

Older workers' perspectives

on training and retention of older workers

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The views and opinions expressed in this document are those of the author/project team and do not necessarily reflect the views of the Australian Government, state and territory governments or NCVER

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Foreword

This research was undertaken through the National Vocational Education and Training Research and Evaluation program, a national research program managed by the National Centre for Vocational Education Research (NCVER) and funded by the Department of Education, Science and Training on behalf of the Australian Government and state and territory governments.

Australia's ageing population will have significant effects on the percentage of people participating in the workforce in the future. This has prompted considerable research on the training and retention of older workers in the labour force. However, the older workers' own perspectives on the issues faced by this population have been largely missing from previous research.

This report investigates the attitudes of older workers (over 45 years) about continuing on in the workforce past retirement age. By using a combination of national and state surveys and qualitative focus groups, the report explores workers' perceptions of age-biased stereotypes in the workplace and access to training opportunities. It also canvasses their views on how changes relating to superannuation, workcover and insurance requirements would assist employment past retirement age.

The report will be of interest to policy-makers concerned with the retention of older workers in the labour force, employer groups, unions and advocacy groups with an interest in older people. Training providers will also find the report of interest.

Readers interested in older workers are pointed to these other NCVER publications:

- ✧ Cully, M 2004, 'Older workers', in *Equity in vocational education and training: Research readings*, ed. K Bowman, NCVER, Adelaide.
- ✧ Karmel, T & Woods, D 2004, *Lifelong learning and older workers*, NCVER, Adelaide.
- ✧ Dawe, S & Elvins, R 2006, *The mature-aged and skill development activities: A systematic review of research: An update*, NCVER, Adelaide.

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Key messages

The aim of this study is to inform public and policy debates and discussion on Australia's ageing population and workforce by offering an analysis of the views of older workers on the training and retention of this group of workers. The perspectives of the group themselves have been largely missing from previous research. The views of older workers from a range of industries were obtained.

- ✧ Across those surveyed, around 70% stated that, to achieve a better lifestyle, they would either need or would choose to work past retirement age (at least part-time). Large majorities of the respondents favoured workers being able to work beyond retirement age.
- ✧ Increasing retention of older workers is not so much a matter of persuading or inducing the workers to seek work beyond retirement age. Rather, as the analysis indicated, the issues influencing retention are more related to removing perceived discriminatory barriers and some important disincentives in existing federal or state policy (for example, workcover and insurance provisions).
- ✧ Large majorities of those surveyed saw a need for an attitudinal change among younger workers and employers in relation to age-related stereotypes. This is despite only a minority reporting negative attitudes from their own colleagues or employers towards older workers working beyond retirement age.
- ✧ Older workers favour 'train the trainer' courses to equip them to train or mentor younger workers. They also advocate more equal access to training programs to enable them to update and enhance specific skills in their particular fields and to keep up with developments in technology, especially in computing.

Executive summary

The proportion of people aged over 65 years is expected to grow from 12% of the population in 1999 to around a quarter of the population by 2051, while the proportion in the labour force (aged 15 to 64) is expected to fall from 67% in 1999 to 59% by 2051 (ABS 2003).

In Australia, several studies of the implications of an ageing population on the labour market (Sheen 2000, 2001; Business Council Australia 2003) indicate that older workers continue to experience barriers to employment. These include employer and community attitudes and the attitudes of younger workers towards the contributions of older workers. These issues underpin discrimination and limit opportunities in the workforce for older workers, as well as access to training that would enable them to keep up to date with skills relevant to their fields.

Many of Australia's policy analysts in government, industry associations and 'think tanks', along with politicians and media commentators, have argued that, to counteract declining labour force participation rates due to the ageing of the population, older workers will need to continue working longer than at present. However, the views of older workers have been missing from the public discussion of these issues.

The purpose of this study was to identify and analyse older workers' perspectives on training and retention of this group and to determine what training and other complementary policy measures are likely to work best to foster retention of these workers as efficient and effective workforce participants.

This research into the perspectives of older workers (aged 45 and above) on the training and retention of this group encompasses survey-based studies in three industry categories represented by four union organisations. The research included: a national survey of older workers in the finance sector who are members of the Finance Sector Union; a Victorian state survey of aged care workers who are members of the Health Services Union of Australia; a South Australian survey of older workers who are members of the Liquor, Hospitality and Miscellaneous Union in South Australia; and a census of South Australian construction industry workers who are members of the Construction, Forestry, Mining and Energy Union.

The formulation of the survey questionnaire and validation of the interpretation of survey findings were guided by qualitative focus group research. Taken together, these three industry categories provided an excellent basis for identifying and analysing older workers' perspectives on training and retention of this group. These perspectives represent economically and socially important VET-based occupations, a balanced gender mix, and varied skill profiles that are being substantially affected by technological change.

One of the notable findings of the study is that, of those surveyed, 62% of the aged care workers, 72% of the construction workers and 66% of the finance workers report that, to support a better lifestyle, they will either need or may choose to work beyond retirement age (at least part-time). Between half and two-thirds of those surveyed would like to continue in their present jobs or similar work beyond their 'normal' retirement age, and about one in five would prefer different

work. This suggests that policy does not need to focus on persuading or inducing older workers to continue working.

For many older workers surveyed, travel is a high-priority retirement activity. This suggests that workers will be seeking flexible working arrangements to make travel possible. It also suggests that travel (or at least financing travel) provides a motivation for older workers to continue working beyond their retirement age. Family and domestic activities also feature in retirement plans, as the literature on retirement indicates. About one in five has no retirement plans, which the literature indicates is usually a precursor to problems in adapting to retirement.

About two in five of the older workers surveyed were uncertain about the attitudes of their colleagues and employers to older workers continuing in work beyond retirement age, although only about one in five of the aged care and finance workers, and one in three of the construction workers, saw their colleagues' or employer's attitudes as negative or very negative. About seven in ten of the older workers saw a need for training of supervisors and younger workers to counteract age-biased stereotypes; about one in ten did not. However, this is a less-than-persuasive finding, since few of the participants had experienced negative attitudes of this type themselves.

Approximately four in five of the older workers saw value in 'train the trainer' courses that would enable older workers to train or mentor younger workers and pass the benefits of their experience on to them.

The qualitative responses relating to training indicated that the majority of those surveyed consider computer skills training or updating computing skills to be the most useful training in enabling them to continue working effectively past retirement age. For aged care workers, updating current skills is another important aspect, while for workers in the finance and construction sectors, it was updating knowledge in technology development. Hands-on training was stated as an effective form of training by workers in the finance, aged care (only those who were members of Health Services Union) and construction industries. Occupational health and safety training was also considered important for the aged care and construction industry workers but not for those in the finance sector.

In the qualitative responses relating to policy changes, the finance sector workers indicated the need for change that would lead to the elimination of negative attitudes to older workers by senior managers, employers and younger workers. Finance sector and aged care workers suggested that measures to reduce age discrimination were needed. Construction industry workers made no comment on this issue.

The finance sector and the aged sector workers also favoured more job flexibility, particularly the option for part-time work, flexibility of working hours or job-sharing. Again, workers from the construction industry made no comment in this area.

In various ways, workers from the three industry sectors suggested the need for policy changes or review in the areas of superannuation, workcover or eligibility for seniors' cards for workers, as well as insurance for those aged 65 and over.

In conclusion, the research indicated that the policy priority is to address the perceived obstacles, constraints and disincentives that deter or prevent older workers from working beyond their 'normal' retirement age. A substantial majority of older workers believes that older workers face discrimination in the workforce, but few of them report discriminatory attitudes from their colleagues and employers. Older workers strongly supported measures against age discrimination and age-biased stereotypes that limit opportunities for older workers. Rules and regulations relating to superannuation and workcover policies are perceived to discriminate against older workers and act as disincentives for older people to continue working. Some older workers see

themselves as needing fairer access to training programs to enable them to update their skills and keep current with developments in technology. Training in computing skills, updating of existing skills, and professional development training programs designed to enhance specific skills in particular fields are considered important. The workers surveyed strongly favour such programs, including 'train the trainer' courses to enable older workers to train or mentor younger workers. Since many older workers expect to continue working past formal retirement, they need to have the option to continue working or to retire, depending on each individual's health and circumstances.

Introduction

This overview includes relevant academic literature from national and international perspectives, and government reports. It reviews literature on older workers and the issues related to their retention in the workplace, particularly the role of education and/or training, both formal and informal, and the barriers faced by older workers in the workplace.

‘Ageing’ of the workforce

The purpose of this research was to identify and analyse older workers’ perspectives on the training and retention of this group of workers and to determine the training and other complementary policy measures likely to work best to foster retention of older workers as efficient and effective workforce participants. The review of relevant literature suggests that there is a need for such research.

The so-called ‘ageing’ of Australia’s population is a shorthand expression for the changing pattern in the age mix of the population caused by declining rates of reproduction since the 1960s, associated with changing lifestyle choices, reinforced by the widespread availability of improvements in contraceptive technologies, and increasing life expectancy. The public discourse in Australia tends to discuss this matter as if it were a peculiarly Australian problem. Australian commentators, including politicians, journalists and policy analysts in government, industry associations and ‘think tanks’, have argued that, since older people make up an increasing share of Australia’s population, older workers will need to continue working longer.

The problem is not distinctively Australian, but one that is common to almost all of the affluent countries that are members of the Organisation for Economic Cooperation and Development (OECD), and even some developing countries. The problem is also emerging in the People’s Republic of China as a consequence of its mandatory one-child-per-family policy.

Issues identified in the literature

The ongoing debate on Australia’s ageing population and the social and economic consequences of this have informed a number of research studies. The proportion of people aged over 65 years is expected to grow from 12% of the population in 1999 to around a quarter of the population by 2051, while the proportion in the labour force (aged 15 to 64) is expected to fall from 67% in 1999 to 59% by 2051 (ABS 2003). As noted by McDonald and Kippen (1999), fertility rates in Australia have been declining (despite fluctuations) and life expectancy has been increasing for over a century.

The federal government's budget paper, *Intergenerational report 2002–03* (Costello 2002), emphasises that the higher dependency ratios resulting from the increasing proportion of older people in Australia's population will pose growing policy challenges for decades; it further stresses the need for retaining older workers in the labour force. At the same time, there is concern that it is among the older workers that low levels of labour force participation and early exit from the labour market are reported (Mission Australia 2004). Early workforce withdrawal was also indicated in the report by the Social Policy Research Centre (2001) in their study on the relationship between employment outcomes and the personal characteristics of older workers. This study found that, while employment rates in general have remained steady since 1986, it is in the older age group with less education where the fall in employment rates is the greatest. Retrenchment and ill health constitute the two major reasons for withdrawal from the workforce. As this group of people comprises those who are financially more vulnerable than the more educated workers, early workforce withdrawal for this group would lead to greater social expenditure and lower living standards.

In reviewing the literature on older workers and the related issue of encouraging this group of workers to continue working past retirement age, we found that the bulk of the literature suggests a number of ways to cope with the situation. Carey in his paper for the OECD (1999) suggests that the most effective way of reducing the effects of increasing dependency ratios is to encourage older workers to remain in the labour force, thus deferring their take-up of and reliance on social security benefits. As he further suggests, the most effective policy remedies to cope with this situation should be aimed at improving labour market opportunities that encourage a larger number of older male workers to work part-time or in low-paid full-time jobs. Policy measures should also ensure that future cohorts of older workers have higher levels of education through greater investment in lifelong learning, as this would help to keep workers' skills up to date as well as enhancing adaptability (p.20). In a sense then, any learning that enables individuals to gain the capacity to learn how to learn new things would constitute lifelong learning.

Further suggestions for raising labour force participation in Australia are noted in the report from the OECD (2005). These include policies addressing issues relating to services and assistance, as well as those that encourage employers to provide training and re-training facilities for workers in the workplace. At the same time, the needs of adult workers need to be considered to ensure that a coordinated strategy to adult learning is in place.

The National Centre for Vocational Education Research (NCVER 2002) provides indications of trends in the labour market between 1991 to 2001, noting that, with the ageing of the workforce in Australia and most OECD countries resulting from the long-term trends of increasing life expectancy and declining fertility rates, there is a need for a shift in vocational education and training policy with now more focus on upgrading or transforming the skills of workers from older age groups. Training can be defined as 'any activity that assists individuals to develop, learn and maintain skills related to job performance and competency' (Business Council of Australia & Australian Chamber of Commerce and Industry 2001) and includes in-house and external formal training and informal on-the-job training (ABS 1998). Effective training imparts the required knowledge and skills to enable older workers beyond retirement age to either remain in their current job, or to transfer their skills to other gainful employment. Australia's ageing population implies that there is an urgent need to re-think the provision of education and training, and training delivery needs to take into account different training requirements, such as the amount, type and nature of training.

Thomson et al. (2005) reviewed seven studies and concluded that: education and training undertaken by older people (unemployed and employed) can result in individual gains in the form of employment and higher wages, respectively; older workers who complete higher levels of education gain the most; and there is sparse evidence of what skill development activities work,

when and for which groups of older workers. Also of relevance in this report is the need to ascertain what kinds of training are effective in terms of the expected outcome of retaining older workers in the workforce, given the reduction in the long-term overall supply of labour.

Lifelong learning and older workers is also the focus of a study by Karmel and Woods (2004). This study concludes that high education levels, lifelong learning and training are beneficial to maintaining employment rates. They further suggest that, while education will partially offset the impact of the ageing of the population, other factors such as work incentives and community attitudes need to be addressed if the proportion of the working population is to be increased.

For workers in general to gain and retain their employability in the workforce, a set of skills is deemed essential. Employability has been defined as 'qualities of resourcefulness, adaptability and flexibility ... as such, employability has more potential as a term to signal the qualities needed for success not only in paid employment but also in other domains of life' (Australian Council for Educational Research 2001 quoted in Business Council of Australia & Australian Chamber of Commerce and Industry 2001, p.4). The Employability Skills Framework developed by the Business Council of Australia and the Australian Chamber of Commerce and Industry for the Department for Education, Science and Training (2001) study includes three key terms: personal attributes; learned capacities or skills, and elements. Personal attributes are a set of non-skill-based behaviours and attitudes; skills are the learned capacity of the individuals; and elements are the facets of the skills identified by employers as important (p.5). Thus, any training provided by organisations should ensure that all three elements are achieved by trainees.

Improving labour market opportunities could also encourage older workers to work part-time or in less demanding full-time jobs (Carey 1999). The Department for Education, Science and Training (2004) reports on good practice in the provision of services and support to assist in increasing the employability of people aged 45 and over who are disadvantaged in the labour market.

Encouraging older workers to continue in the workforce beyond retirement age through improvements in the labour market as well as through training is designed to ameliorate the effects of an ageing population. However, an international study takes an opposing perspective. Rix (2002) in her study of American workers presents a number of reasons suggesting that the labour force participation of older Americans will surpass recent projections. These include: financial necessity because of insufficient savings or no pension income; the scaling-back of retiree health benefits; greater educational attainment, improved health and a sharp decline in physically demanding work; and shortages of labour and skill. Despite these, older workers still face barriers in finding work and being retained, not least because employers' responses to ageing are still mixed, with her study indicating that they harbour reservations about older workers' technological competence, their ability to learn, their flexibility and adaptability, and the costs associated with employing older workers. Of additional importance are the issues of matching supply and demand and the types of jobs sought by older workers, for example, those involving indoor work with no heavy lifting. This, as noted by McVittie, McKinlay and Widdicombe (2003) constitutes 'new ageism' which consists of a readily available set of stereotypes to justify an existing tendency to marginalise older workers within organisations, and may prove to be an even more intractable social problem than other new 'isms', such as those based on race and gender.

In Australia a number of studies on the implications of an ageing population on the labour market (Sheen 2000, 2001; Business Council Australia 2003) indicate that older workers continue to experience barriers to employment. These include employer and community attitudes and the attitudes of younger workers vis-à-vis the contribution of older workers, attitudes which underpin discrimination and limit opportunities for older workers within the workforce and access to training opportunities that would enable older workers to keep up to date with skills relevant to their fields.

In relation to employment opportunities for older workers, two studies which focused on enabling disadvantaged older workers to gain and retain employment through appropriate training are the studies by Gelade, Catts and Gerber (2003) and the Department for Education, Science and Training report, *Furthering success* (2004). Disadvantaged older workers are defined as comprising a conglomerate of categories, including unemployed people, people who are currently under-employed, and low-skilled people. These two reports highlight the perspectives of employers regarding the types of skills required for entry-level recruitment and for maintaining and enhancing on-the-job skills for disadvantaged older workers.

Gelade, Catts and Gerber (2003) describe the conditions under which older unemployed Australians with low prior education can achieve success through education. Apart from an initial education experience in a non-threatening environment, these include: negotiating the process of learning with learners; motivating learners; and adopting a learner-centred approach to learning. These five areas of good practice can provide the pathway towards active learning for people who are socially disadvantaged.

The *Furthering success* report by the Department for Education, Science and Training (2004) builds on the earlier report by Gelade, Catts and Gerber (2003). The aim of the former was to understand the barriers and opportunities to employment faced by disadvantaged older workers and the key role of vocational education and/or training in facilitating their access to viable employment. The report concluded that the service environment is not targeting the needs of this group; it also stressed the need for creating a broader awareness of the relationship between ageing, labour supply and economic capacity, so that historical barriers and cultural biases which have restricted the continuing employment opportunities of older workers could be overcome (p.12).

The study by NCVET (2002) also stressed that, with a shift in focus to older workers, training would need to focus more on upgrading or transforming the skills of workers from this group. Rapid technological change and globalisation exert a substantial impact on the types of skills required in Australia's workforce, from low-level skills to higher skills with a greater emphasis on post-school qualifications. The report also highlighted the need for employees to gain high-order cognitive and generic skills to enable them to work in complex modern working environments. Training provision needs to take delivery strategies and skills' upgrading for older workers into consideration.

However, whether workers, particularly older workers, are able to access training and the kinds of training that are most effective are still major issues. Wooden, van den Heuvel and Cully (2001) suggested that three major barriers or facilitators in accessing skill development activities by older workers are: employer attitudes, the different learning ability of workers, and the attitudes of older workers themselves. When older workers have access to training, it may not necessarily be what they want, in terms of personal preferences or desired outcomes. Hence training needs to take into account differing training requirements—not only from the point of view of providers but also the perspectives of the workers themselves. This is consistent with the findings by Rix (2002) who stressed the need to take into consideration the diversity of 'older workers' and that this group comprised people from varying social, occupational and educational backgrounds, needs and work expectations.

If older workers (aged 45 and above) are to be encouraged to continue working past current retirement, more incentives and fewer disincentives for them to do so may be needed. As the study by Thomson et al. (2005) further indicates, retention of older workers is affected by: the attitudes and actions of employers, colleagues and individual older workers themselves to older workers acquiring skills and knowledge to remain effective in the workforce; the personal circumstances and attitudes to learning of individual older workers; and the incentives or disincentives embedded in relevant public policies, particularly retirement and superannuation.

As this review of the literature on older workers indicates, very few studies focused on the perspectives of older workers themselves, the exceptions being those by Pillay et al. (2003) and Sheen (1999, 2001). To some extent their studies attempt to ascertain the perspectives and conceptions of work and learning at work using cohorts from two different work sites—a private medical service organisation and a public-sector transport organisation, both of which experienced significant restructuring resulting in policy and cultural changes and new management personnel. As they argue, for education and training initiatives to be effective in changing work practices, there is a need to understand how workers perceive their work and to assist them to recognise the changes occurring around them. This will help them to adopt new practices that will result in increased economic productivity and long-term career benefits.

Research purpose and methodology

This study was designed to identify and analyse workers' viewpoints, thereby informing public and policy debates on important aspects of the 'ageing' workforce. While many commentators have argued that older workers will need to be persuaded to continue working longer, the views of older workers have been missing from the public discussion of these issues. As we noted earlier, many of Australia's government policy analysts, industry associations, politicians and media commentators have argued that, since older people make up an increasing share of Australia's population, they will need to continue working longer.

By identifying and analysing older workers' perspectives on the training and retention of older workers, it was hoped to determine what training and other complementary policy measures are likely to work best to foster retention of older workers as efficient and effective workforce participants.

This research into the perspectives of older workers (aged 45 and above) encompasses survey-based studies of this group in three industry categories represented by four union organisations. The research included:

- ✧ a national survey of older workers in the finance sector who are members of the Finance Sector Union
- ✧ a Victorian state survey of aged care workers who are members of the Health Services Union of Australia
- ✧ a South Australian survey of aged care workers who are members of the Liquor, Hospitality and Miscellaneous Union in South Australia
- ✧ a South Australian survey of construction industry workers who are members of the Construction, Forestry, Mining and Energy Union.

Respondents from these three industry categories are older workers in economically and socially important occupations with a VET-sector training base; they reflect a balanced gender mix and varied skill profiles, all substantially affected by technological change. The Health Services Union of Australia covers aged care workers in the Eastern states of Australia and the Liquor, Hospitality and Miscellaneous Union covers aged care workers in South Australia and Western Australia. Aged care workers are a skilled and predominantly middle-aged female health services occupation which will encounter increasing demand as the aged proportion of the Australian population increases. The Construction, Forestry, Mining and Energy Union covers a cluster of construction industry occupations with a predominantly male workforce with a varied skill profile. The occupations are of significant and growing importance as productive contributors to the Australian economy. The Finance Sector Union covers an economically strategic service sector with a more balanced gender mix and a diverse skill profile that is subject to particularly rapid technological change. The authors greatly appreciated the cooperation of the four unions.

The project team regarded union membership lists as the best available base for cost-effective survey research on older workers' perspectives on training and retention of older workers. A national household survey seeking responses from older workers could avoid any potential bias introduced by these lists, but it would be absurdly inefficient and expensive. The project team knew of no practicable alternative source of a population frame with occupation, age and contact details. Furthermore, the project team was unaware of any reason why union membership lists could be systematically biased on any matter of relevance to the subject matter of this research, unlike some other issues, for example, workplace relations policies or political issues, in which such a bias would be a substantial consideration.

Nationally, all three industry categories comprise 21% of the total employed persons in the country (ABS 2003). Over 25% of employed persons in the finance and insurance industry sector are aged 45 and over (older workers as defined in this study); over 29% of employees in the construction industry sector are aged 45 and over, as are over 40% in the health and community services industry sector, which includes aged care sector workers. With regard to gender, females comprised over 78% in the health and community services industry, 56% of workers in the finance and insurance industry, but only slightly more than 13% of workers in the construction industry (ABS 2003). Taken together, these three industry categories provided an excellent basis for identifying and analysing older workers' perspectives on training and retention of this group.

This project methodology obtained ethical clearance from the University of South Australia's Human Research Ethics Committee.

Focus groups

The first stage, preparation and qualitative focus group research, consisted of liaison to finalise arrangements for participation by the four industry partners. The issues addressed in the project were discussed with three focus groups, each consisting of a small selective sample of older workers from the participating industry partners. This process shaped and tested the relevance of issues that we proposed to incorporate into the survey questionnaire.

It was generally understood that, while it might be precise, it would be entirely misplaced and anomalous to impose an arbitrary 'one size fits all' definition of 'retirement age' on respondents in contexts as diverse as those studied. The respondents could be expected to know the retirement age for people of their gender in their industry and they would respond in terms of what 'retirement age' means for them.

Construction

The researchers informally consulted with a focus group of 17 male retired Construction, Forestry, Mining and Energy Union members. The issues discussed were: the change to sub-contracting; the high rates of pay currently available in the industry; the physical demands of work as workers became older; and the limitations on continuing in work.

The State Secretary of this union suggested that 'train the trainer' training of older workers could enable them to transfer their experience to younger workers. This issue was incorporated into the revised questionnaire.

Finance sector

A total of 13 (four men and nine women) union representatives from the Finance Sector Union met in a focus group which comprised personnel from five different financial institutions, including banks, credit unions and insurance.

Two major issues were discussed—disability cover and incentives for staying on. In relation to the former, issues of pension bonus, superannuation issues, loss of income with separation, and dependency of older parents on workers who themselves were in the older workers’ bracket were discussed. And to the latter, it was suggested that there is no real encouragement for remaining in a workplace characterised by discrimination and harassment (albeit subtly). In this regard, Westpac does have a policy of employing mature workers. Other related issues include the need for further discussion on tax on separation packages. There was also concern that workers would be made redundant through the introduction of technology. Concern was also expressed about increasing workloads within a short period of time; about the complexity of jobs; and length of service not being taken into account. Participants commented on the work ethic and lack of experience of younger workers.

The Financial Sector Union State Secretary suggested that the questionnaire could include a question on employer support for training. This was subsequently incorporated into the revised questionnaire.

Aged care

Meetings were held with Liquor, Hospitality and Miscellaneous Union officials and separately with Health Services Union officials. These meetings verified the suitability of the questionnaire for aged care workers.

Questionnaire

The second stage of the project involved administering the questionnaire instrument to four substantial samples of workers over 45 who were members of one of the four participating unions. The questionnaire instrument used in each of the four surveys is appended to each of the four supporting documents. The formulation of the survey questionnaire and validation of the interpretation of survey findings were guided by qualitative focus group research.

Except in the case of the construction industry in South Australia (for which the questionnaire was all-inclusive), the procedure used for eliciting the four survey samples was ‘systematic sample with a random start’ (Babbie 1990, pp.83–5). That is, a number was selected by chance from a small set and that number was used to determine the random start of a sample chosen systematically. For the national finance sample every sixth name after the random start was selected. For the Victorian aged care survey every fifth name after the random start was selected. For the South Australian aged care survey every third name after the random start was selected, until the total sample was drawn. The samples drawn and the response rates in each of the four surveys are provided in box 1.

Box 1 Survey samples and response rates				
Participating unions:	Finance (FSU)	Aged care (HSU)	Aged care (LHMU)	Construction (CFMEU)
Scope:	National	Victoria	South Australia	South Australia
Sample as a % of members over 45:	17.0%	80.0%	65.0%	100.0%
Sample drawn (letters posted):	2456	1500	850	1800
Returns to sender:	31	11	6	20
Adjusted sample:	2425	1489	844	1780
Valid responses:	1070	520	194	242
Response rate:	44.1%	34.9%	23.0%	13.6%
Note:	The response rates are calculated as valid responses from the mailout sample, adjusted for returns to sender. FSU = Finance Sector Union; HSU = Health Services Union; LHMU = Liquor, Hospitality and Miscellaneous Union; CFMEU = Construction, Forestry, Mining and Energy Union.			

The responses to the four questionnaires are summarised in this report and reported in more detail in the four support documents. The age and gender distribution of the respondents in the four samples are comparable with Australian Bureau of Statistics (ABS) data.

The responses to the national finance sector and the Victorian aged care surveys are such that it is permissible to generalise these findings to all older workers in the national finance sector and in the Victorian aged care industry. However, the response rate to the two South Australian questionnaires was less satisfactory. The South Australian aged care study response and the construction industry response rates were too small for these samples to be generalised. The responses to these two questionnaires are reported as very substantial case studies. However, in the parallel reporting of the responses to the national finance sector and the Victorian aged care surveys and the South Australian aged care study and construction industry case studies, the high degree of similarity in the patterns of responses was striking.

A second round of focus groups was held with members of each of the four unions in an attempt to validate the interpretations of the survey data and this informed the overall findings of the research project.

Older workers' perspectives

Responses to four survey instruments

As table 1 indicates, the gender mix of respondents varied substantially across the four union samples, with huge majorities of males in the construction sample, huge majorities of females in the aged care samples, and a 3:2 majority of females in the finance sample.

Table 1 Gender of respondents

Gender categories	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Female	674	63.2	477	91.7	181	93.3	5	2.1
Male	392	36.8	43	8.3	13	6.7	234	97.9
Total	1066	100.0	520	100.0	194	100.0	239	100.0
Non-response rate	4	0.4	0	0.0	0	0.0	3	1.2

Notes: FSU = Finance Sector Union; HSU = Health Services Union; LHMU = Liquor, Hospitality and Miscellaneous Union; CFMEU = Construction, Forestry, Mining and Energy Union.

As table 2 indicates, the age mix of the respondents was similar in the four union samples. Table 22a provides a cross-tabulation with views on age-based stereotypes.

Table 2 Age range of respondents

Age ranges	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
45-49	333	31.3	107	20.6	33	17.1	64	26.9
50-54	378	35.5	167	32.2	80	41.5	62	26.1
55-59	227	21.3	160	30.8	57	29.5	56	23.5
60-64	92	8.6	75	14.5	20	10.4	28	11.8
65 and over	34	3.2	10	1.9	3	1.6	28	11.8
Total	1064	100.0	519	100.0	193	100.0	238	100.0
Non-response rate	6	0.6	1	0.2	1	0.5	4	1.7

As table 3 indicates, of the respondents in the four union samples, about half of the construction sample, and two-thirds of the aged care and finance samples did not expect to have dependants beyond retirement age. These low dependency rates might have been expected to lead to a reduced motivation for most respondents to work beyond retirement, but tables 5 and 13 indicate that this is not the case.

Table 3 Expectations of dependants beyond respondent's retirement age

Dependants	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Will have several dependants	24	2.3	7	1.4	1	.5	8	3.4
Will have one dependant	122	11.5	44	8.5	19	10.0	50	21.0
May have one or more dependants	97	9.1	37	7.2	10	5.3	27	11.3
Will have no dependants	713	67.0	344	66.5	130	68.4	120	50.4
Don't know	108	10.2	85	16.4	30	15.8	33	13.9
Total	1064	100.0	517	100.0	190	100.0	238	100.0
Non-response rate	6	0.6	3	0.6	4	2.1	4	1.7

As table 4 indicates, of the respondents in the four union samples, more than half of the aged care sample, and more than two-thirds of the construction and finance samples have or expect to have their home paid off by the time of their retirement, and about a fifth of each sample will be in mortgaged homes. Like the low dependency rates, high home ownership might have been expected to lead to a reduced motivation for most respondents to work beyond retirement, but tables 5 and 13 indicate that this is not the case.

Table 4 Expectations of retirement accommodation

Accommodation	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Own home paid off	752	70.4	284	54.6	110	57.0	167	70.2
Own home mortgaged	228	21.3	107	20.6	44	22.8	36	15.1
Renting home	22	2.1	61	11.7	21	10.9	16	6.7
Other	9	.8	12	2.3	5	2.6	4	1.7
Don't know	57	5.3	56	10.8	13	6.7	15	6.3
Total	1068	100.0	520	100.0	193	100.0	238	100.0
Non-response rate	2	0.2	0	0.0	1	0.5	4	1.7

As table 5 indicates, of the respondents in the four union samples, less than one in ten of the aged care sample, about one in eight of the construction sample and about one in five of the finance sample believe or expect that they will not need to work beyond their retirement age. Most of the respondents in the four samples believe that they will need to work. This suggests that policy does not need to focus on persuading or inducing older workers to continue working. Table 12a provides a cross-tabulation between respondents' expectations about needing to work (question 5) and respondents' attitudes to people working beyond retirement age (question 12).

Table 5 Expectations of retirement income

Retirement income	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Will need a retirement job	112	10.5	98	19.0	37	19.6	41	17.3
May need to work part-time	299	28.1	195	37.8	66	34.9	78	32.9
May work for better lifestyle	287	27.0	82	15.9	31	16.4	52	21.9
Will not need to work	234	22.0	51	9.9	16	8.5	30	12.7
Don't know	131	12.3	90	17.4	39	20.6	36	15.2
Total	1063	100.0	516	100.0	189	100.0	237	100.0
Non-response rate	7	0.7	4	0.8	5	2.6	5	2.1

A minority of respondents were quite articulate in their responses to the questions addressed in tables 6 and 7, but the low rate of responses from most of the respondents in all four of the union samples suggests that there is a need for much more education of people about the incentives or disincentives to work beyond retirement age. Qualitative responses by the respondents in the four union samples to question 7 on incentives or disincentives to work beyond retirement age are reported in the supporting documents on each of the four surveys.

Table 6 Awareness of incentives or disincentives to work beyond retirement age

Awareness	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Yes	130	12.3	46	8.9	16	8.3	30	12.7
No	318	30.0	137	26.6	54	28.1	73	30.8
Don't know	612	57.7	332	64.5	122	63.5	134	56.5
Total	1060	100.0	515	100.0	192	100.0	237	100.0
Non-response rate	10	0.9	5	1.0	2	1.0	5	2.1

Table 7 Qualitative response rate on incentives or disincentives to work beyond retirement age

Incentives or disincentives	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Qualitative response given	109	10.2	30	5.8	13	6.7	22	9.1
No qualitative response	961	89.8	490	94.2	181	93.3	220	90.9
Total	1070	100.0	520	100.0	194	100.0	242	100.0

Note: The high non-response rates to this open-ended question were consistent with the low positive responses to the previous question.

Table 8 indicates that for most of the respondents in the four union samples travel is a high priority for retirement activities. This suggests that workers will be seeking flexible working arrangements which will make travel possible; travel also provides a motivation for older workers to continue working beyond their retirement age. Family and domestic activities also have substantial support, as the literature on retirement indicates. About one in five has no retirement plans, which the literature indicates is usually is a precursor to problems in adapting.

Table 8 Plans for activities other than work beyond retirement age

Plans	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Caring for grandchildren	291	27.2	165	31.7	70	36.1	57	23.6
Home improvements	258	24.1	102	19.6	50	25.8	72	29.8
Travel	761	71.1	280	53.8	116	59.8	150	62.0
Other	335	31.3	111	21.3	43	22.2	60	24.8
No plans	200	18.7	146	28.1	42	21.6	57	23.6
Total	1845	NA	804	NA	321	NA	396	NA

Note: This question permitted respondents to tick more than one option.

Table 9 indicates that for about two in five of the respondents in the four union samples there is ambivalence or uncertainty about the attitudes of their colleagues to older workers continuing in work beyond retirement, although only about one in five of the aged care and finance samples, and one in three of the construction samples, sees their colleagues' attitudes as negative or very negative.

Table 9 Attitudes of colleagues or workmates towards older workers working beyond retirement age

Perceived attitude	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Very negative	16	1.5	18	3.5	3	1.6	14	5.8
Negative	168	15.8	75	14.5	41	21.2	61	25.4
Don't know	457	43.1	175	33.9	60	31.1	92	38.3
Positive	386	36.4	225	43.6	79	40.9	66	27.5
Strongly positive	34	3.2	23	4.5	10	5.2	7	2.9
Total	1061	100.0	516	100.0	193	100.0	240	100.0
Non-response rate	9	0.8	4	0.8	1	0.5	2	0.8

Like table 9, table 10 indicates that for more than two in five of the respondents in the four union samples there is ambivalence or uncertainty about the attitudes of their employers to older workers continuing in work beyond retirement, although about one in five or less of the four samples sees their employer's attitude as negative or very negative.

Table 10 Employer's attitude towards older workers working beyond retirement age

Perceived attitude	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Very negative	52	4.9	15	2.9	3	1.5	11	4.7
Negative	172	16.2	55	10.7	24	12.4	31	13.4
Don't know	471	44.5	251	48.6	88	45.4	96	41.4
Positive	323	30.5	175	33.9	72	37.1	85	36.6
Strongly positive	41	3.9	20	3.9	7	3.6	9	3.9
Total	1059	100.0	516	100.0	194	100.0	232	100.0
Non-response rate	11	1.0	4	0.8	0	0.0	10	4.1

Like table 10, table 11 indicates that for more than half of the respondents in the four union samples there is ambivalence or uncertainty about the attitudes of their employers to supporting training for older workers continuing in work beyond retirement, although about one in five or less of the four samples sees their employer's attitude as negative or very negative.

Table 11 Employer's attitude to supporting training for older workers beyond retirement age

Perceived attitude	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Very negative	49	4.6	16	3.1	3	1.6	17	7.3
Negative	160	15.1	47	9.1	22	11.4	36	15.5
Don't know	585	55.3	285	55.3	104	53.9	131	56.2
Positive	239	22.6	152	29.5	55	28.5	45	19.3
Strongly positive	25	2.4	15	2.9	9	4.7	4	1.7
Total	1058	100.0	515	100.0	193	100.0	233	100.0
Non-response rate	12	1.1	5	1.0	1	0.5	9	3.7

Consistent with the post-retirement work expectations reported in tables 5 and 13, table 12 indicates that very large majorities of the respondents in the four union samples are personally positive or very positive about older workers continuing in work beyond retirement, with less than one in twenty being negative or very negative, except for one in fourteen in the construction sample.

Cross-tabulations analysing the national finance sector survey include significant combinations of the attitudes of the respondents' themselves to working beyond retirement age (question 12) and three other issues: expectations about needing to work (question 5); respondents' post-retirement work preferences (question 13); and the value of 'train the trainer' courses that would assist older workers to train or mentor younger workers and pass on to them the benefits of their experience (question 20).

Table 12a reports a significant cross-tabulation that indicates that, in the finance sector sample, the proportion of respondents who are personally positive or very positive about older workers continuing in work beyond retirement was associated with the respondents' expectation that they will themselves work beyond the 'normal' retirement age for income or lifestyle reasons.

Table 13 indicates that between half and two-thirds of the respondents in the four union samples would like to continue in their present job or similar work beyond retirement age, and about one in five would prefer different work. Less than one in ten of the aged care sample, about one in seven of the construction sample, and about one in eight of the finance sample will not be continuing in work beyond retirement. The construction and finance samples provided slightly different responses when compared with table 5, but in both there is a low expectation of ceasing work entirely.

Table 13a reports a significant cross-tabulation that indicates that in the finance sector sample the proportion of respondents who are personally positive or very positive about older workers continuing in work beyond retirement was associated with the respondents' preferences about the type of work they would like to do if they themselves work beyond the 'normal' retirement age. The support documents on the Victorian aged care and South Australian construction samples also provide comparable cross-tabulations.

Table 12 Attitudes towards older workers working beyond retirement age

Own attitude	Finance		Aged care		Construction			
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Very negative	26	2.4	9	1.7	4	2.1	5	2.1
Negative	18	1.7	11	2.1	6	3.1	12	5.0
Don't know	50	4.7	44	8.5	22	11.3	19	7.9
Positive	521	48.8	266	51.3	97	50.0	131	54.8
Strongly positive	452	42.4	189	36.4	65	33.5	72	30.1
Total	1067	100.0	519	100.0	194	100.0	239	100.0
Non-response rate	3	0.3	1	0.2	0	0	3	1.2

Table 12a Q12 Own attitude and Q5 Income cross-tabulation

Own attitude (Q12)	Income (Q5)										Total	
	Will need job		May need part-time job		May work for better lifestyle		Not need job		Don't know		Count	% of combined total
	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total		
Strongly disagree	2	.2	5	.5	8	.8	6	.6	5	.5	26	2.4
Disagree	3	.3	4	.4	3	.3	4	.4	4	.4	18	1.7
Neutral	2	.2	11	1.0	14	1.3	9	.8	13	1.2	49	4.6
Agree	40	3.8	146	13.7	140	13.2	121	11.4	71	6.7	518	48.8
Strongly agree	65	6.1	133	12.5	122	11.5	94	8.9	37	3.5	451	42.5
Total	112	10.5	299	28.2	287	27.0	234	22.0	130	12.2	1062	100.0

Note: There were 8 non-responses, a rate of 0.7%. The Pearson Chi-Square has a value of 34.403, and is significant at 0.005. In the cross-tabulation, 6 cells (24.0%) have an expected count of less than 5. The minimum expected count is 1.90.

Table 13 Preferences if working beyond retirement age

Work preferences	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Like different work	253	23.9	98	19.0	35	18.1	54	22.7
Like similar work	266	25.1	147	28.4	58	30.1	72	30.3
Like to keep my job	335	31.6	207	40.0	65	33.7	67	28.2
Will not be working	135	12.7	39	7.5	18	9.3	37	15.5
Don't know	71	6.7	26	5.0	17	8.8	8	3.4
Total	1060	100.0	517	100.0	193	100.0	238	100.0
Non-response rate	10	0.9	3	0.6	1	0.5	4	1.7

Table 13a Q12 Own attitude and Q13 Work type cross-tabulation

Own attitude (Q12)	Work type (Q13)										Total	
	Different work		Similar work		Keep present job		Will not work		Don't know		Count	% of combined total
	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total		
Strongly disagree	10	.9	6	.6	3	.3	4	.4	3	.3	26	2.5
Disagree	3	.3	4	.4	5	.5	5	.5	1	.1	18	1.7
Neutral	9	.8	13	1.2	4	.4	15	1.4	9	.8	50	4.7
Agree	135	12.7	120	11.3	151	14.2	74	7.0	39	3.7	519	49.0
Strongly agree	96	9.1	123	11.6	172	16.2	37	3.5	19	1.8	447	42.2
Total	253	23.9	266	25.1	335	31.6	135	12.7	71	6.7	1060	100.0

Note: There were 10 non-responses, a rate of 0.9%. The Pearson Chi-Square has a value of 65.357, and is significant at 0.000. In the cross-tabulation, 7 cells (28.0%) have an expected count of less than 5. The minimum expected count is 1.21.

Tables 14a and 14b provide the rates of the open-ended qualitative responses to questions asking respondents who replied in question 13 that they would like different work after they retire to indicate what their present job is and what kind of post-retirement work they would prefer. Qualitative responses by the respondents in the four union samples to question 14 are reported in the supporting documents for each of the four surveys.

Table 14a Qualitative response rate on respondents' current work

Current work	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Qualitative response given	346	32.3	167	32.1	53	27.3	82	33.9
No qualitative response	724	67.7	353	67.9	141	72.7	160	66.1
Total	1070	100.0	520	100.0	194	100.0	242	100.0

Note: The high non-response rate to this open-ended question was consistent with the question being conditional upon responses to question 13.

Table 14b Qualitative response rate on respondents' preferred work beyond retirement

Preferred work	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Qualitative response given	321	30.0	144	27.7	50	25.8	76	31.4
No qualitative response	749	70.0	376	72.3	144	74.2	166	68.6
Total	1070	100.0	520	100.0	194	100.0	242	100.0

Note: The high non-response rates to this open-ended question were consistent with the question being conditional upon responses to question 13.

In Table 15 more than half of the respondents in the four union samples indicate that they do not require training to continue working beyond retirement age, while less than one in three do.

Table 15 Respondent need for training to work beyond retirement age

Perceived training need	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Yes	237	27.3	135	30.3	49	29.9	49	24.0
No	486	56.1	261	58.5	93	56.7	139	68.1
Don't know	144	16.6	50	11.2	22	13.4	16	7.8
Total	867	100.0	446	100.0	164	100.0	204	100.0
Non-response rate	203	19.0	74	14.2	30	15.5	38	15.7

Table 16 provides the rates of the open-ended qualitative responses to questions asking respondents who replied 'yes' in question 15 (that they would need training to obtain different work after they retire) to indicate what kind of training they would require. Qualitative responses by the respondents in the four union samples to question 16 are reported in the supporting documents for each of the four surveys.

Table 16 Qualitative response rate on training needs (of those who answered yes to question 15)

Effective training	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Qualitative response given	235	22.0	138	26.5	48	24.7	49	20.2
No qualitative response	835	78.0	382	73.5	146	75.3	193	79.8
Total	1070	100.0	520	100.0	194	100.0	242	100.0

Note: The high non-response rates to this open-ended question were consistent with the question being conditional upon responses to question 15.

Table 17 is conditional upon responses to questions 15 and 16 and shows that more than half of respondents who indicated that they would need training to obtain different work after they retire reported that the kind of training they would require was available to them, and less than one in five reported that the training they would need was not available to them.

Table 17 Availability to the respondent of the types of training required to work beyond retirement

Training required available	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Yes	156	56.3	90	57.7	26	50.0	29	50.0
No	49	17.7	24	15.4	9	17.3	10	17.2
Don't know	72	26.0	42	26.9	17	32.7	19	32.8
Total	277	100.0	156	100.0	52	100.0	58	100.0
Non-response rate	793	74.1	364	70.0	142	73.2	184	76.0

Note: The high non-response rates to this question were consistent with the question being conditional upon responses to question 15.

Table 18 indicates that more than half of the respondents indicated that they would see value in training to enhance the productivity and effectiveness of older workers who continue to work beyond retirement age, and only about one in ten did not, except in the construction sample where about two in five saw value in training to enhance the productivity and effectiveness of older workers who continue to work beyond retirement age, and about one in four did not.

Table 18 Training to increase respondents' productivity in work beyond retirement age

Productivity training	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Yes	227	50.8	145	56.6	50	54.9	45	42.5
No	54	12.1	25	9.8	12	13.2	27	25.5
Don't know	166	37.1	86	33.6	29	31.9	34	32.1
Total	447	100.0	256	100.0	91	100.0	106	100.0
Non-response rate	623	58.2	264	50.8	103	53.1	136	56.2

Note: The high non-response rates to this question were consistent with respondents being invited to move from question 15 to question 20.

Conditional upon responses to question 18, table 19 indicates that about half of the respondents who indicated that they saw value in training to enhance the productivity and effectiveness of older workers who continue to work beyond retirement age reported that the kind of training they would require was available to them, and less than one in five reported that the training was not available to them, except in the construction sample, where about two in five reported that

productivity and effectiveness training was available to them and one in five reported that such training was not available to them.

Table 19 Availability to the respondent of productivity-enhancing training

Age ranges	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Yes	187	45.6	114	47.5	42	49.4	35	36.1
No	50	12.2	30	12.5	13	15.3	19	19.6
Don't know	173	42.2	96	40.0	30	35.3	43	44.3
Total	410	100.0	240	100.0	85	100.0	97	100.0
Non-response rate	660	61.7	280	53.8	109	56.2	145	59.9

Note: The high non-response rates to this question were consistent with the question being conditional upon responses to question 18.

Table 20 indicates that around four in five of the respondents in the four union samples saw value in ‘train the trainer’ courses that would assist older workers to train or mentor younger workers and thus pass the benefits of their experience on to them.

Table 20a reports a significant cross-tabulation that indicates that in the finance sector sample the proportion of respondents who are personally positive or very positive about older workers continuing in work beyond the ‘normal’ retirement age were inclined to agree that ‘train the trainer’ training would assist older workers to train or mentor younger workers and thus pass on the benefits of their experience to them. All four of the supporting documents provide cross-tabulations between respondents’ own attitudes to working beyond retirement age and the value of this type of ‘train the trainer’ courses.

Table 21 indicates that around two in five of the respondents in the four union samples perceived gender differences in access to training and employment opportunities for older workers, and about one in five did not, except in the construction sample, where it was one in ten. Responses on gender discrimination from male and female respondents were similar.

Table 22 indicates that around seven in ten of the respondents in the four union samples saw a need for training of supervisors and younger workers against age-biased stereotypes, and about one in ten did not. However, the personal experiences indicated by respondents in tables 9, 10 and 11 were more ambivalent about age discrimination by colleagues and supervisors. The ambivalence or uncertainty evident in tables 9, 10 and 11 somewhat diminishes the strength of the finding in table 22, but it remains a strongly expressed view on the specific issue of training against age-biased stereotypes. Moreover, this finding is reinforced by cross-tabulation with the age of respondents.

Table 22a reports a significant cross-tabulation that indicates that in the finance sector sample the proportion of respondents who agreed or strongly agreed that there was a need for training of supervisors and younger workers to counter age-biased stereotypes (question 22) tended to vary with the age of the respondents (question 2), increasing among the older respondents compared with the relatively younger respondents.

Table 20 Would 'train the trainer' courses assist older workers to train younger workers

Perceived attitude	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Very unlikely	19	1.8	14	2.7	6	3.1	9	3.8
Unlikely	67	6.3	28	5.5	8	4.1	8	3.4
Don't know	147	13.9	57	11.1	21	10.8	16	6.7
Likely	501	47.4	212	41.3	99	51.0	106	44.5
Very likely	324	30.6	202	39.4	60	30.9	99	41.6
Total	1058	100.0	513	100.0	194	100.0	238	100.0
Non-response rate	12	1.1	7	1.3	0	0.0	4	1.7

Note: This question was suggested by Mr Martin O'Malley, CFMEU.

Table 20a Q20 Train the trainer and Q12 Own attitude cross-tabulation

Own attitude (Q12)	Train the trainer (Q20)										Total	
	Very unlikely		Unlikely		Neutral		Likely		Very likely		Count	% of combined total
	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total		
Strongly disagree	0	.0	2	.2	3	.3	13	1.2	8	.8	26	2.5
Disagree	2	.2	2	.2	1	.1	10	.9	2	.2	17	1.6
Neutral	2	.2	3	.3	16	1.5	24	2.3	5	.5	50	4.7
Agree	9	.9	38	3.6	77	7.3	277	26.2	117	11.1	518	49.0
Strongly agree	6	.6	22	2.1	50	4.7	177	16.7	192	18.1	447	42.2
Total	19	1.8	67	6.3	147	13.9	501	47.4	324	30.6	1058	100.0

Notes: There were 12 non-responses, a rate of 1.1%. The Pearson Chi-Square has a value of 82.578 and is significant at 0.000. In the cross-tabulation, 8 cells (32.0%) have an expected count of less than 5. The minimum expected count is 0.31.

Table 21 Gender differences in access to training and employment opportunities for older workers

Gender differences in opportunities	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Strongly disagree	33	3.1	8	1.6	3	1.6	5	2.1
Disagree	198	18.8	88	17.3	34	17.6	21	8.9
Neutral	339	32.1	198	38.8	60	31.1	82	34.9
Agree	338	32.0	144	28.2	74	38.3	87	37.0
Strongly agree	147	13.9	72	14.1	22	11.4	40	17.0
Total	1055	100.0	510	100.0	193	100.0	235	100.0
Non-response rate	15	1.4	10	1.9	1	0.5	7	2.9

Table 22 Need for training of supervisors and younger workers against age-biased stereotypes

Age-biased stereotypes	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Strongly disagree	21	2.0	7	1.4	2	1.0	1	0.4
Disagree	76	7.2	34	6.7	20	10.4	21	8.9
Neutral	239	22.6	110	21.5	39	20.3	42	17.7
Agree	484	45.8	241	47.2	102	53.1	119	50.2
Strongly agree	237	22.4	119	23.3	29	15.1	54	22.8
Total	1057	100.0	511	100.0	192	100.0	237	100.0
Non-response rate	13	1.2	9	1.7	2	1.0	5	2.1

Notes: This issue was also notable in qualitative responses to question 24.

Table 22a Q2 Age and Q22 Age bias cross-tabulation

Age bias (Q22)	Age (Q2)										Total	
	45–49		50–54		55–59		60–64		Over 65		Count	% of combined total
	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total	Count	% of combined total		
Strongly disagree	5	.5	11	1.0	2	.2	3	.3	0	.0	21	2.0
Disagree	23	2.2	30	2.8	14	1.3	9	.9	0	.0	76	7.2
Neutral	90	8.5	81	7.7	46	4.4	16	1.5	6	.6	239	22.7
Agree	145	13.8	178	16.9	113	10.7	27	2.6	19	1.8	482	45.7
Strongly agree	69	6.5	73	6.9	51	4.8	36	3.4	7	.7	236	22.4
Total	332	31.5	373	35.4	226	21.4	91	8.6	32	3.0	1054	100.0

Notes: There were 15 non-responses, a rate of 1.5%. The Pearson Chi-Square has a value of 35.332 and is significant at 0.004. In the cross-tabulation, 4 cells (16.0%) have an expected count of less than 5. The minimum expected count is 0.64.

Table 23 provides rates of open-ended qualitative responses to questions asking respondents for their suggestions about the most effective training required for work beyond retirement age. Their qualitative responses are reported in table 23a.

As table 23a indicates, the majority of the four union respondents considers training in computer skills or updating computing skills constitutes the most useful training to enable them to continue working effectively past retirement age.

Table 23 Qualitative response rate on most effective training for work beyond retirement age

Effective training	Finance		Aged care		Construction			
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Qualitative response given	756	70.7	377	72.5	139	71.6	168	69.5
No qualitative response	314	29.3	143	27.5	55	28.4	74	30.5
Total	1070	100.0	520	100.0	194	100.0	242	100.0

Table 23a Qualitative responses on most effective training for work beyond retirement age

Effective training	Finance		Aged care		Construction			
	FSU		HSU		LHMU		CFMEU	
	<i>number</i>		<i>number</i>		<i>number</i>		<i>Number</i>	
Update computer skill	289		76		24		33	
Update knowledge in technology development	70		-		-		33	
Skills update	-		55		18		-	
Hands-on training	38		21		-		6	
OHS training	-		27		4		10	
Manual handling	-		21		13		1	
Update current skills	16		14		-		-	
Train trainer	11		3		2		8	
Fitness training	-		9		2		9	
Sales techniques	8		-		-		-	
Communication skills	6		5		-		1	
Customer relations	5		-		-		-	
Time management	4		3		1		-	
Stress management	4		-		-		-	
Seminars	4		-		-		-	
Communication between young and older workers	4		5		2		-	
Classroom-based training	3		-		-		-	
Conflict management	3		-		-		-	
People skills	-		-		-		5	
Financial planning	2		-		-		-	
Balancing work and life	2		-		-		-	
Cultural awareness	2		2		-		-	
Organisational skills	1		-		1		-	
Memory course	1		-		-		-	
Training of supervisors/employers	1		4		-		-	
Supervising skills	-		-		-		6	
Refresher courses	-		-		-		2	
Mature age apprenticeship	-		-		-		2	
No qualitative response	314		143		55		74	

For aged care workers, updating their current skills is another important aspect of training, while for workers in the finance and construction sectors, it was in the area of updating technological knowledge.

Hands-on training was seen as an effective form of training by respondents in the finance, aged care and construction industries. Occupational health and safety training was seen as more important by the aged care and construction industry respondents than by those in the finance sector.

Table 24 provides rates of open-ended qualitative responses to questions asking respondents for their suggestions on the policy changes required for work beyond retirement age. Their qualitative responses are reported in table 24a.

Table 24 Qualitative response rate on policy changes required for work beyond retirement age

Policy changes	Finance		Aged care				Construction	
	FSU		HSU		LHMU		CFMEU	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Qualitative response given	576	53.8	268	51.5	98	50.5	144	59.5
No qualitative response	494	46.2	252	48.5	96	49.5	98	40.5
Total	1070	100.0	520	100.0	194	100.0	242	100.0

Table 24a Qualitative responses on policy changes required for work beyond retirement age

Policy changes	Finance		Aged care		Construction			
	FSU		HSU		LHMU		CFMEU	
	<i>number</i>	<i>number</i>	<i>number</i>	<i>number</i>	<i>number</i>	<i>number</i>	<i>number</i>	
Attitude change from senior managers, employers, younger workers	75	-	-	-	-	-	-	
Remove age discrimination	25	36	20	-	-	-		
Job flexibility	29	5	5	-	-	-		
Deployment to less physically strenuous work	-	5	-	-	-	-		
Policy for continuing education	9	-	-	-	-	-		
Changes in superannuation regulations	6	-	-	-	-	-		
Policy for older workers as mentors	5	-	-	-	-	-		
Tax incentives for early retirement or retention past age 60	5	-	-	-	6	-		
No ceiling on retirement age	5	10	-	-	-	-		
Government-subsidised or free training	3	-	1	-	4	-		
Reinforce policies regarding training and retention of older workers	-	2	-	-	-	-		
Training of younger workers	-	5	-	-	-	-		
Train managers and policy writers	-	4	-	-	-	-		
Retirement age policy/review retirement age	3	2	-	-	-	-		
Right of older workers to retire at specified age	4	-	-	-	-	-		
Policy review on workcover/seniors' card eligibility for over 65	-	1	-	-	3	-		
Insurance issues	-	-	-	-	1	-		

Table 24a gives the qualitative responses from the three industry sectors and indicates the need for changes that would lead to an elimination of negative attitudes towards older workers by senior managers, employers and younger workers. Details of respondents' qualitative comments and views on these matters are provided in each of the four supporting documents. Some of the comments by respondents from the finance and aged care sectors regarding the closely related area of removing age discrimination are also in the three relevant supporting documents. Respondents from the construction industry made no comments on this issue.

Qualitative responses on the policy changes considered necessary by the finance sector and the aged sector workers included their highlighting the need for job flexibility for older workers, particularly the option for part-time work, flexibility of hours worked, or job-sharing. Respondents from the construction industry made no comment on these issues.

In relation to qualitative responses on incentives and disincentives for older workers continuing in paid employment, respondents from all three industry sectors pointed out the need for policy changes or reviews of superannuation, workcover, and eligibility for the seniors' card for workers, as well as insurance for those aged 65 and above. Details of their comments can be found in the supporting documents.

Conclusions

Wanting to work

One of the striking findings of this study is that a large majority of the surveyed workers do not need to be persuaded or induced to continue to work beyond retirement age. Even though a large majority of respondents have wealth in the form of home ownership, and few have financial burdens in the form of dependants, less than one in seven has concluded that they will not need to work beyond their retirement.

This suggests that there is no policy requirement to persuade older workers to work beyond their retirement or to develop incentives for them to do so.

Policy disincentives to older workers

It would appear therefore that the policy priority is to address the obstacles, constraints and disincentives that deter or prevent older workers from working beyond their retirement. A very important constraint or disincentive, referred to by a number of respondents in qualitative comments, is posed by the unsatisfactory arrangements for phasing out workcover for older workers.

In South Australia, for instance, there are substantial workcover or workers' accident compensation disincentives for older workers. If a worker is injured at work within six months prior to turning 65 years old, he or she only receives income maintenance for six months. If he or she is injured after his or her 65th birthday, and before turning 69.5 years of age, he or she will only receive income maintenance for a maximum, aggregate period of six months. If the worker uses all of the six months either at once or over time, he or she will not be eligible for any further income maintenance. Between 69.5 and 70 years of age the worker only receives income maintenance until they turn 70 years old. Regardless of age, he or she is entitled to medical expenses and any lump sum payments for which he or she may be eligible. It is doubtful whether older workers not in receipt of income maintenance are able to access rehabilitation, as rehabilitation is referred to in the South Australian legislation as applying to those who are in receipt of income maintenance. Workers who do not qualify for workers' compensation because of the age issues may have access to common law rights. Similar arrangements occur in most other jurisdictions.

Such worker's accident or injury compensation provisions are arguably anomalous state policy settings in relation to the intergovernmental or nationally espoused policy objective of facilitating retention of older workers in employment beyond 'normal' retirement ages.

Discrimination, ageist stereotypes and flexible policy

Despite the national policy objective of facilitating retention of older workers in employment, the quantitative and qualitative responses indicate that older workers believe that they face age-biased stereotypes in the workforce, as well as age discrimination in relation to superannuation and workcover policies.

This study indicates that age-biased stereotypes are regarded by older workers as an important constraint on opportunities for older workers, which most saw as requiring a training remedy. The literature suggests that employers, human resources personnel and recruitment agencies perceive older workers as less productive, adaptable and trainable in the modern economy (Sheen 2001). Furthermore, as a consequence of industry restructuring, older workers are targeted for redundancy and retrenchment because they are perceived as 'soft targets' (Sheen 2001). The literature suggests that barriers facing older workers are a combination of age discrimination, discrimination on the basis of unemployment status, as well as inappropriate and outdated skills for the new economy. The present study of older workers' perspectives lends support to the issue of age-biased stereotypes and to the need for skills updating.

Policy is in place to review retirement ages. While our data suggest that most workers will continue to work if they can, a small minority do not plan to continue. This suggests that retirement age policy needs to allow individuals the option to continue working or to retire, depending on each individual's assessment of his or her health and personal circumstances. Given older workers' widespread belief that they need to continue working, coercive retirement age policies, while being inherently undesirable, are unnecessary for achieving the objective of substantial retention. The data support the desirability of flexible policies to enable individual choice; these are also desirable in principle because they produce beneficial social outcomes.

Training needs

Qualitative responses indicate that older workers seek equal access to training programs to enable them to update their skills and to keep up with developments in technology.

According to the quantitative and qualitative responses, older workers see a need for the training of supervisors and younger workers to counter age-biased stereotypes and to address the age discrimination that qualitative responses suggest is a significant issue for older workers continuing in work beyond retirement age.

Qualitative responses indicate that the types of training older workers see as necessary for their occupations frequently include training in computing skills (from simple word processing for those in the construction and the aged care sectors, to more complex computing skills for those in the finance sector), updating of relevant skills, and professional development training programs to enhance specific skills in relevant fields (physical fitness, counselling, communication) or in a wide variety of areas that various individuals favour pursuing after retiring from their current jobs.

Qualitative responses indicate that older workers see the most effective training methods as being in-service, in-house, one-on-one, and practical-oriented training methodologies, preferably utilising older workers as role models and mentors.

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Support document details

Additional information relating to this research is available in the four support documents listed below. They can be accessed from NCVER's website <<http://www.ncver.edu.au/publications/1779.html>>.

- ✧ Older workers' perspectives on training and retention of older workers: Support document – National finance sector survey
- ✧ Older workers' perspectives on training and retention of older workers: Support document – South Australian construction industry study
- ✧ Older workers' perspectives on training and retention of older workers: Support document – South Australian aged care workers study
- ✧ Older workers' perspectives on training and retention of older workers: Support document – Victorian aged care workers study



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