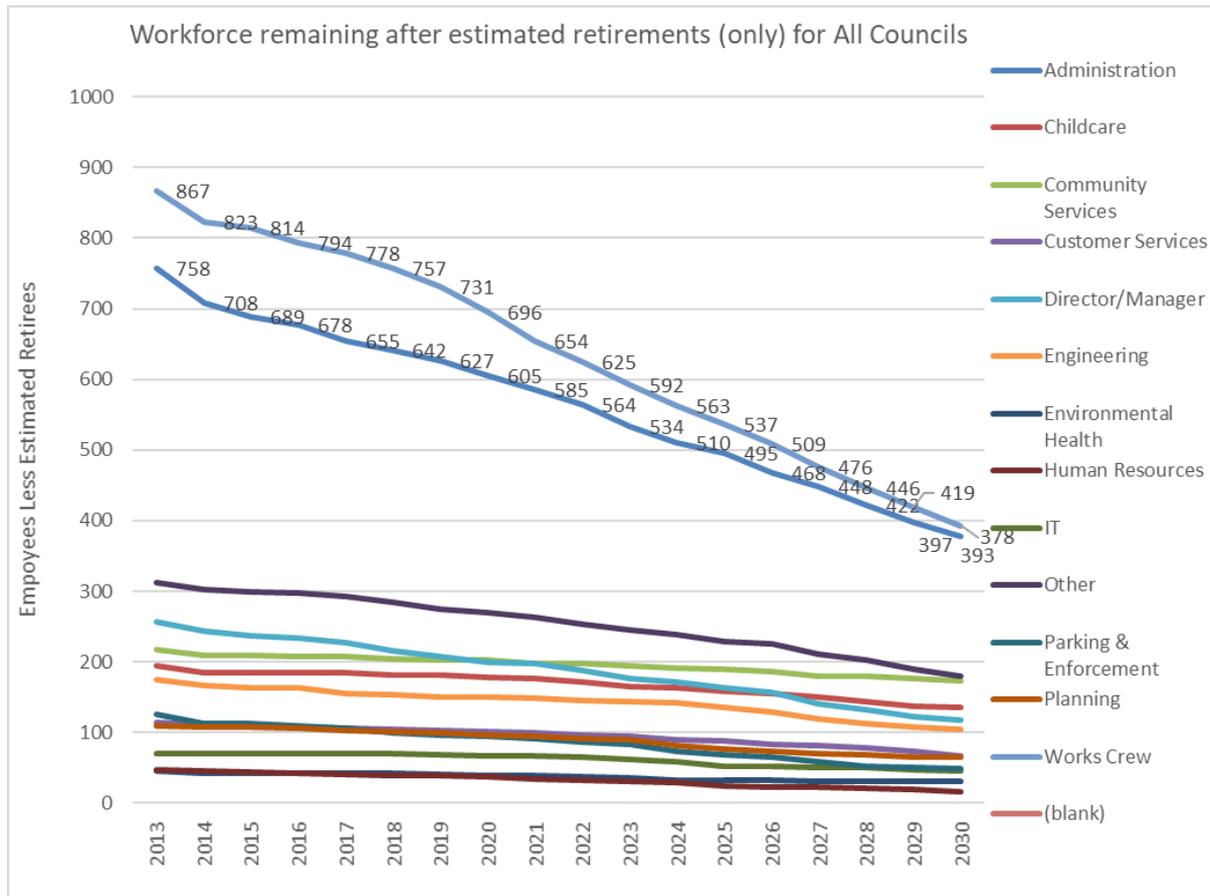
This state-wide plan has prioritised labour and skills challenges presently facing the industry and has identified key actions including training, attracting labour and increasing awareness of government skills and training programs. The Plan does not promote age specific actions, rather, its focus is on individual skills; re-skilling requirements to meet the demands of the industry and the provision of access (i.e. housing and transport) to attract labour to regional areas. The Plans approach to attracting new labour sources involves a positive, anti-discriminatory stance, which is consistent with current literature reviewed in this report. . For instance, one recommendation is to seek potential workers from cohorts not normally

considered; women re-entering the workforce, unemployed persons and older workers (Tasmanian Department of State Growth 2016). The plan recognises that a collaborative approach between the tourism and hospitality sector, education and training providers and state government is required to resolve identified challenges and remove barriers to attracting, training and retaining the required labour force. Seasonal labour requirements in the tourism and hospitality sector provide an opportunity for older workers living in these localities who want to remain employed but only on a part time or occasional basis.

1.5 Tasmanian Local Governments

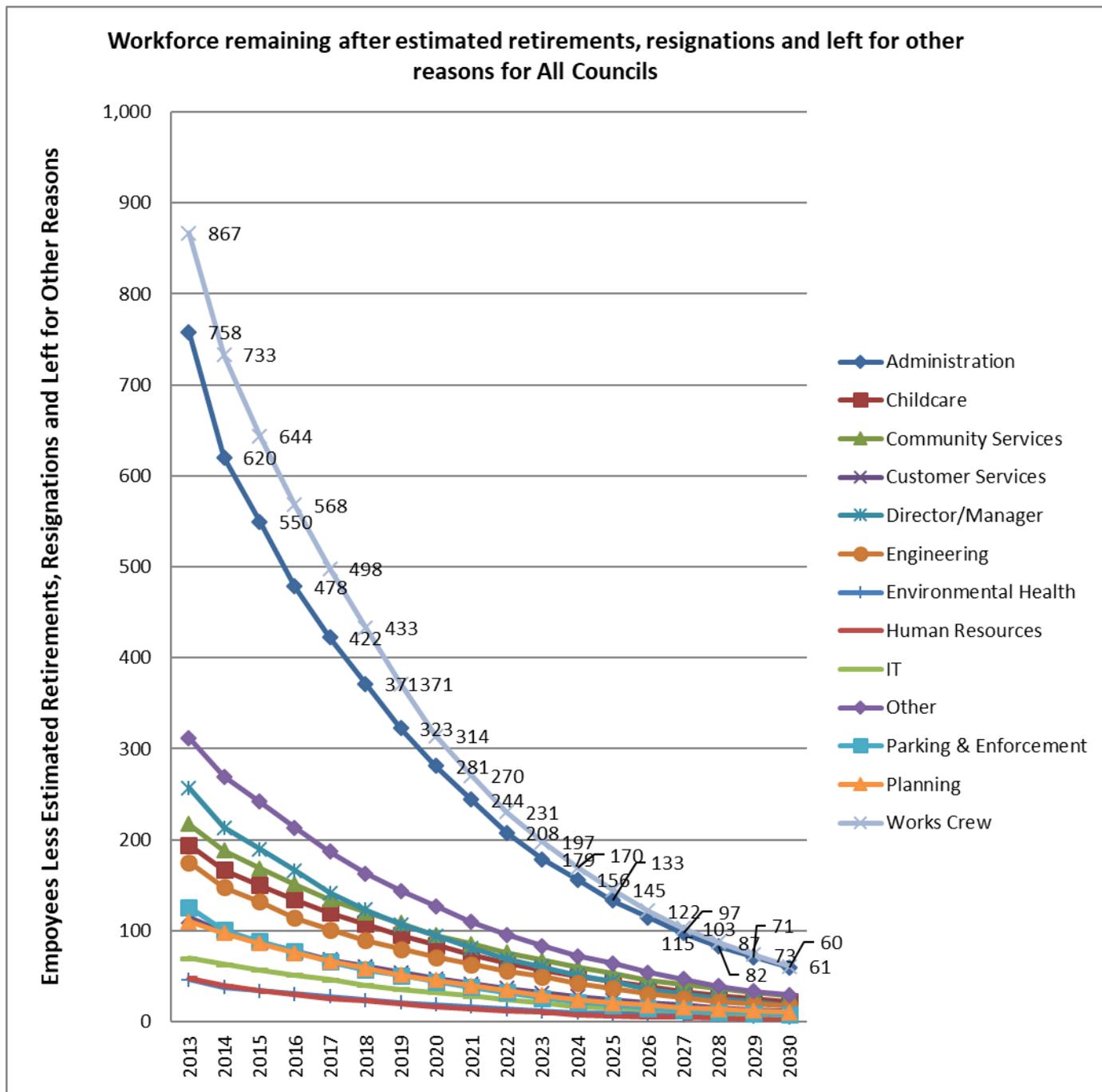
A study conducted in 2013 (Figure 8 and 9) demonstrates the number of employees remaining in all Tasmanian councils in various fields of employment after estimated likely retirement from actual dates of birth. The largest occupational decline is within the Works Crew (predominately men) and Administration (predominantly women) employees who are also the largest and oldest employed groups.

Figure 8: Eligibility to retire (as at 2013)



Source: Local Government Association of Tasmania (2013)

Figure 9: Employment decline due to all reasons (as at 2013)



Source: Local Government Association of Tasmania (2013)

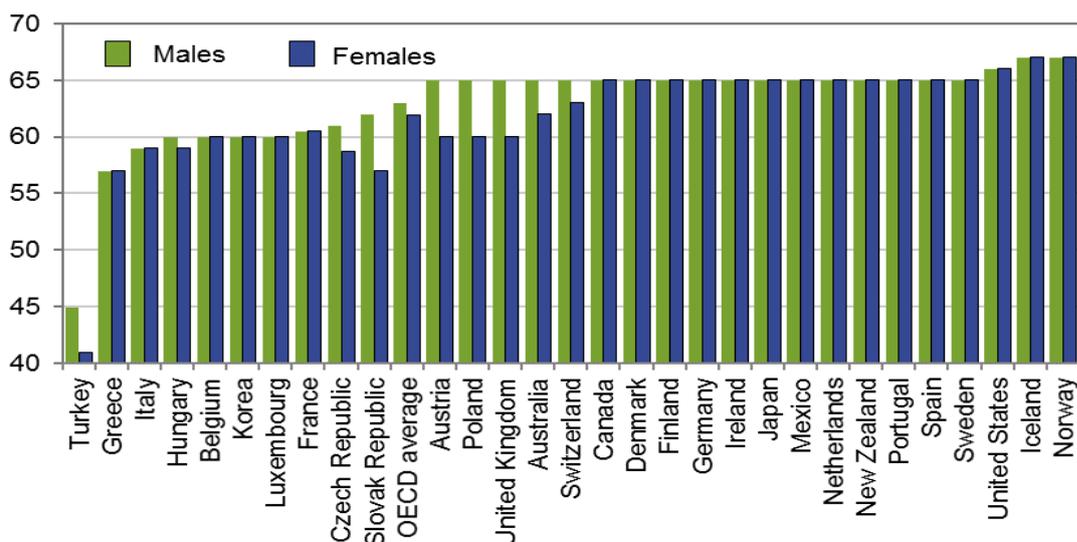
In 2016, local governments and the State government collaborated on a project to improve understanding within local government of the benefits of workforce planning. As identified in the 2013 study, the local governments had an ageing workforce with a higher proportion of employed males over the age of 50 who worked in managerial, professional and outdoor roles and females who worked mainly in administrative and community-based roles

(Hunting & Ryan 2016). The outcome of the project was the production of “Workforce planning guidelines for local government in Tasmania”. The guidelines aim to help all Tasmanian councils to understand the benefits of workforce planning, identify workforce needs for the future and create strategies to address them and improve organisational culture. (Hunting and Ryan 2016, p.vii). The document provides a methodical, holistic and long-term approach that incorporates other appropriate strategic in an integrated way. Templates, examples and links to other national local governments’ workforce plans are included as a useful resource. Overall, it is a comprehensive guide that will assist local government business leaders to think broadly about workforce planning for the future.

2. Australian Mature Age Labour Force Context

The majority of OECD countries have increased the age to access pensions and preserved pensionable ages at around 60 to 65 years (Figure 10) (Australian Government Productivity Commission [AGPC] 2013). Most OECD countries have also linked their pension schemes to changes in life expectancy and this is their preferred policy option (AGPC 2013). In contrast, Australia has two interacting pension systems: the age pension, which is not systematically linked to life expectancy, and the mandatory superannuation contribution scheme (AGPC 2013).

Figure 10: Preserved pensionable ages in OECD countries (2010)



Source: Australian Government Productivity Commission (AGPC) 2013 'An Ageing Australia: Preparing for the future, p.192 <<http://www.pc.gov.au/research/completed/ageing-australia>>

The period after the 2008 global financial crisis saw a clear transition from employed to unemployment in the labour market and had the greatest impact on women, less skilled workers and persons belonging to minority groups (Melbourne Institute of Applied Economics and Social Research 2016; Sisom-Rapp, Frazer & Sargeant 2010). Although the recession had affected all working persons, the aftermath presented unique challenges for older workers as it highlighted age-related changes in employment. Many older persons

needed to return to work as the recession negatively affected their superannuation savings and in essence, they became perfect employees for filling-in the labour markets post-financial crisis via part-time positions and short-term contracts (Sisom-Rapp, Frazer & Sargeant 2010; Australian Human Rights Commission 2012). Women have formed a large proportion of mature-age workers returning to work since 2011 (AHRC 2012).

As people are living longer with an indicated life expectancy of 18.6 years over the age of 60 (Global Age Watch Index 2015; AHRC 2015), the Baby Boomers are nearing retirement, but may not be ready to enter it. Employers, peers and the community should not assume that those who have reached retirement age want to stop working (Holian 2015). The Honourable Susan Ryan AO, Age Discrimination Commissioner Australian Human Rights Commission (Australian Human Rights Commission 2012) states that most Australians want to work past the age of 60 within a secure and safe environment. This also means safety and security in the context of Workplace Health and Safety Legislation. Therefore, planning for an older workforce should include support systems and individual adjustments to assist safe

Living longer and healthier means that many Australians are able to participate in the workplace and contribute to their own wellbeing and security for longer but fewer people of the traditional working age are actually participating in the workforce

practices and ensure meaningful engagement (Lillis & Milligan 2017; Holian 2015).

Living longer and healthier means that many Australians are able to participate in the

workplace and contribute to their own wellbeing and security for longer but fewer people of the traditional working age are actually participating in the workforce (Global Age Watch Index 2015, AHRC 2015). Australia's non-working-age population of people aged 0-14 years and over 65 has increased by 2.3% from 2010 to 30 June 2016 compared to a 1.2% increase in the working-age population of 15-64 years (ABS 2016). The main reason for such a large non-working population group is that it comprises persons aged 65 and over leaving the workforce and are receiving a pension (ABS 2016). In fact, in the next 5 years and depending on the organisations workforce profile, 10 to 35% of all staff will leave employment due to retirement (Byrne 2013). In general, many older workers who do continue to participate in

the labour market feel pressured to leave because of their age which also means leaving behind the social and personal benefits of paid employment (Holian 2015).

It is imperative that Governments and organisations (regardless of size) start planning for an ageing workforce as statistics show that the percentage of Australians aged between 55 and 64 in the workforce is increasing (61.5%) and the over-60 age workforce cohort is predicted to increase (ABS 2016; AHRC 2016). The general proportion of Australians aged 65 years and over will double in number by 2020 while the number of women aged 55 to 64 will continue to increase even though their participation in the workforce will decline with age (Byrne 2013). The proportion of Australians aged over 60 years is projected to increase from 20.4% in 2015 to 24.6% in 2030, and to 28.3% in 2050 (Global Age Watch Index 2015). These statistics inform us that we have a large source of workforce productive capacity in the 55 plus age cohort (Byrne 2013).

Figure 11 illustrates how employed 55-64 year old Australians compare well with the OECD average. Australia's retention and employment rates exceed the OECD average, in 2015 with men exiting the workforce at age 65.6 and women at 63.4. Even so, Australian governments continue to seek an increase in labour force participation and have implemented policy to address the challenges of an ageing workforce that focuses on the three 'P's: productivity, population and participation (Taylor & Smith 2017).

Figure 11: Older Workers Scoreboard Australia & OECD

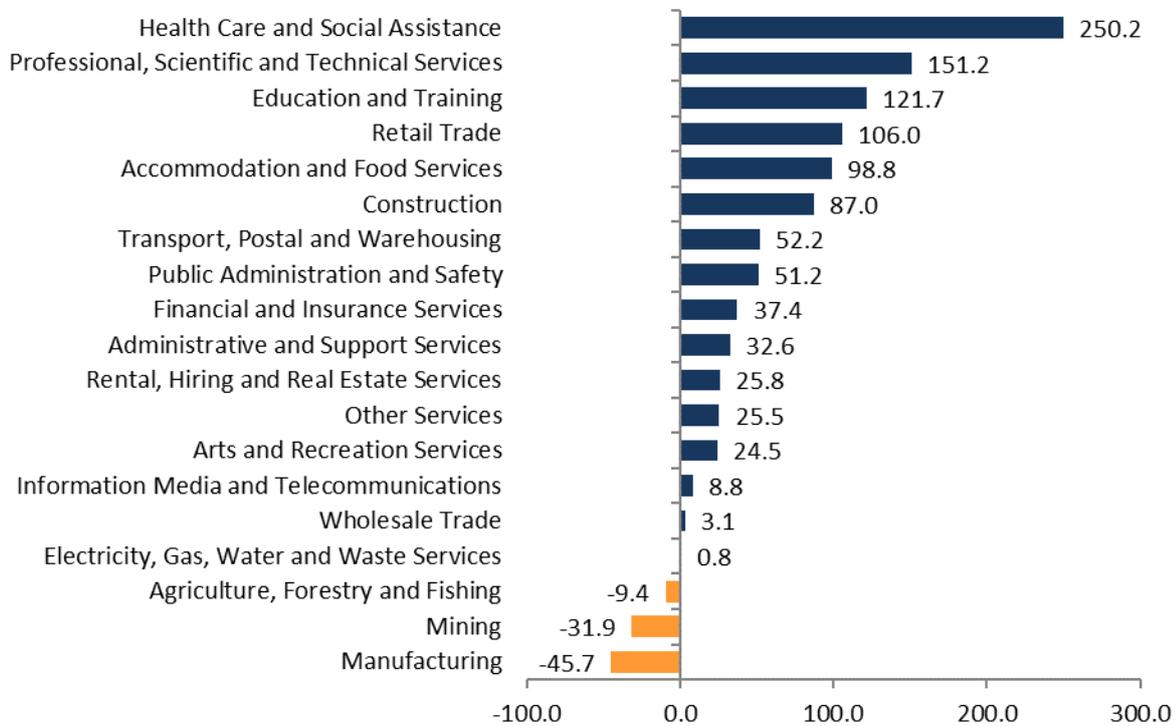
Older workers scoreboard, 2005, 2007 and 2015, Australia, EU and OECD.						
	Australia			OECD ^c		
	2005	2007	2015	2005	2007	2015
Employment						
-- Employment rate, 55-64 (% of the age group)	53.5	56.5	62.1	51.7	53.5	58.1
<i>of which</i> 55-59	62.8	66.4	70.3	61.8	63.2	67.6
60-64	41.3	44.8	53.0	39.1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

Source: OECD Scoreboard on Older Workers

Australian Mature Age Workers Employment Participation by Key Industry

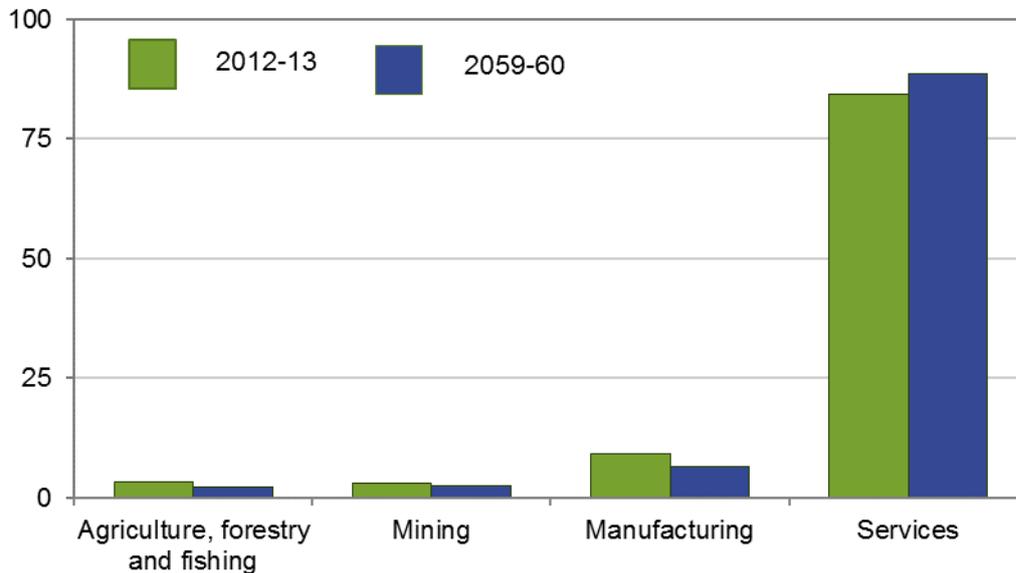
Australia’s projected employment growth in industry sectors to November 2020 is set to see an increase in 16 of the 19 broad industry groups but a decline in Agriculture, Forestry and Fishing (most likely forestry driving the decline in this grouping), Mining and Manufacturing (Figures 12 & 13) (Australian Department of Employment 2016).

Figure 12: Projected employment growth by industry – five years to November 2020 (‘000)



Source: Australian Department of Employment 2016

Figure 13: Labour continues to move to services Per cent of total hours worked 2012-13 and 2059-60



Source: Australian Government Productivity Commission 2013 'An Ageing Australia: Preparing for the future, p.113 <<http://www.pc.gov.au/research/completed/ageing-australia>>

The decline in the Australian agriculture and manufacturing sectors has contributed to long term structural change in the labour market, as well as plant closures by major car manufacturers, falling commodity prices by cutting costs and reducing capital expenditure, and technology advancements (Department of Employment 2016). The 2012 ABS labour force survey indicates that in Australia, the Agriculture, Forestry and Fishing sector has the largest share of mature-aged workers of all the 19 broad industry groups with the medium age of 47 (ABS 2012). This industry sector has also indicated that the average retiring age is 63.4 years (5 years older than the average retirement age for all industries) and it employs more workers aged 65 and over (ABS 2012).

The Economic Impacts of an ageing Australian workforce

Key indicators		Australia	OECD
Average worker earnings (AW)	AUD	79689	48901
	USD	65195	40007
Public pension spending	% of GDP	3.5	7.9
Life expectancy	at birth	82.4	80.0
	at age 65	20.8	19.3
Population over age 65	% of population	15.0	16.2

Source: Pensions at a glance 2015: Country Profiles <http://dx.doi.org/10.1787/888933301736>

Population, participation and productivity determine the growth of Australia's Gross Domestic Product (GDP). OECD countries agree that in order to drive economic growth in countries with an ageing population, governments must increase productivity and the workforce participation of older workers and women (Sweet 2015). The economic benefits of improving mature aged employment (considered as 55 years plus) could, in the longer term, reduce the fiscal gap that comes from the ageing population and decrease expenditure by approximately 0.5% of GDP due to reduced pension and health costs (Sweet 2015).

The 2015 Intergenerational Report (Commonwealth of Australia 2015) asserts that public spending is highest for people aged over 65 and is higher still for people aged 80 and over. This is because their participation in the workforce is lower and at the same time, there is reliance on the age pension. Statistics in 2013 show that 44.4% of Australian males and 55.6% of Australian females (DSS 2013) rely on the age pension as their main source of income. Since 2013, the number of males receiving age pensions has increased (from 31.7% to 44.4%), but it has decreased in the number of women receiving the age pension for the same period (from 68.3% to 55.6%) (DSS 2013).

One of the important ideas for improving the workforce population and economy is to encourage women to enter and stay in the workforce (Commonwealth of Australia 2015). Australian women's participation rates in the workforce are relatively lower than Iceland, Switzerland, New Zealand and Canada (Commonwealth of Australia 2015). In fact, by implementing policy settings that remove barriers for females participating in the workforce, it is estimated that Australia could increase GDP by \$25 billion. (Commonwealth of Australia 2015). Daley, McGannon & Ginnivan (2012) also assert that increasing the workforce participation rates of women and older people will increase economic growth in the next decade by over \$70 billion per year. In Australia workforce participation rates for women are lower than in other similarly structured countries. This reflects specific policies on parental leave, flexible work arrangements, childcare availability and interaction of the tax and transfer systems and removal of discrimination implemented in other countries (Commonwealth of Australia 2015).

According to the Australian Human Rights Commission (2012), there are mutual benefits for both older workers and government if the older person can remain in employment longer. The longer a person remains in employment, the more their standard of living improves. Earnings, which are above the pension income, contribute more towards superannuation and provide a protective factor against ill health and poor mental health (AHRC 2012). Unfortunately, continuing workforce participation is not an option for all older Australians. Even if they wish to continue working, many older workers report barriers to employment and discrimination.

3. Understanding the main Australian employment participation barriers and best inclusive practices

“Choosing to retire from their current employment was not seen as the same as retiring from the workforce or taking on a ‘retirement’ lifestyle. The options available depended on the individual’s relationship with a partner and children, their own and other’s health, financial situation and personal preferences”
(Holian 2015)

Barriers to employment participation

The challenges faced by older workers are identified in various literature (Byrne 2016; Wells-Lepley, Swanberg, AHRC 2013; Williams, Nakai & Grosch 2013; AHRC 2016), and demonstrate that organisations:

- Consciously and unconsciously accept the myths or stereotypes of older workers. This may include the perception that older workers have increased health problems and that this costs the organisation in productivity and health care costs, or that older workers have difficulty adapting to change or learning new skills;
- Do not have appropriate flexible working arrangements in place to assist older workers to provide care for others or help them transition into retirement;
- Are losing experienced, loyal, skilled and highly knowledgeable workers due to ageist attitudes and lack of support;
- Do not have appropriate successions plan to ensure younger workers can adequately replace older workers as they leave employment;
- Experience decreased productivity as older workers become disengaged due to ageist attitudes reducing their self-worth and lack of support leaving them disenfranchised;

- Are not actively recruiting for a diverse age working environment;
- Are not providing support systems and individual adjustment as one ages to assist safe practice including workplace and workstation design;
- Are not ready or planning for a higher number of older persons remaining and wanting to remain in employment;
- Perceive that there is a potential added expense to employing older workers due to higher pay compensating experience, knowledge and skills;
- Are concerned that older workers taking on caring responsibilities will result in absenteeism;
- Are less likely to recognise and older workers contribution or promote them

Policy frameworks, recruitment processes and age discrimination also act as barriers to employment. National Seniors Australia (Temple & Adair 2012) has identified at least 14 barriers to mature-age employment, which vary across different demographic and socio-economic sub-groups within mature age populations.

In addition, our policy frameworks and best practices do not always recognise that workforce participation for those over 45 years can be constrained by obligations to non-paying roles such as caring. This is particularly the case for working age and older females who often provide unrecognised and unpaid care for a child, grandchild, spouse, elder or someone with a disability within their family. This unpaid work saves the government billions on expenditure on public service provision (Sweet 2015).

“Most aged over 60 said that they did not want to be or seen to be permanently ‘retired’ from the workforce: even if they were not currently undertaking paid work, they may do so again in the future.....in part-time, short-term contracts or continue in full-time employment as long as possible” (Holian 2015)

The International Federation on Ageing (2010) believes improved economic and social inclusion outcomes can be achieved by reducing barriers preventing mature-age workforce participation, protecting older workers ‘rights and improving access to information. Older persons who need to take time out for caring or other responsibilities also miss out on access to skills training and professional development (Sweet 2015) which adds to the difficulty of re-entering the workforce. Indeed, for older people there seem to be less opportunities for further skill training and promotion opportunities. In the UK, studies show jobs that were available to older people appeared to be less desirable and in the early 2000s, with recently recruited 65-69 year old employees found in low paid, part time jobs that required few qualifications (Phillipson et al 2016).

The Australian Government has previously initiated a range of programs aimed to increase participation rates for mature age workers. Programs such as the Golden Gurus, voluntary work contribution (skill transfer) and matching job seekers with apprenticeship training or other employment assistance initiatives have been trialled (IFA 2010). Recently, the Australian Government announced another initiative ‘Career Transition Assistance Program (Australian Government Department of Employment 2017) which will be rolled out in 2019.

Research has identified the following common themes that highlight the complex and multi-dimensional issues that older persons encounter in the workplace.

3.1 Age Discrimination

Research shows that at least 71% of Australians face discrimination based on age within the workforce and community (AHRC 2013).

Discrimination is frequently identified as one of the main barriers to employment for older job seekers; it discourages them from applying for jobs and can even force them to leave the workforce early (McGann et al 2016). From an older person's perspective, ageism and stereotyping can include the way a job is advertised. (ie, a job advertisement describing the workplace as 'young and vibrant') and extend through to limited opportunities for promotion and training.(Wells-Lepley et al 2013; Barrett & Bourke 2013; Appanath & Biggs 2015; AHRC 2016).

Longitudinal studies have shown that older workers bring maturity, wisdom, experience and skill sets to an organisation and can provide training and mentoring to others (Sheedy 2016). Many of the common assumptions made about older workers being 'out of touch', harder to retrain or being a burden on employers are false. For example, many employers assume that mature aged workers have outdated technology skills, but people aged between 55-64 are actually the fastest growing group of information technology users (Sheedy 2016) and can adapt easily to new technology (ACCI 2014).

Research has shown the following beliefs about older workers are held among younger workers and employers (Wells-Lepley et al 2013; Barrett & Bourke 2013; Appanath & Biggs 2015; AHRC 2016):

- Mature-age workers are prone to health problems;
- They increase employment expenses;
- They are forgetful;
- They lack innovation and creativity;
- Are less willing to participate in training;
- Are inflexible;
- Are not technology savvy;
- They have difficulty learning new things or complex tasks;
- They hate change;
- Take jobs away from younger persons.

The Willing to Work Inquiry Report (AHRC 2016) showed that these beliefs can lead to negative behaviours such as feeling sorry for older people because of perceived health

problems, feeling that it takes longer to explain complex topics to older workers and avoiding conversations with older persons about technology. It also contributes towards the mature-age worker feeling undervalued and having a poor sense of worth as they can be overlooked for up-skilling and other opportunities as well as being forced into involuntary early retirement (AHRC 2016).

Research in the 1990s shows that employers preferred to recruit people under the age of 45 (McGann et al 2016). This is still an issue today as indicated in the

One in ten businesses will not recruit persons over the age of 50

Willing to Work Inquiry Report (AHRC 2016) that reports one in ten business participants will not recruit persons over the age of 50. The report also found that those who were employed in their 50s experienced some form of age discrimination and that discrimination was even worse for those between ages 55 and 64 (AHRC 2016). Age discrimination is magnified during periods of economic recession and high youth unemployment and is more acute where younger managers and recruiters are influenced by in-group bias (McGann et al 2016). Some researchers believe recruiters select candidates on the basis of the knowledge, ideas and technical skills applicants can deliver relative to price (costs to business) (McGann et al 2016). Where this approach is coupled with ageist stereotyping among the recruiters, older workers are more likely to be perceived as a poor investment relative to younger workers. (McGann et al 2016).

Discrimination analysts tend to represent ageism as gender neutral, but feminist and intersectionality theorists argue that ageism varies by gender, ethnicity, class and sexual orientation. (McGann et al 2016). For instance, grey hair and wrinkles can be associated positively with men in high status occupations but can be seen as negative attributes for women in similar roles. Older women may also miss out on roles in predominately female occupations which can favour youthful 20-30 year olds (McGann et al 2016). Interestingly, results from further studies show that women view ageism as a physical stereotype. Their overriding impression was that employers generally wanted younger, fitter and attractive women in customer service, sales, clerical and administration roles. Men believe that

employers perceive older bodies as being slower, less fit and prone to injury and therefore less suitable for traditional working-class roles (McGann et al 2016).

However, in some male occupations, especially Information Technology, ageism is linked to a perceived loss of intellectual capital. Older male managers and professionals were more likely to be told that they were overqualified or not a good cultural fit for the organisation (McGann et al 2016). In summary, the link between ageing in employment and stereotyping of older workers is complex and subject to significant occupational and gender variation (McGann et al 2016).

3.2 Structural

Structural policy barriers that reduce the motivation for older adults to participate in employment need to be assessed and removed.

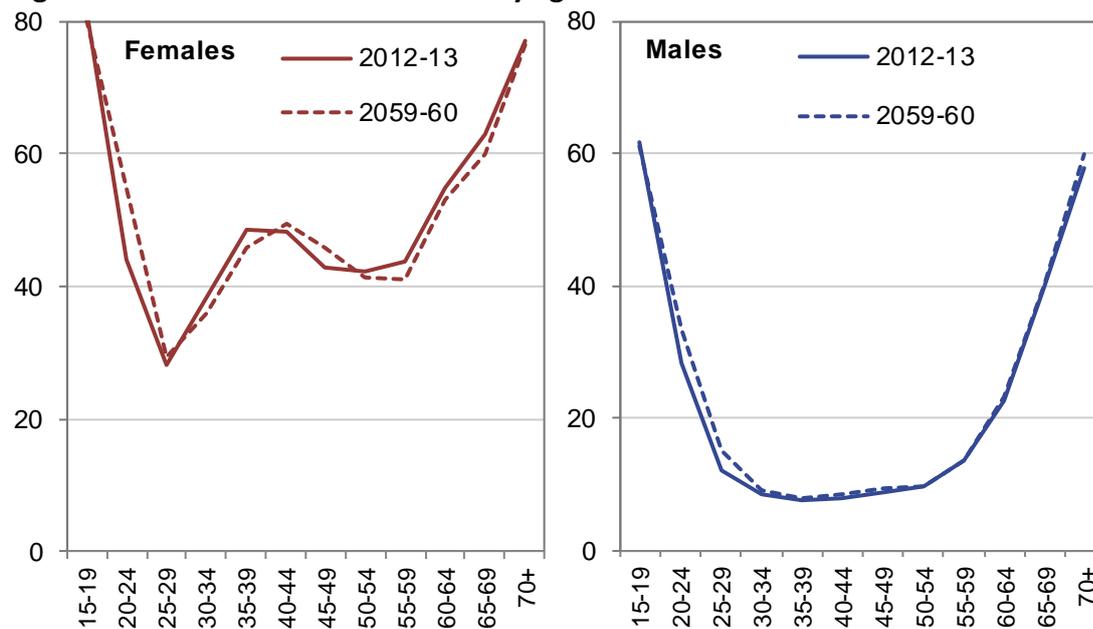
Current policies that present barriers to workers aged 65 and over include:

- Workers' compensation;
- Income insurance;
- Forced retirement (ie Tasmanian Police Service Act 2003);
- Some licencing subject to age caps or age cut-offs which put restrictions or reduces benefits for older workers (AHRC 2016).

3.3 Flexible work arrangements

The typical 9 to 5 working week is no longer standard for workers at any age (Figure 14 and 15). More than 30% of Australians now work part-time, 25% work from home during a typical week and 68% of firms have said that flexible working arrangements had led to increased revenue (Byrne 2016). As noted by Harvey and Thurnwald (2009) some sectors, such as teaching, health professionals and administrators, are in a better position to offer access to flexible working conditions than others.

Figure 14 and 15: Part time workers by age and sex



Source: Australian Government Productivity Commission 2013

*Flexibility regardless of age is a preference in the current workforce.
It is a key aspect in attracting, engaging and retaining older workers.*

Many older workers who need or want flexible work options, particularly women, cite part-time hours as being very important to enable them to remain engaged in employment (Byrne 2016; ABS 2016). In fact, flexible work arrangements would assist 61% of non-employed and half of employed carers whose caring commitments prevents them from working or working more. (Temple & Adair 2012). Appannah & Biggs (2015) support National Seniors Australia’s statement and add that there are many reasons for needing or wanting flexible working arrangements as the person transitions through their working life. Such reasons include:

- Only a small income is needed to top up an already accumulated retirement saving;
- A desire to continue work in a meaningful job but not on a fulltime basis;
- Chronic illness prevents full time work or traditional work patterns;

- Caring responsibilities or physical disabilities require a flexible working week approach;
- Preference to stage retirement;
- Desire for a gap year or career break and return when needed.

Additionally, there is a lack of awareness of the current legislative obligation that allow older workers (age 50 and over) have the same right to request flexible work arrangements as mothers returning to the workforce (Byrne 2016). In the UK, surveys have shown that since the economic downturn in 2008, many older people aged 50 years and over have either worked shorter than desired hours, or preferred to work flexibly at the end of their working life (Phillipson et al 2016). This suggests that the older working cohort is diverse in age, work history, work experience and aspirations: it may suit some, but not all, workers to take fulltime employment. (Phillipson et al 2016)

In addition, the belief that implementing flexible work arrangements only benefits older workers has been shown by other surveys to be incorrect. In fact, changing organisational policies to include flexible working practices benefits older and younger workers and helps workers to achieve and maintain a healthy lifestyle and prevent or delay the onset of disabling conditions; thus reducing health care costs (Temple & Adair 2012; SHRM 2015).

“Flexibility allows employees to adjust when, where and how they work, therefore enabling them to balance their work and personal lives that reduces stress and enhances well-being”. “Only a few employers have implemented had implemented flexibility.....and many are not aware of the wide array of flexible work options and the best way to implement them” (Wells-Lepley et al 2013)

3.4 Poor Working Environment

Another issue which currently acts as a barrier to remaining in employment is the quality of the working environment in the organisation. As we age, physical, cognitive and mental losses occur as part of an ageing process. The loss of these functions adds to the stereotypical view of older workers being unable to adjust and perform during their working

lifespan (Ng & Law 2014). However, as Ng & Law (2014, p.2) state, adaptation and skills acquisition may protect older workers from productive decline. People working in physically demanding jobs or in difficult working conditions can lead long, productive working lives with the creation of ergonomically appropriate working environments and flexible working arrangements (Temple & Adair 2012; Ng & Law 2014). These adjustments benefit every employee as well as the employer and help the individual to meet their personal needs and preferences (e.g. more work/life balance), remain healthier and continue to participate in employment longer (Ng & Law 2014).

Important narratives in Ng & Law's (2014) research about the way older workers deal with ageing in the workforce, shows that older individuals will consciously apply the beneficial aspects of their age and experience while acknowledging some physical decline. They will shift their age awareness towards areas of gain in order to enhance their usefulness in the workplace (Ng & Law 2014). For example

- Identifying a resource gap and to making a case that knowledge and experience can make a valuable contribution, including training younger workers.

"...accommodations for older workers such as environmental alterations to make their workspaces more ergonomically correct and their work less physically demanding" (Wells-Lepley et al 2013)

3.5 Gender inequality & Equity Issues

Equity and effectiveness in organisation systems mirror societal norms and gender bias and the way to attract and retain mature working age women to an organisation is to bring out the hidden barriers to equity and effectiveness one by one and reconstruct the practices in a more inclusive way (Meyerson & Fletcher 2000). However, it is women's participation in the workforce overall, that has increased labour force participation (Taylor & Smith 2017).

Research shows inequity still exists in family/domestic responsibilities with the majority of duties undertaken by women. This imbalance presents a major barrier to achieving full labour force participation (Martin & Alessandrini 2017). Older Australian women aged 50

and over who were not in the workforce were either contributing to family duties, were sick or were unable to obtain flexible work/part time work (Phillipson et al 2016). In the US, women who did not exit the labour force after their first child, returned to work on a part-time basis. Yet, in Australia and the USA, women's participation rates in the workforce were still far behind the women's participation rates in other OECD countries (Martin & Alessandrini 2017). In Australia, the statistics for older women in the age brackets of 55-64 and 65+ age groups participating in the labour force were still lower than comparative developed OECD countries such as Sweden and New Zealand (Taylor et al 2016). Understanding the enablers or factors contributing to higher levels of workforce participation for women in countries such as Sweden and New Zealand would be useful but it is outside of the scope of this report.

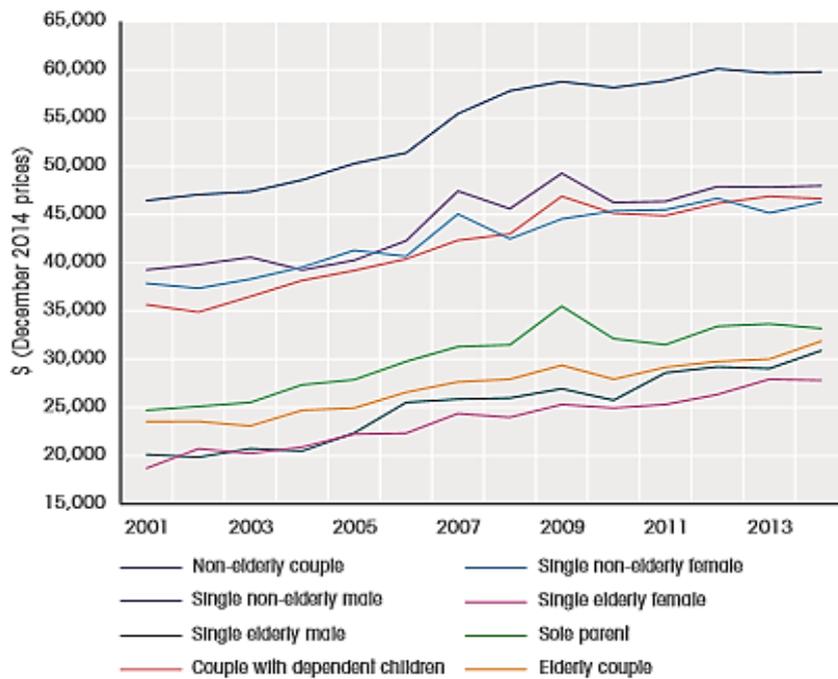
Women still undertake the majority of unpaid family caring work. Early childhood education and care services enable parents of young children, particularly women, to return to work. There is limited information about how many older women have reduced their hours or ceased employment to care for a partner, child or parent, or to help raise their grandchildren.

Poverty in later life is an accumulative effect of personal and socio-economic circumstances. 34% of single women over 60 years live in permanent income poverty, paralleled to 27% for single older men and 24% for couples (Martin & Alessandrini 2017). Currently, superannuation policy does not take into account the disadvantages women face, even on a national policy level (Martin & Alessandrini 2017). Pension entitlement policy fails to consider the impacts of moving in, out or across the workforce as they are determined by stable labour force participation, which typically represents the male model of working life: work, breadwinner and retirement, and (Taylor & Smith 2017). Many public policies reflect these three stages such as pension entitlement and this needs to be reviewed.

Women are a hidden resource pool that could increase Australia's GDP but they are reflected in western culture predominately as the family carer (Deloitte 2011).

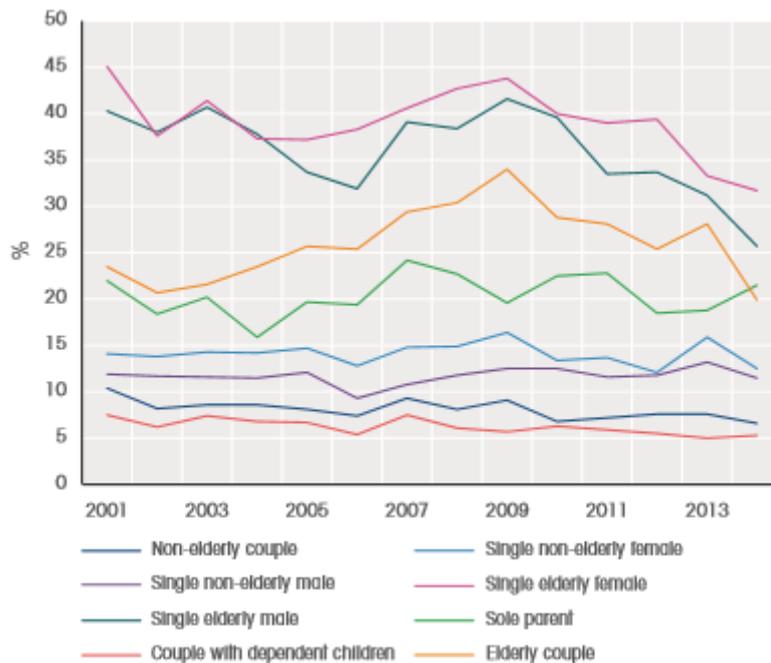
Phillipson et al (2016) believe that a policy focused on increasing individual incentives and employment rights ignores the issue that employment in older age is likely to remain gendered and influenced by the household with part-time work among women being common. For example, women may be caring for a partner, aged parents or grandchildren, all of which influence employment participation and/or the ability to start work within four weeks of finding a job. Caring roles are generally unpaid commitments affecting the ability to take on paid work (Phillipson et al 2016, ABS 2016). The ABS (2016) statistics on persons aged 45 years and over who have retired from the labour force support other research demonstrating that a significantly more women than men cease work to care for others (ABS table 5.1 2016). Further ABS data on retirement and retirement intentions (ABS table 12.1 2016) confirms that women are more disadvantaged than men with 45,000 women over the age of 45 needing to be in the labour force due to financial need compared to 12,000 men (figure 16 and 17). Additionally, the ABS (2016) shows that in comparison to males, more females were either working less hours than they wanted or were not employed in the labour force. Overall, males and females between 18 and 44 years made up the group of Australians who did not want to work more than 35 hours (ABS 2016) for reasons unknown. Women aged 55 and over claimed that they were retired “for now”, implying that they it was only a temporary decision. These statistics for the two age groups may indicate that females are either unemployed, suspending workforce participation or are on reduced working hours during these different life stages because they are caring for others.

Figure 16: Median income by family type



Source: Hilda Survey Report 2016

Figure 17: Poverty rates by family type



Source: Hilda Survey Report 2016

3.6 Poor Financial Planning Support and Advice

According to Deloitte (p.24 2014) the Australian Government should provide incentives to employers to provide financial advice to their employees approaching retirement as part of a package of fringe benefits. The current interaction of social security and personal superannuation schemes for older Australians of retirement age is complex (Deloitte 2014).

Older women in particular, are at a disproportionate risk of poverty, especially older single, separated or widowed women (Martin & Alessandrini 2017). A lifespan of gender inequality has accumulative impact resulting in lower superannuation scheme balances for women. Martin & Alessandrini 's (2017) Tasmanian report on women and the workforce demonstrates the reasons as being a lack of sustained labour market participation, casualisation, precarious or under employment, family violence, and the structure of the superannuation scheme. The Tasmanian report (Martin & Alessandrini 2017) proposes that financial literacy and planning, starting with younger and mid-career women, is advisable if we are to make important changes but it also outlines the need to address broader issues that contribute to poverty, such as ageism, and financial and emotional burdens of raising children after separation.

Many Australians have seen a decline in their superannuation balances since the GFC, which has led many to not retire or delay retirement. Wealthy, higher educated males are more inclined to be confident that they will have enough superannuation in retirement (Temple & Adair 2012). Unfortunately, for older Tasmanian women, the gender superannuation gap, high levels of age pension dependency and poverty in retirement are areas yet to be addressed (Martin & Alessandrini 2017).

Unfortunately, for older Tasmanian women, the gender superannuation gap, high levels of age pension dependency and poverty in retirement are areas yet to be addressed.

3.7 Lack of Health and Wellbeing Programs

Deloitte (2011) and Bentley et al (2016) believe employees would remain in the workforce longer if they have a sense of purpose and can continue to develop their skills in an area they are passionate about. Feeling valued and having a meaningful role as an older employee contributes to good mental health. Research has shown that physical and mental illness has forced many workers to seek leave of absence from work, retire early or has prevented them from looking for work (Williams et al 2014). The barriers to remaining engaged in the workforce after a health condition include limited structural or workplace environment alterations and support, lack of understanding or unconscious bias by managers or supervisors, discrimination due to age and lack of flexible work options (Williams et al 2014). Additionally, mature-aged workers experiencing a mental health illness often face early retirement, job loss, unemployment or difficulty re-entering the workforce (Temple & Adair 2012). Overall, disability and poor mental health have a large impact on productivity (Temple & Adair 2012) and are a major factor inhibiting persons aged 50 and over from re-entering the workforce (Williams et al 2014).

National Seniors Australia's (Williams et al 2014) (Table 4 & 5) survey about health conditions and mature-aged workers' labour participation found 46% of persons reported that their illness prevented them from working, 37% were prevented from working as much as they would like, and 13% were prevented from looking for work.

Table 4: Major health conditions experienced for at least 1 month in the past five years (%), by age and gender

Health Conditions	Age		Gender		
	50-64 years	65+ years	Male	Female	Total
Cardiovascular disease	43.7	56.2	50.9	48.3	49.5
Arthritis	27.4	43.7	24.5	43.9	35
Musculoskeletal injury	36.2	31.8	33.7	34.5	34.1
Mental Illness	38.1	16.7	23.8	21.9	22.8
Diabetes	16	14.9	19.5	12.1	15.5
Overweight or obese	19.4	8.4	13.1	15.3	14.3
Cancer of any kind	9.6	17.8	17.1	10.3	13.4
Respiratory disease	7.6	14.1	8.9	12	10.6
Other illnesses	12.6	22.6	18.1	16.6	17.3

Table 5: Health conditions experienced for at least 1 month (% of all who have worked in the past five years), by occupation type

Health Conditions	Occupation Type				Total
	Type A - Professional etc	Type B - Technical / Trade etc	Type C - Community etc.	Type D - Clerical etc	
Cardiovascular disease	16.9	17	17.4	21.2	17.9
Arthritis	9.3	10.8	12.9	13.8	11.2
Musculoskeletal injury	15.4	14.5	14.3	12.1	14.4
Mental Illness	8.3	9	10.2	12.7	9.7
Diabetes	5.2	7.6	6.5	5.8	5.9
Overweight or obese	6.9	6.2	6.2	7.8	6.8
Cancer of any kind	6.3	4.4	4.8	3.1	5
Respiratory disease	2.4	4.7	2.6	3	2.9
Other illnesses	6.1	5.4	6.3	4.9	5.8

Source: Williams, Menyen & Adair 2014, p.15, National Seniors Australia

Harvey & Thurnwald (2009) have noted that in Australia, a sudden reduction of personal involvement or stimulation following forced retirement and withdrawal from an active life can lead to ill health and an early onset of health problems. After experiencing an illness or a disability, some workers found it difficult to remain engaged in the workforce because the organisation lacked understanding of the experience and therefore did not provide a return to work adjustment, or flexible work options or even unknowingly contributed towards age discrimination (Williams et al 2014). National Seniors Australia (Williams et al 2014) report that flexible work options, management or supervisor support and peer group support, and less psychological demanding roles were factors that people wanted to help them return, remain in work or work more hours after an illness.

A study in work and suicide prevention has shown that most deaths by suicide are among people of working age and male

The loss of professional identity and self-esteem can be catastrophic as people age and can occur as people reach the end of their professional life and in retirement (Lillis & Milligan 2017). Older workers across industries can begin to experience a loss of self-worth, depression, anxiety and suicidal ideation when their professional competence is threatened, which negatively impacts their work performance (Lillis & Milligan 2017). A study in work and suicide prevention has shown that most deaths by suicide are among men of working age (Suicide Prevention Australia 2014). Statistics show that suicide peaks at 45 years for men and 40 years for women, then declines and peaks again at 80 years and over for men. The risk factors for suicide at working age are (Suicide Prevention Australia 2014):

- Unemployment: every 1% increase in unemployment was associated with a .99% increase in suicide rate;
- During periods of declining unemployment rates, longer periods of unemployment of over four weeks saw higher suicide rates for men. Most prevalent in men aged 24-35 and 55-64;

- Being jobless during prosperous times can cause feelings of greater hopelessness and experiences of stigma; compared to being unemployed during rising unemployment rates;
- Long term unemployment – is associated with reduced financial security, loss of self-esteem and status. This risk is greatest in the first five years and persists at a lower but elevated level up to 16 years of unemployment.

Transition to retirement for men (embedded in the male breadwinner model and strong work attachments) in particular may have a negative impact on self-worth, leading to anxiety and psychological distress, particularly for men who leave the labour force prematurely.

Some research suggests that retirement has an adverse effect on wellbeing through the absence of positive benefits from employment such as financial stability, sense of purpose and social activity (Holian 2015). Conversely, retirement can relieve a person of the stressors of working environment and promote wellbeing (Butterworth, Gill, Rodgers, Anstey, Villamil & Melzer 2006). The effect that retirement and leaving the workforce has on mental health is dependent on a range of factors including (Butterworth et al 2006):

- Gender;
- Self-efficacy;
- Prior psychological health;
- Previous work and social context;
- Socio-economic status;
- Physical health.

Retiring earlier than expected may have a negative effect on well-being.

Mental health, retirement and gender research has shown that women aged over 55 years tend to have significantly lower rates of mental disorders than those aged 45-49 (Butterworth et al 2016). A similar trend is observed for men aged over 65 years, who have lower rates of mental health issues than those aged 45-49 (Butterworth et al 2006). Men who involuntarily retire early are more likely to have a mental disorder than those still in the workforce, or men who were nearing the traditional retirement age of 65 years (Butterworth et al 2006). Transition to retirement for men can be particularly complex due to culturally embedded expectations of the male breadwinner model and strong work attachments. These expectations may have a particularly negative impact on self-worth, leading to anxiety and psychological distress, particularly for men who leave the labour force prematurely (Byles, Vo, Forder, Thomas, Banks, Rodgers, Bauman 2016). Women tend to view retirement differently as work has less primacy in their lives and they are more connected and involved in various social, community and family networks (Byles et al 2016). As women's participation in the workforce increases, there may be a convergence in associations between retirement and mental health for both genders in the future (Byles et al 2016).

3.8 Recruitment Practices

Private recruitment agencies are playing a greater role as intermediaries, which potentially increases age-based discrimination experienced at the recruitment level (Temple & Adair 2012). National Seniors Australia (Temple & Adair 2012) found some recruiters reluctant to recommend older workers to employers. This was especially prevalent in the ICT sector which is perceived as being youth-focused industry. Additionally, mature-age job seekers can have difficulty finding employment because they have outdated job search skills and knowledge that is not in demand in the current labour market. This can discourage workers from seeking employment or alternatively, they will settle for any job (Temple & Adair 2012). Taylor and Smith (2017) agree and say that many current and future jobs are at high risk of automation and by 2031. Up to 2.5 million older workers may be made redundant as their skills become outdated.

Therefore, the introduction of new jobs requiring new skill sets, stereotyping during recruitment processes and longer periods of unemployment experienced by older workers,

will all potentially influence the ability of unemployed mature-aged workers to gain employment (Taylor & Smith 2017).

Best Inclusive Intervention Strategies to remove participation barriers

3.9 Summary of the key benefits to employing, training and retaining older workers

People who have been in the workforce for a long time and leave, take with them an extraordinary amount of knowledge that cannot be replaced (Byrne 2016)

Byrne (2016) and others (Wells-Lepley et al 2013, SHRM 2015, Barrett & Bourke 2013, ACCI 2014, Harvey & Thurnwald 2009) agree that there are productivity and economic rewards for attracting and supporting a diverse workplace and retaining older employees, not only for the organisation but for the whole of community. A summary of these key benefits are:

- The ability for older workers to mentor younger or less experienced workers to retain important knowledge, skills and institutional knowledge;
- Supported employees are more likely to be loyal and committed to their employers, making them more productive and healthier;
- Older workers tend to be more WHS aware, conscientious and safe, have good work ethic, and networks, interests, industry knowledge and both work and life experiences and skills that add value to and support organisations;
- Supporting older workers to remain employed increases their financial security and health, and increases the capacity for them to better support successive generations by preserving assets and prolonging their contribution to society;
- Policies aimed at older workers support and are equally valued by younger workers, and create an overall more supportive and adaptive workplace;

- Employers can better meet the needs of their community and improve customers satisfaction as their workforce will better represent the community;
- Older employees better relate to the fastest growing age demographic in Australia – those over 65 years.
- Flexible workplaces a retain and attract quality employees, alleviates stress caused by balancing work and life commitments, expands service delivery times and can improve motivation and performance for all employees;

Employers can take advantage of government-funded financial incentives, provision of special training, grants and support for job creation as well as utilising best models of practice such as The Australian Chamber of Commerce and Industry (ACCI) ‘employ outside the box (ACCI 2014). Their ‘Business Case for Recruiting and Retaining Mature Age Workers’ (ACCI, 2014) highlights the rewards of a diverse workforce and examines the perceived myths and barriers held by employers when considering hiring mature-aged workers. The document identifies various strategies for retaining and recruiting mature-age workers and includes further information on training options, funding and incentives. The best practices identified are (ACCI 2014):

- Reviewing biased and ageist attitudes towards employing mature aged workers;
- Dispelling myths and misconceptions with evidence in short table format of key issues;
- Having a commitment to change and implement sound policies and practices to assist in recruiting and retaining mature aged workers;
- Having a holistic human resource strategy of lifelong education and remedial measures, which can be effective in avoiding intergenerational conflict;
- Promoting cultural change in the way that the community perceives mature aged workers;
- Encouraging early involvement of mature aged workers of any policy changes;
- Reviewing the organisational culture, which may need changing. Ensure that it benefits the business as a whole as to not lead to the loss of key younger employees;
- Identifying alternative jobs or flexible arrangements;

- Introducing age awareness training for HR personnel, managers and other key personnel;
- Removing ageist barriers in language, processes and policies that might hinder retaining or recruiting mature aged workers.

The ACCI business case model and guide for recruiting and retaining mature-age workers offers a good argument for best practices.

3.10 Leadership

Community education and awareness that addresses age discrimination can be effective at reducing ageist attitudes when targeted at employers and recruitment firms (National Seniors Australia, 2012). Managers and leaders committed to inclusive and supportive workplaces are essential to ensure that age-friendly practices and policies are incorporated and adhered to, in order to eliminate ageism and discrimination within the workplace (ACCI 2014).

Workplace Leaders (Healy, Gahan, Harbridge 2015) are the key people who plan for the future with a strategy that ensures inclusive and supportive age-diverse workplaces are incorporated and adhered to. These strategies and approaches need to be considered to ensure they are appropriate to the individual industry or business and their occupations employed within (Healy et al 2015). Additionally, successfully implemented succession plans that focus on the needs of individuals during their particular life stage can lower absenteeism, increase performance, help individuals to transition to retirement or other occupations, and lower turnover and early exit (Healy et al 2015).

Workplace Leadership advises organisations that they need to plan now for the future with a strategy that ensures monitoring is in place, dispels stereotyping, manages retirement and departure, addresses mental and physical health and develops a human resource system appropriate for an age-diverse workforce.

3.11 Reform workers compensation schemes

Reforming workers compensation schemes to allow uniform coverage for persons over 65 can overcome barriers to mature aged workers remaining in the workforce (percapita n.d). There is little conclusive evidence that older workers pose more of an injury risk in the workplace but that it is the prolonged exposure to health and safety risk factors over time that increases this risk for persons of any age (percapita, n.d). Case Study 1 demonstrates how changing the workplace environment and ergonomics, can reduce accidents, wear and tear on the body and absenteeism by looking after and improving any worker's health and wellbeing.

3.12 Aged Pension & Superannuation

The Australian Government has introduced tax policies including (AHRC 2015, Taylor et al 2016):

- Reducing the amount of tax payable for those aged 55 and over;
- Changes to the superannuation contribution scheme aimed at reducing income tax while working for workers 50 years and over;
- Revising asset and income testing to determine the rate of the age pension for individuals.

Deloitte (2011) suggests policy changes to the aged pension that can encourage older persons to remain in employment longer by:

- Further increasing the age at which retirees begin receiving the pension;
- Reducing the time between when retirees can access their superannuation and when they can get the age pension;
- Moving away from lump-sum superannuation payouts to retirement benefits provided in pension form;
- Allowing exchange of an immediate aged pension for a deferred pension;
- Allowing people to draw an income from superannuation while continuing to work and pay tax;
- Removing disincentives for institutions to offer cost-effective pension benefits that protect Australians from longevity risk.

National Seniors Australia (2012) recommend financial and career planning in the lead up to retirement to help mature age people make informed decisions about remaining in some form of employment capacity.

3.13 Health and wellbeing

The ACCI (2014) state that both environmental and policy alterations which address ageing related needs benefits all workers' health and wellbeing. Modifying workplace stations, discussing individualised career plans and implementing wellbeing programs, though aiming to improve older worker retention, has proved effective in large companies for retaining and supporting employees of all ages (ACCI, 2014).

The most common health and wellbeing programs available in Australian workplaces are Occupational Health and Safety guidelines, vaccinations and psychological counselling (Williams et al 2014). Preventative measures that promote healthy behaviours help avoid future illness, injury and disability. Employees value preventative measures such as health assessments, health insurance subsidies, exercise breaks/gym membership, and information for a healthy lifestyle to support a health workforce (Williams et al 2014). Workers aged over 65 years recognise the importance of these measures find them particularly useful (Williams et al 2014). Organising health promotion activities, recognising and rewarding older workers contributions and devising case by case measures for assessing continued competence to avoid assumptions about someone's physical capability, taking tools, workstations and workspaces into consideration, can support and retain a diverse workforce (Healy et al, 2015).

There is a need to consider mental health and retirement and its influencing factors if government policies aim to encourage continued employment amongst older adults. Theory and research regarding the effects of retirement on mental health has been inconsistent and limited, demonstrating the complexity of this issue. In order to adapt social policies to encourage older workforce participation and delay retirement, health and personal factors that inform older people's decisions to work or retire have to be understood (Butterwork et al 2006). Links between mental health and retirement are important considerations in employment policies and in responding to barriers to participation for those nearing the traditional retirement age. Maintaining older worker's health must be paramount in

workforce policies and practices (Byles et al 2016). Suicide prevention activities within the workforce must be implemented using evidence-based practices. Currently, the most suitable suicide prevention practices for the workplace environment are increasing access to care and gatekeeper training (Suicide Prevention Australia 2014).

3.14 Diversity on the job – eliminating discrimination

Policies that try to address ageist stereotypes are prone to draw on ageist stereotypes (Taylor & Smith, 2017). For instance, advocacy and policies promoting and focusing on older workers characteristics such as stable, reliable, loyal, experienced and mature ignores the variation in job performance between people of the same and different ages. Basing an employment decision on the assumption that any given age is likely to perform better or worse than another offers very little or no practical advantage and therefore, an age neutral position is preferred (Taylor & Smith 2017). Ironically, the soft skills that are promoted as being applicable (e.g. critical thinkers, reliable) for older workers by policymakers and advocacy groups actually work against the employability or advancement of older workers. Research indicates that employers place flexibility, physical and mental capacity and a willingness to learn new technology, qualities often applied to younger workers, above soft qualities applied to older workers in productivity evaluations (Taylor & Smith 2017). This can have important implications in the efforts to overcome age discrimination as soft qualities are given a lower priority in employment decisions (Taylor & Smith 2017).

3.15 Increasing and supporting female employment participation

Women are more likely to be in casual employment than permanent employment across their life course due to primary family carer responsibilities and bearer of domestic duties (Taylor & Smith 2017). The introduction of policies such as paid parental and maternity leave have made it easier for women to return to work following child rearing , and if women remain connected to the labour market during parenting, they are more likely to retain professional knowledge, skills and connections (Martin & Alessandrini 2017).

Providing flexible work arrangements can increase workforce participation and retain older women by increasing use of virtual teams, technologies and outsourcing work to lower cost cities where workers want to raise their children (Deloitte 2011). Women who have stayed

out of the workforce to care for others tend to lose confidence and skills over time and it is important that businesses take transferrable skills obtained outside of the labour market into account when employing women (Deloitte 2011).

Return to work programs for women who have been unemployed for extended periods are required in Tasmania. Successful models effectively build self-esteem, empowerment, labour market skills, job acquisition and retainment (Martin & Alessandrini 2017). The Fitted for Work labour market program is one such model that was recognised as a finalist in the Telstra Business awards (Martin & Alessandrini 2017). But, the program is not available in Tasmania, and further investigation into the model would be beneficial in understanding how useful and effective it could be for older Tasmanian women.

3.16 Improving employment participation

The Federal Government is responsible for ensuring that policy encourages and supports older workers to remain in the workforce. Government funded initiatives to increase mature aged workforce participation could be a practical method of encouraging organisations to think, plan and make changes in workforce age management. Initiatives such as Jobactive aim to help employers find and attract labour force market cohorts that they usually would not have considered. There have been no formal published evaluations on the government initiatives such as Jobactive and so it is difficult to know whether any former initiatives benefited employer or worker (Taylor et al 2016). Even so, some schemes have been more successful than others in the uptake in recruiting older workers. The Restart Wage Subsidy Scheme is a policy initiative encouraging employers to recruit people over the age of 50 who have received government income support or a pension in the previous 6 months, and who are looking for employment. As with the previous Jobs Bonus Scheme, this initiative has had little success in employers engaging with the scheme (Taylor & Smith 2017). On the other hand, the Corporate Champions Project appears to have had greater success (Byrne, 2016). The project describes business can identify challenges and risks to its future success and how changes to attract, incorporate and retain older workers benefits a diverse aged working culture.

COTA Australia (2017) has welcomed the Government's new initiative of an over 50's employment pilot "Career Transition Assistance Program", which is part of the \$110 million

mature age employment package announced in the 2017-18 Federal Budget. The program targets workers from industries that have declined or people changing occupation. The person's skills are assessed, information technology training is provided, and exploration of suitable occupations and learning resilience strategies are applied. The federal budget will enable implementation of two other employment components: Pathways to Work Pilots and the Expansion of the National Work Experience Program (Australian Government Department of Employment 2017), both aimed at providing career pathways and work experience for older workers. Although some older adults will benefit from re-skilling, particularly in information technology and job search skills, the prevalence and complexity of age discrimination in Australia will still lock out skilled and 'technology-smart' older workers from jobs (COTA 2017). Retraining of older workers is not commonly adopted by employers, suggesting that they are not interested in investing in their ageing human capital (Taylor et al 2016).

Encouraging and providing financial incentives for businesses to employ older workers is one vital strategy to fill gaps in the labour market. While these strategies can raise awareness about the benefits of employing older people, they also have the potential to reinforce stereotypes of older people being weak, vulnerable and requiring support (Taylor et al, 2016). It is recommended that policy responses are not to be based on one-size-fits-all which is grounded on human capital framework, but have a more tailored approach that recognises a heterogeneous workforce (McGann et al 2016, Taylor et al 2016). There is potential for policy to introduce job guarantee rewards for those in unpaid work, or for long-term unemployed workers and provide grants for persons aged 55 and over who want to start their own small business (Stiles, 2017).

Per Capita caution that there is an assumption that working longer is achievable, beneficial and desirable for all older workers (Stiles 2017). Policy makers and advocates pushing for the rights for all older workers to work beyond the current pension age, overlook the older workers in occupations where long careers is physically impossible or for older workers who cannot work or find jobs. Instead, realistic expectation of the contributions that older workers can make to the labour force should be considered as an alternative (Stiles 2017). Providing targeted support to facilitate age management is warranted but there is currently a lack of useful concepts and instruments for employers to use (Taylor et al 2016). A lack of

formal evaluations of the vast labour market measures targeting older workers means that policy efforts may have been undermined by ageist assumptions driving program development.

Improving employment participation of mature workers with trade skills but no formal qualifications is possible through skills training that assesses skills and identifies gaps in training (Temple & Adair 2012). Supporting mature aged workers to become mentors to apprentices and trainees not only improves workforce participation but also ensures the retainment of knowledge within an organisation (Temple & Adair 2012).

A growing number of 50 plus Australians are participating in business start-ups and contributing to economic activity following retrenchment, age discrimination, lack of training or promotion or seeking better work/life balance (Martiz, Zolin, De Waal, Fisher, Perenyi, & Eager 2015). 'Seniorpreneurs' account for almost a third of all new businesses in Australia and are the fastest growing sector of entrepreneurship (Thompson 2015). Limited policy and research is available about this growing self-employed sector in Australia, and older Australians do not receive the policy or mentorship support in this area as others do abroad. The focus in Australia has primarily been on younger entrepreneurs (Thompson 2015). An appropriate federal seniorpreneur policy that promoted and assisted people over 50 years to start a business and utilise their skills and networks could increase mature age employment, reduce poverty risk, enhance social inclusion and improve quality of life and wellbeing (Martiz et al 2015). Initiatives such as this could also offset the expected labour and skill shortages in certain regions and facilitate a transfer of human capital between generations (Martiz et al 2015).

Seniorpreneurs' account for almost a third of all new businesses in Australia and is the fastest growing sector of entrepreneurship

3.17 Government Policy

In the attempt to prolong working lives, deploying a one-model fits all approach is very problematic as it does not recognise the diversity of older workers across different industries, and in various roles and function. Instead policies that meet individual needs that are not solely aged based, may serve workers and society better

In policy planning, there is little benefit in aiming to address age discrimination, and the social perceptions of age, based on the concept that something has to change because someone is 'older' than someone else (Taylor & Smith 2017).

Instead of focussing on 'older workers' or adopting an approach that assumes all people in an age category are the same,

policy must consider the management of an age diverse workforce to address market age barriers (Taylor et al 2016). Deploying a single model-fits-all approach to prolonging working life is problematic, as it does not recognise the diversity of older workers across different industries and in various roles and function (Taylor et al 2016). Policies that meet individual needs and are not aged based may serve workers and society better (Taylor & Smith 2017). Policy that targets older workers may displace other workers, be unsuccessful and financially inefficient as they fail to recognise the heterogeneity of older cohorts, and may reinforce negative ageist attitudes among employers (Taylor & Smith 2017).

Alternative approaches to challenging labour market age barriers can occur through three policy principles (Taylor & Smith 2017):

i) Policy takes a life course perspective

Age discrimination needs to be viewed across the working life as such discrimination, even at an early age, may have adverse consequences for a person's career and retirement transitions. Policies should adjust to current labour market and welfare systems and not be geared to outdated male-breadwinner notions of life course (Taylor & Smith 2017).

ii) Age advocacy itself needs to become more age-aware

Selecting candidates for their attributes rather than age will lead to better outcomes for organisations (Taylor & Smith 2017). Policies that reflect on age attributes single out people of a specific age and entrenches stereotypes. Public policy focus on the construct of 'older'

or 'mature' is a reductionist approach lacking an appreciation of the dynamics and diversity of our modern workplaces and workforces with the consequence that employers may be unable to understand or effectively apply it (Taylor et al 2016).

iii) Promotion of longer working lives

Quality of ageing and employment must be considered when advocating for longer working lives. Working longer improves a person's financial outcome and emotional wellbeing, but the ability of a person to work longer and the availability and quality of paid work have been given little consideration in advocacy and policy (Taylor and Smith 2017). Focusing on advocating for the 'right to work' unwittingly defines persons who cannot work within a negative lens, opposing current advocacy frameworks of 'successful ageing'. It also reduces support structures for persons considering their options about working longer and who may want or need to retire early (Taylor & Smith 2017).

Taylor and Smith (2017 p.22) believe that 'retirement' in some form provides a more positive ageing framework for older persons. It is a more dignified approach than labelling an older person as 'long-term unemployment' (Taylor & Smith 2017). They believe that governments and community need to:

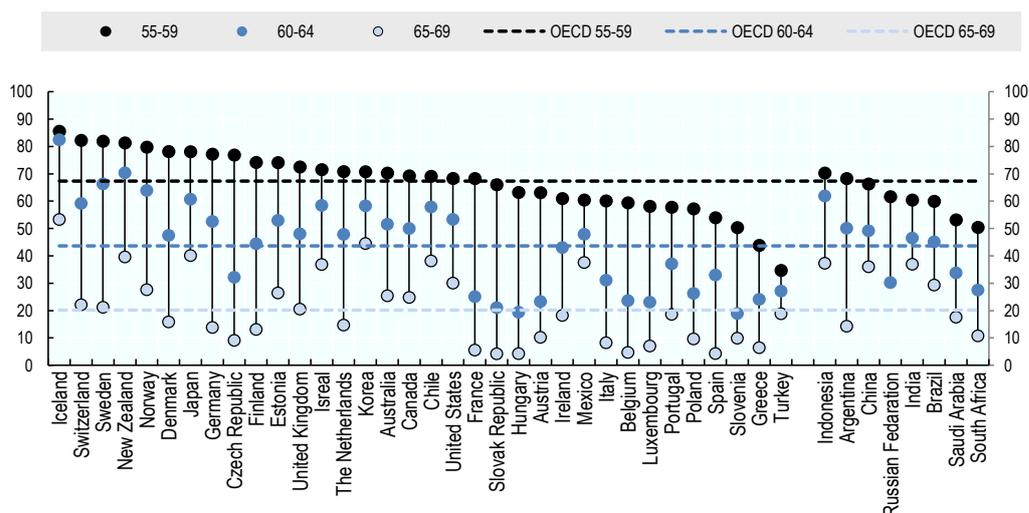
- i) Replace the negative identity derived from having paid employment;
- ii) Assist people to map out their retirement career;
- iii) Recognise the role of unpaid contribution long after the age of 60;
- iv) Productive ageing does not have to equate to 'paid' work. In other words, you can be productive in life through social engagement without being 'paid';
- v) Retirement does not mean one is unproductive.

These points (to be addressed in public policy) aim at enabling older persons to participate in a broader sense, which may increase the overall GDP (Taylor & Smith 2017).

4. International Mature Age Labour Force Context

Global ageing trends are creating pressures in developed countries to extend employment engagement which has seen age-friendly policies and procedures that promote diversity, inclusion and employment retention being implemented in OECD countries to address these challenges (Appannah & Biggs 2015, Byrne 2016). In 2015, the OECD (Figure 18) reported Iceland as leading in age-diverse policies and procedures for inclusive employment practices for persons in the working age bracket of 55 to 64. Switzerland and Sweden follow as two countries who implement effective gender and age equality practices, with New Zealand ranking 4th. Comparatively, Australia is ranked relatively low at 16th. It was not until 2011 that Australia introduced parental leave schemes, which other OECD countries had already put in place (Martin & Alessandrini 2017). Gender equality schemes like this allow women to participate in the workforce and demonstrate flexible and inclusive workplace ideology. However, as figure 19 shows, Australian workers aged 25 to 54 (the same age bracket where it is the most common for women to be caring for children or engaged in other caring commitments) participate less in the workforce (ranked 25th) than other nations.

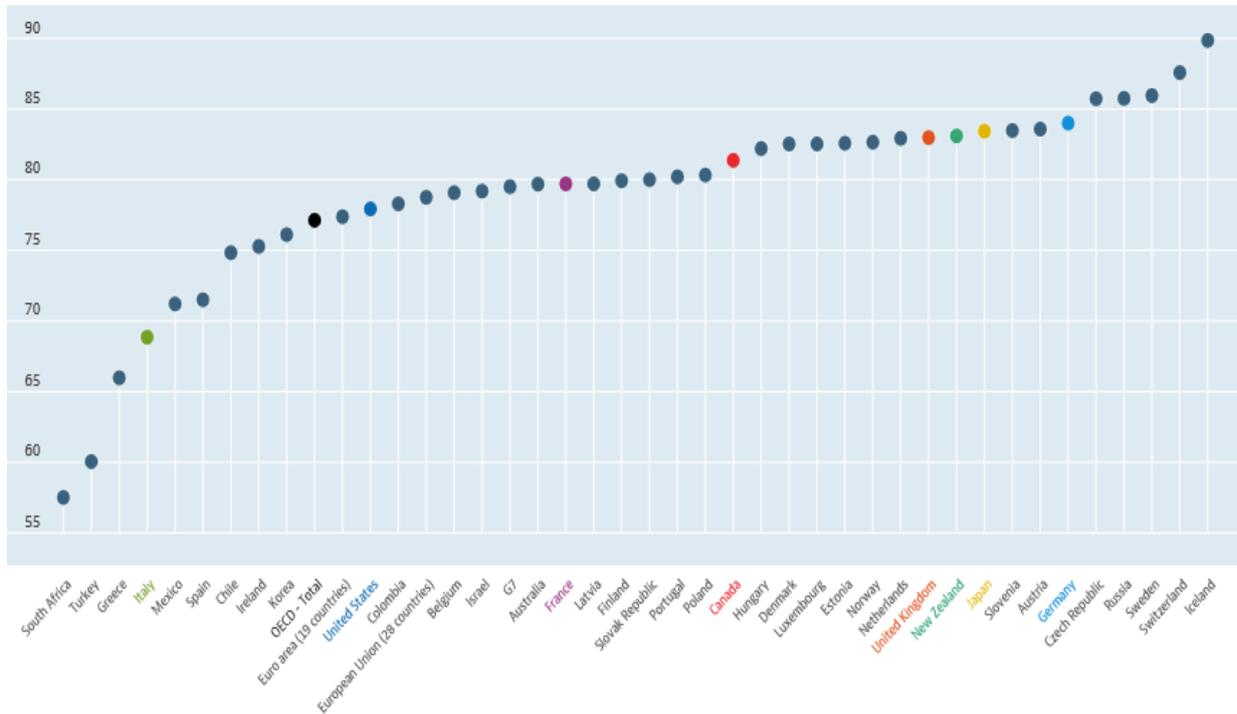
Figure 18: Global Employment rates of workers aged 55 to 64 from 2012 to 2016



Note: The OECD categorise older working persons as 55 years and over.

Source: OECD (2015), Employment rate by age group (indicator) and National Labour Force Surveys

Figure 19: Global Employment rates of workers aged 25 to 54 from 2012 to 2016



Source: OECD (2015), *Employment rate by age group (indicator) and National Labour Force Surveys*

Workforce participation Issues and Intervention Strategies for an inclusive age diverse workforce

4.1 The United States of America

In 2015 it was reported that 30% of the United State (US) government employees were over the age of 55 and this prompted Human Resource (HR) professionals to examine their internal policies and practices to prepare for an ageing workforce (SHRM 2015b).

The report stated that government HR professionals were more aware than their peers in other industries of the potential loss of skills due to retirement and its impact on industries in the next 11 to 20 years. Neither government or non-government industries had formal strategies in place to actively recruit and retain older workers, nor did they feel an urgent need to prepare for the impending demographic shift (SHRM 2015b). The report noted that

government employed between 1 to 7% more older workers than other industries and suggested that many organisations were not completely aware of the longer-term impacts that an ageing workforce would have on their organisation or industry (SHRM 2015b). Many key employers felt unprepared to handle the challenges of an ageing workforce, despite practices in place to retain older workers (Wells-Lepsley et al, 2013), such as:

- Tailoring benefits to older workers;
- Creating and promoting a non-ageist culture;
- Restructuring the physical environment to accommodate older workers individual needs;
- Enabling a phase to retirement progression;
- Creating opportunities for employees to return to work during retirement as consultants or mentors;
- Incentives to delay retirement;
- Developing a wisdom inventory of the workforce with a plan on how to retain it.

Many Americans take advantage of reformed pension policy that allows full-time employees to transition to part-time work and receive part-pension benefits in addition to prorated salary (Rix, 2016). This allows employees to transition through phased, partial or gradual retirement, despite the policy not being institutionalised in employer-provided benefit plans. Employment policies such as this need to foster opportunities for older workers without stigmatising them and generating resentment on the part of others. Implementing a flexible work policy that supports all employees enhances job quality and mandates a living wage or pay prorated benefits for part time work options (Rix 2016). It is important to note that while many people are able to work well past 'retirement age' if supported to do so, some people will be unable to due to illness, disability or working in strenuous or arduous jobs (Rix, 2016). The prospect of extending the retirement age can be very daunting for these people.

Research from America has resulted in recommendations that strong leadership and recruitment processes are required to ensure ageism in the workforce is deterred (SHRM, 2015a; Rix, 2016). Implementing anti-ageist policies and processes does not mean that a workplace will demonstrate inclusive workplace culture. Leadership is critical to reframe a

workplace's concept of ageism to ensure that stereotypical language and imagery is removed, and workers are valued by their contribution and not their age. People vary in the way they express their experience of ageing and whether they perceive themselves as ageing. Workplace planning must take an employee's life span that encapsulates their physical, mental and emotional health, career stage, job tenure and life experience into account (SHRM 2015).

Succession planning recommended for employers in large US organisations involves a three step workforce assessment to form a strategic workforce plan (SHRM 2015):

1. Conduct age and knowledge/skills audits;
2. Identify work requirements;
3. Gather information from workers.

The plan then considers the following to retain workers who are thinking about or choosing to retire early (SHRM 2015a):

1. Acknowledge worker contributions and strive to make them feel valued;
2. Offer flexible working arrangements;
3. Offer bridge employment to assist workers to transition from late career into full retirement, usually through reduced work hours, responsibilities or workload;
4. Support health and wellness, which alleviates the incidence and cost of disability claims and health care for workers of all ages;
5. Provide career and personal growth opportunities;
6. Implement mix-age workgroups for skill and knowledge transfer and team building;
7. Re/design work to match worker capabilities;
8. Train managers and supervisors about the importance of how their actions and words and demonstrate value of older workers;
9. Provide support for retirement planning;
10. Address age discrimination (real and perceived);
11. Foster an age-positive organisational culture;
12. Foster job and career transition;
13. Facilitate critical knowledge transfer;
14. Provide caregiver support through work schedule and location flexibility;

15. Offer skills training across the full workforce to provide opportunities for older workers to upgrade their skills.

4.2 The United Kingdom

The UK has seen unprecedented policy reform designed to extend working lives in the last 15 years (Phillipson, Vickerstaff & Lain 2016). There has been an increase in employed males aged 65-69 from 14.4% to 24.2% in the last 10 years because these older workers did not leave employment but continued on past the age of 65 (Phillipson et al 2016). This is contrary to the public's opinion that older workers returned to work because of financial needs or other unknown reasons (Phillipson et al 2016).

Regional disparities in employment levels across the UK reflect long-term regional differences in labour market demand (Phillipson et al 2016). The other disparities in employment and retirement occur between certain occupations for both genders. For instance, persons aged over 50 and employed in manual labouring jobs exited employment because of illness, forced unemployment or to retire; whereas persons employed in education, professional, scientific and technical activities, and public administration, voluntarily took early retirement (Phillipson et al 2016). The increasing number of employed older persons in the UK appears to be an improvement in retention rather than recruitment, and employers tend to adopt flexible workplace practices rather than encouraging redundancy or early retirement (Phillipson et al 2016).

The UK has adopted a coordinated approach towards policy development that has an impact on the older workforce and has focussed on (Phillipson et al 2016):

- Age discrimination legislation;
- State pension age;
- Benefits and pension changes;
- Flexible employment options.

Increasing the pension access age aims to be a cost saving measure and to encourage people to remain in the workforce for longer. Both men and women pension age will increase incrementally to the age of 66 from 2017 until 2020 with further 5 year reviews

(Phillipson et al 2016). This change will particularly affect middle to lower income earners and persons who are least likely to be employed up to the state pension age due to work style and physical ability. It is the 'white collar' or professionals who can and expect to retire early due to job pressure and dissatisfaction whilst the 'jugglers' of society, mainly women, will remain in employment longer and in part-time roles (Loretto 2005). The benefit and pensions systems can encourage people to leave work prematurely or force them to remain in fulltime employment when they would prefer to change their work pattern (Loretto, 2005).

Considerable UK evidence demonstrates that age discrimination still occurs in hiring practices as age discrimination legislation only influences retention not recruitment (Phillipson et al 2016). Employers should manage their processes and the employees end of working life more creatively, tackle the views about age discrimination and implement appropriate occupational health and welfare policy, supporting employees to obtain financial literacy to adequately consider their future retirement position (Loretto 2005). While these strategies will support older people, they still need to take into consideration that older people are not a homogenous group and organisations need to consider differences between gender, opportunity, aspiration and individual wealth when planning for recruitment and retainment.

4.3 New Zealand

It is predicted that the proportion of New Zealand's population aged between 60 and 64 years old will increase by 75% by 2031, and the proportion of people aged over 65 will double (Barrett & Bourke 2013). New Zealand has one of the highest rates of employment for people aged over 55 years of all OECD countries (Bentley et al 2015). Most mature-age workers enjoy a high level of wellbeing, life and job satisfaction and less subjective perceived symptoms of ill-health, thus enabling them to participate in productive work. Many expect to retire at about 66.5 years and despite the general perception of low levels of age discrimination in the workforce, managers and employers view the level of age discrimination in their organisation to be different to their employees (Bentley et al, 2015).

Complaints of ageism are increasingly encountered in the workplace and prejudice must be managed in practical ways and on a daily basis, but employers and employees must believe in the value of such investment (Barrett & Bourke 2013). There are also opportunities to improve retraining of mature aged workers and break down barriers to employment, including entrenched attitudes about the professed and expected age of retirement (ACCI, 2014). One recommended response to the challenges of ageing population and workforce participation is to adopt appropriate national policies on employment relations, training and education (Barrett & Bourke 2013).

Most large New Zealand organisations have, or plan to introduce, measures to engage and manage an ageing workforce (Bentley et al 2015). HR ought to include in their diversity policies and practices (Bentley et al 2015):

- Job design (less physical activity, reduced travel, desirable hours, workload reduction, support and assistance);
- Flexible work arrangements (working remotely, glide time, reduced hours, extended leave);
- Provide opportunities for training and development with access to challenging tasks, assignments and experiences.

Providing intergenerational equity can be realised by devising phased retirement programmes that help retain older workers that include mentoring programmes to transfer knowledge, transition to other areas of the organisation, organise multi-generational teams and have an organisational culture that values older workers (Barrett & Bourke 2013; Bentley et al 2015). Organisations should provide an optimal working environment that addresses the specific needs of an older individual and provide health and wellness programmes that can reduce illness, improve health and wellbeing and work engagement (Bentley et al, 2016).

Leadership and management roles can successfully implement diverse workforce participation by (Bentley & McLeod 2015; ACCI 2014):

- Understanding the implications of population and workforce ageing on the recruitment and retention of staff. This should include identifying tangible and intangible benefits of employing older workers;
- Develop age-friendly initiatives within a policy framework that promotes respect and a structure for implementing these age-friendly practices across the organisation;
- Have a culture that places high value on older workers and the contribution they make to the organisation;
- Reducing bias or age discriminatory behaviour and promoting age-friendly practices;
- Using senior older managers as role models and champions.

5. Australian & International Best Practice Case Studies

Case Study 1: BMW Bavaria, Germany – a pilot production line

Source: Harvard Business Review 2010

The BMW plant in lower Bavaria, has 2,500 employees. Realising that the average age at the BMW plant was expected to rise from 39 in 2007 to 46 by 2017, managers collaborated with workers to develop an innovative bottom-up approach for improving productivity. The company is now refining and testing these initiatives in plants in the US, Germany and Austria.

Traditional approaches for reducing the costs of an ageing workforce focused on firing older workers or forcing them to retire early. This was not a politically smart move or a productive option for the company. Therefore, the company looked to shifting its approach. BMW chose one of the production lines for a pilot project. Managers staffed the line with a mix of workers with an average age of 47 and developed productivity improving changes including enhancing workers skills and environment, instituting part-time work policies, changing management processes, and managing health care and wellbeing. The seventy changes in design and equipment at various workstations saw a productivity increase of 7% in one year, bringing these workstations on a par with productivity of younger workers. Initially, younger workers initially met the project with resistance, believing the stereotypes of an older worker reduced the overall productivity and felt that they would have to accommodate for perceived deficiencies of older workers. To many workers, it seemed like another top-down initiative, that as employees, they had no choice but to adapt.

To overcome these oppositions, the first step of the project was for top managers to engage with the plant's Workers Council as a smart practical and political move for the project's success. Together they identified a framework for change provided the team with ideas about issues they would need to address to improve older workers productivity. The business managers used the Work Ability Index, which assesses and scores the fit between a worker's ability and demands of specific jobs. It was determined that productivity did decrease with age, but that the variation within this increased.

The BMW plant's HR management spoke to mature aged workers and showed that they valued their skills and experience. The workers came up with ideas of what they would change on the line to help them physically, prioritised these and took ownership of the process of adapting their workspaces as they saw improved physical changes in their bodies. Such as adding new wooden flooring to reduce knee strain and exposure to static electricity jolt and weight adapted footwear. These improvements reduced the likelihood of workers going on sick leave. Apart from changing the environment, other physical changes include job rotation during a shift along with strength and stretching exercises introduced by a physiotherapist.

This has proven to be a successful strategy. The total investment for the BMW project was 40,000 Euros and resulted in improved employee retention, reduction in absenteeism by 2% and productivity increased resulting in achieving the plants ambitious goals.

The approach to creating an inclusive workplace that benefited all employees was a collaborative one that involved planning. The top managers raised the issue, the production managers developed an experiment and the line workers created the solutions.

Case Study 2: Corporate Champions Case Study – Mature Age Workers Drive Success at Bus Queensland

Source: DEEWR 2013

Bus Queensland operates 414 buses in Queensland and Victoria with approximately 430 staff, 146 of which are aged between 50 and 60, 114 aged between 60 and 70, and 17 aged 70 years and older. This compares with the remaining 153 staff members (36.9%) in the working age group of 15 to 50 years old, clearly indicating older age workforce participation.

Bus Queensland needed to rethink their recruitment market after experiencing a high turnover of young staff who were leaving to work in better-paid industries related to the mining boom. Recognising that split shifts, school term and different responsibilities could better suit older workers, and that the mature aged employees could bring maturity and diverse knowledge, the business began to target older people for recruitment.

Bus Queensland became involved in the Australian Government's Corporate Champions project to explore ways to improve recruitment and retention of mature aged workers. A new strategic plan focusing on the company's eight pillars of achievement provided justification for focusing more closely on the ageing workforce.

The company's involvement with the Corporate Champions project included the engagement of a consultant to work with HR to analyse the current workforce. Challenges to be addressed included how to retain staff on casual contracts and low hourly rates, service quality issues, a workforce with an older demographic and loss of time due to lack of knowledge transfer processes.

The company focused their attention on four key areas from the Australian Government's 'Investing in Experience Charter':

- Retention
- Recruitment
- Supporting employees to transition to retirement
- Providing a safe working environment

Strategies that they developed benefitted all staff not just those of mature age:

- Casual staff were being moved to permanent contracts;
- Flexible work options were being investigated;
- Staff were being provided with a range of health and wellbeing services;
- Workshops with mature age workers captured the views of workers and highlighted their interest in access to retirement planning and financial advice;
- A review of HR policy and practice identified strengths and areas for improvement in the four key areas mentioned earlier.

Future initiatives included workshops for staff on life stage and financial planning, developing an employee retention policy, guidelines and tools and training managers to know how to talk to staff about the transition to retirement. The company recognises the value of recruiting older workers and from a business continuity perspective.

Case Study: 3 Staples (USA) – The state of older workers in the U.S organisations

Source: SHRM 2015

In 2015, 5% of the 300 Staples employees across Alaska, Idaho, Utah and Washington were aged 55 years or more, and this number was expected to increase. Staples operations include employment of warehouse workers, truck loaders, drivers and administrative personnel. Staples has been successful in retaining workers as demonstrated by low employee turnover, with many people employed for 20 or 30 years and some employed for over 50 years.

If a worker requires assistance or support with an aspect of his or her job, each situation is managed on an individual basis. Some examples include:

- Flexible scheduling to support employees to manage health issues before retirement;
- Support to train employees to adapt to changes in work environments, such as the movement from manual process to electronic processes;
- Modification of workstations to accommodate physical ailments;
- Putting older employees on driving routes that requires easier deliveries of goods.

Staples have demonstrated that individual employee planning has increased older worker retention the organisation. The company has a low turnover due to implementation of plans to accommodate the changes in an individual's life stage and enable them to continue to work effectively as part of a team.

6. Conclusion

“Employers should boost their efforts to attract, engage and retain older workers by meeting their needs for flexible work schedules, meaningful work, safe work environments, wellness programs, technology training and a culture that appreciates generational diversity” (Wells-Lepley et al 2013)

Research has shown that many businesses recognise the skill shortages in their sector but have not adopted appropriate succession plans. The Australian Bureau of Statistics predicts that a large number of our ageing population in the next 10 to 15 years will be exiting the workforce, taking with them a wealth of specific accumulated knowledge and skills without a younger cohort available to replace them. Australia has a superannuation scheme that is meant to provide independent financial support, yet many Australians will not have sufficient superannuation savings when they retire and rely on pensions and government support. This is particularly the case for Australian women who have experienced a lifespan of gender inequality, income disparity and interrupted or lower paid employment. In addition to exiting the labour market and leaving a labour gap, a larger population of older unemployed Australians will add economic strain on the government’s pension, housing and healthcare budgets.

Ineffectual leadership and management practices reinforce negative cultural perceptions of ageing and older workers within the workforce. Proactive leadership promotes and increases age diversity and reduces ageism within the organisational culture and policies. Good leadership sees that HR employees are trained and skilled in supporting an inclusive, diverse age workforce to change age discriminatory practices and cultural perceptions of ageing and retirement. Organisations must be ready to implement succession planning for individuals that includes financial planning discussions and individual retirement plans. These plans consider semi-retirement options, gap years and other flexible work options, taking on a life course perspective. Support for employees to access to government-funded schemes that provide up-skilling, especially in IT in existing occupations or to be transferred into other occupations will enable people to remain employed for longer. It must be

acknowledged that not all people will be in a position to work longer, but a bridging plan from full work participation to a phased out retirement has been consistently recommended in the literature.

The literature review has revealed that most OECD countries recognise the importance of retaining, recruiting and up-skilling older workers. However, many of these policies do not recognise the structural and discriminatory barriers faced by mature age women, long-term unemployed mature aged workers, older persons with disabilities and those from lower skilled and non-tertiary qualified backgrounds that inhibit their participation in the labour market. Policies and pension schemes do not recognise the economic contribution that older persons are making in non-paid work, despite these contributions reducing government spending in social services and health care.

International and national good practice guidelines for a diverse workforce reveal that HR in larger organisations and leaders in small to medium organisations need to start planning and recognise that the population and workforce is ageing. Information guides designed for employers, such as ACCI's (2014) 'Employ Outside the Box', encourage them to consider recruiting persons they would not normally consider to fill-in gaps in the labour market.

The ABS will release new workforce census data in October 2017 that will include current information on the ageing workforce in Tasmania. By liaising with Tasmanian industry peak organisations and stakeholders, it is clear that there is currently a gap in labour supply and skill shortages created by the exit of mature age workers in Tasmania. There is lack of long-term planning or foresight into the importance of recruiting, retraining and retaining older workers. Strategic business focus has been on recruiting labour from interstate, overseas or training younger workers through VET training or other training opportunities, rather than utilising older cohorts.

Although there are many good Australian and international evidence-based guides available to assist small and larger businesses in attracting and employing older workers, this framework is still in its infancy in Tasmania. There is little information about how different Tasmanian industry sectors are planning for their ageing employee workforce. Some literature available on skill and labour shortages within Tasmania do briefly mention the need to diversify our workforce and include the older labour market, but nothing is available

that specifically prompts employers to invest in recruiting, training and retaining an older workforce. Various Tasmanian stakeholders are assisting Tasmanian industry sectors to understand their employment demographics and provide advice on appropriate succession planning. More research is required to understand the current labour gaps, needs and individual organisational issues within Tasmania, which will help inform appropriate future planning. Longitudinal studies in best intervention strategies within the unique Tasmanian industry sectors and regions would provide useful information and data for policymakers, business leaders and HR managers.

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