

22. Olderworkers

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Question 1:

Question 2:

Question 3:

Income being assessed fortnightly is a barrier to the over 55's working, they find it messy and many of them 'just not worth it'. The government needs to find a simpler way to assess and instead of it being an assessment down to the last dollar it could be based on a similar system to the taxation system, within certain limits, not based on actual dollars earned that can change pensions fortnightly.

Many older people want to participate in the workforce, but just find the fortnightly centrelink reporting regime an enormous barrier and won't engage because of it.

Question 4:

Question 5:

It is one of the incentives that many older people aren't even aware of. An improvement would be to ensure it is widely publicised.

Question 6:

In a survey of over 17,500 jobseekers on our job board, over the age of 45, a large percentage of them stated that the tax transfer system was extremely complex but many of them would not work over a certain number of hours because it would affect their pensions and tax, but more particularly would affect their Health Card.

If you are looking to engage older workers in more hours work, or full time work, then the Government certainly needs to

- review the level at which the pension is affected and the Health Card- it needs to be lifted and
- develop a much less complex tax-transfer system

Question 7:

Question 8:

It is such a small amount it makes little or no difference and would have little or no impact on whether an older worker would make a decision to return to work or stay in work.

Question 9:

Many older workers would continue to participate if the incentive was there to do so, at the moment our surveys show us that the majority of them feel undertaking some form of work may in fact disadvantage them. A lower tax rate up to the first say \$30,000 would be a

meaningful incentive. Any changes need to be meaningful, and not just tinkering around the edges. Older people continue to work largely:

- a. because they enjoy it
- b. to maintain a lifestyle or
- c. to have more than the pension to live on

It would also reduce the pull on the Government's budget for the pension.

Question 10:

Workers, no matter what their age, should be able to contribute to Superannuation if they choose. They should be given the flexibility once they reach 70 years of age of their superannuation going into a scheme of their choice, or being included in their weekly salary. It certainly shouldn't be that they just don't get superannuation once they turn a certain age.

Question 11:

It should be a matter of choice for older workers. If they choose to input into superannuation then they should be able to do so.

Question 12:

Question 13:

Question 14:

Question 15:

Question 16:

There should be no change for the current baby boomers. Many of them are retiring without much superannuation at all, many are in a situation where one party continues to work while looking after the other and they are struggling financially, unable to get any assistance from the government.

To increase the age at this time would only put further stress on the existing system, particularly while there is strong evidence to support discrimination against older workers and older jobseekers.

Question 17:

These rules allow older workers to work part time while still contributing to their superannuation, but at the same time allowing them to withdraw small amounts if necessary. In affect replacing what they are drawing on in some instances.

The transition to retirement presents no barriers to workforce participation for older workers.

Question 18:

The level of 10% maximum withdrawal should be raised to 15% maximum while they continue working.

Question 19:

The taxation rate of 15% should be lowered to 10% if the worker is aged over 60. This is a worthwhile incentive for older workers to continue working and to deposit money into their superannuation.

Question 20:

Question 21:

Question 22:

A Workability Assessment could be utilised, as it is in several overseas countries and has been for many years, to assess if an older worker is capable of doing a particular job, or a job they may have been doing for some years and may now not be appropriate for them for a variety of reasons.

It should be made very clear to employers that the Workability Assessment is to be used in a positive way and not used to demote or retrench an older worker. The issue with the Workability Assessment (which is already being used by some companies in Australia) is that initially older workers (and other workers) may find it threatening. There needs to be strong guidelines around the use of this tool.

Question 23:

Many older worker/jobseekers need to update their skills or indeed gain skills to enable them to gain employment or retain employment. Considerable funding has been spent on existing workers through such Government programs as PPP, however less has been done to assist older jobseekers into employment.

As well as this many older jobseekers are not fully conversant with what a current resume looks like and need assistance with developing an attractive resume that sells their skills. While Experience+ offers this to all older jobseekers many are not aware if they are not already in the government system. It needs to be more widely advertised.

Question 24:

Question 25:

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Question 27:

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Question 32:

Question 33:

Question 34:

In a recent survey of over 17,500 registered jobseekers on www.olderworkers.com.au job board, approximately 50% of respondents were accessing JSA and over 90% stated they were unhappy with the services provided. Many of the respondents stated they had actually been advised they were wasting their time looking for a job at their age.

They also stated they had felt age discrimination from many of the workers in these organisations as many of them were young and had no empathy for or understanding at all of older jobseekers.

Some had actually been compared to the recruiters Mother or Father. Some had been asked why they wanted to work at their age.

The practices need to be reviewed and staff in these agencies trained to deal appropriately with older jobseekers. As well as this, there should be recruitment agencies set up specifically to work with older jobseekers.

Many respondents felt ageism was alive and well in these organisations. They felt it was all about the money, and the agencies could find jobs for younger people easier and faster than for older people and that is what they did.

Question 35:

It definitely should. Many older people would continue to work if the employer was more flexible. Effectively many of them are forced out of participating due to the inflexibility of the employers. Forward thinking companies are already developing, or have developed, strategies to ensure they manage their older workers effectively which includes ensuring flexible working arrangements including transition to retirement, retraining into more appropriate positions where required and reducing working hours to allow time for carer responsibilities for elderly parents, children or grandchildren.

All recent research indicates that flexibility is a very real issue with particular cohorts of jobseekers, including older workers.

Question 36:

Some do, it depends on the culture of the individual workplaces. These arrangements are useful and appropriate, however just because they are in writing doesn't mean they are actually available in the workplace, often they are not.

Australian employers need continuous education about how to retain their older workers, including ensuring a flexible workplace and culture.

At the time of interview many older jobseekers are too timid to mention flexible arrangements for fear of not being considered for the position. Employers need educating about flexible work arrangements and how, in a competitive recruitment environment, this may attract workers to their organisation.

Question 37:

In practice the provisions are as good as any other discrimination legislation - not all that effective. Many older people know it's discrimination but won't take it any further; it takes up too much time and effort and often is very hard to prove. They simply disengage. They leave the organisation or in many cases in relation to prospective employees they become more and more disenchanted and eventually give up.

That is why we started an age-friendly over 45's job board. Only age-friendly employers advertise their jobs with us.

Question 38:

Given the ageing population it is more important than ever that the modern award system take into account older workers if it is to represent all workers. For the first time in history there will be up to 4 generations in the workforce and this will require specific and appropriate amendments with due consideration for older workers, particularly those over the age of 60.

The awards must allow for flexible working conditions to accommodate the requirements of older worker including job share, part time, retraining for different jobs due to health reasons, the opportunity to downgrade to a lesser level of position with less responsibility if that is what the older worker wants.

Modern award need to be reviewed constantly to ensure they are representative of all workers.

Question 39:

Question 40:

The Australian Work Health and Safety Strategy 2012-2022 needs to ensure that all industries have OH&S strategies to accommodate older workers. The research indicates that at this stage there is no real bank of evidence to support older workers being more injury prone than younger workers, however with a larger number of older workers staying or re-entering the workforce this may change. Previous research has indicated that most older workers bring workplace injuries with them (created by earlier poor workplace practices), not that they injure themselves at work.

With an older working population employers will need to be conscious of the jobs that they are putting older workers into, or leaving older workers in. A culture must be created in workplaces that is non-threatening where older workers can be moved to appropriate work if required. The same as any other worker.

Question 41:

- appropriate Government websites
- Circulate in JSA/recruiters offices
- employers have in staff rooms, newsletters and policy documents
- job boards have in resources sections
- government agencies promote

Question 42:

Question 43:

Employers - for employers to be responsive would require several things:

- to understand the needs of mature age/older workers

- be involved in developing any sort of new policy involving regulation or monitoring (ensure ownership)
- government needs to undertake a comprehensive education of employers to the benefits of mature age/older workers. Already the Gillard Government's Industry of Champions program has had limited success, however if the concept of 'best practice' and 'age-friendly employers' were to catch on it would be easier to facilitate awareness and educating of employers across Australia
- Government needs to call it what it is. The perception of mature age is around 45-50, many workers and jobseekers are older than this. Employers won't be responsive until they have a clear and true picture of what the issues are, Given that the majority of employers in Australia are small to medium sized business that are time poor, they will be looking to Government or within their industry for some answers. Not enough is being done by Government and industry to ensure these answers will be available.

Employees - will be keen enough to be involved, however this shouldn't just involve mature age employees, it should involve all employees or it won't be workable. A framework or process needs to be developed that encourages and allows mature age/older workers to be actively involved in developing and implementing any new measures, however unless management and all employees have input there is a very high chance of failure due to lack of consultation, agreement and ownership.

There are examples of case studies of this type of work in overseas countries, particularly Europe, where the framework for such changes could easily be translated to Australia. There are best practice examples in literature available that would assist.

Question 44:

Again, there are many examples of best practice from overseas, however there are also many available in Australia. Certainly none of it involves bureaucrats developing the changes in isolation.

In Queensland a program was developed called the Experience Pays Awareness Strategy (EPAS). The objective was to work directly with industry to ensure all industry was aware of the oncoming ageing population; what that would mean for workplaces and how to deal with those issues. It involved employing 8 officers who were placed with key industry or industry groups in Qld, print, television and radio advertising, working with academics who were experts in this field (locally and overseas), surveys and other important steps to encourage employers to recruit, retrain and retain older workers. The survey of 200 employers at the commencement of the program in relation to employing, retraining and retaining older workers showed quite different attitudes and values towards workers over the age of 45, than the survey at the completion of the program three years later. EPAS was an effective and innovative way of working with employers and employees.

In terms of attracting, as the only job board in Australia specifically with jobs placed by employers looking to attract workers over the age of 45 we have some organisations that are well placed to be assessed for best practice. Some of them don't have systems or processes in place, what they do have is a culture that respects, encourages and actively seeks out older workers.

However, just as many are large companies that do have policies and practices that involve active positive discrimination for older workers in their organisations, including transition to retirement, flexible work practices and reducing work hours or retraining for more appropriate work to retain them in the company.

Question 45:

- promoting the benefits of older workers through television, radio and print advertising
- resourcing the office of the anti-discrimination commissioner - Susan Ryan - to ensure that office is not a toothless tiger
- to engage industry, all industry not just big industry or key industry groups, and work to
- awareness is about employers understanding it is an ageing population, more needs to be done in this area
- best practice should continue to be promoted
- employers need to develop recruitment and retention strategies that include older workers - government should be promoting this
- government needs to lead by example. Federal government advises and encourages employers to employ older workers but doesn't do so itself

Government needs to understand this is not a sprint. It is going to take some time to change the values and culture of the majority of organisations in Australia that have not embraced older workers in the past.

Question 46:

Question 47:

State and territory is sufficient

Question 48:

There should not be any age based restrictions placed on workers compensation, all this does is give employers a reason not to employ older workers. All age barriers must be removed.

Question 49:

Question 50:

Employers already have enormous imposts on them, company tax, superannuation, etc higher insurance policies for older workers is just another barrier for employers and older jobseekers.

If necessary the Federal govt. should cover the insurance difference between a younger worker and an older worker thereby removing the barrier. All barriers should be removed to ensure older workers are given every opportunity to find and/or stay in work and employers who are prepared to employ them not disadvantaged.

Question 51:

All age based limitations must be removed. It is an ageing population and if governments expect workers to work longer then all barriers must be removed and positive discrimination encouraged for older workers and older jobseekers.

Question 52:

Question 53:

No. It is already difficult enough for the older workers and older jobseekers in Australia to get work. Why would you want to increase the unemployed and underemployed pool of older workers?

Question 54:

Question 55:

The age limit should not be increased.

Exemptions should only be considered where there is a severe shortage in a critical area e.g. medical professionals

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