

# COTA Australia Mature Workforce Survey

COTA Australia warmly thanks all who responded to the recent **Mature Workforce survey**. This topic clearly resonated with many e-news readers. A total of **837** responses were received. In addition to answering set questions, most respondents provided personal comments and stories. Plus, 45 percent of participants expressed a willingness to consider related engagement activities we plan to offer over the coming months.

The main survey comprised 6 multiple choice and one open-ended question. Respondents were also invited to provide further comment (views, concerns, suggestions) to several multiple-choice questions. This opportunity was readily accepted with an average of 204 personal commentaries appended to each of these questions. The open-ended question elicited 301 detailed responses.

Note: The Australian Bureau of Statistics defines anyone **over 45** as a 'mature/older' worker

## Who participated

In the '**a little about you**' part of the survey we learnt:

- most respondents were aged between 65 and 79 years
- 62 percent were female
- state and territory participation reflected closely the respective proportion rates of total Australian adult population

## Areas of agreement

According to most respondents:

1. ageist attitudes and behaviour are entrenched in many Australian workplaces
2. discrimination based on age can profoundly impact on whether and to what extent people aged 45 years and over participate in paid employment and/or be invited to participate in upskilling opportunities
3. workplaces should be free of age-based stereotypes – a person's age shouldn't determine their employment status

*Now I know. It's hard to land yourself a decent job when you fall on the other side of 40. 53 and redundant! No exactly how I wanted my career to pan out. Plus, receiving this news on a Friday afternoon ... left me devastated.*

Within the free text sections, many respondents elaborated on their belief that ageist work environments are harmful on multiple individual and systemic levels and need to be openly and rigorously challenged. In support of this view one respondent provided the following excerpt from the [World Health Organisation's Global Report on Ageism](#)

Ageism has serious and far-reaching consequences for people's health, well-being and human rights. For older people, ageism is associated with a shorter lifespan, poorer physical and mental health, slower recovery from disability and cognitive decline. **Ageism reduces older people's quality of life**, increases their social isolation and loneliness (both of which are associated with serious health problems), restricts their ability to express their sexuality and may increase the risk of violence and abuse against older people. Estimates in **Australia** suggest that **if 5 per cent more people aged 55 or older were employed**, there would be a positive impact of **AUD\$48 billion** on the national economy annually.

## What is needed

Respondents believe individuals need to have optimum choice re when, how and to what extent they engage in paid employment

Therefore:

### Need for more inclusive workplaces

- ageism is experienced by younger workers as well as those who are older
- workplace-based ageism often overlaps with other forms of discriminatory bias such as gender and/or race/ethnicity etc.
- jobs need to be better designed/adjusted to support employees to have fulfilling work lives at all life stages
- the pace of technological change requires the upskilling or reskilling of all employees regardless of age
- workplaces need more flexible policies to attract and retain older workers
- workplaces need to proactively implement strategies to support workers who have recurrent, episodic or long-term health conditions to participate/continue in paid employment

### National policy changes

#### *Immediate*

- taxation changes are needed to foster increased engagement in paid employment (without penalty) by age pensioners. The following is typical of the numerous comments provided:

*Older people who are able and willing to fill some of the burgeoning labour shortages should be allowed to work beyond the current restrictions on earning before they start to lose their pension income*

- the Jobseeker payment needs to increase
- increased respectful acknowledgement of the work and commitment of volunteers, many of whom are older people

#### *Longer term*

- need for a more flexible/individualised approach to retirement

*There need to be changes to social expectations about retirement. From my personal experience working part time into your 70s has given me extra spare time to pursue hobbies and time with friends but still keeping engaged in the workforce. I hope to keep doing this as long as my health allows. Working part time also helps your super to last longer.*

- sustainable response to the knowledge that affordable, secure and appropriate housing and a reasonable income are intimately intertwined

### Role of media

- Australia needs an anti-ageism campaign (focused on myth-busting and promoting the benefits of age diverse/inclusive workplaces). As one respondent said: We desperately need the establishment of a publicity campaign that discredits ageism in the workplace and encourages employment practices based on merit

The narrative needs to change. Middle age is now up to 75 years. We need marketing to demonstrate ... older people are capable and healthy, but we predominantly see the 'negative' view in our media. We need more billboards reflecting that older people are diverse.

## A CLOSER LOOK AT THE SURVEY RESPONSES

### What respondents told us:

#### 1. Ageism in the workplace – is it real?



**88% said YES**

According to **88 percent** of respondents **ageism is alive and well in Australian workplaces.** **Over** 50 percent of respondents owned having had direct experience and 66 percent having had witnessed other people being discriminated against in the workplace due to their age. A significant number of respondents conveyed having both a personal experience of and witnessed workplace-based ageism.

Several respondents agreed that although ageism is present in our society, in some instances the so-called experience of ageism was more likely to have been related to technological change rather than age discrimination per se. However, others vehemently disagreed. While they agreed technological change has (and continues to) radically changed how work is performed, they point to an entrenched discriminatory practice re the offer of career progression opportunities and a person's age. From their experience, older workers are not provided the same access to training and development opportunities as younger workers. They believe this inequity is entrenched in antiquated workplace assumptions that

employers/organisations are unlikely to benefit from offering mature workers such opportunities.

Free text answers conveyed that many respondents understand discrimination against 'workers' based on age is unlawful. However, the consensus was that attempting to prosecute aged discrimination can prove problematic. Firstly, it can be difficult for an individual to admit it is happening 'to me' and, secondly, to prove to others it is taking place. Several respondents shared the emotional turmoil they experienced in coming to terms with work-based ageism.

As the following people shared:

*How do you explain it. Made to feel you no longer fit in. Am I the problem? How can I change? Do I need to tolerate it? Can I? It's like a heavy shadow that eats away at you. It festers inside – you might initially be angry but end up feeling defenseless and useless.*

*I expect I could have gone to HR and complained, but I didn't and was slowly worn down. My manager's constant supposedly well-intentioned jokes about my age seemed to be enjoyed by colleagues but left me feeling more and more powerless, and I think I became depressed. I felt worthless, as if I had overstayed my welcome. By the time I resigned my confidence was at an all-time low ebb.*

*As an older autistic person, it became increasingly difficult to remain in my specialized work due to executive function challenges, an inflexible workplace and the ageism attitudes of the younger new employees. There was no willingness to make adaptations for me, so I left the workforce earlier than I wanted to. ... I am still grieving the premature departure from my career.*

## 2. Expressions of workplace ageism

Of the work-related areas named in the survey as potential places/instances where ageist attitudes and/or behaviours might be encountered, **recruitment, interviewing and selection policies and processes** received the highest level of endorsement.

Some respondents added that in their view ageism in recruitment and selection is generally exhibited in the way you are treated rather than the words used. As one person wrote:



*The media has much to answer for ingraining negative attitudes towards older people which flow through society into workplaces and recruitment practices*

*The recruiter's facial expression told me she was clearly expecting a much younger person. She seemed so taken aback. Then when she asked me questions, she didn't bother to engage with anything I said. I think we were both relieved when the interview ended*

Other areas (multiple options could be selected) where respondents highlighted ageist attitudes and behaviours were well entrenched included:

- Job advertisements (language and images used)
- Provision of opportunities for training, reskilling and professional development
- Having ideas/suggestions listened to and valued
- Foremost selection for involuntary redundancy
- Workplace banter – for instance, ageist jokes or derogatory comments about physical fitness, sense of humour, appearance etc.

In recounting workplace experiences, many said as an older employee they often felt patronised, discriminated against, excluded, undervalued, fearful or belittled because of their age.

For instance:

*When I was 48 my boss in [deleted] phoned me and warned me that "I should keep my head down as they were after us old farts". They were always chasing "experienced younger staff" who were given all the development opportunities. When I was 54 the Chairman said there was too much grey hair - that day 2 of my colleagues dyed their hair a strange brown colour. It did not save one of them, but it shows the level of fear amongst older staff.*

*I often had to put up with snide remarks about really, you're that old, or we could do with a new young person, or you should think of giving a younger person a chance at employment. This from a 55-year-old! I had just turned 60.*

*Jokes that I might have dementia because I was a mature age worker*

*The assumption was anyone over 50 was waiting for retirement and taken as a given that, therefore, there was no return on investment in offering us skill development opportunities.*

*A school principal openly stated they didn't want anyone over 40 on their staff or coming in as relief teachers. Language used by parents and principals about having younger teachers being a great thing because they are enthusiastic – no reference to ability*

*Still trying to fathom why grey hair brings invisibility and lack of respect in the workplace. Why age seems to equate with mental decline. Being older apparently mysteriously diminish professional competence and ability to do a great job – or that's what you're supposed to believe*

### **3. The intersectionality of ageism with other forms of discrimination**

The question asking whether in addition to ageism, **some groups of people are likely to face extra workplace challenges in looking for and keeping employment**, delivers different insights depending on how the data are interrogated. In sharing their view, for each of the groups identified, respondents were asked to select one of the following – 'Yes', 'Possibly' or 'Unsure'. If the 'yes' responses are considered separately, the groups of older people selected as being most likely to encounter additional challenges are (in order of highest score):

1. people aged 65 years and over
2. people 45 years and older seeking fulltime positions
3. women aged 55 years and over

However, if 'Yes' and 'Possibly' selections are combined and weighted, the outcome is different. In the following table the weighted average for each of the groups named in the survey is presented.

**Table 1: Question 5 weighted average responses of ‘Yes’ or ‘Possibly’ indicating which groups of people aged 45 years and over respondents felt were likely to face extra workplace challenges in looking for and keeping employment.**

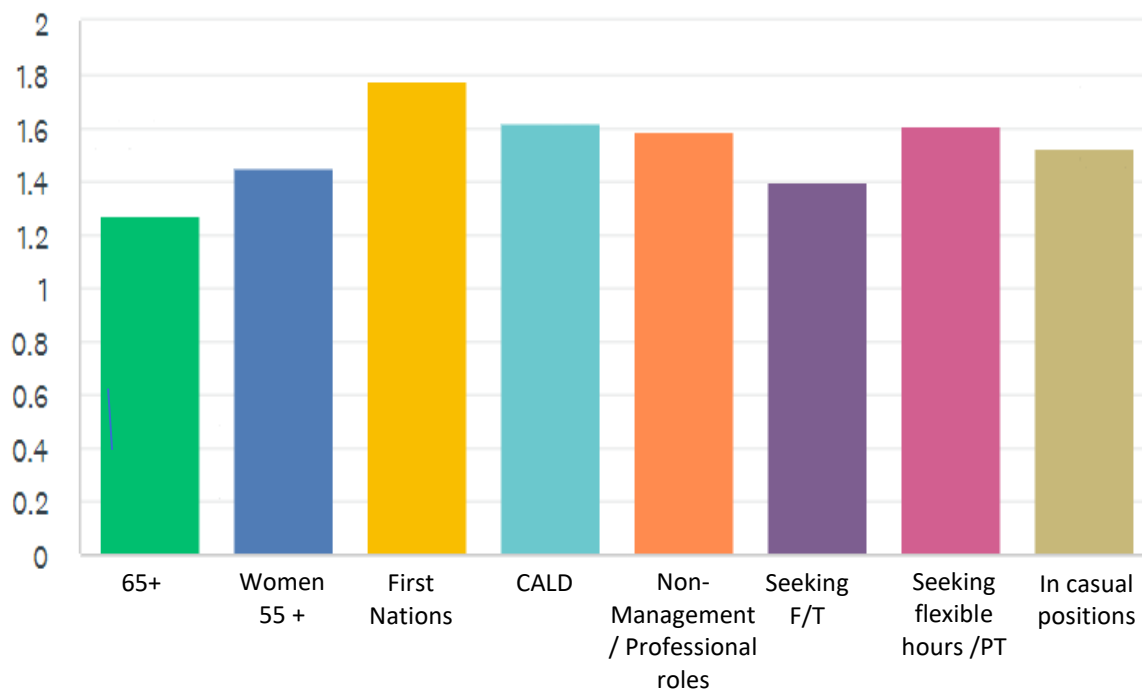


Table 1 shows that when workplace-based ageism intersects with other forms of bias, the implications can worsen for specific ‘subsets’ within the larger cohorts. Given the survey response, it is possibly safe to assume the intersectionality of ageism with other forms of negative discrimination increases the likelihood of particular groups of individuals being adversely impacted.

**Other groups** of older people identified (more than 8 times) as being negatively affected by the intersectionality of ageism with other characteristics or categorisations were:

- people with chronic health conditions and/or disability
- people with a ‘disrupted employment record’ due to caring responsibilities
- volunteers
- people who had accessed work cover
- people who are gender diverse
- people who retired from military service at aged 65

#### 4. Do Australia’s taxation and welfare policies need to change?



87 percent of respondents believe Australia’s taxation and welfare policies should be changed to encourage greater participation by mature aged people. In addition, 256 respondents expanded on their multiple-choice answer.

The most frequently conveyed suggestion was the **age pension policy settings need to be reviewed** to permit recipients to work more hours per week without risking their pension income. Many comments highlighted this as a no brainer for the Federal Government given

1. the current across the board workforce shortages
2. increased cost of living pressures
3. the likelihood that people receiving part pensions would continue to do so for longer.

*Current policy = disincentive for aged pension recipients to re-enter the workforce. At present, can earn the equivalent of only one day a week at the minimum wage before your pension is reduced – resulting in an effective marginal tax rate of at least 50 per cent.*

Although, among respondents there is general agreement that there needs to be an income point (exclusive of the pension income) at which pensioners are subject to the same taxation rates as fellow workers.

A sample of the many comments provided:

*The punitive treatment of age pensioners ... What could possibly be the harm in allowing age pensioners to earn a little more than they are currently allowed without diminishing their pension. Anyway, they are going to spend it and it is an economic boost. Agreed, there would need to be a limit. However currently it is absurdly low.*

*Older people who are able and willing to fill some of the burgeoning labor shortages should be allowed and encouraged to work beyond the current restrictions on earnings before they start to lose the pension*

*Give older people a break! The Age Pension is not enough to live on ... as in my case: 6 redundancies, therefore superannuation not good; having to use savings up first during each redundancy before getting unemployment assistance, meaning savings 'poor'. So being able to work ... without losing the Pension would be advantageous, besides the fact that work gets you 'out and about'*

*Workforce shortages are here to stay. We have trained our mature members of society to accept redundancy and early retirement. Now a concerted effort needs to be made to encourage them back into the workforce to fill areas of demand. However, the workforce also needs to adapt to ensure they feel welcomed and valued*

*There are over 400,000 vacant positions. Mature age people could partially remedy but ... the double taxation regime is prohibitive. Politicians retain their pension when obtaining another job after leaving parliament, why not the same treatment for ordinary pensioners*



*Why not encourage pensioners back into the paid workforce. ... But I don't think if a person's combined income (pension and wages) exceeds say \$45,000 they shouldn't be subject to the same taxation rules as everybody else*

*My current part pension and super combo will last for longer if I could earn a little more money each fortnight – if this was to happen, I doubt I would ever have to apply for a full age pension*

*The biggest risk of homelessness is women aged 50-65. For this group if they are seeking work there needs to be more training and employment opportunities*

*If you are living with only the Age Pension and renting you are basically living in poverty – why punish us for needing to earn a few extra dollars. I need to work to stay in my own home and to pay medical bills and care for a pet, and so necessary for company and wellbeing*

*As an older female casual worker, I accept as many hours of work as I can but the tax department keeps several thousand dollars from me at tax time as well as deducting a huge chunk of my pension. I would appreciate some consideration at my age and the fact that I am not a homeowner*

*I live in social housing in [deleted]. The income limit is \$470 this includes your pension. I am 77 yrs and still work but can't work more hours or earn more income. I work in the area of arts in health, & disability, an area of short supply of staff. I can't afford to lose my accommodation at my age. This area needs addressing urgently. Many older people in my situation want to work and indeed are the capable already-made workforce needed to fill the current vacant positions*

## 5. Jobseeker

There were numerous, all scathing, comments regarding Jobseeker. As well as the inadequacy of the fortnightly payments, the program's processes were criticised. Many comments also highlighted the unhelpful responses (both in terms of content and approach) people had received from Centrelink, employment providers and recruiters.

*Jobseeker is a national disgrace. Expecting a person aged 50 years who is willing to work but unable to find a job or has been made redundant make ends meet on about \$600 per fortnight is criminal. Plus, before you get the miserly payment Centrelink forces you use up your savings.*

*It's a joke. When I complained to the Jobseeker provider that I wasn't being helped to get a job. I was told that they can't solve all job seekers'*

*problems. They have to prioritise. They have targets to meet and getting people my age (I'm close to 57) into a job is difficult*

*After 15 visits to Centrelink last FY, I eventually got a phone call to say we no longer have to report anymore*

## 6. Other reforms suggested:

- revision of the current deeming rates for
  - singles' assets over \$53,600
  - couples' assets over \$89,000
- changes to the way a couple's income is assessed by Centrelink when one is receiving an age pension and the other is in fulltime paid employment (in addition to being below the pension age)
- mature workers to have similar access to paid family/carer leave, family friendly work hours and opportunities to work from home as younger workers
- government to publicly list companies/employers receiving an incentive to employ mature workers; plus, the amount received
- greater multimedia promotion of the links between paid work, financial security, health and social connectedness
- enhanced focus on providing older people with various opportunities to develop and augment digital literacy and skills
- the taxation system being more responsive to the financial challenges faced by older people in paid employment/on Jobseeker who are renting in the private market
- the taxation system being more sensitive to the fact that growing numbers of people in their 60s and 70s still have a mortgage

## 7. What do respondents want opportunities to discuss



Let's discuss

The final question was open ended. It asked for suggestions re areas/topics the respondents would appreciate knowing more about and/or engaging with others to discuss. The question received 301 responses. Respondents said they would welcome opportunities to influence how to transform current societal views re mature people and their place in the paid employment market.

Although a substantial number of the suggestions reiterated comments already presented in response to earlier questions, three clear themes were evident.

- Choice rather than age-based stereotypes underpinning workplace participation
- Review of the traditional understanding of retirement
- Importance of digital literacy and skill development across the life course

Following is an overview of the views shared regarding each of the themes, and which respondents would welcome investigating further in discussion with others.

## **Workplace participation need to be based on individual choice – challenging current stereotypes**

Mature people should be provided ample opportunities to engage and continue in paid employment. Many respondents see the current workforce shortage dilemma as an opportunity to:

- reinvigorate discussion about multiple benefits of increasing the presence of mature people in the employment landscape
- dismantle stereotypes to ensure mature workers' participation is nurtured and respected on an equal footing with that of any other employee.

However, there was strong resistance to mature worker participation being mandated or expected in any way. Respondents were united in not wanting to forge a discriminatory divide between mature people who engage in paid employment and those who do not.

*Mature age employment should be a matter of individual choice, with no elements of coercion either way.*

*The decision should be the older persons. If they're capable, willing and competent there should be no age barrier.*

*There should be a choice. Older people should be helped to start their own businesses – for many this would be preferable to working for someone else*

*Older workers need to be allowed to 'ease out' of fulltime work. My experience was an all or nothing situation. If left up to me, I could have worked part-time for another 5-8 years if allowed part time*

## **Need to change the current retirement narrative**

The notion of differential pension ages for diverse groups of older people was highlighted frequently. Many respondents argue for greater flexibility around what should be considered an appropriate retirement/pension age. However, there was general consensus that the type of work one has done and/or health and wellbeing status should be more influential in determining appropriateness/eligibility than a person's age.

*I think the retirement age should be lowered or done away with altogether... not the current ludicrous age especially for those in manual labour. But it should be flexible for those who want to stay working.*

*Waiting until a person reaches age 67 plus is unfair. I think there needs to be more flexibility when it comes to people over 50. Depending on the job, a worker may be looking to reduce hours due, lighten the physical workload or start transitioning out of paid employment. Either way there should be a sympathetic welfare/pension system to make different scenarios realistic and workable*

*If at 64 years of age my body is exhausted and unable to do safely what I readily did 5 to 10 years ago, why do I have to wait another 3 years before receiving the age pension. This is sheer idiocy.*

Several respondents were adamant a specific age needs to be stipulated as part of the pension eligibility requirements. From their perspective totally disregarding the need for an age prerequisite would encourage increased rorting of the system, possibly disincentivise some people from pursuing paid employment opportunities (*they'll reach pension age and immediately retire*) and negatively impact employers' obligation to make workplaces more inclusive.

There were also a few people who cautioned other older people to *be careful about what they wish for*. Their comments intimated that fiddling with age pension eligibility could facilitate a gradual dissolution of Australia's social support systems.

*I am very concerned that should a campaign to employ 'older persons' succeed it may well 'backfire on all of us and the AGE of Retirement ... or the age of retirement may be 'pushed forward' into the 80s (yes,80!) and that may become mandatory... we could well undermine the entire concept of a reward for years of work well done, taxation obligations having been met ...*

## **Digital communications and the need for ongoing upskilling of all**

Respondents are keen to see this an area for future discussion and action.

Respondents were unanimous in valuing the possession of digital literacy as an important prerequisite to gaining access to and/or maintaining paid employment. They accept in contemporary workplaces most employers would 'rightfully' view a person lacking interest in or familiarity with digital technologies as a negative. Plus, they agreed in most jobs there is likely to be an expectation that employees be open to enhancing their digital know-how and skills. The view is succinctly conveyed by the following comment:

*For all people there is an absolute importance of staying up to date with digital skills*

However, respondents expressed differing views as to why mature workers and job applicants are, at times, perceived as lacking ICT competencies and/or reluctant in stepping

up to the plate and availing themselves of upskilling opportunities. Comments highlighted the main areas of contention as being:

- a. The perpetuation of myths about who is digitally literate and competent

*Myths that only younger workers are tech savvy and passionate about knowing more about devices, programs, software etc are present in our society and, therefore, in most workplaces. Recruiters, often youngsters themselves, are likely to recommend younger people and pass over older ones because of this. Older job applicants will be more likely assessed as having low digital literacy and to find computers, programmes and, more generally, electronic equipment challenging to use*

- b. Mature workers being denied opportunities to enhance their digital literacy

*Rarely are mature workers invited to computer training cos these opportunities are reserved for the so-called digital natives. We are seen as not having the brainpower - our grey hair gives others the right to be ageist and assume we are poor or slow learners when it comes to technology.*

- c. The attitudes of some older people to digital technology

*Older people need to change their attitudes and develop more chutzpah when it comes to computers. I am 72 and still working but find that people my age are not prepared to learn new technologies or adopt a more positive attitude to life in general. Older people would be more employable if they were more flexible in their way of thinking.*

- d. Inequity issues re opportunities to build ICT competencies

*Can we focus on poorer workers. Wealthy ones have so many advantages and opportunities. IT literacy is the whopping elephant in the room. Genuinely need IT to be inbuilt into jobs ... and workers in all types of jobs need support to use IT. If you don't have IT skills you soon become stuck and then redundant with little chance of getting another job.*

**Other areas respondents expressed a keen interest in learning more about included:**

#### **Knowledge**

- The Age Discrimination Act and how it can be used to combat discriminatory practices
- The Labor Government's position on aged discrimination
- The Jobs and Skills Summit outcomes and how to keep engaged in developments over time

- How Centrelink operates
- The pros and cons of setting up your own business

### **Advocacy**

- Influencing changes to the National Disability Insurance Scheme (NDIS) so people aged 65 years of age and over with a permanent disability are eligible to apply
- Improving worker safety and overall work conditions/entitlements for people working in the gig economy
- Increasing the availability of more flexible, parttime (non-gig economy) positions
- Supporting people caring for family/friends maintain connection with the paid working world

*Caring 24/7, is both rewarding and challenging, but can take a person out of paid employment for long to exceptionally long periods of time and this can heavily impact on confidence and skill acquisition*

### **Exploratory**

- Universal age pensions - the pros and cons
- Appropriate reimbursements for volunteers - for the expenses incurred in undertaking their work (for example, a petrol allowance, clothing allowance etc.), as well as the introduction of a national volunteer payment

### **Skill acquisition**

- How to challenge the misconception that if a mature person is looking for parttime paid employment, it is okay to offer them menial and/or low paying jobs
- Strategies mature people can use to assist one another to find/secure employment

### **Possible initiatives**

- Creating a scheme to promote and reward employers committed to building and maintaining inclusive workplaces
- Establishing a one stop-shop for mature people to access government funded/subsidiarised workplace training opportunities – including digital literacy training, mentor programs, paid research projects and apprenticeships

## What we asked

The survey asked respondents the following questions. In addition, following questions 1 to 6, respondents were invited to provide further comment including personal experiences and insights.

1. **Ageism** is alive and well in Australian workplaces – that is, people are treated differently depending on their age. Do you agree?  
Options: Yes, No, Unsure.
2. Have **you** ever experienced **negative workplace discrimination** due to being an older employee (aged over 45 years of age)?  
Options: Yes, No, Unsure.
3. Have you ever **witnessed other people** being discriminated against in the workplace due to their age?  
Options: Yes, No, Unsure.
4. From your experience, are older people more likely to experience **negative workplace discrimination** in the following areas. Select all that apply.
  - Being offered training, reskilling and professional development opportunities
  - Being offered continuous employment (rather than short term/casual jobs)
  - Being included in planning and/or decision-making meetings
  - Being offered additional hours of employment and/or paid overtime
  - Having ideas/suggestions listened to and valued
  - Receiving recognition as a competent, well-informed team member
  - The tone, content of workplace banter – for instance, ageist jokes or derogatory comments about physical fitness, fashion sense etc.
  - Gaining recognition of the need for paid leave to look after a sick spouse/partner, disabled adult child, grandchildren etc.
  - Involuntary retrenchment
  - Other (please explain).
5. In addition to ageism, do you consider **some groups of people are likely to face extra workplace challenges** in looking for and keeping employment? For each of the following groups, please select the most appropriate response (Yes, Possibly, Unsure)
  - People aged 65+ years
  - Women aged 55+ years
  - Aboriginal and Torres Strait Islanders
  - People from CALD backgrounds
  - People in non-management/nonprofessional positions
  - People seeking F/T positions
  - People seeking flexible/permanent P/T
  - People in the casualised workforce
  - Other (please explain).

6. Do you think **Australia's taxation and welfare policies** should be changed to encourage greater mature age workforce participation?  
Options provided: Yes, No, Unsure.
  
7. The purpose of this survey is to start a discussion. In preparing for other COTA Australia activities re mature age employment, we **welcome your suggestions re: areas/topics you would appreciate:**
  - knowing more about
  - being raised for discussion