



Workforce participation and non-participation among baby boomers in Australia

A life-course outline and literature review

Research undertaken as a placement requirement for the Bachelor of Social Science at Swinburne University of Technology

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of St Laurence

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This report forms part of a larger project on mature-age workforce participation.

Part one of the study was completed by Dr Cathy Honge Gong and Dr Justine McNamara of the National Centre for Social and Economic Modelling (NATSEM), University of Canberra. Their report *Workforce participation and non-participation among baby boomers in Australia: a profile from HILDA data* is available at <www.bsl.org.au/publications> and <www.canberra.edu.au/centres/natsem/publications>.

Part two of the study by Dina Bowman and Helen Kimberley is a qualitative investigation into the experience of mature-age workforce participation and non-participation. Their report *Sidelined! workforce participation and non-participation among baby boomers in Australia* is available at <www.bsl.org.au/publications>.

This document is a research support document to the qualitative report. It was completed by Nicole Berrell during an internship with the Brotherhood of St Laurence as part of her Bachelor of Social Science at Swinburne University of Technology (SUT), with Dina Bowman and Helen Kimberley as supervisors. This support document is available at <www.bsl.org.au/publications>.

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Foreword

The questions raised by an ageing population are becoming important policy concerns both nationally and internationally. The fact that Australians are living longer and healthier lives is a testament to the success of the welfare state. However, it also creates an unprecedented situation, for which many in society are unprepared. Successful adaptation requires new ways of thinking about the social contribution of older adults, the relationship between generations and the balance of risk between the individual and the state. Increasing the participation of older workers in productive life is one of the key routes available to policymakers who are looking for answers.

This is one of several papers, sponsored by the Brotherhood of St Laurence, that address factors affecting the mature-age workforce. It is a supporting document to the main qualitative study by Dina Bowman and Helen Kimberley, *Sidelined! workforce participation and non-participation among baby boomers in Australia*, and the analysis of HILDA data that was undertaken by NATSEM by Cathy Gong and Justine McNamara. The authors of these reports pay particular attention to the situation of older adults not in employment, who nevertheless wish to continue working. Their findings suggest that, while the debate is often couched in terms of a seemingly homogeneous group, the participation and non-participation of ‘baby boomers’ in the workforce reflects a complex combination of circumstances, with some unexpected differences and associations.

It is hoped that this body of work, which is itself a collaboration by the In and Out of Work and Ageing and Retirement research teams at the Brotherhood, will contribute to an ongoing debate about the roles older people can play in society, and the directions that future policy might take.

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1 Introduction

The Australian government is concerned about the effects that the ageing of the Australian population may have on the economy, due to a prospective reduction in the relative size of the labour force. Current policies seek to increase productivity and labour force participation, especially among baby boomers—people born between 1945 and 1964. Previous research conducted by the Brotherhood of St Laurence confirmed mature age as a factor that shapes workforce participation (Kimberley & Simons 2009). To inform its advocacy to government, the Brotherhood is investigating workforce non-participation among Australian baby boomers.

The broad aim of the current research project is to investigate why such a large proportion of Australian baby boomers do not participate in the workforce in Australia. The project will examine social, economic and personal implications of government policy. The Brotherhood contracted the National Centre for Social and Economic Modelling (NATSEM) to conduct a preliminary quantitative analysis of survey data from the Household Income and Labour Dynamics in Australia (HILDA) Wave 8 survey (20088). The analysis (Gong & McNamara 2011) highlighted the complexity and heterogeneity of baby boomers and their workforce participation and recommended further investigation of the voluntary and involuntary nature of non-participation, gendered differences in levels of participation, and underemployment. A parallel qualitative study was also developed by the Brotherhood to gain greater insights into the barriers to workforce participation of baby boomers and their diverse experience and attitudes (Bowman & Kimberley 2011). This literature review provides a theoretical, historical and policy overview as context for the multi-method study.

Section 2 of this review provides a brief background to locate the importance of non-participation among baby boomers and the relevance of the research. This is followed by a discussion of sociological perspectives and concepts relevant to workforce non-participation which are used in the review (sections 3 and 4). Section 5 is an outline of social and policy changes over the life-course of the baby boomer cohort, decade by decade, with a focus on work-related issues. In section 6, some themes from the life-course outline are explored further through recent research literature. Then general conclusions and observations about the baby boomer cohort are discussed, followed by recommendations for facilitating and promoting baby boomers' re-engagement with the workforce (sections 7, 8 and 9).

2 Background

The *2010 intergenerational report* describes ageing as a ‘challenge for future economic growth’ (Treasury 2010, p. 1) and highlights the labour market implications of an ageing population, such as a smaller labour force and a lower rate of labour force participation. These changes in the labour market, according to the report, will slow economic growth and will also slow the rate of improvement in the standard of living. Another concern to the government is a shift in the ‘old-age dependency ratio’, which is the ratio of older non-working people to working-age adults (Macionis & Plummer 2005). The report argues that ageing will lead to increased demand for government support, especially in the areas of health care, pensions and aged care. An ageing population will therefore result in budget deficit and an increased tax burden on working people (Treasury 2010). Other potential impacts of an ageing population identified elsewhere are a loss of skills from the labour pool, and labour shortages in certain key industries (O’Brien 1999). The government’s preferred strategy to manage the economy and resolve the fiscal problems of an ageing population is to increase productivity (output per hour worked) and boost participation (average hours worked) (Treasury 2010).

The *2010 intergenerational report* and the Productive Ageing Package provide evidence that the federal government has begun to address the issue of increasing productivity and workforce participation among older Australians.

There is scope for Australia to improve its labour force participation rates, especially through policies that target improvements in education, health and attachment to the labour market. This includes removing the barriers to workforce participation for mature aged people who want to work. Policy responses need to reflect a sound understanding of the complex nature of mature age participation (Treasury 2010, p. xiv).

A ‘sound understanding of the complex nature of mature age participation’ may provide insight into what would enable and encourage people to maintain workforce attachment at least through to pensionable age. Developing such an understanding requires answers to the following questions:

- What characterises people aged 45–64 who do not participate in the workforce?
- Why do people not participate and what factors are involved in this decision-making?
- What are the differences between those who are ‘voluntarily’ and ‘involuntarily’ out of the workforce?
- What are the incentives and disincentives which affect mature-age workforce participation?

This review seeks to establish whether existing, recent research is able to answer these questions, where there are information gaps, and what further research is required.

3 Sociological perspectives

The quantitative analysis by Gong and McNamara (2011) is based upon the concept of age cohorts or generations. An age cohort or generation is a group of people born in a specified period of years (Macionis & Plummer 2005). Mannheim recognises biological rhythms—such as ageing and their effects—while at the same time firmly embedding members of a cohort within social and historical processes (cited in Pilcher 1994). The generation concept emphasises contemporaneity and the likelihood that cohort members have experienced the same formative economic and cultural trends and significant events, and will therefore generally display similar attitudes and values, behaviours, feelings and thoughts (Macionis & Plummer 2005; Pilcher 1994). The structural emphasis of the generation concept makes it suited for an exploration of the social shaping of work; for example, the economic and power structures which pattern the distribution of resources, and the cultural structures which shape the meanings and values attached to all facets of work (Watson 2003).

Other research has shown the general usefulness of the generation concept (Carson & Kerr 2003). It has also been shown to be useful in identifying ‘cohort effects’ and ‘period effects’ (ABS 2003; BSL 2007; OECD 1996)—trends which are common to the generation or the period in which people live but different to others (BSL 2007). The sociological value is further enhanced when members of a generation cohort themselves identify with a generational perspective (Macionis & Plummer 2005).

It is noted, however, that the circumstances that have affected and conditioned generations have been experienced by individual members at different stages of their life cycle (Brown 2002; Macionis & Plummer 2005). In addition, generational experience is intersected by lines of internal stratification and is affected by geographical and cultural location, by actual involvement (or lack of involvement) in social and intellectual currents, and by differing responses to particular situations. Mannheim coined the termed ‘generation units’ to address these differences within cohorts (cited in Pilcher 1994).

An individual’s experience and participation in events can be explored through life-course and narrative analysis, filling in the biographical dimension of the generation concept (Pilcher 1994). As shown below, these two methods are useful in investigating the structural and personal factors associated with participation and non-participation in the labour force.

Both methods take the situated course of a person’s life as the unit of investigation. The life-course approach seeks to understand the movement of a person’s life across age, time, or through certain events and experiences (Macionis & Plummer 2005). Life-course analysis can assist in identifying subjectively and objectively determined critical life events and processes (Macionis & Plummer 2005). It can also assist in examining how previous experiences have shaped people’s decisions and circumstances (Bishop 1999; Liamputtong & Ezzy 2007). To put it simply, ‘what happens at one stage of life often has a large impact on other stages’ (OECD 1996, p. 12). Therefore this approach is well suited to exploring decisions around labour force participation.

The other method, narrative analysis, examines how we understand ourselves and our experiences through storytelling. It gives people the opportunity to explain themselves in their own terms, in richer, more ambiguous detail than mechanistic methods allow (Liamputtong & Ezzy 2007). According to Riessman (1993, p. 3), people use narrative to explain transitions in their lives or when they experience a disconnection between ‘ideal and real, self and society’. Narrative analysis is highly appropriate for investigating people’s transitions into and out of the workforce. It has been used successfully to explore stratification and difference (Riessman 1993) and may also be useful for exploring notions of work satisfaction, alienation and orientation to work (Watson 2003).

4 Key concepts in workforce non-participation

To facilitate and delimit any exploration of workforce non-participation among baby boomers, a number of key concepts must be defined.

Workforce participation and non-participation

The ABS categorises workforce participation—which it refers to as ‘labour force participation’—into three mutually exclusive categories. These are ‘employment’, with the subset ‘underemployment’; ‘unemployment’; and ‘not in the labour force’. Those people in the employment category may be in paid or self-employment—performing work for wages, salary, cash or kind, profit or family gain. They may also be temporarily absent but formally attached to their job. The work undertaken may be for as little as one hour during the reference week (ABS 2007).

The quantitative analysis for the present project (Gong & McNamara 2011) identifies two groups: ‘working’ and ‘not working’, with two subsets: ‘voluntarily not working’ and ‘involuntarily not working’. Following the ABS, ‘working’ is defined as engagement in paid full-time or part-time work during a short and specific reference period.

According to the ABS (2007), the ‘unemployed’ population comprises only those people actively looking and immediately available for work during the reference period, and those who were not seeking work but were waiting to commence a job that they had already found. Everyone else is classified as ‘not in the labour force’. The greatest weakness of this definition of unemployment is that it can present a distorted picture of participation. For example, the reported rate of unemployment for mature-age workers is considered low in relation to the rest of the workforce (ABS 2005), but this fails to identify unemployment hidden among early retirees or discouraged workers (Bittman, Flick & Rice 2001; BSL 2007; NSA 2009a; Thomson 2000).

Unlike the ABS, Gong and McNamara (2011) count as ‘not working’ those who were unemployed *and* those who were not in the labour force in the reference week. People within the ‘not working’ group are then identified as either voluntarily not working or involuntarily not working. ‘Voluntarily not working’ is defined as people who are out of work and do not report a desire to obtain a job. ‘Involuntarily not working’ encompasses people who are out of work but would prefer to be working, whether they are currently actively looking or not. This refinement opens up more of the complexities of non-participation.

Other important definitions relating to participation are underemployment, discouraged workers, and early exit. ‘Underemployment’ is identified by the ABS (2007) as a condition of insufficient hours of work when a person is willing and available to work additional hours.

Lenten’s ‘discouraged worker theory’ suggests that ‘unemployed workers become discouraged during a recession due to the diminished likelihood of finding employment, and consequently exit the market’ (2001, p. 3). The ABS (1999) defines ‘discouraged workers’ (which it refers to as ‘discouraged job seekers’) as people who wanted to work in the reference week and were available to start work within four weeks, but whose main reason for not actively looking for work was that they believed they would not find a job. The reasons cited for believing they would not find a job are: considered to be too young or too old by employers; lacking necessary schooling, training, skills or experience; difficulties with language or ethnic background; no jobs in their locality or line of work; or no jobs available at all (ABS 1999). According to the ABS (2004b), over half of Australia’s discouraged workers are aged 45–65 years.

Discouraged workers may make an early exit from the labour force, often referred to as ‘early retirement’; that is, leaving employment before reaching pension age (Ingles 2000). O’Brien (1999) argues that ‘early exit’ is in fact a labour market decision substantially influenced by lack of labour demand and a reflection of the employment difficulties and disadvantages experienced by people looking for work. In fact, Encel (2003, p. 7) notes: ‘Much of this early exit is involuntary and the term “retirement” can be very misleading’, as it represents the phenomenon as if it were the result of entirely voluntary decisions. The term ‘early exit’ is preferred here, because a blanket reference to early retirement ignores the impacts of significant factors affecting mature-age workforce participation (Encel 2003).

Baby boom

The term ‘baby boom’ refers to the large and sustained increase in the number of babies born between the end of World War II and the mid-1960s (ABS 2004a), a result of a marriage boom and an economic boom (Mackay 1997). The ‘baby-boom generation’, or ‘baby boomers’, refers to the people born during this period. For their quantitative analysis, Gong and McNamara (2011) considered as baby boomers Australian residents aged 45–64 years in 2008. Other researchers also identify two waves: the ‘early baby boomers’, born between 1946 and 1955; and the ‘late baby boomers’, those born between 1956 and 1965 (Ozanne 2009). Some literature refers instead to mature-age or older workers, or mature-age or older Australians. Generally these terms are applied to those aged 45 and over and they are therefore considered interchangeable. Exceptions to this are the National Seniors Australia (NSA) reports (2009a; 2009b) and studies by Brown (2002) and Austen and Ong (2010), and although the use of terms in these studies is not identical, they are similar enough to remain relevant.

Discrimination

Age discrimination is an important concept in relation to workforce participation among baby boomers. The Australian Human Rights Commission (2010) defines ‘age discrimination’ or ‘ageism’ as ‘a process of systematic stereotyping of, and discrimination against, people simply because they are older’ (AHRC 2010, p. 2).

These definitions locate the baby-boomer generation in time, but understanding the generation phenomenon also requires an investigation of the social factors which produced the social generation (Pilcher 1994). The following section provides a general outline of the Australian sociopolitical landscape from the 1940s to today—the baby-boomer life-course to date.

5 Baby-boomer life-course

A life-course analysis can help us understand the implications of the past experiences of the baby-boom generation and in turn the circumstances, experiences and decisions of baby boomers today. The following outline of the baby-boomer life-course is a synthesis of literature that profiles the lives and experiences of Australia's baby boomers; it also reviews relevant government policy.

This outline focuses on issues of work and employment. Other issues known to shape work experiences and opportunities (Watson 2003) are also touched on in this section. After setting the scene, the outline joins the baby boomers on their journey as they start to enter the workforce in the 1960s. It then follows them through each decade of their life-course up to the present day.

Table 5.1 is a guide to birth years and age ranges at 10-year intervals, as well as ages and years of school leaving. By inference, it also indicates ages and years of joining the workforce.

Table 5.1 Birth years of baby-boom cohorts, age ranges through the decades, and years of school leaving

Born	Age (years)							Left school
	in 1950	in 1960	in 1970	in 1980	in 1990	in 2000	in 2010	
1946–1950	up to 4	10–14	20–24	30–34	40–44	50–54	60–64	1960–1964 (14 yrs) 1964–1968 (18 yrs)
1951–1955	up to 1	4–9	14–19	24–29	34–39	44–49	54–59	1965–1969 (14 yrs) 1969–1973 (18 yrs)
1956–1966		up to 4	4–14	14–24	24–34	34–44	44–54	1971–1981 (15 yrs) 1974–1984 (18 yrs)

Post–World War II employment policy

Historically, work in Australia has been shaped by industrial arbitration and government economic policies. Arbitration was reflective of a strong trade union movement and the privileging of the right to work over freedom of contract (Castles 1985). Early decisions in the Commonwealth Court of Conciliation and Arbitration established the living or 'family wage', which guaranteed male employees a minimum standard of living irrespective of fluctuations in the labour market (Cowling et al. 2006). The family wage also legitimised gender discrimination in working conditions and wages, and reinforced gender roles, with women as housewives and men as breadwinners (Hearn 2006).

In 1945, the federal government adopted a Keynesian approach to economic policy with the *White Paper on Full Employment 1945* (Carson & Kerr 2001). The paper declared full employment for men a fundamental aim of the government, with full employment defined as 'a tendency towards a shortage of men' (Waters 1976). Levels of participation among women were not mentioned. Whether or not the measures introduced in the White Paper achieved their aim, the general principle of full employment dominated policy for the next three decades (Black 1984).

The 1960s

The 1960s were a decade of prosperity, characterised by strong economic growth and high levels of protection for local industry (Brown 2002). As a result, manufacturing and other industry created high demand for skilled, semi-skilled and unskilled labour (Carson & Kerr 2001) and there was almost full employment for men (Brown 2002). The growing banking, clerical, and retail service sectors generated demand for people with low to medium levels of expertise. These sectors

typically employed more women than men (Carson & Kerr 2001). Despite being relatively less well educated than subsequent generations (Brown 2002), the early baby boomers—those born between 1946 and 1955—were leaving school and making relatively rapid and easy transitions into employment (Carson & Kerr 2001; Weston et al. 2001), although employment opportunities for women were constrained.

There are a number of reasons for the limited opportunities for women. Social attitudes of the time expected young women to become full-time home makers or enter only a narrow range of routine, monotonous occupations for which they were thought inherently suited (Weston et al. 2001). This expectation is reflected in trends in educational attainment among women born in the 1940s and the 1950s (Brown 2002). Also, cultural expectations about the role of women in the family meant that the presence of children could particularly affect women's workforce participation (Weston et al. 2001). In this period, men and women tended to marry young, at 21 and 19–20 years of age respectively (Weston et al. 2001). In 1961, 79 per cent of women aged 15 and over had been or were married (ABS 1996) and the fertility rate was 3.6 babies born per woman (ABS 1996; Weston et al. 2001). The introduction of the contraceptive pill in 1961 afforded some women greater control in decisions around motherhood (Weston et al. 2001) and the fertility rate subsequently declined (ABS 1996; Strachan 2010).

Employment opportunities for women were also formally restricted by legislation. Until 1966, the Commonwealth Public Service did not allow married women to be appointed or remain public service officers. Changes to legislation in that year not only allowed married women to work in the Commonwealth Public Service, but also allowed mothers to return to work after childbirth (Brown 2002; Weston et al. 2001).

Gender discrimination, reinforced by the arbitration courts early in the twentieth century, continued to be legal until 1969. Then the Commonwealth Conciliation and Arbitration Commission formulated the principle of equal pay for equal work, ruling that in industries not dominated by women, men and women employees must be paid the same wage for the same work (Strachan 2010). However, the extent of gender segregation in the workforce at the time meant this ruling only affected 18 per cent of female employees (Strachan 2010).

The 1970s

The global economy of the 1970s was significantly affected by the international oil crisis of 1973, with the full impact felt by mid-1974 (Bolton 2006). Economic growth was weaker than in the previous decade (Stilwell 2000) and Australia experienced a period of stagflation—a condition of rising unemployment (which peaked at 7 per cent) combined with inflation (Brown 2002). In the mid to late 1970s, entry into employment or maintenance of employment could not be guaranteed (Brown 2002). The federal government responded to stagflation with economic restraint, in particular targeting inflation by cutting expenditure and keeping interest rates high (Stilwell 2000). Tariff protection was cut in some sectors, beginning with manufacturing, and some industries experienced restructuring (Brown 2002).

The late baby boomers—those born after 1955—were leaving school and entering the workforce at this time. Many women born in the 1960s who were leaving school in the 1970s did not complete Year 12 (Brown 2002). Considered together with the 1940s and 1950s birth cohorts, this meant there were significant numbers of women in the baby-boomer generation who did not complete secondary school (Brown 2002). However, increasing numbers of male and female baby boomers

left school and continued to university, which was made more accessible in 1973 when fees for universities and colleges of advanced education were abolished (Bolton 2006).

Family life was changing in the 1970s. Young people increasingly left home for reasons other than marriage (Weston et al. 2001), suggesting a desire for financial independence and changing social attitudes. The contraceptive pill was included in the Pharmaceutical Benefits List in 1972, making control over pregnancy more widely available and also facilitating rising cohabitation. Despite this, teenage birth rates were high, peaking at nearly 56 per 1000 women aged 15–19 (Weston et al. 2001).

Legislation introduced during this period had contradictory impacts on women's participation in paid employment. Acts which facilitated participation included the *Federal Child Care Act 1972* (Weeks 2000), which provided federal funding for non-profit organisations (including local government bodies) to operate day care centres for children of working and sick parents (McIntosh & Phillips 2002). The right to unpaid maternity leave was established in 1979, with one year's unpaid maternity leave made available to all permanent female employees in the private sector (Baxter 2005; Brown 2002; Stilwell 2000; Weeks 2000; Weston et al. 2001). The *Equal Pay Case* of 1972, which recognised the principle of equal pay for work of equal value and removed restrictions on applicable industries (Strachan 2010), and the *National Wage Case* of 1974, which granted women the full adult minimum wage (Bolton 2006), both made paid employment more attractive to women.

On the other hand, the *Family Law Act 1975* had implications for workforce participation, as divorce often entails sole parenthood (Brown 2002). With the introduction of no-fault divorces in the Act, the divorce rate spiked to around 19.2 per 1000 married women in 1976 (ABS 2003; Brown 2002; Weston et al. 2001). Divorce has negative financial consequences in older age as people who are divorced or separated and single in old age have lower incomes and fewer assets than if they remarried, and are more likely to experience material hardship and be more reliant on the pension than those married (Ozanne 2009). This may be a consequence of reduced workforce participation, but financial difficulties and poverty may also drive relationship breakdowns and as a result divorce disproportionately affects those on low incomes (Silvey & Birrell 2004; Smyth & Weston 2005). The Sole Parent's Pension, introduced in 1973 to support single mothers not entitled to the Widow's Pension, may have further assisted women in remaining out of the workforce. The same would also be true for men when they became eligible in 1977 (Brown 2002).

The 1980s

In the early 1980s, the economy was characterised by weak growth and recession. In response, the federal government deregulated the finance sector, floated the exchange rate, further reduced tariffs and partially privatised a number of public enterprises (Brown 2002). Changes in the economy had flow-on effects in the labour market: the demand for skilled labour increased during the 1980s while the number of low-skilled yet well-paid jobs available to the late baby boomers leaving school declined. Service industries grew rapidly and casual and part-time employment opportunities increased (Weston et al. 2001). This, coupled with rising school retention rates for girls, helps to explain why the number of women in employment continued to grow (Brown 2002).

Despite rising participation rates among women, the overall unemployment rate peaked at more than 10 per cent, and remained at 6 per cent for most of the decade (Brown 2002). As a result, many late baby boomers experienced periods of unemployment (Ozanne 2009) and delayed entry to the labour force (Brown 2002). At the same time, the federal government pushed for greater labour market flexibility through 'enterprise bargaining' (Stilwell 2000). The government was

partly able to do so because union influence had declined as a result of the Accord, an agreement between the Australian Labor Party and the Australian Council of Trade Unions (Thomson 2000). Under the Accord, unions accepted wage indexation and did not pursue any further wage claims in exchange for improvements to the ‘social wage’ through health, education and social security (Bramble 2008; Thomson 2000).

Inflation grew and interest rates rose from less than 10 per cent to 17 per cent, resulting in substantial mortgage repayment increases, decreases in real home equity and increases in the average value of shares and superannuation portfolios (Brown 2002). Generally, only employees in large private sector companies and in the public sector were covered by ‘defined benefits’ superannuation schemes for much of the 1980s. These schemes offered generous retirement payouts to employees who had remained with the same employer for long periods. Many baby boomers born in the 1940s will receive or have received these payments (Brown 2002). As a result, financial sector movements have different workforce implications for different socioeconomic groups, acting as an incentive to early exit for some and necessitating continued work for others.

Attempts were made by the federal government to remove the hidden institutional barriers to women’s employment and promotion (Strachan 2010) with the *Sex Discrimination Act 1984* (Ozanne 2000; Weeks 2000) and the *Affirmative Action (Equal Opportunity for Women) Act 1986*, although the latter affects mostly those women working in large organisations (Weeks 2000). The effect of government policies on opportunities for women is evidenced by the labour force participation rates of the 1960s cohort, which remained high even during the 1980s when many female baby boomers were in their peak child-bearing years (Brown 2002).

The Child Support Scheme was introduced over 1988 and 1989 to improve financial support for children of separated parents by obtaining contributions from non-custodial parents (ABS 2003; Ozanne 2000; Thomson 2000; Weeks 2000; Weston et al. 2001). Custodial parents were almost always women and non-custodial parents almost invariably men (Harrison 1991). It has been suggested that parents registered with the Child Support Agency would seek to evade their obligations by reducing their engagement in the labour market after separation, but this is not confirmed by research (Silvey & Birrell 2004). Also, research into the workforce participation of female recipients of Child Support found that the amount of child support received was not related to resident mothers’ probability of employment; nor was there a clear relationship between the amount of child support received and the number of hours worked, except in instances of larger amounts of child support (in excess of \$100 per fortnight) (Taylor & Gray 2010).

The establishment of state and federal ministries for the aged marked the beginning of government recognition of the need for specific policies to address the issue of an ageing population (Ozanne 2000). The 1986–1987 *Social security review* raised the issue of dependency ratios, acknowledging that rising life expectancies were making appropriate supports for older people an urgent issue (Wiseman 2000). At the time, occupational superannuation was the ‘lynch-pin’ of the government’s aged welfare policy (Carson & Kerr 2001), and in 1986 award-based superannuation was introduced with the *National Wage Case* (Brown 2002) further extending the reach of superannuation, so that 73 per cent of employees were covered by 1991 (Carson & Kerr 2001).

The 1990s

Like the 1980s, the 1990s were characterised by recession and low economic growth. Inflation was also low and interest rates declined (Brown 2002). The unemployment rate again peaked at over 10 per cent then declined to 6 per cent; and in 1994 in the *Working nation: the white paper*

on employment and growth the federal government officially dropped the target of full employment in favour of a 5 per cent unemployment rate (Stilwell 2000; Thomson 2000). The government relied on the private sector to generate jobs and reduce unemployment, and provided subsidies for jobs for long-term unemployed people (Stilwell 2000). Interestingly, the later baby-boomer cohort—who began their working lives in the difficult labour markets of the 1980s and 1990s—have more employment resilience than their earlier counterparts (Patrickson & Ranzijn 2003).

An evaluation of the Working Nation policy noted barriers to mature-age employment and recommended treating older unemployed people as a group suffering special disadvantage (Encel 2003). In recognition of this, and of the likelihood that older workers would be permanently out of the labour market (Walter, Jackson & Felmingham 2008), the requirements on older people claiming benefits were relaxed and those over 60 (later dropped to 55) were granted the Mature Age Allowance if unemployed for more than 12 months (Encel 2003). Later, older unemployed people were given the opportunity to fulfil their mutual obligation requirements through voluntary work (Carson & Kerr 2003).

The *Workplace Relations Act 1996* was introduced to deregulate the labour market (Dawkins 1997), much as changes in previous decades had deregulated finance and production. The main changes under the Act were the ‘simplification’ of the Award system into 20 allowable matters; the provision for Australian Workplace Agreements (AWAs); and a number of changes affecting the strength of unions (Dawkins 1997). A combination of weakening unions, competition in the globalised economy and labour market deregulation ‘contributed to increasingly fragmented, casual, part-time and precarious employment patterns’ in the 1980s and 1990s (Carson & Kerr 2003, p. 7). In fact, in the 1990s more than 66 per cent of new jobs in Australia were for casual workers (HRSCEWR 2000).

In the latter half of the decade, the federal government increasingly shifted to ‘stakeholder welfare’ (Carson & Kerr 2003), which involved either self-reliance and self-provision (Ozanne 2000) or a return to the family as ‘the primary and most effective provider of assistance and support’ (Moylan, in Weeks 2000, p. 67). This policy framework involved cutting spending on public programs (Stilwell 2000), which affected the disposable incomes of some Australians. Those receiving welfare were affected by the privatisation of the role of the Commonwealth Employment Service (CES) and the creation of Centrelink in 1997. Later, the labour market assistance function was contracted out to Job Network members through competitive tendering and the CES was abolished (Encel 2003). Centrelink brought together income support and labour market assistance in a single agency (Encel 2003), enabling the government to make one conditional upon the other through the *Social Security Legislation Amendment (Work for the Dole) Act 1997* (Stilwell 2000). Welfare recipients became subject to ‘incentivisation’ and mutual obligation (Stilwell 2000). Other changes to welfare benefits required any liquid assets to be drawn down to a threshold of \$2500 for singles and \$5000 for couples before income support could be accessed. Changes to Age Pension means testing required people to spend their superannuation before assistance could be granted (Ozanne 2000).

Arguably, the issue of population ageing began to be taken seriously in the 1990s. The government’s National Strategy for an Ageing Australia produced the *Employment for mature age workers issues paper* (Bishop 1999), taking up many of the policy recommendations of the OECD (Ozanne 2000). New policies which indicate increased concern about the ageing population included the Superannuation Guarantee Charge (SGC), introduced in 1992 as a compulsory system with 3 per cent employer contributions (Brown 2002; Carson & Kerr 2003; Ozanne 2009). As a

result, younger cohorts tend to have more wealth from superannuation and older baby-boomer cohorts tend to have more wealth from housing (Brown 2002). The Pension Bonus Scheme (PBS), introduced in 1998, offered a bonus payment on top of the standard pension for those remaining in employment beyond age 65 (Encel 2003). The bonus was \$1,283.30 for an individual if they deferred retirement for one year, and up to \$32,083.60 for the maximum five year deferral (Walter, Jackson & Felmingham 2008, p. 298). More broadly, the *Charter of Budget Honesty Act 1998* required the Treasury to investigate ‘the implications of demographic change for economic growth and assess the financial implications of continuing current policies and trends over the next four decades’ (Treasury 2010) and publish its findings in an intergenerational report every five years. Lastly, in 1999 compulsory retirement in the Australian Public Service was finally abolished, to be in line with the states and territories (Encel 2003).

A combination of factors, such as high rates of youth unemployment and changes to income support for young people (Carson & Kerr 2003), resulted in increasing numbers of young adults remaining in or returning to the family home in the 1980s and 1990s, suggesting rising dependency on parental income. At this time, many baby boomers were in the stage of the life-course when they would expect to be paying off mortgages and consolidating finances for retirement (Carson & Kerr 2003). But many baby boomers in this decade and the next experienced life in the ‘pivot generation’, with increasing intergenerational responsibilities as both parents of children and as children of elderly parents (Carson & Kerr 2003). This trend has implications for baby-boomer parents’ financial circumstances and lifestyles, as well as their ability to plan and pay for retirement (Carson & Kerr 2003; Weston et al. 2001) and therefore on their workplace participation.

The 2000s

The 2000s were characterised by growing concern about the impacts of an ageing population, further labour market deregulation and the decreasing value of superannuation, leading to an inconsistency between the goal of self-provision and the means of achieving it (Carson & Kerr 2003). The year 2010 was expected to be the time when the heaviest effects of population ageing would be felt and pressure on governments to prepare mounted (OECD 1996; 1998). In response, the federal government set up another inquiry into issues specific to mature-age workers, arguing ‘these issues were not sufficiently recognised and dealt with in the policy area’ (HRSCEEWR 2000, p. xv). The subsequent report included a large section on causes of mature-age unemployment, and soon afterwards the government announced the establishment of the National Advisory Council on Ageing (Encel 2003).

The government also sought to change what it termed ‘the cult of early retirement’ so as to improve workforce participation (Encel 2003), and part of this strategy was the replacement of the Mature Age Allowance and the Mature Age Partners Allowance with Newstart. This meant that baby boomers receiving benefits had to complete activity requirements (Encel 2003). The New Apprenticeships scheme, introduced in 2001, removed the age restrictions that applied to traditional apprenticeships and sought to further encourage workforce participation among baby boomers (Encel 2003).

Further measures were announced in the 2004–2005 Budget under the name the Mature Age Employment & Workplace Strategy. This included targeted assistance to older workers out of the labour force for two years or more; and the Jobwise website, which was intended to encourage participation among baby boomers by providing information to employers, job seekers and workers. The strategy also offered incentives to employers to hire disadvantaged mature-age

apprentices and allowed age pensioners to participate in paid work to a specified value without affecting pension benefits (NSA 2009a).

Other policy measures designed to facilitate workforce participation among baby boomers were the replacement of the much-criticised Job Network by Job Services Australia (NSA 2009a) and, also in 2009, changes to the *Age Discrimination Act*. The amendments meant people no longer had to prove age was the dominant or primary reason in cases of suspected age discrimination; instead, in line with other Discrimination Acts, the test became whether or not age was one reason (NSA 2009a). The Retirement Transition Measures introduced from 2005 allowed employees who reached their 'preservation' age (for example, for those born before 1 July 1960, the age is 55), to reduce their working hours and maintain the same income by accessing superannuation benefits through an 'income stream' (Walter, Jackson & Felmingham 2008). The Australian Tax Office rules placed no limits on the amount accessible, but funds could not be withdrawn as a lump sum and individual fund providers may have their own limits. Measures in the 2006–2007 Budget removed the 15 per cent tax on superannuation payments for workers retiring after the age of 60 (Walter, Jackson & Felmingham 2008).

The *Workplace Relations Amendment (WorkChoices) Act 2005* was aimed at shifting people from collective to individual forms of employment, by eliminating the conciliation and arbitration system established early in the twentieth century (Cowling et al. 2006; Peetz 2007) and expanding the role of AWAs (Bramble 2008). The removal of the 'no disadvantage' test in AWAs resulted in the deterioration of employment conditions for the majority of workers covered by them. For example, a report by the Centre for Work and Life, Adelaide, found WorkChoices had significant negative outcomes for women in low-paid jobs (Bramble 2008).

Superannuation growth rates were in the negative in 2002, which particularly affected baby boomers and their expectations about future workforce participation (Carson & Kerr 2003). The global financial crisis (GFC) began in mid-2007 and there was an economic slump in most developed countries. The federal government's economic stimulus package and strong financial regulation underpinned the resilience of the Australian economy. Despite this, the GFC led to a decrease in the value of superannuation and other investments. While most baby boomers aged 50–64 reported being the same or better off financially a year later, 38.9 per cent reported being worse off. There are gendered and age-based differences in the impacts of the crisis and as a result, 36.5 per cent of working baby boomers aged 50–64 have decided to postpone their retirement, with a significantly higher proportion of women than men (O'Loughlin, Humpel & Kendig 2010).

In fact, there are substantial socioeconomic divisions within the baby-boomer generation, with the wealthiest quarter having an average net worth of \$900,000 per person and the lowest quarter \$68,000 per person. Low-income earners, and those who are or have had intermittent engagement with the workforce, are disadvantaged and at risk; and it is argued that the stereotype that baby boomers will have more resources to choose their life circumstances relates primarily to baby boomers in higher socioeconomic brackets (Ozanne 2009). There is also a strong argument that forces outside of workplace policies have promoted greater workforce participation, particularly among women (Weller 2004).

The government's strategy to 'protect jobs and support business' (DEEWR 2010) during the GFC included a new Work Bonus as part of its 2009–2010 pension reforms and the Productive Ageing Package. The Package is intended to assist baby boomers to remain in the workforce and support skills transfer (DEEWR 2010).

2010

The *2010 intergenerational report* (Treasury 2010) is the latest in a relatively short history of national and international reports which review the implications of an ageing population and make policy recommendations. Certainly, concern about ageing populations has developed momentum with the progressive ageing of baby boomers. Such official reports include four published by the OECD (1996; 1998; 2005; 2006); the *Employment for mature age workers issues paper* (Bishop 1999), commissioned by the then-minister for aged care; *Structural ageing, labour market adjustment and the tax/transfer system* (Ingles 2000), a report for the Department of Family and Community Services; *Paying the price: the impact of mature age unemployment on government services*, published by the NSW Ministerial Advisory Committee on Ageing (2004); two House of Representative standing committee reports (2000; 2005); and three Intergenerational Reports (2002; 2007; 2010), the latest published two years ahead of schedule.

Most of these reports focus on economic and fiscal implications and recommend increased labour force participation among mature-age people as means of driving economic growth (Bishop 1999; Encel 2003; NSA 2009b). One report calculated that nearly two million older Australians 'are willing to work, could be encouraged to work, or are unemployed and looking for work' (NSA 2009b, p. 10) and that the loss to the economy for failing to utilise these skills is \$10.8 billion per year. Accordingly, the reports discuss—to varying degrees—the different factors affecting mature-age participation (Bishop 1999; OECD 1996; OECD 1998), and most of them agree on the need for mature-age workers to adapt to the needs of the market (Bishop 1999; OECD 1996; OECD 1998), as well as reforming policy to reduce mature-age dependency.

This life-course analysis highlights the implications of the changing economic structure, the implications and impacts of government policies, the impacts of ageing and of their current life-course stage for baby boomers.

6 Implications of the life-course and evidence from existing literature

Research on workforce participation among baby boomers seems to have developed in tandem with policy, albeit with a slight lag. Two reviews (Ozanne 2009; Quine & Carter 2006) of the research literature on the plans and expectations of baby boomers—which focus on questions related to retirement and old age—are illustrative of this. Both reviews found that there is little publicly available empirical data or qualitative research on the topic, although Quine and Carter noted that most of the comprehensive qualitative study occurs in market research agencies.

While there is agreement about the significance of the ageing of baby boomers, and many studies cite government concerns as justification for their research, there is some disagreement about the macroeconomic issues and dissatisfaction with the predominantly functionalist approach of official reports. For example, even official reports note that total labour force participation has increased over the past 30 years (Treasury 2010), as have rates of participation among people aged 45–64 (ABS 2004b). In the long term, overall workforce participation is also expected to increase from 76.2 per cent in 2009 to 79.7 per cent by 2049 among people aged 15–64 years (Treasury 2010), but there is currently significant underemployment among baby boomers (Ingles 2000).

Other reports dispute the representation of older people as burdens, and emphasise the contribution that many baby boomers make through unpaid labour (NSA 2009b). They ask whether the market replacement costs of hiring someone to perform the work currently undertaken at no cost will be affordable if more baby boomers are in the paid workforce (NSA 2009b).

Others suggest that baby boomers are being set up as a contingent labour force or reserve army (Weller 2004), and raise concerns about their ability to exercise choice in such an environment (Brooke 2005). It is also asked whether baby boomers will be able or willing to accept the employment conditions of the secondary labour market segment, and what the potential is for displacement among other groups of workers (Weller 2004).

There is growing discussion of the issues of early exit (Encel 2003) and there is recognition that mature-age unemployment is different from unemployment of other age groups (O'Brien 1999). Researchers are also investigating the human implications of non-participation (Ranzijn et al. 2006), such as people's capacity to prepare and provide for themselves in retirement (NSA 2009a) and the risk of intergenerational poverty (Carson & Kerr 2001).

Following is a more detailed discussion of the recent literature on non-participation among baby boomers. It is organised by the significant themes identified from the life-course analysis provided in section 5, with the addition of age discrimination, which is a key issue in the literature on work and ageing.

Economic changes

Some writers argue that statistical links between changes in economic growth and labour force participation suggest the economy is the biggest factor affecting labour force participation and discouragement (Lenten 2001; Weller 2004). Further, it is widely accepted that the economic and technological changes associated with globalisation have indirectly led to increased non-participation among baby boomers, as a result of changes in demand for skills (Bishop 1999;

Bittman, Flick & Rice 2001; Carson & Kerr 2001; HRSCEEW 2000; NSA 2009a; O'Brien 1999; Ozanne 2009).

In the 1970s, 1980s and 1990s, Australian governments reduced tariff protection for Australian businesses, exposing them to intensified competition. The removal of tariff protection resulted in job losses, particularly in the manufacturing sector, with nearly a quarter of Australian textile workers losing their jobs (HRSCEEW 2000). Increased competition also drove technological change and a restructuring of the economy and the workforce.

In Australia, restructuring occurred in many large organisations in the private sector, such as those in the banking industry, and as a result many people in management positions were retrenched (HRSCEEW 2000). Mergers and branch closures in the banking sector further reduced jobs. Over the same period, the public sector was downsized and many public assets were corporatised and privatised (HRSCEEW 2000).

Regional areas particularly have been affected by these changes in the economy. Public and private investment is concentrated in cities (HRSCEEW 2000). Businesses are often reluctant to relocate to regional areas because of a lack of physical infrastructure, transportation and communication systems, and a concern that they will not find appropriately skilled employees (HRSCEEW 2000).

Older workers are under-represented in the retail, accommodation, hospitality and service sectors, and over-represented in 'old economy industries' (NSA 2009a), including many industries which have experienced decline, such as manufacturing, electricity, gas and water supply, transport and storage, mining, communication, and agriculture. Therefore it is not surprising that in 1997 older workers were more likely to have been made redundant or retrenched than to have left the workforce voluntarily (O'Brien 1999). Despite the argument that no economic advantage is gained by retrenching mature-age workers rather than younger workers, mature-age workers are targeted in retrenchment practices (HRSCEEW 2000). Social attitudes may suggest that youth are more deserving and that it is okay to replace an older worker with a younger one, but not the other way around (O'Brien 1999). The most significant implication of retrenchment for baby boomers is that statistics indicate that re-employment after retrenchment declines with age (O'Brien 1999) and that a significant proportion of people aged over 55 permanently leave the workforce within three years of retrenchment (BSL 2007).

Changes in the economy may not only have implications for the continued employment of baby boomers but also for their prospects of gaining employment, or employability. Employability is a person's capability of being hired in the external labour market, and is often associated with the possession of an appropriate set of skills (Patrickson & Ranzijn 2003). Many baby boomers may simply not possess the skills that determine employability in today's labour market.

Typically, baby boomers are likely to have fewer formal qualifications, lower levels of education than younger people, and lower levels of literacy and numeracy than other groups (NSA 2009a). But the decline of certain industries has greatly reduced the number of low-skilled manual jobs available to baby boomers. Even within industries, the decline of certain occupations decreases demand for certain skills. For example, research by Brooke (2005) suggests that in the IT industry the demand for engineering expertise, which is associated with older workers, is declining relative to new IT skills.

On the other hand, service industries such as the retail, property and business services industries have experienced employment growth, and presumably the skills required by these sectors are also in demand (HRSCEEW 2000). Indeed, Encel and Studencki (2004) found that clerical administration and skilled workers were more successful in gaining employment than unskilled manual labourers. In today's workplaces, minimum skill sets include teamwork, decision-making, problem-solving, creative thinking and interpersonal skills, in addition to technical and computer skills (Carson & Kerr 2005; Patrickson & Ranzijn 2003). Computer skills especially are in increasing demand (HRSCEEW 2000).

Baby boomers who are seeking to re-enter the workforce may find their skills are industry-specific and comparatively narrow (HRSCEEW 2000). Many baby boomers lack formal qualifications, as their previous jobs required a low level of schooling and any training was provided on the job, and there may be difficulties in obtaining formal recognition for this training and experience (HRSCEEW 2000). However, it should be noted that with each succeeding 10-year cohort the proportion of people who completed high school, and the proportion of people with post-school studies, has increased (Brown 2002). In a South Australian survey, many respondents said their lack of computing skills, lack of recent industry experience and getting caught out by rapid technology change had precipitated the demise of their working lives (Price et al. 2004). Small businesses have been identified as the greatest source of employment for baby boomers (Bittman, Flick & Rice 2001), but they have much lower rates of training than large organisations (Brooke 2005).

Baby boomers are at a disadvantage in competing for positions with younger, more recently and formally qualified applicants, who are often already in full-time positions (HRSCEEW 2000). Early exit is a reflection of these difficulties, with 10 per cent of people retiring as a result of losing their job or not being able to find work (NSA 2009a).

A mismatch between skills supply and demand is suggested by the phenomenon of high unemployment at the same time as economic growth and rising job vacancies (HRSCEEW 2000). A House of Representatives Committee (2000) previously suggested that baby boomers were unaware of the transferability of their skills, unsure of their own capabilities, or might be inexperienced in presenting their skills and experience; and that they do not understand what constitutes employability today and which skills they need to acquire (HRSCEEW 2000). One study found that a majority of those surveyed reported having employment choices in their early working lives (Patrickson & Ranzijn 2003), suggesting that baby boomers may be unaccustomed to the need to market themselves to potential employers. This study also found that two-thirds of the participants believed themselves to be presently employable and their skills to be current, but these beliefs did not correlate with employment success (Patrickson & Ranzijn 2003). Human resource agencies have suggested that mature-age workers hold unrealistic expectations about their skills and the kinds of work they hope to obtain (Ranzijn, Carson & Winefield 2004).

Interestingly, a survey by Ranzijn, Carson and Winefield (2004) found that the claim that mature-age job seekers did not know which work-related skills and personal attributes employers considered important was not supported. Although job seekers mentioned age, and employers mentioned customer focus, there was a high degree of consistency between what each group regarded as essential traits. The authors suggest that the surveyed job seekers had been educated through job search training, indicating a degree of efficacy in such programs.

Some baby boomers may not appreciate the need to undertake training courses, especially regarding the job application process, and others may feel training courses are inappropriate (HRSCEEWR 2000). A South Australian study (Price et al. 2004) found participants were uncertain about the importance of Vocational Education and Training (VET) qualifications, and doubtful about whether employers valued these qualifications. Case study participants reported feeling apprehensive and self-doubting about returning to formal education. Survey participants suggested that mismatched teaching styles were an obstacle to their participation in training and education (Price et al. 2004). Encel and Studencki (2004) found that a willingness to undertake training is one of the factors related to successful re-engagement with the workforce, but this may depend on how well training programs are geared to meet the needs and wants of baby boomers, for example their preference for short courses (Price et al. 2004).

People's attitude to retraining may also be affected by the manner of their dismissal if they were retrenched (HRSCEEWR 2000), with some baby boomers who unexpectedly lost their jobs due to employer insolvency reporting feeling vulnerable (Patrickson & Ranzijn 2003). People currently employed in trades are reluctant to participate in available training on new technologies, saying that someone younger will benefit more (HRSCEEWR 2000). And people with university qualifications have reported that undertaking VET courses gave them a feeling of going backwards (Price et al. 2004).

Even if people know which training course to undertake, many may not be able to access training immediately, although the timing of training can be crucial to regaining employment. Accessing free training may not be easy and the perceived cost of training is an obstacle to many baby boomers (Brooke 2005; NSA 2009a). Participants in the South Australian survey rated costs, time and transport as obstacles to participating in education and training. Those in the case study group were only able to attend VET courses because of scholarships (Price et al. 2004). Further, even if people can undertake training, obtaining relevant work experience may be more difficult and lack of recent work experience is a disadvantage to gaining employment (HRSCEEWR 2000).

A study by Patrickson and Ranzijn (2003) of unemployed baby boomers found that successful job seekers either obtained opportunities through personal networks or developed a new skill in an area of less intense competition. The attitudinal characteristics of the successful job seekers included taking charge of their lives, analysing situations in a strategic way and acting where success was more likely, and creating demand for what they could offer, but the authors noted that such attitudes are not typical of the cohort.

Government policy

Training and job search assistance provided to unemployed baby boomers by previous governments have been much criticised. One criticism relates to the outcomes focus of the previous Job Network, which disadvantaged older workers who faced difficulties gaining and keeping employment (Encel 2003; HRSCEEWR 2000). It has also been noted that staff lacked understanding and empathy with the situations of baby boomers seeking assistance (Encel 2003; Encel & Studencki 2004; HRSCEEWR 2000).

Other government policies of the past 50 years have been criticised for promoting early exit. Ingles (2000) noted a number of systemic incentives to early exit. These included the treatment of mature-age people by the social welfare system, the accessibility of social welfare, opportunities for 'double dipping' in the occupational superannuation system, and a number of measures intended to reduce unemployment by facilitating early exit (Ingles 2000). These have had unintended impacts on public

perceptions of retirement and retirement age (Ingles 2000). Similarly, more recent government financial incentives to employers to hire mature-age workers may unintentionally imply that mature-age workers are inferior to other employees (Ranzijn, Carson & Winefield 2004).

A report by National Seniors Australia (NSA 2009a) lists a number of current policies which act as barriers to the workforce participation of baby boomers. These include laws around claiming superannuation contributions as a tax deduction, thereby restricting access to the Seniors Card and subsequent discounts; laws relating to superannuation contributions and income insurance which have age-based limitations; restrictions on welfare benefits which limit opportunities to undertake paid work; and the fact that benefits do not incorporate subsidies for training. A further barrier is legislation in most jurisdictions which prevents injured employees claiming workers' compensation after the age of 65 (NSA 2009a).

Walter, Jackson and Felmingham (2008) found baby boomers were relatively unresponsive to current policy intended to encourage extended workforce participation. Few respondents knew of the Pension Bonus Scheme and there was little interest in its utilisation. More respondents were aware of the Retirement Transition Measures, but the study found that the policy would likely result in a reduction, rather than the intended increase, in workforce activity. Most respondents were aware of changes to taxation of superannuation and around half indicated these changes were likely to persuade them to continue working until 60 years of age. Alternative measures which respondents indicated were likely or very likely to persuade them to extend their working lives included tax reductions, more suitable jobs and increases in earnings allowed within pension rules. Ultimately, the authors suggest that actual behaviour involves a number of factors, such as health, social relationships and job satisfaction, that are outside the reach of government policy.

Ageing and stage in the life-course

Research has sought to identify individual factors and characteristics that affect transitions into the workforce among the general population. One study of people receiving Newstart or Parenting Payments (Saunders & Brown 2004) identified the factors that distinguished those people who were still receiving welfare at the end of the research period, the 'Stayers', and those who left welfare during the research period, the 'Leavers'. The statistically significant results suggest that age, marital status, caring responsibilities and length of time on welfare (length of time out of the workforce) act as barriers to participation by influencing employment-seeking behaviour (Saunders & Brown 2004). The effect of age and length of time out of the workforce is reinforced by a later study of welfare recipients who experienced a sustained entry into paid work (Saunders 2005). Other findings suggested that education, previous work experience, debts, computer skills and level of satisfaction either facilitated the transition or acted as an incentive to find work (Saunders & Brown 2004).

All these factors also affect baby boomers, although some factors are likely to have more significance than others because of circumstances particular to the baby-boomer cohort and their current stage in the life-course. Age, for example, especially as it relates to health and other responsibilities, is of particular consequence to workforce participation among baby boomers (NSA 2009a).

A recent analysis of HILDA data found that 'for both genders and each age group, those in good health are more likely to be employed than those in poor health', and that 'for both men and women, poor health appears to have a greater impact on labour force participation as people get older' (AMP-NATSEM 2009, p. 11). Therefore older people in poor health are more likely not to be working (AMP-NATSEM 2009). Certainly, illness, injury or disability is the third most

common reason for non-participation in the labour force, cited by 21 per cent of working-age Australians not in the labour force (AMP–NATSEM 2009).

The same study also found that health issues limit the amount of work people can take on, and that because many types of work do not include sick leave, people with poor health may find it difficult to stay employed. Also, people in poor health are less likely to have secure positions of employment but the direction of this causal relationship is not clear, and fewer, more flexible hours may be a preference of such people (AMP–NATSEM 2009). This finding is supported by a National Seniors Australia (2009a) report which identifies personal circumstances related to health and disability as a barrier to mature-age employment (NSA 2009a).

Another study (Comcare 2003) confirmed that age can reduce physical and mental capacity in some ways, but concluded that age is a very crude indicator of health and capacity. While age can imply changed and/or reduced capacity, there are other ways to enhance physical capacity and offset any productivity impacts. In identifying risk factors for ill health, the study found work design and working conditions affect health more than age (Comcare 2003).

Participation is not only affected by a person's own health, but by the health of others. Some 4 per cent of people are not in the labour force because they are caring for someone with an illness or disability (AMP–NATSEM 2009), and care-giving responsibilities have been identified as a barrier to employment (NSA 2009a). A longitudinal analysis of women aged 40–65 confirmed the negative effects of health and caring responsibilities on workforce participation. Interestingly, the analysis found that while poor health and substantial care roles have a negative impact on participation, improvements in health or a reduction in care roles did not increase women's chances of returning to work (Austen & Ong 2010).

Changing social trends may have resulted in the compression of major life events for younger baby-boomer cohorts compared with older cohorts, possibly resulting in competing financial considerations which have implications for financial security and savings (Brown 2002). Since the 1970s particularly, delayed parenting, the formation of second families and the prolonged education of children—coupled with other factors which influence children to remain in the family home—mean that many baby boomers continue to have familial responsibilities well into mature age (Carson & Kerr 2003; Weller 2004). In 2007, 52 per cent of householders aged 50–54 still had children living at home (BSL 2007).

It is generally accepted that the effects of caring on workforce participation tend to be gendered, and that caring and domestic responsibilities significantly impact women's ability to generate income through paid work (Thomson 2000). Female baby boomers may also be at risk of poverty due to work patterns, lower rates of pay and superannuation (Ozanne 2009). Other studies support the idea that women experience an overall labour market disadvantage, noting the impact of interrupted labour force participation over time, and entrenched structural and ideological factors which see women as primary carers (Carson & Kerr 2003). Interestingly, however, due to greater educational attainment, changed family formation patterns, changed social attitudes, changed economic conditions, better access to child care services and the availability of part-time work, employment prospects for women have increased with each cohort, while at the same time employment prospects for men have decreased (Brown 2002; Treasury 2010).

Personal circumstances may also exacerbate the difficulties associated with job seeking and retraining, such as time constraints and financial costs. Many people not participating in the

workforce, such as discouraged workers and full-time carers, are not entitled to benefits and therefore not eligible for concession rates (HRSCEEWR 2000).

There is an argument that encouraging greater mobility among baby boomers may increase people's chances of finding paid employment, but a number of factors restrict the mobility of baby boomers such as health and disability issues, and caring and other familial responsibilities, not to mention the adjustment costs associated with moving, such as selling houses (Bishop 1999; HRSCEEWR 2000). Moving may also be perceived as a less applicable option because of proximity to retirement (HRSCEEWR 2000).

Employment needs and desires of baby boomers

The mismatch between the skills supply of non-participating baby boomers and the market has been discussed. But a unidirectional analysis privileges the needs of the market above everything else. Whether the job supply matches the employment needs and desires of baby boomers must also be considered. As one study found, all participants believed they were employable, all were keen to augment their incomes, almost all regularly engaged in job search activities, and all displayed a willingness to work in jobs that fit their requirements (Patrickson & Ranzijn 2003). A separate study (Price et al. 2004) found that the characteristics of the work greatly affected people's decision to participate: those who undertook industry placements experienced difficulties resulting from the institutional work environment and noted disincentives such as low wages, insufficient resources, non-standard employment conditions and top-down managerial approaches.

Changes in the economy and in industrial relations laws have changed the nature of work from what it was in the 1950s, 1960s and 1970s (Bishop 1999). Increasing demands for flexibility in wages and conditions and strong growth in casual employment (HRSCEEWR 2000) mean that many baby boomers returning to the workforce are likely to be offered less secure, more casual, temporary, part-time and otherwise marginal positions (Weller 2004). And even though most casual jobs are in the service sector, the growth of the IT industry and changes in technology increasingly mean that many white-collar positions which require more highly skilled labour are made available to contractors and subcontractors (HRSCEEWR 2000). Casual employment may in the long term lead to permanent employment, although data from the ABS indicates that 'casual employment does not lead to a permanent job but rather is likely to result in a cycle of involuntary employment arrangements and insecure and irregular employment' (HRSCEEWR 2000, p. 98).

The accumulation of changes to work has been described as a 'bust' of baby boomers' expectations (Carson & Kerr 2001). As Patrickson and Ranzijn (2003, p. 59) note, 'Many of those now middle-aged spent their formative years working in organisations that prized loyalty, hard work, and obedience': the opposite of casualised conditions. Many baby boomers also expected the economic and working conditions of the 1960s and 1970s to continue, and made financial plans and labour market decisions on that assumption. Many people of the baby-boomer generation would also have held the view that the age pension was a reward for a lifetime of working (Carson & Kerr 2001). Traditionally, male baby boomers have expected full-time, lifelong work until retirement and female baby boomers have expected to return to part-time work after fulfilling any family responsibilities (Carson & Kerr 2001). However, as Quine and Carter (2006) conclude, much of the discussion of baby boomers' attitudes is opinion rather than research. There is very little literature examining baby boomers' *own* attitudes and expectations, and what research there is provides a different picture.

One study into employment expectations found ‘that baby boomers prize employment flexibility, work–life balance and work satisfaction more highly than both Generation X and Generation Y’ (Treuren & Anderson 2010, p. 56). Quine and Carter (2006) suggest that baby boomers want to retain value, meaning and status, and to be engaged in serious activities, which has implications for their willingness to participate in certain forms of work. Also, a number of variables have been found to significantly affect a person’s intention to continue working. For men, these variables are the importance of work and interests outside of work; while for women, the variables are interpersonal relationships, autonomy, flexibility and interests outside of work (Shacklock, Brunetto & Nelson 2009).

It may be that casual work arrangements are suitable for baby boomers. For example, some people are better able now to have a portfolio of work opportunities (HRSCEEW 2000), and the availability of flexible work is one of the factors leading to women’s increased workforce participation (HRSCEEW 2000; Treasury 2010). In fact, casual work opportunities may be suited to the needs of women, while for male baby boomers casual work is often seen as a last alternative to unemployment (HRSCEEW 2000). However, a more detailed study of casual work is required to examine how personal and social circumstances shape the experience. Age is one factor, but gender, ethnicity, place and socioeconomic status (including home ownership) are important issues to consider.

A study of work in the IT industry noted that flexibility can support the changing need of baby boomers, and one trend is for female baby boomers to work reduced hours (Brooke 2005). On the other hand, many male baby boomers in the industry are working longer hours. The author raised the question of choice in employment conditions and asked whether people were choosing contracts over permanent roles and working longer hours because of expectations and feeling that they need to prove themselves. The author raised the possibility that increased flexibility may promote casualised labour, underemployment, loss of leave entitlements and loss of job security.

Finally, the Comcare report (2003) suggests that many workplaces are not currently suitable for mature-age workers. This conclusion is supported by NSA (2009a), which found current human resources practices are largely irrelevant to older workers, and that when employers fail to offer flexible working conditions, retirement then becomes the means of obtaining the flexibility they need.

The culture and attitudes of colleagues within workplaces may also not encourage the participation of baby boomers. One study found that younger workers expressed more negative opinions about older workers, 79 per cent of younger workers defined ‘old’ as between 50 and 59, many younger workers indicated that employees cease making a contribution to the business between 55 and 59, and many indicated that people should retire from full-time work at that age (NSA 2010).

Workplaces which are not age-friendly and employers who fail to properly understand and manage age-related changes have been identified as forms of indirect age discrimination (AHRC 2010; NSA 2009a).

Age discrimination

Age discrimination persists despite government attention, improved anti-discrimination laws and less competition due to falling numbers of young people entering the workforce. It continues to occur in both redundancy and restructure practices, in recruitment, in access to training and promotions, and in working conditions (AHRC 2010; Encel 2003). Age discrimination affects all baby boomers, irrespective of their qualifications (NSA 2009a).

The reluctance of employers to employ mature-age workers was cited 10 years ago as the greatest difficulty facing mature-age people seeking to participate in the workforce (Encel 2000) and has been reaffirmed in more contemporary research (Bittman, Flick & Rice 2001; Brooke 2005; Encel & Studencki 2004). Several sources confirm the perception of many baby boomers that age is the biggest factor acting against workforce participation (Encel & Studencki 2004; HRSCEEW 2000; Patrickson & Ranzijn 2003; Price et al. 2004).

Age discrimination can take different forms. Some discrimination is deliberate, based on the belief that older workers do not suit the image of the firm and would not fit in with the rest of the employees, or that training older workers is a poor investment because they will not be around for very long (HRSCEEW 2000). For example, a preference for employing lower cost, recently educated workers rather than training existing workers has been found in IT firms (Brooke 2005). There may also be a perception among employers that baby boomers have easily replaceable (fungible) skills and are therefore of less value to their businesses (Patrickson & Ranzijn 2003). The notion of age congruence between a potential employee and the employer (Patrickson & Ranzijn 2003), and between a potential employee and the typical customers (Bittman, Flick & Rice 2001), has also been raised.

Inadvertent discrimination is often the result of stereotyping people aged 45 and over (AHRC 2010). Negative stereotypes of mature-age people are widespread and include the belief that mature-age people are 'outdated', hard to train, not competent technologically, and inflexible and unwilling to change (HRSCEEW 2000; NSA 2010). Baby boomers are also perceived to be no longer able to positively contribute, with 50.7 per cent of surveyed employers stating they considered the age of best contribution for employees was 30–44 years (Bittman, Flick & Rice 2001). In the same study, employers identified a number of valued traits which are not typically associated with the stereotype of mature age, such as adapting well to change (identified by 94 per cent of employers), having transferable skills and an ability to work anywhere in the business (66 per cent) and working effectively as part of a team (90 per cent) (Bittman, Flick & Rice 2001). This study also found, on the other hand, that traits such as being trustworthy and reliable (65 per cent) and having direct experience in the industry (65 per cent) were valued and that these were more associated with mature-age people. Others also argue that age stereotypes can have positive inflections, such as maturity, reliability and commitment (O'Brien 1999). Despite this, researchers reported an 'anomaly, where employers reported positive views of older workers but do not employ older workers' (Bittman, Flick & Rice 2001, p. 63). It is also argued that the attitude of mature-age job seekers, who may become socially isolated and adopt the 'habit of not working', can cause employers to prefer younger applicants (HRSCEEW 2000). A South Australian study mentioned the impact of loss of social interaction as a result of non-participation in the workforce (Price et al. 2004). Participants also reported feelings of hopelessness, loss of confidence and despair as a result of what they perceived to be fierce competition for jobs, persistent rejection and continuing unemployment. Given that baby boomers experience more long-term unemployment than most, these feelings are not surprising.

There are, however, some industries, such as education, health and community services, where baby boomers may be preferred over other younger employees (ABS 2004b; HRSCEEW 2000). Opportunities for baby boomers may also exist in industries and occupations where interpersonal skills are valued, and where value is placed on the accumulation of skill (O'Brien 1999). The age congruence effect means there may be opportunities for baby boomers in industries whose customers are typically aged 45 and over, where the likelihood of the employer hiring a mature-age employee doubles (Bittman, Flick & Rice 2001). Baby boomers may also participate in the

workforce as ‘interim executives’, contracted temporarily to complete a specific task (HRSCEWR 2000), but such opportunities are limited for those in non-executive work.

Age discrimination can further disadvantage groups who are already at risk, such as people living in rural and remote settings who generally have more health risk factors and experience greater socioeconomic disadvantages (Ozanne 2009). Also, some baby boomers born overseas in non-English-speaking countries experience further disadvantage because they have an early history in low-paid and unskilled jobs and a greater likelihood of being retrenched (Ozanne 2009). Others may have qualifications and experience obtained overseas which are not recognised or not relevant. Poor English proficiency or limited experience with complex technology may also be a barrier (HRSCEWR 2000). Although they are generally healthier than the rest of the cohort, baby boomers from culturally and linguistically diverse backgrounds may face barriers to accessing assistance (Ozanne 2009). Indigenous Australian baby boomers may also experience cumulative disadvantage as a result of age discrimination. Few Indigenous Australians live past 60 and they have higher rates of disability and poor health (Ozanne 2009). Their ‘cohort experience has been markedly different from the general population because of their continuing socioeconomic and cultural segregation’ (Ozanne 2009, p. 145).

7 Conclusions about recent literature on the baby-boomer cohort

It is evident from this review that interest in the issue of workforce participation by baby boomers is growing and there is much discussion of the changing labour demands of the economy. It appears that those baby boomers who were displaced by technological and economic changes are today not participating in the workforce. It would be valuable to explore the extent to which previous work experience has implications for people's participation today. Such research would help to identify any factors within workplaces which may have encouraged or pushed people out of work. Some qualitative research could also explore people's personal experiences of redundancy and retrenchment.

There is increasing discussion of skills or lack of skills as barriers to participation among baby boomers, although the actual evidence is limited and contradictory. Further research into this area is recommended as current literature provides generalisations about skill levels among baby boomers but not much detail. Research on training for baby boomers is beginning to take into account the specific educational needs of non-participating baby boomers and any financial and circumstantial limitations.

Government and OECD reports have comprehensively discussed the implications of government policy on retirement, but little research has been conducted into which measures baby boomers would find most persuasive in encouraging them to stay in the workforce. For example, the alternative measures suggested in Walter, Jackson and Felmingham's survey (2008) could be explicated and further explored.

There is growing research that health problems and other responsibilities act as barriers to workforce participation, especially among women. Further, research shows that some issues associated with health can be overcome by adapting work and workplaces, although other research shows that improvements in health and reductions in caring responsibilities for female baby boomers do not increase their likelihood of staying in work or returning to work. Qualitative research could illuminate the decision-making processes involved.

Research suggests that each new stage in the life-course is marked by different needs and that the work available to non-participating baby boomers may not meet their needs and desires. Further research into the needs and desires of baby boomers is highly recommended, asking how do baby boomers want to work and what types of work do they want to undertake? How can work and workplaces be changed to become more appealing to baby boomers? Very little existing research directly addresses these questions.

Much of the plentiful research on age discrimination draws conclusions about factors that act as financial incentives to work or act as barriers to working, but little Australian research can speak to what is involved in the decision-making process.

It is clear that more qualitative research is required to develop a sounder, more nuanced understanding of the nature of mature-age non-participation, in particular the needs and desires of baby boomers themselves and their perceptions of what will assist them to re-enter and remain in the workforce.

8 Policies to foster workforce participation among baby boomers

As its main policy measure to increase workforce participation among baby boomers, the federal government recently released the Productive Ageing Package (DEEWR 2010):

The package aims to support older trade-qualified workers to up-skill and transition into supervisory or training roles. It will also support construction and manufacturing workers to move into new careers (Treasury 2010, p. 15).

This scheme includes training packages for employers to enable eligible baby boomers to retrain as supervisors of young apprentices or as workplace assessors; funding grants for Golden Gurus organisations to connect baby boomers who are retired, semi-retired or not working full-time with employers of trade apprentices, and face-to-face job support; and training for eligible baby boomers with a health condition or injury that impacts on their ability to do their job (DEEWR 2010).

The policy also involves helping baby boomers, especially people who have recently been retrenched, to move into new occupations through Job Services Australia. A Consultative Forum on Mature Age Participation commenced in February 2010 to inform further policy reform. Further changes to taxation are intended to enhance workforce participation and expand business and employment opportunities. Lastly, the government has increased the qualifying age for the age pension from 65 to 67 years, and made changes to the income test for the age pension (DEEWR 2010).

Other policy initiatives that government might consider include facilitating workforce participation among baby boomers through a redistribution of currently available work and job creation in areas which match baby boomers' skills and employment needs (HRSCEEWR 2000). As Michael O'Neill, chief executive of NSA, has stated, 'If we are to work longer, it is critical the opportunities for mature age employment are there' (NSA 2009b).

Some initiatives need to address age discrimination. Changing public attitudes and perceptions about baby boomers and increasing awareness of age discrimination will require a coordinated social effort (Encel 2003). Employers and government need to recognise the 'importance of developing appropriate policies and practices that would encourage older employees to consider continuing to work' (Shacklock, Brunetto & Nelson 2009, p. 96). In particular, work could be made more appealing to women if workplaces increased the personal autonomy of employees, were more flexible, and supported the development of personal relationships (Shacklock, Brunetto & Nelson 2009).

9 Next steps

While recent government policies acknowledge the employment challenges facing mature-age Australians, a more nuanced understanding is required. Specifically, further research is required to answer the following questions:

- How does previous work experience shape the participation of mature-age Australians in paid employment?
- What are the factors in industries and workplaces which may have encouraged or pushed people out of work?
- What are the personal short and longer term effects of redundancy and retrenchment?
- What are the specific educational needs of non-participating baby boomers and what are the barriers to education or training?
- What would most assist different cohorts and categories of mature-age men and women to stay in work or obtain work?

In particular, the differing needs and aspirations of mature-age men and women in relation to paid employment warrants further examination:

- How does gender shape past engagement in paid employment for mature-age men and women in Australia?
- How do baby boomers want to work and what types of work do baby boomers want to undertake? How can work and workplaces be changed to be more appealing to baby boomers?
- What factors shape decision-making processes about work or non-work for mature-age men and women in Australia? How do ethnicity, relationship status, home ownership, education and place shape these decisions?

It is clear that more qualitative research is required to develop a sounder understanding of the nature of mature-age non-participation, in particular the needs and desires of baby boomers themselves and their perceptions of what will assist them to re-enter and remain in the workforce. The Brotherhood's in-depth qualitative study, *Sidelined!* (Bowman & Kimberley 2011), will examine some of these questions.

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