With people living longer and the working age population in decline, older Australians are being asked to work longer. Yet increasing numbers are experiencing long-term unemployment and chronic insecurity in the labour market.

Trends and trajectories

With increased longevity, an international policy consensus has emerged that longer and healthier lives should be ‘matched by longer working lives’ (OECD 2006). For example, in Australia, a series of Intergenerational Reports (The Australian Treasury 2008, 2010, 2015) has forecast a doubling in the number of Australians aged 65 and over by 2055, putting pressure on pensions and health care expenditure:

- Age pension expenditure is projected to increase from 2.9% of GDP in 2014-15 to 3.6% in 2054-55.
- Health expenditure is projected to rise from 4.2% of GDP in 2014-15 to 5.7% in 2054-55.

Embracing the workforce potential of older people is seen as critical to coping with these fiscal challenges and avoiding skills shortages in the economy. This has prompted the Australian Government to lift the Age Pension qualifying age from July 2017, initially to 67 years by 2023 and, pending legislation, to 70 years by 2035.

Pension ages are also rising in many other countries as concerns about population ageing deepen in the wake of the economic recession (Moody 2008, Biggs 2014).

Transitions out of work are also becoming choppier and more protracted, with older adults increasingly moving in and out of temporary, part-time and self-employment (Vickerstaff 2006). Once a mass and relatively predictable transition (mainly for men), retirement ‘is unravelling’ as people’s prospects and experiences are becoming more individualised and fragmented (Sargent et al. 2013).

Is working longer the solution?

The extension of working lives raises important questions about the whether the purpose of a long life is to work longer:

- Australians have long been encouraged to view retirement as a valued part of the adult life-course, free from the demands of work.
- Reimagining later life as a time for more-of-the-same may obscure possibilities for exploring alternative sources of fulfilment that emerge as people age.

Questions also emerge about the availability of jobs and the barriers faced by older workers, such as age discrimination and the changing nature of work.

The growing number of mature age (45+ years) Australians on unemployment benefits—almost a quarter of a million in June 2015 (Department of Employment 2015)—and high rates of long-term unemployment highlight the magnitude of these barriers:

- Older workers experience lower unemployment than younger workers, but once out of work they find it much more difficult to get back in.
- ~70 per cent of mature-age Australians receiving unemployment benefits in June 2015 had been registered with job services agencies for a year or more (Department of Employment 2015).

Understanding and preventing workforce vulnerabilities in midlife and beyond

Focusing on mature-age workers who are underemployed or involuntarily without work, the Brotherhood of St Laurence in partnership with Jobs Australia and researchers at Melbourne, Canberra and Curtin universities undertook a study to understand:

- The circumstances that lead to marginalisation from employment and how these differ between men and women and those of different ages
- The impact this has on people’s wellbeing, personal and financial, and future aspirations
- How existing employment services can better assist mature age people

Statistical analysis of HILDA and ABS data was carried out, along with qualitative interviews with 80 older men and women about their experiences of ageing, working, and looking for work. This summary provides an overview of findings across three main areas:

1. **Ageism** in employment
2. People’s **orientations towards retirement**, work-life balance, and attachment to work
3. The **effectiveness of labour market intermediaries and job services**.

What emerges is the interconnection between work, age and identity and the critical importance of gender and class in shaping older workers’ diverse experiences of ageing, work and discrimination.
Age discrimination is frequently identified as one of the main barriers facing older people in the labour market, and a key reason why many older people withdraw from the labour force prematurely:

- In September 2013, half of mature age Australians who had left the labour force after becoming discouraged cited ‘being considered too old’ as the main reason they had stopped looking for work (ABS 2014).
- Research by the Australian Human Rights Commission (2015) suggests a quarter of Australians aged 50 and over experienced some form of work-related age discrimination in 2013-14, with age discrimination most likely to be reported by those looking for work.

Analysing HILDA data, our colleagues at Curtin University investigated how perceptions of age discrimination among mature-age jobseekers had changed in Australia since the early 2000s, finding:

- Older male jobseekers (generally and within occupations) are slightly more likely to report age discrimination than older female jobseekers, although the proportion of older men reporting age discrimination has halved over the period 2002-13.
- The proportion of older female jobseekers reporting age discrimination declined from 25 per cent in 2002 to 18 per cent in 2013.
- Reports of age discrimination vary between occupations, with older men and women in community and personal services, sales, clerical, and administrative work reporting the highest levels of discrimination.

While higher reporting of age discrimination by older men may signify that men are more vulnerable to age discrimina-

### Gendered ageism

Studies suggest that women are subject to negative age stereotypes—and are likely to be seen as ‘old’ in employment—from a younger age than men (Itzin and Phillipson, 1995; Duncan and Loretto, 2004). The phenomenon of gendered ageism, is attributed, by some, to the heightened importance that bodily appearance carries as a form of capital or power for women (Calasanti 2005).

Whereas early signs of ageing such as grey hair and wrinkles can be read as marks of maturity and authority on men, ageing, it is argued, undermines women’s traditional source of power—‘their sexual attractiveness seen to reside in youth’ (Twigg 2004).

The interviews with mature age men and women provided considerable evidence of the role of gender in mediating experiences of ageing and discrimination.

One example was the different responses that men and women gave about the age they would prefer to be. Although both men and women expressed a general preference for being younger, women’s responses tended to cluster around younger ages than men’s, who gave more varied responses.

The reasons women gave for wanting to be younger pointed to the centrality of the body as a ‘key hinge’ (Ainsworth 2002) in their experience of age identity:

I’d like to be 30 ... I got to 35 and I thought it’s all downhill from now. I thought we’re all downhill appearance-wise from 35 (Brenda, 48).

Many women also perceived that the discrimination they encountered was connected to the ageing of their ‘looks’:

The biggest disadvantage is the way you look, even if I do look a bit younger than my actual age. I would prefer to look 25 ... Because just about every job I’ve applied for, I’ve got an interview but I’m always just pipped at the post (Rita, 57)
Consistent with other research showing age-based discrimination is pervasive in the labour market (AHRC 2010, 2015) most mature age workers identified ageism as a major barrier to employment.

Ageism is often taken to be ‘the systematic stereotyping of, and discrimination against people simply because they are older’ (AHRC 2010). A range of studies suggest that employers generally believe ‘older workers are less productive, have less relevant skills, are resistant to change and new technology, are less trainable and are more prone to absenteeism and ill health’ (Duncan 2003).

However, not all older workers are seen as ‘old’ in the same way and those in different occupations, as well as older men and women, can be subject to different forms of stereotyping and discrimination. This was highlighted by the distinct narratives of ageism that emerged in participants’ responses, which pointed to the complexity of the relationship between ageing and the perceived ‘employability’ of older workers.

The forms of capital that contributed to older workers’ employability depended on their occupational context, with the physical body featuring as a central element of employability for many, but not all. Age was also etched onto older workers’ bodies in different (gendered) ways.

‘Rusty’ older workers
Mainly men from traditional working class occupations such as machinery operators, labourers, and process workers. Their accounts highlighted how the technical job skills that they had acquired and developed earlier in their careers had been ‘made sort of obsolete’ through technological change and ‘what happened in manufacturing in Australia’. ‘Employability’ for these mostly men was conditional upon appearing physically ‘fit and fast’, something that became more difficult to portray as they got older.

You have got to be still fairly fit to work in a warehouse environment. You know a lot of the guys in the age group here might have been working in the job at the same pace for 20 years or something.

So they are long term employees and they might not be the quickest workers and... and the employer might be a bit hesitant to that, can they work quick enough are they going to make a compensation claim in 6 months you know, that kind of thing (mid 50s, warehousing).

‘Invisible’ older workers
Almost all women from clerical, administrative or services occupations highlighted the role of aesthetic labour (how workers look and sound) as a form of capital within certain labour markets. ‘Employability’, for these women, hinged on their capacity ‘to look young, fit and attractive’.

Whereas a fit body was also important for ‘rusty’ workers, the form of embodied capital that mattered to these women was anchored in their perceived attractiveness rather than fitness to perform jobs.

I remember even being told after interviews. One of the girls came back and said "oh, you know, you were the best looking one that came for the interview." ... I know that, as a young person, I suppose when I look back now when my looks are not an issue I can look back and say "Yeah, I mean I have my qualifications and I have my personality but the looks was very much a part of it." (49, admin worker).

If you look in some of the main shopping centres, they chose women fairly young, slim and good looking. Then in offices there’s lots of jobs and they’re a type in all cuts and tucks, the physical types ... I’m not the look, or the age. (58, ex teacher).

‘Threatening’ older workers
Bodily ageing was largely invisible in the accounts of highly educated men and women who had lengthy work histories in managerial and professional occupations. Their accounts focused on the perception that they were ‘over qualified’ and seen as a threat to management authority.

They perceived that their accumulated knowledge and experience equipped them with a level of agency that was no longer valued by, and indeed threatened, organisations that required ‘foot soldiers who can be sort of manipulated in their own form’ (Neil, 55).

These older workers emphasised the tendency of firms to hire ‘fast-tracked university graduates’ and ‘35-year old managers’ whose authority could be threatened by older professionals who ‘might know more than they do and show them up for being perhaps incompetent’.

The words [that] tumble out - “you’re too experienced”, “Yeah, we’re looking for people a lot younger than you.”, “This is a young and vibrant workplace” - are all code for other pressures that other industries are facing, which is we just need people to turn the wheels...

There are lots of, I call them “hamsters on treadmills” that don’t add a lot of value, that come in, turn the handle each day, send the compound invoices. Company gets paid, life goes on... (54, advertising worker).
Older workers exhibit complex responses to the prospect of longer working lives. Policy responses often depict continued working as vital to ‘active ageing’ and maintaining health and vitality in old age. This perspective is embraced by many older workers who show no desire to retire, and whose identities remain deeply anchored in work. Other older workers cannot envisage retirement because the lack of financial resources.

Mature-age men and women who remain strongly attached to work—whether through necessity or desire—and who struggle to find or sustain stable employment may perceive ageing in negative terms. For others, the experience of ageing may prompt a shift in their attachment to work, particularly if recent experiences of working life cause them to question the rewards of work as a source of esteem and fulfilment in their lives.

Individuators
This group tended to be women, many with intermittent work histories as secondary income earners (most were still married or partnered). They described a shift in their perspective on life, which came from growing older and feeling more comfortable ‘in their own skin.’

[“I’m] more comfortable in my skin. After you’ve been around a while, you begin to see how ridiculous a lot of stuff is in our culture. Things that might seem much more important when you’re young kind of fade away ... Materialistic things don’t seem so important (55, community development worker).

They prioritised having time for things besides work and eschewed full-time work as leading to a rushed experience of life.

I think there’s certain advantages to hitting your 50s ... When you’re younger, it’s all about having kids, making ends meet, and you’re definitely driven and focused on money and work and all that sort of thing. Now I’m just looking at it going “You know what, there’s potential to be able to do things that you’ve always wanted to do.” ... I think what I found is that I can refocus on actually the joy in the little things in life, as opposed to when you’re younger and everything just seems like you’re 10,000 miles an hour (53, clerical worker).

Resisters
This group were older workers who remained strongly attached to work for its own sake. They tended to be highly educated and saw work as central to their self-identity as productive members of society. Several reported suffering depression from not being able to secure stable employment.

I’ve been to see a psychologist for the first time in my life because they reckon I have depression and anxiety ... I suppose it was the pressure of trying to get a job. I mean, I’ve always had a job ...

I don’t want to be a [pensioner] ... God, I’m bloody 57. I’m supposed to live to what, you know, 80 or something (57, financial services).

Resisters rarely mentioned issues of work-life balance and expressed concern about having too much time should they stop working. Few were comfortable with their age, emphasising their decline in employment prospects.

The notion of veging out at the age of 65, going on an Age Pension and driving around Queensland induces in me absolute horror ... I’ve seen so many people who looked forward to retirement and when retirement actually happened ... they went physically, mentally and morally to pieces (51, clerical worker).

Jaded by work
This group were mainly older workers who had sustained lengthy careers into their mid-50s or beyond. Work had previously been a central aspect of their identity, although recent traumatic experiences of redundancy had led them to re-evaluate the role of work in their lives. Many had adapted to being without work by taking up other interests.

Although they were willing to continue working, their strong preference was for part-time employment and ensuring that they had time to pursue non-work interests that had hitherto been obscured by their focus on work. Having financial savings over long careers, many had a degree of choice over whether to continue working.

The thing that got to me most was not what was done but the way it was done ... It sounds pissy when you didn’t get a farewell party, but there was nothing ... and I’d been there for over 20 years.

I was feeling very bitter and disappointed with how my work life had concluded. But I think over the last year I’ve been able to replace one “out word” with another “out word”, and so from redundancy I feel is a very negative word whereas retirement opened up all sorts of possibilities (63, teacher).

No choice but to work
This group had experienced job loss or redundancy in their 30s to early 50s and have struggled to return to stable employment since. They predominantly came from occupations such as technicians and trades workers, or clerical and administrative workers; a few had been to university. Most were reliant on either Newstart Allowance or the Disability Support Pension.

While several hoped to re-enter, many doubted that this would be possible for financial reasons and viewed ‘retirement’ as a stage of life largely reserved for other ‘lucky’ people ‘who are cashed up’. They were deeply anxious about the future and described themselves as in a kind of netherworld or ‘limbo’ between work and retirement.

Everyone has these thoughts of retirement as they’ll stop work and they’ll go and travel and enjoy the grandchildren ... I don’t see any of those things on my horizon.... We won’t be able to afford that, house ourselves, or eat ... That’s a very fearful thing to consider (53, advertising worker).

I’m getting exhausted looking for a job ... my whole focus has become this looking for a job business ... I’m not even going out socially because I’m too scared to spend money because I don’t know what the future holds. I’d just like to know what’s going to happen so I can have some sort of plan (46, administration).
Labour market intermediaries and employment services

Policy responses to increase mature age employment tend to focus on either enhancing the ‘employability’ of mature age workers or on encouraging employers to recruit and retain greater numbers of mature age workers. The role of employment services as intermediaries between mature age jobseekers and employers has received less attention.

Yet an increasing number of mature age Australians are now clients of employment services, representing around 40 per cent of the total caseload of employment services in June 2015, and spending longer unemployed and on income support than younger jobseekers. The employment services system, however, is not adequately equipped to support mature age jobseekers to find work.

White collar support gap

Mature age jobseekers differ in important ways from other clients of employment services. In particular, they are far more likely to have worked in managerial, professional or clerical and administrative occupations.

Participants felt that the employment services system was primarily focused on finding entry level, low-skilled jobs requiring little experience or training; jobs that were out of sync with their level of experience and skills set.

Basically they’d say to me, we’ve got blue collar jobs here. We have [tonnes] of dishwashers and supermarket packers, we don’t have anything for you (50, office manager).

They probably cater more to the younger crowd ... those jobs are pretty plentiful, like retail and hospitality or those kinds of things. And that’s the easiest path to take, whereas ... we kind of get put on a side rail (55, IT).

Fig. 4: Number of Mature age jobseekers on Newstart, 2008-2015

Sources: Extracted from (DSS 2009-14) and (Department of Employment 2015)

One issue concerns the types of jobs that providers look to place jobseekers into, which are often low-paid, entry positions. This reflects a systematic assumption that unemployed people are necessarily low-skilled and inexperienced, which is not true of many mature age jobseekers.

Employment services staff also tend to be relatively young, often in their 20s or early 30s. This age gap may contribute to poor appreciation of mature age jobseekers’ perspective, skills, and experience. For example, research in social psychology suggests that people are more likely to attribute positive characteristics to members of their own social group, and negative characteristics to members of other social groups (Henkens 2005).

Age gap

Broader research (Considine et al. 2013) shows that frontline workers are becoming younger, with an increasing number in their 20s to early-30s.

Age incongruence between older workers and recruiters has been identified in other studies as contributing to unconscious bias against older workers, with younger managers more likely to subscribe to negative stereotypes about older workers (Henkens 2005).

The young age of frontline workers was frequently identified by mature age jobseekers as contributing to poor understanding of their needs and circumstances.

With a lot of these agencies, I’m talking about people who are 20 or 30 years younger than me. And I just can’t get through to them what it’s like, especially when you’re in your 50s, because I mean, they’re so young for the most part, they think they’ve got it all ... (51, transcriber).

There is another person within that job network provider ... and he was older than I was ... And we talked about more of the issues that I experienced rather than how many boxes I had to tick. And that’s the thing that a 24-year-old, in their first job out of the uni – I mean, what’s she going to tell me? (53, advertising professional).
Conclusions and implications

Ageism and discrimination

- Older workers experience ageism in different ways and to different degrees depending on their gender and occupation.
- Policy initiatives and awareness campaigns must go beyond ‘one-size-fits-all’ approaches to acknowledge that not all workers are seen as ‘old’ in the same way.
- This means acknowledging and targeting the links between ageism and sexism in anti-discrimination campaigns, which currently predominantly target gender-neutral stereotypes.
- While these campaigns may have partly reduced the level of age discrimination experienced by older men, perceptions of age discrimination among older women appear to have declined little since the early 2000s.

Retirement and working longer

- Retirement is unravelling, if not disappearing: for some through choice, but for many others through the cumulative impacts of long-term unemployment and chronic insecurity in the labour market.
- With the pension age rising and the shift in policy emphasis towards the self-financing of retirement, many mature age Australians are facing a highly uncertain and precarious ‘old age’.
- Work is not the be-all and end-all for ageing adults and many want to renegotiate their attachment to work to pursue other life-interests and pursuits that were squeezed out by work earlier in their lives.

Recruitment intermediaries and employment services

- The role and effectiveness of publicly funded employment services in supporting workforce participation by older Australians needs greater attention within policy responses, as these labour market intermediaries perform a critical ‘gate keeping’ function that can exclude mature age jobseekers.
- Mature age jobseekers are becoming an increasingly numerous client group of employment services but they face systematic challenges related to:
  - the deskilling and youth of service staff
  - a logic that assumes all jobseekers are necessarily low-skilled and inexperienced.
- Job matching and employer engagement strategies need to respond to mature age jobseekers’ distinct skills-sets and levels of experience.
- Industry training needs to address the age gap between mature age jobseekers and employment services workers, and build intergenerational awareness of mature age jobseekers’ circumstances and capabilities:
  - Current industry training packages include modules on understanding jobseekers with disability, mental health issues and from culturally diverse backgrounds.
  - But no specific training is available on understanding or working with mature age jobseekers.

References


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