

Reskilling for encore careers for (what were once) retirement years

Jane Figgis

AAAJ CONSULTING GROUP



NCVER



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EVALUATION PROGRAM

RESEARCH REPORT

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About the research

Reskilling for encore careers for (what were once) retirement years

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Encouraging older workers to stay in the workforce has become a policy priority, not least because the life expectancy of Australians has increased dramatically over the past several decades, effectively inserting a new stage in life, often called the 'third age'.

This report explores the possibility of using that third age to embark on an 'encore' career. The author describes the encore career concept and why it might be an attractive alternative to retirement or to continuing in the same job past the traditional age of retirement. Then, drawing on interviews with TAFE institutes and other registered training organisations, she discusses how the encore career concept might be enacted in Australia.

Key messages

- Encore careers are well established in the United States, where they have been defined as work with a social purpose in the second half of life. This study suggests that Australians have a consistent and clear view about the basic shape of an encore career. It would:
 - be flexible, in terms of time, and allow for a sense of autonomy
 - start at or after the usual retirement age
 - involve a serious time commitment but not necessarily financial remuneration
 - take the person in fresh directions.
- The vocational education and training (VET) sector may have a role to play in providing training for encore careers but such training will be difficult to accommodate within the current funding arrangements.

Despite an initial enthusiasm in TAFE institutes and other registered training organisations to develop programs that would help older Australians embark on encore careers, other priorities and a lack of resources meant that the idea generally has not been taken any further. Nevertheless, Jane Figgis has given us something to think about, with her alternative to the standard rhetoric of keeping older workers in their current jobs longer.

Tom Karmel
Managing Director, NCVET

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Executive summary

Many initiatives have been put in place to encourage older Australians to remain in the workforce. These include raising the qualifying age for the age pension, making changes to the Superannuation Guarantee, establishing the high-level Consultative Forum on Mature Age Participation and providing employment services for older job seekers and workers. These initiatives were primarily intended for people up to the age when they become eligible for the age pension, currently age 65, but rising to age 67 by 2023.

This project focused on work people might undertake after that age. The remarkable change in life expectancy — 60 years ago only around 7% of people who reached the age of 65 lived to 90; that figure is now 25% and rising — has effectively inserted a new stage in the life course, a stage now often referred to as a person's 'third age'. The point is that there is now a period of some decades between mid-life and anything resembling traditional old age. Finding ways to use this longevity bonus which are of value to the individual and to society is what the Hon. Wayne Swan, Deputy Prime Minister and Treasurer (2011), has called 'harnessing the life experiences and intellectual capital of all older Australians':

As more and more people grapple with what to do in their later years, we want to make sure people are supported to make the decisions that meet their circumstances ... It means that we must constantly ask if there isn't more that government can do to create the active and engaging society that older Australians would choose to value and participate in.

Embarking on an encore career is one way of harnessing the value of older Australians. What is an encore career? This study began with the rough definition that it is, rather as it sounds, a fresh line of work after a person's mid-life career for their (what were once) retirement years. As a starting point the definition worked well enough, but one purpose of the study was to refine the concept to suit the Australian context. In the United States, where the term originated, an encore career is defined quite specifically as work in the second half of life with a social impact, a social purpose 'to get America back on track'. In the United States encore careers are backed by a large national organisation, Civic Ventures.

As expected, the image of an encore career that emerged in Australia is broad. What was imagined was not so much any particular field of work but the nature of that work. People expect it to be work they have a fair degree of control over — a sense of autonomy — and for it to be flexible in terms of time, leaving space for other activities and, indeed, for no activity at all. Further features of an Australian encore career are:

- *It is for a person's 'third age'*: for the period that in the past coincided with leaving work fully behind, usually some time between the ages of 55 and 65. This phase is new and is still fairly uncharted territory, but there is a consensus that we should embrace it and acknowledge the fact of becoming older:

This longer life span is not ours simply so we can keep being a twenty-year-old for another seventy years. It's to allow us to grow up and give back ... a time to replant your life and re-fertilise the soil.
(Dychtwald 2009)

- *It involves a serious time commitment*: the point here is to distinguish an encore career from the way many retired people occasionally give their time here and there to particular causes — as valuable as some of that activity is. A rule of thumb is to suggest that an encore career is the

equivalent of half-time employment, not necessarily every week, but over the course of a year, lasting for a number of years. It is not a temporary transition (a phasing-out) to retirement.

- *It takes the person in fresh directions:* of course, an encore career will build on the person's knowledge, skill and experience, but an element of personal change, of growth and renewal is inherent in the concept. The idea that an encore career requires learning – non-formal or formal – is exactly what makes it attractive to many people.

There are issues these parameters leave unresolved: does it have to be paid work? Can it be work undertaken only for pay? The answer seems to be 'it depends'. It depends on the individual's attitude. If it really stretches the person to accomplish something they believe is worthwhile, volunteer work can fit the bill; indeed, it fits nicely with the drive in the volunteer sector to add much more challenging tasks to what is often fairly routine helping-out. If it is work that becomes central to who the person is, it is an encore career.

The VET sector as provider of encore careers programs

While the study began with the idea that encore careers were one way for people in their third age to put their skills and experience to use and to develop new skills and talents, its specific focus was to investigate whether TAFE (technical and further education) institutes, and perhaps other registered training organisations, would be interested in developing encore career programs and services.

The response of TAFE institutes and others in the vocational education and training (VET) sector when I introduced the idea of encore careers and the possibility of their developing encore career programs was extremely positive, exemplified by the senior executive who announced 'this is a no-brainer!'. In fact, I was invited to speak about encore careers at a number of VET conferences and forums. There was a quite genuine and intuitive feel that facilitating encore careers 'makes sense', 'it just resonates'.

There was a remarkable consistency, too, in managers of registered training organisations believing that the best place to start is 'with ourselves'. Many training organisations have significant numbers of staff approaching retirement. Developing an encore career program for their own older staff was considered to be a way to 'give something back' to retiring staff. Another client base for an encore career program which several training providers considered is the cohort of older people currently working in industry who might be recruited and reskilled for encore careers with the training provider, especially in areas that are difficult to staff well.

Encore career programs offered by community colleges in the United States, and those considered by registered training organisations, are of two basic types:

- *Career development services* to help people in the 50+ age cohort find fresh direction: these provide participants with opportunities for self-reflection to enable them to think about their interests, motivation and skills, typically by working through a series of exercises in small groups. It is the conversation with others in a similar position that gives these programs their richness. Most include follow-up one-on-one career counselling. This kind of career counselling, it should be said, is already available to all Australians and through all life stages, although few older people either know about it or avail themselves of the service.
- *Training programs* that reskill people who have decided upon the kind of encore career they want. These are tailored for this older cohort in three ways:

- adding support services to an existing program: often this involves mentoring, but equally if not more important is an institutional environment that recognises and utilises the unique attributes of older experienced learners without actually singling them out
- designing fast tracks to certification: many members of this cohort do not want to waste time
- creating a program for a specific encore career and, often, for a defined clientele: overseas examples include taking people retiring from engineering and technology careers and retraining them to become maths and science teachers; retraining primary care nurses to be clinical nursing instructors.

Some TAFE institutes, and one policy directorate, began serious planning with a view to providing at least a trial encore career program. One institute actually organised a forum on encore careers for institute staff, which I was happy to present. Three people turned up for it. The lesson here is the importance of a well-considered marketing campaign. In this instance staff simply received an email, out of the blue, announcing the forum. That was all. Community colleges have learned that marketing encore career programs is a fine art.

That institute, at least, got as far as organising a forum. Elsewhere, despite the original enthusiasm about the potential value of developing an encore career program, interest faded, in some cases sooner, in others later. The prime reason was other more pressing priorities. These priorities drained the time and energy required to take on another major commitment. Even a trial program, they realised, would be a serious undertaking. Follow-up interviews have confirmed that those who liked the idea in the first place are still attracted to it and would like to find the space to progress it.

Cost might eventually have been an issue and some thought was given to potential funding models in these initial discussions. For example, it may be possible to offer an encore career program on a fee-for-service basis or locate it within the existing Access Program Certificate or establish sponsoring partnerships with skills councils, chambers of commerce and industry, local councils and others.

Infrastructure underpinning encore careers

The Treasurer's statement about harnessing the life experiences and intellectual capital of all older Australians asked what government could do in this regard. While there are policy implications for government (especially in regards to workers compensation and insurance regimes), the focus needs to be on the three segments of society critical to building an infrastructure that enables older Australians to find the kind of meaningful serious work that has, in this research, been labelled an encore career. Indeed, they *are* the infrastructure:

- *Individuals* in or approaching their third age: these people, and the family and friends who influence them, need to understand (and help in the evolution of) the concept of an encore career and its potential benefits so they come to demand programs and services which enable them to imagine and achieve innovative and sustaining encore careers.
- *Enterprises* capable of developing opportunities for third age encore careers (paid or unpaid): the eradication of age discrimination is a first step here, but only a first. There needs to be a positive embrace of the new roles and responsibilities older people might assume (and invent). Establishing a routine of using work ability — actual capacity for particular kinds of work — rather than mere age in assessing a person's suitability would contribute greatly here.
- *Brokers* interested in linking individuals with opportunities, which includes the provision of counselling, reskilling and access to other learning: TAFE institutes were the promising mechanism

this study started with and, if the constraints under which they operate are loosened, they may yet prove to be natural leaders here. But there are other candidates, including small local panels which might be established informally/voluntarily to act as brokers.

But we all have a role to play, most critically in eradicating age-based stereotyping and in appreciating the arrival of a dynamic new stage in the life course. One of greatest barriers to moving past ageing stereotypes is that people often do not believe they are being ageist. They see their stereotyping as simply reflecting 'the truth' or 'reality'. My suggestion is that they – and all of us – just reflect on this provocative thought from the physician Sherwin Nuland (2007):

What would it be like if we somehow had no way of marking the passage of years? How old would any of us think we were if we had no idea of how old we were? We could not act our age if we did not know our age.

Introduction

Background

There has been a profound change in life expectancy and, in particular, in the life expectancy of adults nearing the traditional age of retirement. Australian men who are aged 60 today can expect, on average, to celebrate their 82nd birthday; Australian women, their 86th (ABS 2008a)¹ – and they can expect many years of cognitive and physical health leading up to those birthdays. The absolute number of people in the ‘over 65’ age bracket is increasing apace: from 13% of the population in 2007 to a predicted 24% in 2056 (ABS 2008b).

Simple logic suggests there will be, or should be, a profound change in the way older lives are lived, since effectively a whole new phase of healthy life has been inserted into our seventh, eighth and ninth decades and, for many, into their tenth. This project had its genesis in that logic. In particular, I was interested in the opportunities those older people will have to find purposeful occupations of value to themselves and to others.

While many of today’s older Australians are enjoying productive lives, mostly they have had to work out for themselves how to do so. A ‘journey without maps’ is the way social researchers typically describe life in those later decades. Indeed, what to call the decades of health and energy that have been inserted between mid-life and old age is still unclear – proof, if such were needed, of just how recent this change to the life course is. ‘Third age’ is a label that has gained some traction. It may not survive in the long-term, but I use it in this paper as the best among the current alternatives. ‘Third age’ has the virtue of recognising ‘older’ as a time in and of itself, not to be confused with ‘elderly’ (a fourth age), or with simply prolonging middle age: 60 is the new 60, not the new 40, and not the old 60.

This project began with the idea that ‘encore careers’ were one way people in their third age could put their skills and experience to use and develop new skills and talents. The term ‘encore career’ was coined by Marc Freedman, who founded the thinktank Civic Ventures in the United States. He has defined encore careers quite specifically to be a new line of work in the second half of life that has social impact and which leaves the world a better place (Freedman 2007). I took the label, but for this study left the definition open, since one of its objectives was to learn what Australians might want to accomplish if they were to pursue encore careers.

One of the many ways in which Civic Ventures and its staff of 30 have been promoting encore careers has been to encourage community colleges to develop encore career programs. To this end, between 2007 and 2010, Civic Ventures awarded ten grants of \$25 000 each annually to community colleges developing imaginative encore career programs or services. Freedman explained his reason for focusing on community colleges:

It will require clear, new pathways to help people get from the end of their midlife careers to the beginning of their encore careers ... Community colleges are in the pathway business for all the right reasons. They’re convenient, approachable, connected to the local labour market and local employers, and cost effective. (Civic Ventures 2007, p.2)

¹ In fact, that is probably an underestimate as these figures are based on 2006 data and the rate of additional years lived after age 65 has been increasing steadily for the last few decades, with no end in sight.

There are clear parallels in that statement to Australia's TAFE institutes, which also are 'in the pathway business'. Would TAFE institutes and other registered training organisations be interested, I wondered, in helping older people – people approaching or even in retirement – towards new careers? One reason for doing so was concisely put by the president of a community college in Arizona: 'This is a rare opportunity to attract a brand new demographic to community colleges. That doesn't happen often in the community college world' (Civic Ventures 2007, p.7).

This project took TAFE institutes as its starting point. The idea was to explore with a select sample of them (and later with other registered training organisations and VET policy units) whether they would be interested in developing encore career programs and, if so, what kind of program? What were the pros and cons? What would be required?

It became clear as the research progressed that developing viable long-term encore career programs in Australia depends on understanding two underlying factors:

- *The ageing process*: ageing in later years follows a fairly consistent pattern. The speed of cognitive processing slows, for example, emotional steadiness increases, interests and priorities change. The *timing* of those changes, however, is totally non-consistent, so that after around age 50 knowing a person's chronological age tells you almost nothing about their physical or cognitive wellbeing.
- *The world of work for workers aged 50 to 65*: before we can intelligently encourage work for people in their 60s and 70s and beyond, we need to understand how workers in their 50s and early 60s (pre-pensionable age) are viewed and treated by employers, by recruiting agencies, by co-workers and, importantly, by older workers themselves.

To give full weight to the intersection of factors which will shape the development of encore careers in Australia, this report is structured in five main sections:

- ageing in the third age
- the world of work for older workers
- defining an encore career
- creating encore career programs
- developing infrastructure for encore careers.

The research process

The original proposal described the research design as:

Akin to a scoping study where the landscape to be mapped (interest in encore careers, the definition of encore careers, potential programs to help people embark on encore careers) has not yet come into existence. The mechanism for exploring this realm is to talk in depth with people who might have a role to play in eventually bringing it into being.

That plan expected that the 'people who might have a role to play' were primarily in the VET sector, with a possible extension to adult and community education (ACE), universities and skills councils. I was fortunate, in that early on I was invited to speak about the project at a number of forums including the TAFE NSW Collaborating for Capability Forum, the National Centre for Vocational Education Research (NCVER) VET Provider Stakeholder Forum and the AUSTAFE Conference, which gave me an opportunity to attract the interest of a wide range of senior people in my research. This meant that the sample of TAFE institutes and key people in the VET sector effectively selected themselves. Rather than my

having to seek them out individually to invite them to participate in the study, they expressed an interest in talking more with me about fostering encore careers.

In the end, the net cast went well beyond the VET sector. Experts in career development had particularly pertinent ideas to contribute. I spoke, too, with a few people who specialised in mature-age employment and in volunteering; representatives of seniors organisations and of employers; social researchers; an economist; someone in the superannuation industry; and individuals who had embarked on new careers in their early 60s. This selection process would be described as 'snowballing'. Having identified a few individuals in leadership positions in the relevant field, I asked for their suggestions of other likely candidates and was rewarded with many contacts. I also spoke to a number of community colleges in the United States which had established encore career programs.

The research design relied substantially on interviews. In fact, these interviews were so open-ended that they are more properly described as conversations or, more formally, discussions. In a few instances, especially with the two TAFE institutes and one policy unit interested in actually trialling an encore career program, the conversations were fundamentally planning sessions, not interviews at all.

The methodology promised 'an attractive, stimulating' think piece (unpublished) as the penultimate stage of the research. The intention was to obtain feedback on the concept and my observations and analysis to that point. Two versions of the think piece were produced:

- One was for professionals in the VET sector and included a discussion of the practical issues involved in developing, financing and marketing encore career programs. It was emailed to managers at nine TAFE institutes (five in New South Wales, three in Western Australia and one in Victoria) and 20 individuals who held leadership positions in the VET sector more broadly. All knew about the project either from earlier conversations or from hearing me speak about it. The response was extremely disappointing: only three people responded without prompting, a few more with prompting, but overall the exercise achieved little. Perhaps there was too little that was new in the think piece for these people.
- The second, somewhat briefer, version was designed for people outside the VET sector – the people I described above as being in the wider net. I approached the distribution of this think piece differently, partly because many of the 35 people I eventually sent it to would not have known about the project. I contacted them by phone first and then, when I sent the think piece, the covering email was personal, explaining again exactly why I was inviting that particular individual to contribute to the research. This approach worked far better. The piece served as the stimulus for the subsequent interview and I enjoyed what would be called 'in depth' conversations with 24 people.

In addition to these conversations and interviews, the research reported here incorporates some of the extensive literature that exists on the third age, on the ageing of populations, on older workers and on contemporary career development. While establishing encore career programs and services on any scale is still some way off in Australia, enough has been learned to serve as a foundation for their future development. Taken in concert with the Australian Government's initiatives to ensure older Australians are enabled to participate fully in society and the economy, realising the potential of encore careers may well be achievable.

I would offer here my sincere thanks to all the people who contributed to this project, including those at NCVER. I am especially grateful to the two TAFE institutes which took real steps towards developing an encore career program. But everyone I spoke to had thought carefully about the encore career concept and were generous with their time and ideas. I should add that the many casual conversations about the topic I had with friends and acquaintances also helped to shape my thinking.

Ageing in the third age

Peter Laslett, the Cambridge demographic historian and sociologist, introduced the concept of a third age in his 1989 book *A fresh map of life*. His purpose was to counter the then-prevailing assumption that retirement meant years of inactivity and decline, if not outright decrepitude – at least in his Britain – or years of frivolous relaxation in the America of ‘sun cities’. He saw retirement, instead, as a time when people could achieve significant personal and social goals for which they may not previously have had time. As a demographer, he noted that a third age is made possible by the remarkable increase in longevity *and* by the size of the population that will enjoy that longevity.

The boundaries between a third age and a second and fourth age are blurry. In Laslett’s writing, the line between a third and fourth (final) life stage is fairly clear: health and vitality give way to frailty and death. Being in one’s third age is, to him, an observable fact: an older person is engaged in vital and rewarding activities. By emphasising vitality in this way, however, he does a disservice to the complexity of those years. We don’t sail smoothly along a plateau of vigour and then suddenly drop into a fourth age of decrepitude. Ageing through the third age does usually see people’s priorities and interests change – a person *ought* to take note during the expanse of the third age that he or she is coming closer to life’s end. There are often changes, too, in personal circumstances, such as the loss of a partner or friends.

Laslett was correct in refusing to define a chronological age at which the third age slides into the fourth, since, after age 50 or so, age predicts very little about a person’s mental acuity or capacity to conduct activities and harbour ambitions, and for sound scientific reasons. Natural selection operates – it selects – up to the time we pass on our genes. So genes responsible for repairing cellular processes, for example, those that may stave off late-onset diseases like Alzheimer’s or frailty in general, are not selected out because they occur, in most cases, after the age of reproduction:

Having different things go wrong with us as we age is just what you’d expect if evolution cares only about getting you to a certain age [reproduction] and doesn’t give a damn about what happens after. Life has a meticulous plan for your rise, but no plan at all for your decline and fall – these are places where Darwin’s process is powerless to go. (Weiner 2010, p.116)

It will come as no surprise that in studies of older people using the Work Ability Index, developed in the 1990s by Juhani Ilmarinen, the *variance* in work ability increases with age (Gould & Polvinen 2008; Jan 2010). Not only does this variability in our ‘decline and fall’ leave the ‘exit age’ from the third age open, it also makes the stereotypes of age all the more inaccurate and irresponsible.

Entry to the third age from the second is problematic in a different way. Laslett assumed, as have writers since, that the third age more or less coincides with the transition to (what once was full) retirement, typically in the age range 55 to 65. The problem is that age 65, as the point at which an age pension is received, is an entirely arbitrary point in the life course. First introduced by Otto von Bismarck in 1889 in Germany (at a time when the average life expectancy was less than 50 years!), the figure has inserted itself into the public and policy imagination worldwide.

The distinction Laslett wanted to make was that, in the second age, a person’s effort is directed, in his view almost exclusively, to the responsibilities of work and family, ‘when conditions stand in the way of self-fulfilment’. Current moves to rebalance work and life throughout the life course may ease the precipitous change from ‘work’ to ‘life’ at retirement, which was still prominent when Laslett wrote. Nonetheless, gerontologists, psychologists and social activists who write about a third life

stage today want to draw a line between it and a second. They insist that people should not just go on and on prolonging mid-life. There is a point (or a period) when people should close a mid-life chapter in their work, yet stand decades away from anything resembling traditional old age. Ken Dychtwald put it this way:

This longer life span is not ours simply so we can keep being a twenty-year-old for another seventy years. It's to allow us to grow up and give back ... a time to replant your life and re-fertilise the soil. (Dychtwald 2009)

Considering the profound antipathy to, if not downright fear of, ageing in Western society, the message that we should be prepared to move beyond mid-life (beyond second age) may not always be warmly received. The biologist Sir Peter Medawar observed that our thinking about becoming older is moulded onto images of decline:

It is a curious thing that there is no word in the English language that stands for a mere increase in years; that is, for ageing silenced of its overtones of increasing deterioration and decay.

(Medawar quoted by Weiner 2010, p.114)

Some of the effort being made to decouple added years from increased infirmity (and unattractiveness) may, however, prove counterproductive. If one looks carefully at 'positive' ageing and 'successful' ageing materials, one could be forgiven for thinking that positive and successful in this context means not ageing at all. Books designed for the baby boomer market bear titles like *Generation ageless* and *Boomers really can put old on hold*.

One of the barriers to sharpening thinking about being older and entering a third age is that the lexicon for that part of the life course is itself loose and inconsistent, including what to call it. There is Laslett's 'third age' or the similar 'third chapter' or 'third act'. Others talk about the 'young old'. Gloria Steinem (2006) simply talks about 'doing sixty and seventy'. In his latest book, *The big shift: navigating the new stage beyond midlife*, Marc Freedman describes his own struggle to label the stage. He toys with simply calling it the 'new stage', rightly rejects 'extremely late 30s', and settles on 'encore stage' (Freedman 2011). In an earlier book, he pointed out that, when Betty Friedan first wrote in the 1950s about women seeking a new identity, she described it as the problem that has no name. Freedman says people today in their third age are the population with no name (Freedman 2007, p.100).

The idea that there *is* a third age, or at least that increased longevity requires some personal revisioning of life patterns, may be becoming quite widely appreciated. Over the last few years, the average age at retirement in Australia has been creeping up, reversing a long downward trend. A significant number of Australians un-retire: over the course of 2008-09 there were 144 000 people 55 years and over (59% of them women) who came out of retirement and returned to the workforce. Around one-third of these explained that the reason they had returned to the labour force was because they were bored (34%), or because an interesting opportunity came up (13%). Only around one-third returned to the labour force for financial reasons (ABS 2010).

The third age remains, at this time, an individualised and heterogeneous experience. Nonetheless, its general shape is clear and it is largely, as Laslett suggested, a new phase, inserted in the life course between mid-life responsibilities and traditional old age by virtue of the remarkable increase in longevity and reasonable health. The demographic change presents an opportunity for older people to achieve significant personal and social goals, goals that may include an encore career. Changes in the world of work for older people prior to their third age may also favour encore careers, and it is to those changes we now turn.

Older workers' experience

This section discusses the world of work in Australia for older workers under the age of 65 with a view to telling us what the world of work may be like for people over age 65. It is a story in three parts:

- Policy settings are changing to encourage people to remain in the workforce past age 65.
- A complex and interrelated set of factors, including discrimination, exists which can inhibit older workers from remaining in the workforce even to age 65.
- Work itself is changing, in ways that have nothing to do with age, but which encourage an encore career approach to working at any age.

A word first about terminology. In Australia, but rarely elsewhere, workers aged 45 to 65 are labelled 'mature workers'. I use the term 'older worker' instead for several reasons. First, I wish to exclude people aged around 45; defining 45 as 'older' is absurd. But even for the age range 55 to 65, the phrase 'mature age worker' sounds patronising. People never describe themselves as being of mature age. 'Mature age' sounds like the euphemism it is, a polite skip around 'older', which only calls attention to our inability to consider being older as anything other than in decline.

Policies that encourage older workers to keep working

Compulsory retirement was abolished in the Commonwealth Public Service ten years ago – *only* ten years ago – in 2001. Three years later, in 2004, age discrimination in Australia as a whole was legally prohibited (Patterson 2004). Since then, lifting the workforce participation rate of older workers has been the policy of both Coalition and Labor governments.

Arguments for this general policy direction have come from the series of well-publicised *Intergenerational reports* (Australian Government 2002, 2007, 2010) and the Productivity Commission's 2005 study, *Economic implications of an ageing Australia* (Productivity Commission 2005). All point to a projected reduction in economic growth and the intensification of demands for public services such as health, aged care and the age pension as evidence that the existing pattern of withdrawal from work is wholly unsustainable and has to change.

Similar fiscal and economic pressures, and similar demands for strategies which encourage older people to stay in the workforce, are widespread. The fourth edition of the Organisation for Economic Co-operation and Development (OECD) report *Pensions at a glance 2011* shows that half of the OECD countries have already increased statutory pension ages or will do so in the coming decades, although the report also points out that in most of the OECD countries the projected gains in life expectancy will outstrip the planned increase in the pension age (including Australia for men, but not for women) (OECD 2011).

In addition to an increase in the qualifying age for the age pension to age 67 by 2023, announced in 2009, a number of steps have been taken in Australia over the past few years to encourage more older workers to remain in the workforce to the pensionable age *and* to make it easier to work beyond that age:

- Adjusting the Superannuation Guarantee: currently, the Superannuation Guarantee applies only to people aged up to 70. New measures, to commence 1 July 2013, raise the Superannuation Guarantee age limit to 75. The Australian Taxation Office specifically notes that 'increasing the

[Superannuation Guarantee] age limit will provide an incentive for mature workers to remain in the workforce' (2010).

- Changing access to workers compensation: currently, there is an age-based limit to workers compensation in all states but Queensland (Western Australia will remove this limit in 2013). The limit is possible because workers compensation is quarantined from the effects of age discrimination provisions, thereby creating a striking dissonance between policies that encourage older people to stay in the workforce and those that powerfully discourage their employment (Guthrie 2006). Guthrie's paper describes mechanisms that can be used to remove the limits without generating unsustainable entitlement payments.
- Providing services for older workers and job seekers: the Department of Education, Employment and Workplace Relations has established a suite of programs and services under the banner *Experience+* to help individuals to find work that suits them as they get older. The Commonwealth is also helping employers to improve the employability of workers aged over 50 by providing 7500 grants of \$4950 for the training of older employees.

While these and related policies have been welcomed, some analysts are concerned that they may be less effective than intended. Taylor (2010), for example, argues that policy needs to embrace a life course approach rather than rely on late-career remedial measures.

Barriers limiting work opportunities for older workers

The policy developments outlined above open up workplaces to older workers but there are obstacles in their path which the policies are not designed to correct. Barriers to older workers' continuing participation in the workforce have been enumerated many times. I highlight two here which specifically constrain the development of encore careers: assumptions held about older people as workers (ageism); and the reluctance of organisations to arrange flexible work.

Perhaps the most obvious indication that ageism is a present and significant problem is the number of recent reports and tactics designed to counter it. I offer four examples:

- The report *Age discrimination – exposing the hidden barriers for mature aged workers* (Australian Human Rights Commission 2010) details, with illustrative vignettes, the many forms age discrimination in employment takes. One of the commission's most telling observations, and what makes ageism and ageist stereotyping so intractable, is this:

One of the problems with age-based stereotyping is that people often do not believe they are being ageist. They see their stereotyping as simply reflecting 'the truth' or 'reality'.

The presumed 'realities' include older people being less productive than younger workers, prone to health problems, and likely to retire, all of which, by the way, are demonstrably incorrect (see, for example, Hildebrand 2009).

- The distinct skew in the age employment profile of the ICT (information communication technologies) industry towards young workers prompted two studies of ageism in the industry, one by the Australian Computer Society (Australian Computer Society Ageism Taskforce 2010), the other by the Information Technology Contract and Recruitment Association (ITCRA). The second paper is particularly thoughtful and probes beneath surface details:

Age discrimination is not an easy, simple or straightforward phenomenon. Nor is it easily fixed. It is naive to assume that age discrimination doesn't happen in ICT but nor should we blindly accept that the age profile of ICT is purely the result of unlawful discrimination. (Jan 2011, p.17)

The paper advises employers to use objective measures of an applicant's ability to contribute to the organisation; for example, the Work Ability Index (WAI), to counter the industry's tendency to rely on lists of personal attributes and to assume that past capabilities predict future ones.

- The Australia Industry Group (AIGroup) was invited to prepare materials for the Department of Education, Employment and Workplace Relations to assist employers to unearth both blatant and more subtle aspects of stereotyping and disregard of older personnel. The *Investing in experience* guidelines (Australian Government 2011) suggest that employers collect data, for example, on:
 - the positions/jobs filled by mature-aged workers
 - whether the enterprise knows the retirement intentions of its workforce or, indeed, the factors that are influencing their retirement intentions
 - participation in training by age group.

The issue of flexible work arrangements emerges in almost every discussion of older workers and their employment, including it being defined as a 'key issue' for the government's principal advisory body on older workers, the Consultative Forum on Mature Age Participation (2010). Many older workers leave the workforce when flexible arrangements are not available, yet employers tend to believe it is an unwieldy and expensive arrangement and many do not offer it. One example can stand for the many I heard. It concerns a superb teacher of 'at risk' youth who decided, at the age of 60 and after the experience of taking long service leave during Term 4 one year, to request an arrangement whereby she would take leave without pay in Term 4 each year – she had felt so refreshed and revived from her term off. The request was fully supported by her principal and by the District Director. The answer from the powers who determine such matters, however, was a simple 'No, it would set a precedent'. As a consequence, she retired completely. The school lost four terms worth of her contribution rather than just one.

Billett and his colleagues have observed this paradox in many industries: employers and managers in need of the services of older employees will only employ and support them as a last resort (Billett et al. 2011). They also point out, in reference to widespread negative stereotypes of older workers' performance and adaptability, that this attitude persists even when evidence of its inaccuracy is before their eyes in the workers' actual performance and adaptability – evidence that is 'doggedly ignored'.

One approach to resolving the conflicting views of employers and older workers relating to flexible work arrangements, and, indeed, for confronting the whole range of assumptions and stereotypes held by employers, may sound a little naïve but it is consistently put forward. It is for employers and managers to talk to, and listen to engage, their older workers to understand their perspective. For example, one view commonly held by employers is that older workers aren't interested in training. But when a group of workers were actually asked why they didn't volunteer for the training on offer, many explained that they believed they were already effectively addressing the new challenge, while others lacked confidence in their capacity to learn (Billett et al. 2011).

Another assumption recruiters and employers often make about an older job applicant is that he/she is 'over-qualified'. It is true that sometimes a person comes with more skill and knowledge than the job requires, but isn't that actually a benefit for the employer? The assumption is that the 'over-qualified' person will become bored. What is the evidence? During a speak-out conducted by the group Older People Speak Out, the point was consistently made that employers need to better understand why older people – or any particular older person – wants to work and what the work

means to them, rather than make assumptions on the applicant's behalf (Older People Speak Out website).

The lack of communication and trust between older workers and employers is a significant barrier to improving not only their employability but also their productivity. Steele (2010) talks about the 'chilly climate' that prejudice creates and illustrates how operating in such a climate (ageist, racist or sexist) undermines a vulnerable person's ability to perform at her/his best. Focus groups of older employees held in New Zealand delivered consistent ideas about what older workers needed to remain engaged and able to produce good-quality work, but the participants also said that they would not discuss their ideas with their managers for fear of losing their jobs (Avery 2010). A number of people I interviewed said they would not talk to their employers about their retirement intentions for fear of being considered not interested in their work.

Employers are not unaware of their role, or the pressure being applied to them, to improve the participation rate of older workers. The Australian Industry Group ran a series of workshops in March and April 2011 based on the *Investing in experience* documents developed for the Department of Education, Employment and Workplace Relations. These were well attended, with several selling out. Participants said they needed the practical and detailed in-person advice the workshops provided if they were to act to realise the potential of their older workers. What frustrated some, I've been told, is that many organisations write good plans for managing older workers, obtain board approval for the plan, but then fail to implement their good intentions.

What is an 'encore career'?

Defining an encore career has proved far more complicated, even contentious, than I had anticipated. At the start I said I would leave the definition fuzzy. The term had, in my experience, conveyed the principal idea well enough: that, after years of working to earn a livelihood, an individual might change direction in their third age and find a new meaningful line of work. A prime purpose of this study was, in fact, to refine both the concept and the wording to suit the Australian context.

Some aspects of an encore career flow naturally from the features of the third age. Indeed, the simplest definition of an encore career may be 'work taken up in, or directed towards, one's third age'. Such a definition begs the question of what kind of work. But approaching encore careers through the lens of the work involved is not a bad place to start because we are used to talking about work and what we want from it, or might want from it.

Autonomy features prominently in wish lists of third age work. The following comments are from two people I spoke to, the first a decade away from retirement, the second, a year into 'retirement':

I have a couple of possibilities in mind of what I might do. In either case – or any case – I see it as a specialty that takes focus, but leaves me enough autonomy that I could take leave when I want to, whether that's to be a grey nomad for a spell or pick up the grandkids.

I've set up a consultancy. The great thing about it is the autonomy: working at the pace you choose, free of line management and reporting requirements. I plan to have the consultancy indefinitely but I would also like to live for a year or two someplace else: perhaps teaching in Latin America or in the Pacific or in a remote Aboriginal school.

In addition to autonomy, two consistent characteristics desired in third age work are giving back – 'it would give me the chance to help others' – and having a chance to learn. The successful Adelaide employment agency DOME (Don't Overlook Mature Expertise) says that in their experience 'giving back' is one of the main reasons their clients in the 55–60 age range want to get back into the workforce; only 10–15% say that money is in the top three reasons for wanting a job (Greg Goudie, pers. comm. 2011). Older people interviewed by McCann Mortimer (2005) emphasised how important it is to be open to new possibilities.

It is interesting to compare these desired characteristics in post-retirement work with studies of pre-retirement work. Barbara Pocock has interviewed more than 1200 people about their work through a series of research projects and found (in 2009) that, while they do not necessarily like all aspects of their jobs, the parts they like are consistent across a diversity of roles and workers. The aspects they like deliver:

- a sense of efficacy (contribution) and identity
- an opportunity to learn
- social connection
- positive spillover from work to home.

The similarity between what is liked about pre- and post-retirement work is hardly surprising. One person described the work they would want to undertake in retirement to be 'just like my mid-life career, but without the bad bits'.

While it is important to acknowledge that work which is considered satisfying has fairly consistent characteristics across the life course (with an emphasis on autonomy and flexibility in post-retirement work that may not be available in mid-life work), unless we define an encore career more specifically, we are in danger of considering almost any post-retirement work to be an encore career. To paraphrase Chesterton, if an encore career can be anything, it runs the danger of being nothing. But the people I spoke to in the course of this study generally felt it would be good if an encore career was *something* and available for people in their third age.

A working definition of 'encore careers'

One approach to defining an encore career — an approach that a few people in the VET sector advised me to take early on — was to explain how an encore career is different from work that older people currently undertake; for example, how it is different from phased retirement or being a 'golden guru' or working part-time. It was advice I took on board in the 'think piece', where I listed various lines of older work and identified similarities to and differences from encore careers. Phased retirement, for example, was said to be similar to an encore career in that such work is designed to be flexible and challenging but different from an encore career in that it is a transitional arrangement intended to lead, in the course of a year or two, to full retirement.

These fine distinctions, it turned out, were of little interest to most of the people I spoke to. They believed that leaving the definition of an encore career somewhat fluid is a strength. It encourages people to think imaginatively about the varied range of work they might aspire to in later life. The tighter American concept of an encore career — that it should have a social purpose and leave the world a better place, to 'get America back on track' (Freedman 2011a) — may give people clearer direction by narrowing the choice of an encore career to a few fields, but runs the risk of people stepping from one career to another without making an explicit transition to a new life stage.

What did emerge was an image of an encore career in Australia with three key features. The three leave a number of matters unresolved; for example, whether the work is necessarily paid work, but I will come to that and suggest there is no need to resolve those issues at this time, if ever. The idea is that if a pursuit possesses these three features, it could be called an encore career:

- *It is for a person's third age:* a person might begin to imagine, even begin to prepare for, an encore career in his/her 50s, but it is not another mid-life career, not a prolonging of mid-life life. It contains within it some recognition that the person is at a new and rather interesting point in the life course.
- *It involves a serious time commitment:* without wanting to be overly prescriptive, I would suggest the time be more or less the equivalent to half-time employment — not necessarily every week, but over the course of a year. My concern here is to distinguish an encore career from the serial activity observed in many retired people. That activity is often of great value — I do not mean to belittle it in any way — and the individuals concerned are often committed to those activities in the sense that they care deeply about the services they perform and put real effort into them. But an encore career is not giving time here and there, and certainly not a matter of simply ensuring one is kept busy.
- *There is something new about it for the individual concerned:* of course, an encore career will build on the person's knowledge, skill and experience, but an element of personal change, of growth and renewal, is inherent in the concept. The idea that an encore career takes a person to

new places, that it requires learning – non-formal or formal – is exactly what makes an encore career attractive to many people. It is meant to be a change from what was being done previously.

There are issues which this definition deliberately leaves unresolved. The first is whether the work is full- or part-time. Making the point that to be an encore career the work should entail a significant time commitment carries with it the implication that the work is not full-time. That, I suspect, is the preferred arrangement. The literature on the third age consistently advises that the time should be used to rebalance life and work. In her insightful 2009 lecture, Pocock said:

When I hear a fellow academic say 'I am planning to work until I die', my heart sinks. I think we *should* retire. I think there is more to life than a job. I wonder about the long tail of the protestant work ethic – and the addictive power of work and its power to crowd out other values and activity. (Pocock 2009)

Some encore career work will, inevitably, demand more time, at least for a period. But mostly there should be time – a lot of time – left for other activities. There needs to be time for inactivity, too: for stillness. When I speak at various forums about encore careers, I like to quote a poem written by a retiree about a mountain near her home, which in her younger years, she would climb, getting to the top being her only goal. No longer. The poem ends: 'the book time for this hike is three hours, but my personal best is eight' (Woods 2009). It takes a moment to sink in, but the line always elicits a smile.

The second issue left open is whether an encore career can be volunteer unpaid work. The Chief Executive Officer of Volunteering Queensland describes volunteering as a type of 'experiential engagement' that sits between work and leisure and which offers an opportunity for the integration of the two spaces (Dragisic 2010). That suggests volunteer work can sit closer to one space than the other. My instinct is to say that volunteer work could sit *in* the encore career work space. I am thinking here of a person I met who started out as a volunteer for a few hours a week at an aged care facility. Gradually he became quite knowledgeable about the residents and about aged care and began to invent imaginative activities for them. He is now there at least three days a week, all day, and has become an integral part of the facility. In his mind, and in that of the staff, this has effectively become an encore career. On the other hand, very little volunteer work rises to this level of challenge and diligence, although leaders in volunteering like Susan Ellis and Volunteering Queensland are urging organisations that use volunteers to find more challenging roles, beyond board positions, for them and, indeed, invite volunteers to invent new demanding roles for themselves (Ellis 2006).

The third issue is almost a mirror of the second. Is *all* paid work in one's third age an encore career? If an older person moves to a new line of work simply because they need the money with not much thought given to finding it meaningful or as a way of 'giving back', the job meets a strict reading of the three elements. But is it an encore career? The notion of an encore career has tended to include an intangible element – that it is undertaken to help define, or rather in an individual's third age, re-define who she or he is. In Hugh Mackay's language, an encore career 'ticks' many of the boxes that drive us:

It is a way of being useful; of finding something to be good at; of having something to look forward to; of being taken seriously. It allows us to 'connect with ourselves' – to know ourselves better – and, often, to connect with others. (Mackay 2010)

This suggests that an encore career becomes central to shaping who the person is. But wanting to put boundaries around work undertaken in one's third age, declaring some an encore career but other work not, is fraught. Most importantly, it raises the critical issue of who are encore careers for?

Who are encore careers for?

There is an undercurrent in all the work on encore careers and, indeed, on the third age itself, that has troubled me throughout the project. It is this: to what extent are encore careers the province of middle-class white-collar professionals and paraprofessionals, with the implied exclusion of people with lower levels of education and less disposable income? That the people I interviewed were firmly of the middle class is a consequence of the research design and a bias understood from the start. But the examples set out by the burgeoning third age publishing industry are similarly confined to what one described as 'high functioning human beings'. Consider these examples of encore career-ers from Hannon (2010) and the Encore Careers website:

- from a 'lucrative career' in real estate finance and mortgage broking to ...
- from being an account executive in health care to ...
- a former human resources director moved to ...
- an executive who 'climbed the corporate ladder' now does ...

It is not that what these successful executives are doing in their encore careers is unworthy — one became a high school teacher, while another established a green business recycling mannequins since they are not biodegradable. The problem lies in the absence of other role models, implying that encore careers are reserved for successful professionals and executives.

A similar point emerged from a discourse analysis of the flurry of news articles in Ottawa newspapers in 2006, the year mandatory retirement was repealed in Canada. The people selected for these stories who worked past the age of 65 were typically white males with no described disabilities who had had successful careers, often white-collar jobs, and who appeared to have ample financial assets. This discourse, as the authors of the study point out, influences what people come to think is the ideal way 'to be and to do' in later life and who can aspire to that ideal (Rudman & Moike 2009).

On the other hand, this bias may reflect the reality of those who currently choose to work after age 65. Data collected in Australia in 1996 and 2006 showed that two groups of workers, in terms of their educational qualifications, are likely to remain working beyond age 65: the most educated and the least educated (Ryan & Sinning 2010). The authors suggest that the more educated choose to stay in work because they are well paid and are well satisfied with their jobs. The least educated workers, who have relatively low levels of lifetime earnings, may remain in work to maintain living standards. More recent Australian Bureau of Statistics (ABS) data found this same difference in workforce participation by educational qualification in the 55 to 74-year-old age bracket (ABS 2010).

Stephen Billett disaggregated data about older Australian workers as he sought to understand precisely which older workers are able to maintain their employability and, conversely, those whose employability is less robust, and why. Level of education is one factor, but Billett lists several others: the physical demands of the job; the kinds of support the person secures within the workplace; and their personal attributes and interests. Billett points out that age per se as a disadvantage in maintaining employability will not be uniform across the diverse cohort of older workers and may, in fact, be the least relevant consideration (Billett 2011).

Christine Price interviewed 31 American women about their transitions to retirement. Half her sample comprised women who had worked for at least ten years in a professional role. The other half had worked over the same timeframe in non-professional jobs: seamstress, bookkeeper, phone company supervisor, and insurance claims processor. The difference in the two groups was clear:

Professional women viewed retirement as an end to a significant chapter in their lives. Some referred to it as someone pulling the proverbial rug out from under them and had some trouble adjusting to retirement. Non-professionals did not express the same kind of loss. Many viewed retirement as a relief. (Price 2003)

A career adviser who has long been involved in out-placement work in Australia told me that when she asks older low-skilled employees 'what are you going to do next?', their response is immediate: 'haven't I suffered enough?' The idea that there is a third age open for self-fulfilment has itself been criticised as elitist and middle class (Jyrkama 2003).

The 'middle class look' of encore careers, at least as they appear to date, is an issue I have raised in interviews. Many appreciated my concern but suggested that today's encore career-ers are 'early adopters' and this could be construed as evidence that the third age landscape is still relatively barren of norms, guidance and support. It is still a do-it-yourself enterprise.

Is there a better label than 'encore career'?

The word 'encore' conveys the intended idea of 'after'. A few people associated it, however, with the performer, ready to go home, reprising a standard signature piece, thereby negating the intended connotation that this 'after' is to be something rather new and refreshing, a way forward rather than a termination. My overall impression is that once people thought about the idea for a minute or two, the label 'encore' satisfied them. I heard people, subsequent to my introducing it, using the phrase comfortably in informal conversation with others.

'Career' is easily understood as 'work' but has two drawbacks. The first is that it may further exclude those non-professionals who don't think of their mid-life work as a career but just as work. The second is that the idea of *another* career (whether or not it is encore) is counter to current thinking by leaders in career development. They would argue we have only one career, although a succession of occupations and roles, rather like a series of stepping stones across life. One of my encore career-ers made a similar point: 'I prefer to see my current consultancy not as a post-retirement career but as just another variation in a life characterised by a host of fairly regular career changes'.

So the answer to the question 'is there a better label?' is: quite possibly. But one did not emerge in this study. The consensus seemed to be: 'It's as good a label as any'. On the other hand, a few people really liked it or, at least, liked having a label for their musings on what retirement might offer. As one said, 'This is brilliant! Now I have a name for what I might do when I retire'.

Creating encore career programs

As explained in the introduction, the initial focus of this research was to learn whether TAFE institutes, and the VET sector more broadly, would be interested in developing programs to help people approaching the traditional age of retirement (or people already retired) to embark on an encore career. And, if so, what kind of program? What would be required for them to implement a program? What were the pros and the cons?

This starting point was chosen, rather than with the population of potential encore career-ers, because there was already considerable evidence that older baby boomers had a latent interest in something like an encore career. Analysing a number of surveys, National Seniors Australia (2009) found that approximately one-quarter of baby boomers (defined as those born between 1946 and 1964) expected to continue working well into their 70s and many were interested in changing fields. Maestas (2009) found that more than half (61%) of the people in her American study who had un-retired had changed occupations.

What people with this incipient interest in an encore want to know is how to go about finding one. Mackay's research in preparing *Advance Australia where?* convinced him that the baby boomer cohort in Australia did not need to be told they're not 'over the hill' at 65 nor that they need to find something meaningful to do post age 65. What they want is help in defining that 'something' and in gaining the skills to realise their goal (pers. comm. 2011). Mark Miller, who writes the syndicated weekly 'Retire smart' column in newspapers and online, makes a similar point: people are intrigued, he says, when he talks about encore careers, but what they want to know is 'how do I do it?' (Miller 2010)

This part of the report discusses findings from the three components of the research which examined the kinds of programs and services that would help Australians to prepare for encore careers and the feasibility or otherwise of their development. It addresses the 'how can I be helped to do it?' query by:

- reviewing the experiences of community colleges and other agencies in the United States that provide encore career programs or services
- describing the responses to the encore career concept of leaders in the Australian VET sector and the potential they thought it offered
- analysing the challenges (impediments) to developing encore career initiatives in Australia.

Existing encore career programs

Over the last few years, community colleges in the United States have been encouraged to provide workforce development programs for people approaching their third age. The American Association of Community Colleges established a Plus 50 Initiative in 2008, recognising that traditional programming assumed that the 'plus 50' cohort was interested only in leisure activities. The association created a range of materials and tools to counter this assumption. It introduced the materials with the observation:

Without a doubt, enrichment courses are a wonderful resource for the retirees in your area. However, this approach to programming can also create inertia – a tendency to see the need for programming through this lens. To overcome this tendency, your college may need a fundamental shift in perspective in order to build a plus 50 workforce development program that truly meets the needs of plus 50 individuals in your community.

(American Association of Community Colleges 2009)

The Plus 50 Initiative and the tools developed for it were monitored and from that experience a set of guidelines for sustainable workforce development programs for the plus 50 cohort was produced, *Standards of excellence* (American Association of Community Colleges 2010). Among other advice, the standards point to the critical importance of:

- conducting a thorough analysis of the needs of the local plus 50 population and of local employers. The guidelines urge that the needs assessment team itself be composed of diverse talents and perspectives
- securing broad-based institutional support: this means engaging administrators, staff, and faculty throughout the college — stakeholders who have sufficient authority to allocate resources to the program, including space, staff time, and the use of information technology
- integrated and targeted marketing, which, they are at pains to point out, is easier said than done. Marketing materials must tread a fine line between letting older customers know that the programs are tailored to their needs and making them feel like senior citizens.

Civic Ventures took a different approach to encouraging community colleges to support encore careers. It awarded Encore Career Program Grants of \$25 000 each annually, from 2007 through 2010, to ten community colleges to help them develop and run encore career programs. Civic Ventures also produced a 'lessons learned' from the first round of grants. It echoes the American Association of Community Colleges' message about obtaining wide institutional support and understanding the interests/needs of both prospective encore students and local employers but made more of a point about the need for flexibility and streamlined procedures (Metlife Foundation & Civic Ventures 2008). Now, an Encore Career Institute is being established at the University of California, Los Angeles (UCLA), supported by \$15 million in venture capital, which will provide certification in a wide range of areas; for example, web design, paralegal, marketing, as well as in sustainability, health and education. The fee for the year-long programs will be between \$5000 and \$10 000. The headline announcing the institute was not subtle: 'Big names — and big money — back encore learning' (<<http://www.encore.org/resources/big-names-%E2%80%93-and-big>>).

At community colleges two basic types of encore career programs have been offered: career development services to help people in the 50+ age cohort to find fresh directions, and training programs that reskill people for the encore path they have chosen. Each is discussed in turn.

Career development programs

The career development programs offered by community colleges receiving Civic Venture grants tend to be based on the well-established principle that people should begin by identifying *their* interests, *their* skills and *their* motivation, typically by working through a series of exercises. Bolles (2009) describes this as coming to understand your 'inner adult'. People are advised to do these types of exercises in small groups, which is precisely the advantage encore career *programs* have over doing the exercises alone. As the four examples sketched here indicate, the community colleges took somewhat different approaches to that basic design, and their experiences varied (not necessarily as a result of the design):

- Broward Community College in Ft Lauderdale, Florida, developed a Saturday morning session which, over the three years it ran, attracted a total of 250 participants. The college mounted a comprehensive marketing campaign that included brochures sent to everyone who had ever taken a course at Broward as well as paid advertising and articles/spots in the local media. The advertisements made no mention of age but talked about people *continuing* to make a

contribution. The sessions, for groups of ten to 12, encouraged participants to explore and share their forays into encore careers, and included some free career counselling. The program was allowed to lapse because the college could not sustain the funding (pers. comm., N Seavers, October 2010).

- The Discover What's Next program at Newtonville Cultural Center, Massachusetts, begins with a two-hour afternoon group session using an *Exploration guide* that had been developed specifically for the program. It is advertised as an opportunity to meet others on a similar journey, learn about resources and meet the Encore Navigators. A private one-hour one-on-one session with a Navigator follows. The cost to participants is \$50. It continues to be offered (<http://www.discoveringwhatsnext.com/whatwedo_encorecareers.html>).
- Central Piedmont Community College, North Carolina, created a program 'Success to Significance' for 20 professionals over the age of 50 who had management and leadership experience. When they ran the program, however, they discovered that many of their successful executives and managers had a significant fear of failure, which led the college to revamp the program, inserting more personal reflection into it. The college did not continue the program but developed materials for employers to use with their workers who were retiring or being downsized (<<http://www.civicventures.org/communitycollege/reports/ECCreport.pdf> >, p.12).
- Gateway Community College in Maricopa County, Arizona, established the Center for Workforce Transition to provide employment services for people born between 1946 and 1964 (the baby boomer generation). The center's services include assessing the skills, knowledge and interests of participants, matching skill sets with jobs in both paid and volunteer positions, and providing appropriate training. Funding for the ongoing program is provided by the local Virginia G Piper Charitable Trust (<<http://www.gatewaycc.edu/Workforce/CWT/>>).

Apart from community colleges, three models of career development for older people came to my attention. They would not call themselves career development services but they effectively help people explore possible third age encore careers and are models well worth considering in the development of any new program:

- *Networks of people interested in talking over 'what's next'*: the Transition Network is one very successful example. It enables women over age 50 to come together in small groups, which meet regularly. The women share stories about how they are navigating the transition to this new third age stage; hence, the name. Begun by two women in New York City ten years ago, the Transition Network now boasts 15 chapters and more starting. The power of the model can be seen in the book of their experience (Transition Network 2008). The Encore organisation itself has a number of online communities, from the very large 'encore nation', with more than 15 000 members, to the 'encore journalists' group of three members (<http://www.encore.org/connect/online_community>).
- *Professionally facilitated residential weekends*: the 'highly interactive' Paths to Creative Retirement has received wide and positive press coverage. The program, designed to enhance self-awareness, was developed by the North Carolina Center for Creative Retirement, part of the University of North Carolina. It uses lectures, 'lively discussion, provocative exercises and case studies' to help participants, who come from all over the country, to formulate and refine plans for a meaningful and productive next stage of life (<<http://www.PathstoCreativeRetirement.com>>).
- *Vocation Vacations*: this program is not restricted to the 50+ cohort but it is an interesting model nonetheless. People pay, sometimes quite substantially, to experience a few days in a job that intrigues them – think kayak outfitter, animal therapist, voice-over artist – usually in a small or

medium-sized firm, being mentored by the business owner (<http://vocationvacations.com/store/dream_job_vacations_store.php>).

Programs that reskill for encore careers

The majority of the Encore Program Grants from Civic Ventures were awarded to programs that reskill people for encore careers in health and education. Thumbnail sketches of the 40 programs funded by Civic Ventures are posted at <<http://www.encore.org/node/17724>>. Training programs are tailored for the encore career market in three ways:

- *By adding support services for encore career students entering existing training programs*
 - The gerontology program at Portland Community College, Oregon, is often showcased as an outstanding example of an encore career program because of the comprehensive support it provides for older people entering its existing gerontology courses. One feature is the use of trained peer mentors who provide coaching and tutoring as well as wise counsel about balancing normal life stresses and college demands. Internships are part of the program, as is a focus on job placement. Interestingly, Jan Abushakrah, the program's director, attributes their success to not singling out the encore students, but understanding the overall demands the program makes (Abushakrah 2010).
 - The Community College at Denver, Colorado, gave faculty staff who were teaching older students enrolled in existing training programs special training on how to work with a multi-generational student body, especially to meet the needs of older students.
 - Houston Community College, Texas, created a part-time position to help encore students navigate college systems and to identify internships and job leads.
- *By offering a fast track to certification*
 - One of the best known fast-track programs is the EducateVA program which, in 16 weeks, delivers a one-year provisional licence to teach. This is sufficient for graduates to find teaching jobs in the state of Virginia while they continue to take coursework on Saturdays and online. The accelerated nature of the program is critical. According to Rebecca Waters, who managed the program, many of their encore students would not have gone into the program had they been forced to follow a traditional route, both because of the time involved *and* because they didn't want to go back to being a traditional student. The EducateVA program focuses solely on critical shortages in the teaching profession; colleges do not provide programs outside those areas. The encore career track of the program began with a grant in 2007; by 2010 some 300 encore 'career switchers' over the age of 50 had been through the program and were working in classrooms across the state of Virginia (Waters 2010).
 - Joliet Junior College, Illinois, developed a fast-track program which enables encore career students to become certified pharmacy technicians in four months. There is a strong job-placement component in the program.
- *By creating a program for a specific encore career (often to a defined clientele)*
 - Colin College in Allen, Texas, takes people who have been laid off or retired from engineering and technology careers and provides a program that enables them to become certified maths and science teachers.

- Primary care nurses are trained at Westchester Community College, Valhalla, New York, to become clinical nursing instructors who can supervise students in a wide range of health care settings.
- Harold Washington College, Chicago, encourages people with a master's degree to become adjunct instructors at the college. Existing staff teach them how to manage classrooms, assess student learning, use educational technology, and encourage active learning. By its second full semester this program had attracted nearly 100 students.

Encore career programs in the Australian context

This study was premised on the logic that the emergence of the third age opens up a new market for providers of education and training. The plethora of reports (including the *Intergenerational reports* in Australia (Australian Government 2002, 2007, 2010), the OECD's *Pensions at a glance* (2011), Scotland's *All our futures* (Scottish Executive 2007) all recommend that policies be developed to encourage training providers to offer encore career-type programs. These reports consistently highlight the fiscal and economic benefits that would follow if people in their third age continued in work.

While those two motivators – a potential commercial market and the spur of national policy – might inform the background thinking of the people in the Australian VET sector to whom I spoke about this project and the encore career concept, their immediate response was often less calculating, more visceral, exemplified by the senior executive who announced 'this is a no-brainer!' There was a genuine and intuitive feel that facilitating encore careers 'made sense', 'it just resonates'.

There was a remarkable consistency, too, in the TAFE managers' next response: 'let's start with us!' Many training organisations have significant numbers of staff approaching retirement. Developing an encore career program for them would be a way to 'give something back' to retiring staff. An encore career program would be a tangible sign of appreciation for their past service and a practical help in their transition to their third age in a positive frame of mind with an encore career (or two) in view.

An in-house program also affords a degree of experimentation: an opportunity to learn what works for whom and why and to make adjustments when things are not working as hoped. Further, the resources required to develop and run an internal program can often be absorbed in existing professional (or workforce) development budgets. Many institutes have the personnel necessary for developing a trial program on staff: career advisers, computing and social media specialists, and staff in specific industry areas who could talk about what is involved in working in various occupations. Internal pilots should also generate data about the costs of creating encore career programs and supporting participants through them.

Another 'audience' for an encore career program, which several training providers considered, is the cohort of older people currently working in industry who might be recruited and reskilled for encore careers with the provider. This is particularly attractive in areas where it is difficult to recruit experienced qualified staff and was suggested by training providers in the retail, metals and construction industries. In addition to using these recruits as lecturers and assessors, a few imagined completely new roles for them: in adjunct or 'emeritus' positions helping/extending existing staff, holding master classes and developing new programs. One TAFE institute in Victoria has, for many years, deliberately sought out retirees from industry and, indeed, from other training providers. It puts them through the Certificate IV in Training and Assessment and generously supports any further study they might wish to undertake. The manager who described this practice said:

We're lucky to have older staff. People make it sound like it's a bad thing. It's a good thing if they are supported and given an opportunity to extend their thinking. Their contribution has been invaluable.

One regional TAFE institute thought it would develop, from the start, an encore career program for the whole community, although others expected they would go down this path eventually. This institute has particularly close links with its local communities and has provided out-placement programs in the past for staff in enterprises downsizing or closing and for individual business owners. They believed that the experience gained and lessons learned through those programs could help them target and shape a community-wide encore career program.

All the encore career programs, whether envisioned for an internal or external market, were seen to involve three components: helping participants explore potential next careers and fresh direction(s); reskilling them for their chosen direction; and providing any support that may be required to ensure their successful completion of the program and transition to encore work. Our conversations about these facets revealed some of the complexities involved in actually providing such programs. Turning a 'good idea' into an effective reality is rarely simple, but three issues which emerged offer insight into the tasks confronting registered training organisations wanting to help people embark on encore careers:

- which is more suitable: a program specifically focused on encore careers or one that looks more broadly at life course transitions and growing older?
- how can encore career students be supported so they receive support without being singled out or patronised?
- what encore careers are it realistic to imagine and what are not?

These are discussed in turn.

An encore career program or one addressing the entire transition to the third age?

There are sound arguments for emphasising transitions. The deep question for people approaching the traditional age of retirement is not 'what will I do?' but 'who will I be?' Throughout this project I was told about friends/colleagues/relatives of the person I was interviewing who were afraid of retiring — and 'afraid' was the word they used, either that or 'terrified' — because they would lose their identity. It may be a little ironic, Ruth Wooden says that as a board member of Civic Ventures and, consequently, deeply involved with promoting encore careers in America, her own retirement delivered a 'profound state of confusion':

I know enough to know I'm not moving to Florida to play bridge or golf, and I doubt I'll be joining the Peace Corps, though that was the encore career my own mother chose, going to Yemen of all places at age 70 ... I need to clear out the years of noise in my head and listen to my inner voice.

(Wooden 2009)

One experienced career counsellor explained that when a 40-year-old asks for advice, he/she will say 'I don't like what I'm doing now, I want a job that is more satisfying'. The 55-year-olds usually really like what they are doing but somehow feel unsettled: 'they've reached a stage, an edge, where they sense there is a next thing, but are not sure of what it is or how it fits into who they are'. It would help these people in particular, but more generally all moving into their third age, to learn more about the psychology of retirement — what to expect, what the issues are. Then, in that larger context, work of various types, including encore careers, could be introduced.

Contemporary career development theory itself sees work (career) questions as only one piece of the far broader question of 'how to live a life'. Career counselling is being reconceptualised as the complex process of helping people manage life, learning and work over the lifespan (Ministerial Council for Education, Early Childhood Development and Youth Affairs 2010). An international consortium seeking global consistency in approaches to career development came to this position:

Vocational interventions should assist individuals to reflect about the things that deeply matter to them. This requires reflection – telling stories about oneself, one's experiences and environment, and then re-interpreting those stories. The point is to encourage curiosity about possible selves.

(Savickas et al. 2009)

Evidence has accumulated through this project that approaching encore careers through the portal of life planning is probably more appropriate than a naked let's-talk-about-an-encore-career-for-you approach. Whether emphasising transition or life planning over finding an encore career is the best *marketing* strategy is another issue. It doubtless depends on the context. The point is discussed later in this chapter.

Supporting encore career students in general reskilling programs

The community college experience makes it clear (see, for example, American Association of Community Colleges 2010; Civic Ventures 2007) that encore career students feel more secure – and need to feel more secure – when they have an ongoing relationship with someone knowledgeable about the intricacies of the training organisation itself as well as about the particular course. Peer mentoring works well as long as the mentor has been adequately skilled (a caveat that actually applies to all mentors).

In addition to personal support, the institutional environment needs to be perceived as supportive and understanding. In this, a balance has to be found between singling out encore career learners and ignoring their difference altogether. While their difference is often assumed to be a weakness with respect to learning, Billett (2011), who has studied older workers as learners in many contexts, sees them as different from younger ones because of their strengths. Here he describes older Singaporean learners:

They prefer an approach to skill development in which they can play an active part rather than being positioned as a student. For instance, reference was made by a number of these workers about being able to be involved in dialogue forums in which they could both share their knowledge with other workers and also learn from those workers ... that is, they look to approaches that support their learning through engaging, utilising and developing further their capacities.

One of the most effective ways to support encore career learners is to ensure that their trainers and lecturers understand how to work effectively with a multi-generational group of students and that the trainers appreciate older learners' dislike of being 'taught' or patronised.

Inserting a note of realism in encore career programs

While the literature on successful ageing tends in its exuberance to imply that anything/everything is possible in one's third age, it may be wise to be cautious in what is promised or expected. I was told of an individual who studied law in his 60s with a view to becoming a solicitor. He has found it impossible to get a job that matches his ideal. If he had been told earlier that it was probably unrealistic to think a big law firm would take him on as a solicitor, he might have been able to think more positively now about the many valuable roles his law degree does open up.

Employers are, of course, the other half of the encore career equation. When I've recounted the lawyer's story, several people argued that it wasn't the older person being unrealistic in his ambition, it was the law firms being ageist. But the existence of ageism is just the dose of reality that, unfortunately, may be required. The DOME employment agency for older people in South Australia works assiduously with employers and has been successful in encouraging many employers to value older workers, although it has to be said those employers still prefer younger older workers to older 'older' workers.

There is a balance here, to be sure, because it is important to get people to try new things. Registered training organisations could be in a position to mediate between encore career candidates and employers. One of the reasons Civic Ventures applied its encore career resources to community colleges is precisely because they have close links with local enterprises. Some of these colleges have worked closely enough with employers to be able to jointly create new kinds of jobs for encore career-ers, changing the nature of the work on offer. The point is that registered training organisations thinking of developing encore career programs will need to link such programs to real work opportunities, whether it is work which currently exists or is work re-imagined for encore careers.

Challenges (impediments) to implementing encore career programs

Two challenges for registered training organisations considering developing serious encore career programs in Australia are, predictably, time and money. These challenges raise important questions about the constraints and purposes which shape the current VET sector as a whole, a discussion reserved for the final chapter. This section considers how the two factors – time and money – affect the capacity of individual registered training organisations to develop and deliver encore career programs, as experienced by the VET providers who participated in this study.

I was surprised, and pleased, by the initial enthusiasm with which senior managers in TAFE institutes embraced the idea of encore careers, exemplified by the 'it just resonates' response. But this interest faded, in some cases sooner, in others later:

I think there is an opportunity here but I will have to work out how to do it – where it can fit in this organisation. I'm not there yet. And a more pressing task at the moment is ...

I describe our current world as white water all the way, with the urgent taking priority over the important. So the idea of an encore career program has been allowed to languish. Just recently a number of things have happened that are likely to re-energise it – including the simple happenstance of shifting offices so that two of us who are really interested in pursuing encore career programs now work next door to one another. The intention to do something has been there all along. It *will* happen ...

If we started with our own staff, it would fall within organisational capability. The resources are there for that. What's required is one person to put themselves forward and say 'I will drive this'. We'd support them, but we need that person ...

In addition to the registered training organisations, a small group in the policy directorate of one jurisdiction considered the possibility of funding a few pilot encore career programs. The decision not to follow through on the idea was made for a few reasons. First, to establish a formal statewide initiative would create layers of complexity. The objectives of the encore career pilots and expected outcomes would need to be specified and agreement obtained from many and varied stakeholders. Selection criteria and review processes would be required. This level of control was actually counter to the original idea that registered training organisations should be encouraged to experiment. The

final unarguable point, however, was that encore careers lay outside the scope of the directorate's current work.

It is important to say that to develop and implement an encore career program, even a 'taster' forum, does require serious effort. One institute thought that presenting an hour-long forum on the subject would be straightforward and a good place to start. I was happy to design and facilitate the session. This was a TAFE institute that believed offering a full encore career reskilling program to older staff (in place of, or in addition to, other professional development) would be a mark of appreciation, a 'giving back'. All staff were invited, by email, to an Encore Career Forum at 3.00 pm a fortnight hence. The flyer was careful not to suggest that only people of a certain age should come:

Continuing to work but at something new and different in one's 'next chapter' is an idea that is gaining momentum. Of course, people want a change of pace, so an encore career is often a part-time career. But it is also meant to be a serious commitment to something meaningful *and* enjoyable. A way of staying engaged and to continue to earn an income.

The invitation arrived out of the blue. Three people turned up.

Whether the problem was a genuine lack of interest on the part of older staff in anything like an encore career or the indifferent marketing of the forum is impossible to judge. In some workplaces, staff are hesitant to acknowledge they are contemplating retirement. Often, people known to be 'on their way out' are assumed to be less interested in their work and are marginalised. That the encore career invitation in this case was intended to prove that the institute *did* value older staff may not have been the message received. I have come to think, and people I've discussed it with seem to agree, that if staff in an organisation are uncomfortable even mentioning retirement, it signals a climate that is chilly to older workers altogether and needs to be addressed irrespective of encore careers.

Besides the time and imagination required to develop an encore career program, funding is also an issue. In this study, because introductory steps were all that the TAFE institutes attempted, the only cost was the (voluntary) labour of those interested. The resources required to fully develop, market and implement a program were not discussed in detail at this stage, although the more obvious funding models were considered:

- *Fee-for-service*: a fee-for-service model is one way TAFE institutes or private providers could recoup the costs of or, indeed, earn income from an encore career program. The advantage of this approach is that it gives providers a free hand in developing programs without the constraints inherent in profile funding. The drawback is that the offerings may be relatively expensive and be limited to higher socioeconomic catchment areas.
- *Setting an encore program in the Access Program Certificate II Skills for Work and Training*: the units of competency in this course offer the kind of reflection and exploration that could help participants towards an encore career. It would have them develop a learning plan, for example, investigate work practices in various industries, and study specific vocational units. The advantage of this model as the base for an encore career program is the low cost to participants, who could enrol for one semester for a few hundred dollars. The danger is that an approach based on this or any other set of training package competencies might distort the provision away from what is best and most efficient for the participants. Further, a program at the certificate II level may appear demeaning to potential participants, who are likely to have higher qualifications as well as a lifetime of experience. At the very least, the delivery of such a program would need to recognise that the encore career participants are not the 'second chance' learners the course was originally devised for. There is a parallel certificate IV access course which is focused on more advanced

skills and which may have some attraction for this cohort; however, it becomes a more expensive option for participants.

- *Reskilling for encore careers in an existing training program*: two costs here are promoting the program to an encore market and providing the support for encore career students. The latter is likely to include training mentors and possibly reskilling teaching staff to meet the preferences and expectations of encore career clients. Depending on the jurisdiction and the encore career student's existing qualifications, individuals may be exempt from or subsidised for fees.
- *Developing partnerships*: industry skills councils, chambers of commerce and industry and local government were all suggested as potential partners in providing encore career programs. Joint programs might focus on areas of skill shortages or on those occupations where workers tend to become physically worn out at a relatively young age. Other potential funding might come through community development programs. See, for example, <<http://www.communitybuilders.nsw.gov.au>> and <<http://www.aph.gov.au/library/intguide/sp/spgrants.htm>>.

That program funding may eventually be a critical issue is underscored by the American experience. Of the community colleges awarded Encore Career Program Grants that I spoke to, a number did not maintain the program much beyond the initial funded period. The intention in each case had been to continue and/or develop a permanent encore career centre but circumstances intervened, typically because the individuals who had initiated the encore program moved elsewhere or there was no alternative source of funds or scholarships. One college was not able to implement a funded program because none of the 28 people who expressed an interest was prepared to pay for classes (the Civic Ventures grant did not cover students' costs), although sponsorship for scholarships was being sought from local philanthropies.

On the other hand, there are effective and long-running – and replicated – programs like Retirees in Service to the Environment (RISE). A comprehensive program which originated at Cornell University, it starts with a day-long session focused on building participants' leadership skills and awareness of available resources. Subsequent sessions of three hours each address various environmental topics. The program culminates in an environmental stewardship project, the cost to the university being only a few hundred dollars according to Karl Pillemer, Professor of Gerontology at Cornell (pers. comm. 2011). The speakers are not paid and the university does not charge for the use of its facilities. The few hundred dollars pays for refreshments, materials and field trips. Participants are not charged.

The question of costs and funding leads directly to the next, and final, chapter of this report: creating a sustainable infrastructure that encourages and enables Australians in their third age to engage afresh in work that is meaningful to themselves and others – what has been loosely termed an encore career.

Infrastructure for encore careers

When Australian policy focuses on mature-aged workers, it takes mature-aged to mean people up to the age at which they become eligible for the age pension, currently age 65. However, the Hon. Wayne Swan, Deputy Prime Minister and Treasurer, early in 2011 announced a number of new measures to harness the life experiences and intellectual capital of all older Australians:

As more and more people grapple with what to do in their later years, we want to make sure people are supported to make the decisions that meet their circumstances. This means making sure our policy framework is coherent. It means that we must constantly ask if there isn't more that government can do to create the active and engaging society that older Australians would choose to value and participate in. (Swan 2011)

This final chapter addresses the Treasurer's call to consider what can be done to create the kind of society that would help Australians in their third age – in their 'later years' – to flourish. The focus of the research was on the infrastructure that might encourage and enable them to embark on encore careers, but the findings are also relevant in assisting older Australians who choose not to pursue an encore career but want to stay engaged and active.

The focus here is on the infrastructure that would provide guidance to all those navigating the part of the life course that has emerged with the longevity bonus – a time that is described now as 'a journey without maps'. It is useful to recall that it was the real infrastructure of Del Webb's Sun City in 1960 (and the raft of retirement village/resorts that followed its success) that turned retirement from a time that was dreaded – the retiree of 1950 in a 'roleless role' or, in Walter Reuther's inimitable phrase, as 'too old to work, too young to die' – into the idyllic golden years of endless holiday. To turn retirement now from a 'weekend that never ends', which is ludicrous for retirements that last 20 or 30 years, into a time that is valued by the older person and by society, requires fresh infrastructure.

There is a point to clear up first. A few people have said to me: 'what's the problem here?' They claim that, if you look around at older people today, they've either found interesting things to do for themselves or they just aren't interested in new challenges. One answer to that question is that we actually know remarkably little about how older Australian lives are lived or how they feel about those lives.² But, in another sense, the query actually underscores the point that living in the third age remains a do-it-yourself enterprise, a journey without maps. Those who have created encore careers have had the energy and personal resources to do so, including what Billett and Van Woerkom (2008) describe as a *personal epistemology*, which enables them to direct their own learning to achieve their own ends.

The focus of my research was to investigate one particular avenue for making the needed resources more widely available; namely, enquiring whether TAFE institutes and the VET sector more broadly could provide programs that open up new paths to new work for older Australians. As we have seen, the sector's capacity to demonstrate leadership at this time is constrained, but the research did reveal components of the infrastructure that are required: local and ongoing career guidance; social

² Neither of the two major longitudinal surveys of older Australians (PATH through Life based at ANU <<http://cmhr.anu.edu.au/path/questionnaires.php>> or the Household, Income and Labour Dynamics surveys [HILDA] <<http://melbourneinstitute.com/hilda/questionnaires/default.html>>) probe what people do with their time and energy or why they do what they do or do not do other things.

connectivity; diverse opportunities for learning and reskilling; enterprises open to occupation/employment by older people; and a community-wide understanding of the potential in encore careers.

These five elements are considered in turn, followed by a final comment.

Access to local ongoing career (transition) guidance

The transition from mid-life work into the third age has parallels with youth transitioning from education into work, but where youth transitions are well supported, older persons' are not. In fact, career development services *are* available to older Australians of any age through the Department of Education, Employment and Workplace Relations' Experience+ (<<http://www.deewr.gov.au/Employment/Programs/ExpPlus/JobSeekers/Pages/FreeCareerAdvice.aspx>>) but the services are little known or used by older Australians. The guidelines for using the Australian Career Development Blueprint point out that comprehensive career development programs must be available to 'all individuals of all cultures and socioeconomic backgrounds, across all age cohorts and throughout all life stages' (Ministerial Council for Education, Early Childhood Development and Youth Affairs 2010, p.11).

Contemporary career development theory itself sees work (career) questions as only a piece of the far broader question of 'how to live a life' (Savickas et al. 2009). Career counselling is being reconceptualised as the complex process of helping people manage life, learning and work over the lifespan and might benefit from being rebadged. Nonetheless, the term 'career development' is unlikely to attract people who are thinking about their third age since they are moving past the traditional kind of mid-life employment/job that the Department of Education, Employment and Workplace Relations' services are primarily designed for.

The career development envisioned as a component of the new infrastructure is of the sophisticated 'how to live life' variety. It needs to be face-to-face and ongoing, grounded in local knowledge of work that is available or might be invented. The suggestion that career development services be community-based and brought closer to ordinary routines (Halliday-Wynes, Beddie & Saunders 2008) would mean that the services are more accessible to those whose working lives had not been so wonderful that they want to keep on with work. The optimum time to begin the process is as early as possible, ideally, when an individual is in their 50s. That gives people time to consider a range of possibilities and to try things out, for it is only *by testing that we learn what is really appealing and feasible* (Ibarra 2003).

Social connectivity

This is not the place to review the power of conversation in developing and spreading new ideas. A few of the examples that emerged in the course of this study convinced me that if we are to 'maximise the economic potential of older Australians', a critical element will be to foster bottom-up conversations, in which people contemplating their third age lives can stimulate and encourage one another.

Perhaps the most compelling example is the Transition Network (TTN). It began as a small group of older women in New York City who wanted to puzzle over 'what's next' together, rather than alone — indeed, they were conscious of the parallel they were creating here with their feminist-consciousness-raising meetings 30 years earlier. Transition Network chapters have now been established in a dozen cities, always by one or two women in their 50s or 60s wanting to talk with like-minded others about growing older *and* being an active contributing member of society. In these conversations, women discover new interests, new careers and new ways of being.

In hospitals in New Zealand 28 focus groups of older employees were held to enable management to learn how to better support these older workers. What the participants insisted on talking about, however, was not what the hospitals could do for them, but how invigorating they found the opportunity to talk to one another. They decided that if their collegial conversations could be sustained, that was all the support they needed.

I consistently found that, once I'd introduced the topic of encore careers to one person, I would immediately be asked if their colleagues could be brought into the conversation – whether that was over morning tea at a conference and said colleagues were across the room, or more formally I'd be asked to talk about the encore career concept with X or Y or to attend a meeting.

Malcolm Gladwell, in his influential book, *The tipping point* (2000), pointed out that often to generate one contagious movement many small movements first have to be created. Local conversations, slightly formalised, fit that bill. Bottom-up conversations also have the advantage that they articulate an 'insider' perspective on third age transitions and encore careers. Researchers, policy-makers and service providers, despite formal consultation and good will, look on from the outside. The unmediated voices of older people, speaking (and listening) to one another is a vital component of the new infrastructure. From what I've observed, ageing feels very different on the inside by comparison with its outside appearance.

Diverse opportunities for serious learning and reskilling

The primary reason given by those registered training organisations that had initially expected to progress the idea of developing and trialling an encore career program but had let the matter lapse was lack of time; too many other priorities had precedence. Many of those priorities are imposed by the defined outputs and compliance regimes of the current national VET system. Indeed, encore career programs may actually run counter to key policy settings; for example, the current emphasis on increasing completion rates versus acquiring only a specific skill set when reskilling to realise a third age ambition.

With budgets already stretched, external pressures leave little 'air' in the system – and no incentive – for registered training organisations to invest in services and markets not sanctioned by policy, even those who express a genuine and continuing interest in the encore career concept. There are other locations for learning of course which could serve those seeking encore careers or who are merely curious about them. Community learning centres, men's sheds and other adult and community education (ACE) organisations might serve and would complement the lifelong career development services they have been encouraged to provide. The few tentative enquiries I made of university extension services were less positive; they insisted their remit was recreational not vocational learning, but that may not be true of all, or apply into the future.

The intent to establish a tertiary education sector in Australia that subsumes, but is not identical to, the current separate domains of VET and higher education (Bradley 2008; TAFE Directors Australia 2009) may stimulate innovation. In particular, blurring past boundaries should make it easier to develop programs that blend education/training/guidance for new cohorts with non-standard educational needs (and outcomes) – in this case, for those older Australians thinking of their third age and how they might stay engaged.

Enterprises welcoming to encore careers-ers

The image of encore careers in Australia, at least at this time and at an early stage in their development, differs in significant ways from traditional mid-life employment. Nonetheless, this third age cohort will prove central to the functioning of the economy, for good or ill. Peter McDonald, from the Australian Demographic and Social Research Institute at the Australian National University, put the point in a negative way in a radio interview by saying that, if there were to be no migration into Australia in the next ten years, our population would grow by just over one million, but 900 000 of that number would be over the age of 65. His assumption was that these people would not be working, thereby leading to a serious economic imbalance (McDonald 2011). But what if many of them were in the labour force in encore careers which refreshed and energised them for another decade's worth of flexible work?

Some employers already value older workers. That has to be said. And there are indications that more are ready to move into this camp. Mention has been made of the Australian Industry Group's well-attended series of workshops 'Investing in experience'. The participants, who came from a wide range of enterprises, said they needed exactly that kind of detailed and hands-on help if they were to create environments that enhanced the role of older workers. These kinds of workshops would constitute a key component of the required infrastructure.

It is, however, deep cultural change that lies at the heart of revaluating the contribution that encore career-ers can make to enterprises in both paid and unpaid roles. Changing organisational culture is notoriously difficult, comprising as it does tacit values and embedded work practices. Recent work, however, has demonstrated the pivotal role social networks play in establishing those values and norms. Christakis and Fowler (2009) have shown that the culture of a group or community is founded on the ideas/attitudes that percolate through the social networks of that community.

Focusing on social networks – the real relationships that operate within a workplace – makes changing an organisation's culture to be one that welcomes encore career-ers appear achievable and rather neatly matches the advice consistently given, that, to counter ageism in the workplace, employers and co-workers should get to know the older workers better. The older people who spoke at a speak-out organised by the group Older People Speak Out in Brisbane were united, and uncompromising, in their belief that employers and managers fail to appreciate that an older person's motivation to work differs substantially from what it was earlier in life.

A community-wide understanding of the potential of third age encore careers

Adding encore careers to the image people hold of post-retirement third age life – an image which today is primarily a mix of 'me' time (hobbies, grey nomading, fishing, golf etc.), volunteering, and being with friends and family – may be a slow and complex process. The 'message' about the potential benefit of third age encore careers needs to be heard, at the very least, by the three groups critical to making it happen on any significant scale:

- *Individuals* in or approaching their third age (or friends and family who might influence them) – a question of getting the basic idea into public consciousness
- *Enterprises* capable of creating opportunities for third age encore careers (that is, work that is compelling, flexible and significantly self-determined, whether paid or unpaid), a goal which may require fully developing the concept of work ability, whereby a person's actual capacity for particular kinds of work is assessed rather than using their age as the lens by which to admit or dismiss them.

- *Brokers* interested in linking individuals with opportunities (and vice versa). TAFE institutes were the likely mechanism with which this research began, and they may yet prove viable, but there are other candidates, including small panels that might be established informally or voluntarily exactly for that purpose.

It is important to remember that this research project stands at the early stages of the 'tsunami' of the post-war generation approaching retirement. That a great deal of work is yet to be done to build the infrastructure to ensure that older Australians have real opportunities to contribute through new ways of working is not surprising. Indeed, it should be taken as a sign that there are important, and achievable, goals ahead.

A final comment

While I abhor the hype about baby boomers and how they have changed the world once and will inevitably do so again when they enter retirement, Linda Carstensen manages to use the fact of their large numbers in a thoughtful and thought-provoking way:

Those who turn 65 in the next twenty or thirty years will have an advantage no previous generation in human history has had: strength in numbers. This is both a great opportunity and a great responsibility. We have a duty to age as well as we can. (Carstensen 2009)

This project was designed to determine whether providing programs and services to help Australians towards encore careers for their third age — as an aspect of 'ageing as well as we can' — is feasible. The answer is 'yes', but no existing pathway can simply be commandeered for that purpose. New infrastructure, new policies and attitudes are required, all of which, on the basis of this study, appear possible. One question has been fully resolved: encore careers in Australia will, unlike the more tightly targeted focus of the encore career movement in America, cover a wide spectrum of interests and roles.

Since one impediment to building new pathways is people's poor and outdated images of ageing and their misunderstanding of (assumptions of) the interests and abilities of older people — inappropriate stereotypes held sometimes by older people themselves, as well as by employers, insurers, educators, co-workers and families — it may be most useful to conclude with another thought-provoking quotation, this one from the physician Sherwin Nuland:

What would it be like if we somehow had no way of marking the passage of years? How old would any of us think we were if we had no idea how old we were? We could not act our age if we did not know our age. (Nuland 2007, p.15)

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