

A FUTURE WITHOUT 'AGE'

GAP/ACHR Conference on Productive Ageing



REPORT OF PROCEEDINGS

Friday, 17 May 2013
NSW Parliament House
Sydney, Australia



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GAP/ACHR Conference on Productive Ageing

Report of Proceedings

Sydney, 17 May 2013



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EXECUTIVE SUMMARY

The social implications and economic opportunities created by Australia's ageing population were the key themes of Global Access Partners (GAP) and Australian Centre for Health Research (ACHR) Conference on Productive Ageing held at NSW Parliament House on Friday, 17 May 2013.

Delegates from a broad range of government, commercial and civic organisations agreed that government, employers and society itself must take positive action to encourage productive ageing and build a 'future without age'. Mature workforce participation, expanded volunteering and other socially beneficial activities will ensure that Australian's growing army of senior citizens are able to make the most of their ever lengthening life spans. However, the long-standing consensus behind 'productive ageing' in theory must be supported by social and commercial attitudes in practice and government policy improved where it remains fragmented and ineffectual today.

In common with other OECD nations, Australia's ageing population and increasing life expectancy are adding to its pension burden, while the economy suffers from lacklustre productivity growth. In 1970, only 8% of Australians were older than 64; in 2050, almost a quarter will be 64 or more. Pension ages have been increased, but still lag behind ever growing life expectancy, particularly from the age of 65, and have little immediate effect on individual retirement decisions.

Although workforce participation by over 55s is on the rise, an increase of 3% would increase GDP by \$33 billion, while 5% growth would see 750,000 benefit recipients become tax payers and give the economy a \$48 billion boost. 2 million older people are willing and able to work and their under employment currently costs Australia \$10.8 billion a year in lost GDP.

Increasing mature age participation in the workforce also improves commercial productivity and the physical and mental health of older people. Australia's relatively low unemployment means that older workers can be encouraged to stay on without affecting youth employment.

Unfortunately, employer and employee attitudes still lag behind Australia's demographic and economic realities. Healthy 65 year olds will live 50% longer than figures based on life expectancy at birth suggest and so older workers often underestimate their pension and activity needs, while many employers unfairly denigrate their worth. Mature age workers were the first to be fired and last to be hired as companies restructured in the face of growing international competition and are often excluded from ongoing skills training. They suffer from ageist prejudice against their energy, costs, commitment, flexibility and willingness to learn, while tax and superannuation arrangements can still encourage retirement rather than continued employment, despite recent government reforms.

More experienced workers offer companies tangible commercial benefits in terms of loyalty, practical experience, reliability, time keeping, customer service and managerial and supervisory skills. The most successful and productive firms employ a wide age range and encourage intergenerational interaction to share both long experience and new ideas. Lifelong learning must be emphasised to maintain employable skills, particularly as older workers are well suited to a new digital economy prizing knowledge over physical strength.

Public Policy - Rather than confine itself to the care and support of the very frail, public policy must drive 'positive ageing' beyond the workplace through expanded volunteering, IT training, healthy living education and other schemes to make the most of Australia's most experienced citizens. Governments must discourage the use of unemployment and disability benefits as a path into early retirement and invest in skills and training programmes to improve mature age employability. The remaining financial disincentives to continued work must be replaced by flexible combinations of work and pension arrangements to encourage employee retention or phased retirement schemes. Employment barriers should be eroded through enforcement of existing age discrimination legislation, public information campaigns and the targeted education of employers and recruiters regarding the demonstrable and significant commercial benefits of employing older Australians.

Local, state and federal governments must pursue an integrated, whole-of-government approach which allows for the diverse needs of older citizens, and partner with business and civic organisations to forge age-positive cultural change. Measures must be adequately resourced, properly targeted and implemented at every level.

Older Workers – Older workers must be retained in the workforce for longer, or encouraged to re-enter the workforce in new roles in the growing services sector, including education, retail and digital services and aged care. The financial, physical and mental benefits of remaining in work and pursuing active community involvement must be emphasised to all Australians in good time. The employability of older workers can be enhanced through modernising their skills, improving job search avenues, emphasising online learning and reforming working conditions to suit their needs.

Employers – Employers must develop explicit and proactive age management plans to compete successfully in a tightening labour market. Age friendly working environments will abolish mandatory retirement, embrace open and external recruitment and expand telework where possible. The creation of age diverse teams and promotion of mutually beneficial mentoring will also help younger workers at risk of disengagement and under productivity. Successful companies will increasingly rely on the input of older workers to widen and deepen their talent pool and abandon the outdated stereotypes which continue to hold older people back from maximising their contribution to the workplace and society.

RECOMMENDATIONS

In the words of Peter Harris, Chairman of the Productivity Commission, Australia must not only *'add years to life, but add life to years'*. Thought leaders in government, civil society and companies must revitalise the attitudes and expectations of older workers by educating them about their own potential longevity, resulting financial needs and the personal benefits of remaining economically and socially active. Unhelpful social attitudes and ageist prejudices must be challenged, the successes of older Australians celebrated and media and advertising stereotypes overturned by 'rebranding' the mature citizen as fully capable of work, volunteering and active participation in all aspects of modern society.

What the Government can do

► Continue the Reform of Public Policy

Policy at all levels of government and across all departments should be co-ordinated to encourage positive ageing, and an overarching national ageing strategy should be produced and implemented in full. All tiers of government should work to improve older people's access to education and training to build appropriate skills for the future. Online education offers effective and cost efficient opportunities to develop older people's skills in the new digital age.

The Treasury should remove the remaining legal, superannuation, and financial constraints on the continued employment of older workers. Workers compensation age and capping limits should be removed, given the lack of evidence for their imposition, and income protection insurance extended for older employees. Licenses for professional drivers should be awarded for proven competence, not removed on the basis of age. Over the long term, the Federal Government could increase the retirement age to 70 or 75 for both sexes.

More affordable housing and residential care options should empower the elderly to live in dignity in the areas of their choice, while the number of residential care beds should be increased to reduce wasteful 'bed blocking' in hospitals. Health consumers should be given the right – and funding – to choose their own care providers to increase competition and efficiency in the sector. Public health campaigns and targeted taxation could reduce demand for unhealthy high calorie food and drink and help tackle the obesity crisis and its resulting chronic health problems just as firm steps have successfully reduced smoking.

What Employers can do

► Rethinking Recruitment and Commercial Attitudes

To continue their success into the future, companies will have to realise the commercial benefits of employing older workers and generate explicit age-friendly plans to encourage their retention and recruitment. Ageism and negative attitudes in recruitment and HR must be tackled through improved discrimination awareness and rejection of the unjust stereotyping of older Australians.

Firms can drive intergenerational understanding and productivity gains through the creation of multi-generational teams and encouraging mutually beneficial two-way mentoring between the generations. More flexible work options will generate improved commercial and individual outcomes, while ongoing training in IT and other skills should be offered to workers of every age to maximise their productivity.

Employers in the expanding digital and service economy should target older Australians to meet the increased demand for workers and make the most of the loyalty, knowledge, wisdom and experience such workers can provide.

What Individuals can do

► Empowering Individual Action and Agency

Older Australians can greatly improve their physical, mental and financial health by remaining active in the workforce and society as long as possible. Paid work, volunteering and civic involvement benefit the community as well as the individual and, far from being a time of decline, a new 'third age' can be as productive and satisfying as any other time of life if people remain proactive and involved.

New technology and the internet offer fresh employment and educational opportunities, while the growing service and digital economy open major opportunities for Australians seeking a new and fulfilling latter age career.

People of every age should embrace a culture of personal change, develop a personal network of mutually beneficial relationships and educate themselves to 'gain height' and take a broader perspective. We should all be curious and ask questions, 'place multiple bets' on our future and recognise and take advantage of 'forks in the road'.

KEY WORKSHOP FINDINGS

An interactive workshop, facilitated by Enzyme International as part of the conference proceedings, encouraged delegates to consider the most pressing issues, blockages and success factors affecting the employment of mature workers in Australia.

The following diagrams summarise the views of the employers, industry associations, peak bodies, policy makers, public servants and academics in the audience.

Diagram 1. Hierarchy of Issues – Overall (© Enzyme Group, 2013)

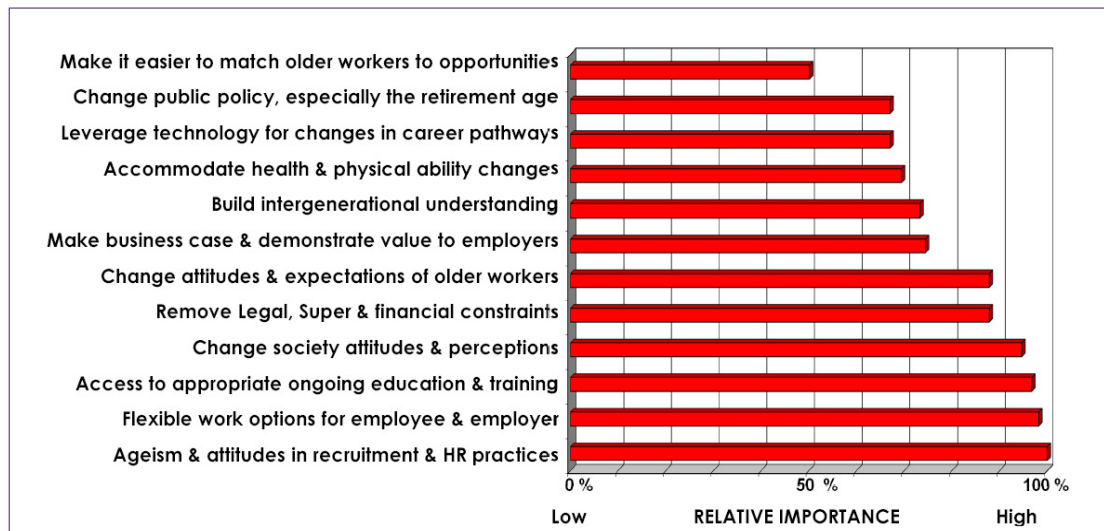
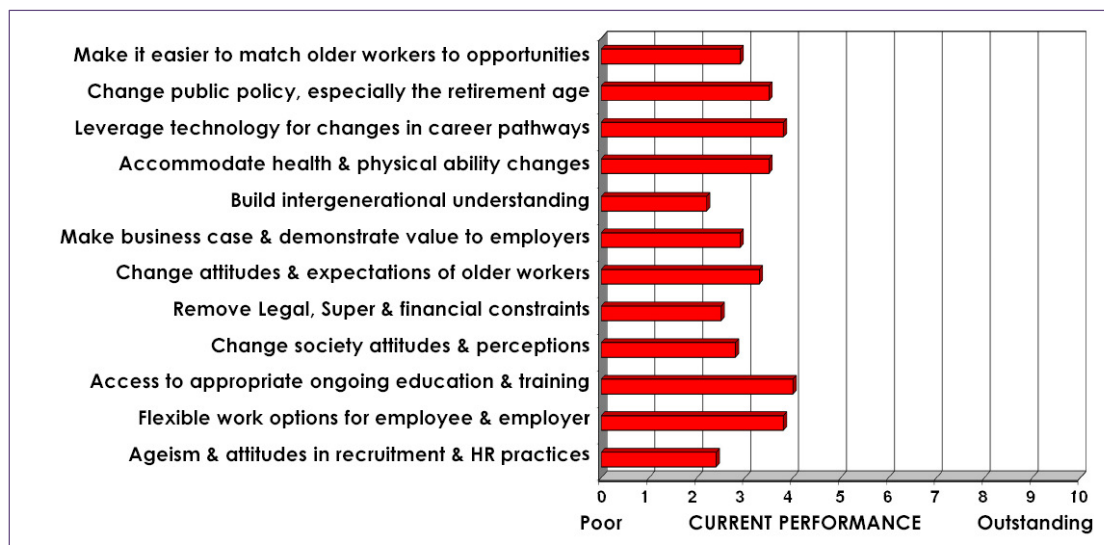


Diagram 2. Issues Current Performance – Overall (© Enzyme Group, 2013)



PARTNERS & SPONSORS

A Future without 'Age' was hosted by Global Access Partners (GAP) and the Australian Centre for Health Research (ACHR), with the financial and in-kind support of government and industry partners.

Our thanks go to the following organisations for their contribution and foresight in supporting the development of the conference:

- ▶ **Adage.com.au**
- ▶ **Australian Centre for Health Research**
- ▶ **Enzyme International (Australia)**
- ▶ **Integrated Wireless**
- ▶ **NSW Ministerial Advisory Committee on Ageing**
- ▶ **Open Forum**
- ▶ **Selection Partners**

Since 2005, joint initiatives by GAP and ACHR have included discussions of national health policy, e-health infrastructure, genetic testing in drug therapy and the management of chronic disease in an ageing population. Together, GAP and ACHR have staged a series of major national conferences and executive round-tables to drive Australian health reform.

(For detailed information on conference partners, see App. 3, pp. 47-51)

KEYNOTE SPEAKERS

A Future without 'Age' was held in the Legislative Assembly Chamber of the NSW Parliament House in Sydney and consisted of the **two plenary sessions** and **a working lunch**. Each session began with thought provoking addresses from the keynote speakers and continued as a dialogue between delegates in a parliamentary style (for a full programme, see App. 1, pp. 38-39).

The keynote speakers and session chairs of *A Future without 'Age'* were (in alphabetical order; for speakers' profiles, see App. 2, pp. 40-41):

Senator, The Hon. Eric Abetz MP

Shadow Minister for Employment and Workplace Relations
Leader of the Opposition in the Senate,
Liberal Senator for Tasmania

Prof Kevin Austin

Director, Enzyme Group

Cr Sally Betts

Mayor of Waverley, Senior Vice President
Southern Sydney Regional
Organisation of Councils

Mr Peter Fritz AM

Group Managing Director, TCG Group
Managing Director
Global Access Partners

Ms Catherine Fritz-Kalish

General Manager
Global Access Partners

Ms Kathryn Greiner AO

Chair, NSW Ministerial Advisory
Committee on Ageing

Mr Peter Harris

Chairman
Productivity Commission

Ms Heidi Holmes

Managing Director
Adage.com.au

Mr Brad Howarth

Journalist
Co-author of *A Faster Future*

Mr Derek McMillan

Chief Executive Officer
Retirement Living Services
Australian Unity

Prof John McNeil

Head of School
School of Public Health & Preventive
Medicine, Monash University

Ms Lisa Middlebrook

Executive Manager
Strategy & Policy
Global Access Partners

The Hon. Susan Ryan AO

Age Discrimination Commissioner
Australian Human Rights Commission

Dr Ian Watt AO

Secretary
Department of Prime Minister & Cabinet

REPORT OF PROCEEDINGS

Introduction – Ms Catherine Fritz-Kalish

Ms Fritz-Kalish, general manager of Global Access Partners, welcomed attendees to the event. She noted that the Australian Bureau of Statistics (ABS) categorises anyone over 45 as 'old'¹ and that prejudice against older workers will become an issue for everyone in time. Australians are changing their view of retirement, with more people staying in the workforce and wishing to remain active for longer, but policy makers, employers and society have not kept pace with this trend. The conference will examine the changing nature of paid and voluntary employment in Australia and discuss policy reforms, commercial opportunities and research projects to help shape a 'future without age'. She then invited Ms Kathryn Greiner, Chair of the NSW Ministerial Advisory Committee on Ageing, to deliver the welcome address.

Welcome Address – Ms Kathryn Greiner AO

Ms Greiner, and subsequent speakers, began by acknowledging the traditional owners of the land. Ms Greiner said the NSW Ministerial Advisory Committee on Ageing (MACA) had been created by the Hon. Andrew Constance MP, NSW Minister for Ageing and Disability Services, to encourage a whole-of-government state ageing strategy encompassing health, transport, housing, recreation and employment.

The increasing life expectancy enjoyed by citizens of New South Wales is testament to the efficacy of its health and welfare system, but as the number of citizens aged 65 and above will double from 1 million in 2012 to 2 million in 2050, changes in housing patterns in the Sydney metro area will be required. 'Baby boomers', who have always defined society in terms of themselves, will now become what demographer Bernard Salt terms 'active retirees'.

Ms Greiner hoped to remove the word 'retirement' from the lexicon, seeing the progression of one's life as '*nothing but a change of chapters*', and envisioned a future in which healthy, relatively wealthy and active people meet fresh challenges in new ways.

"Australia is a nation of 23 million in a landmass the size of the USA and cannot afford to let one willing worker languish in unemployment if it is to compete."

Kathryn Greiner AO

¹ **ABS 6238.0 - Retirement and Retirement Intentions**, Australia, July 2010 to June 2011;
<http://www.abs.gov.au/ausstats/abs@.nsf/mf/6238.0>

The NSW Government will help older people enjoy the benefits of living longer by drawing on the skills and experience they bring to the workforce and society. There are major opportunities for businesses to assist older people, who in turn have much to offer their families, communities and voluntary sector.

Employment opportunities for mature age workers are critical in the pursuit of positive ageing. The number of workers over 65 has increased from 24% to 34% over the last decade, a trend which will continue as many women return to paid employment in their 40s after raising young children. Indigenous women tend to have children at a younger age, and may enter tertiary education in their 30s and the workforce in their early 40s. As a result, neither group is minded to leave work at 65. In contrast, some men who have worked all their lives may have 'tired of the daily grind' by that stage and prefer alternative activities, project work or mentoring young workers.

Ms Greiner acknowledged the barriers created by employer age discrimination and called for more flexible working arrangements. Recruitment practices must change and older people should be offered training to keep up to date with IT. Legal and financial barriers must also be addressed, and superannuation, workers compensation and income protection should be 'put on the table' to reduce barriers to re-entry for the long-term unemployed. Australia is a nation of 23 million in a landmass the size of the USA and cannot afford to let one willing worker languish in unemployment if it is to compete. Education is the key to growth and opportunities for older people, as well as the young.

Ms Fritz-Kalish thanked Ms Greiner before introducing Senator, the Honourable Eric Abetz MP, Shadow Minister for Employment and Workplace Relations, to deliver the opening address.

Opening Address - Senator, the Honourable Eric Abetz MP

Senator Eric Abetz stressed the importance of a national discussion on productive ageing. He quoted Bob Hope who famously quipped that *'you know when you're getting old when the candles cost more than the cake'*. Senator Abetz also quoted a Japanese proverb which measures the greatest cultural achievement of a society as the contentment of its older generations, while the Spanish say that *'if you must grow old, you must start early.'* Members of a contented older generation are fully engaged in its chosen profession, vocation, community and family life.



**Senator the Hon. Eric Abetz MP
addressing the Conference**

While age restrictions for young drivers are frustrating but necessary, an arbitrary retirement age embeds unhelpful expectations in the community and constrains the great potential older Australians possess. A fixed retirement age labels people who reach it as 'past it' and those approaching it as unemployable, while Australia should instead be celebrating the

value of real life experience. Political leaders such as John Howard were undoubtedly more capable on their return to power, for example, and greater longevity generates greater wisdom which can benefit us all. Although Mr Howard was seen by many Australians as 'too old' when finally voted out of office, he was still comparatively young in international political circles. The advice of Australian barristers in their 80s remains in demand, yet the constitution insists on mandatory retirement at 70 for the High Court.

Current pension entitlements were set when average life expectancy was lower, and budgetary pressures are now driving change. Although Australia prides itself as a young country, the experience of older Australians must be harnessed to maximise its potential. Public policy must embrace the benefits of a mature population as well worry about its costs.

Employment demonstrably improves a household's self-esteem and physical and mental health, as well as improving the national finances when welfare recipients become tax payers again. Gainful employment and social engagement should not cease at a relatively young age and it is foolish for Australia to discriminate against its most experienced citizens when they still have so much to give.

"A fixed retirement age labels people who reach it as 'past it' and those approaching it as unemployable, while Australia should instead be celebrating the value of real life experience."

* * *

**Senator, the Hon.
Eric Abetz MP**

Senator Abetz acknowledged society's responsibility to care for the frail, but he found it refreshing to debate ageing issues which did not concentrate on the costs of 'high care verses low care' or dementia and incontinence. He called for Australia to 'lift its horizons' beyond care in isolation and reimagine older Australians' full and continued engagement in society. Only 0.252% of the population require aged care facilities at any one time, with the vast majority of people ending their lives without recourse to such facilities.

9% of the population is 70 or older. In eight years' time this will increase to 13% and by 2051 it will reach 20%. In 2007, there were six people of working age for every person over 67; by 2047 this will almost halve to 3.2. These statistics highlight the financial challenges to come, with spending on aged health, aged care and pensions forecast to increase from under 10% today to 14.4% of GDP by 2050. Public policy must address these trends by harnessing the untapped individual, social and economic potential of older Australians. Developing the energy, talents and achievements of older Australians will produce a 'mining boom' which will not 'bust', but society and the workplace must change to unlock this potential. Public policy must change today to prepare for an older future. As Susan Ryan, the Aged Discrimination Commissioner has observed, policies should not reflect what happened 100 years ago when most people were dead before 65². The sooner public policy and social attitudes are transformed, the sooner more people will be able to age productively for the benefit of themselves, their families and society.

² **Commissioner calls for end to age caps on policies;** ABC News, 6 June 2012, <http://www.abc.net.au/pm/content/2012/s3519695.htm>

Discussion

In answer to questions, Senator Abetz did not see a conflict between the social and economic aspects of productive ageing and argued they should be complementary. He championed a whole-of-government approach, with the Treasurer taking more than tax revenue into account, just as the Minister for Aged Care should look beyond nursing homes. In regard to the impact of the 'Asian Century', he observed that Asian communities tend to care for older relatives well and value their experience, with older politicians the norm rather than the exception in South East Asia. He backed plans to send Australian students to study in Asia, just as Asian students come to Australia to learn.³

The recently launched *Corporate Champions* programme⁴ will encourage company leaders to value and employ older people and run until 2016. Senator Abetz recounted the success of a Rotary Club programme to help older workers mentor younger employees in Tasmania, although it had struggled to gain its \$50,000 funding because it fell between specific departmental budgets.

Conflicts in provision for elderly people in frail health remain problematic. State funded health providers and Commonwealth funded aged care facilities still attempt to discharge older people into the care of the other to reduce costs. Seamless transition between the two should be based on patient need, rather than budgetary juggling.

³ Tony Abbott - Address to the Menzies Research Centre, **New Colombo Plan Policy**, Parliament House, Canberra, 22 March 2013; <http://liberal.org.au/latest-news/2013/03/22/tony-abbott-address-menzies-research-centre-new-colombo-plan-policy>

⁴ Department of Education, Employment and Workplace Relations; **Experience + Corporate Champions** program 2013-2016 procurement; <http://deewr.gov.au/experience-corporate-champions-program-2013-16-procurement>

GAP/ACHR Seminar for Mature Job Seekers

NSW Parliament House, 16 May 2013

At a job seminar for mature seekers held on May 16, 42% of respondents said they had been directly asked their age in job interviews. Of those people who stated the reason for their unemployment, 22% cited the global financial crises or an international takeover of their employing company as the reason for their redundancy.

"I went for an interview for a position as a graphic designer. When I walked into the room the recruiter said 'you have grey hair, how old are you?' and then proceeded to rip up my CV in front of me. Needless to say, I didn't get the job."

"I left the workforce to have children. When my children got older I went to university and earned a masters degree in education and a law degree. I am ready to return to work but I get asked why do I want to work at my age, and they say I should be retiring. Why does this attitude exist? I am in my 50s, I don't want to retire yet."

"I would like a change of career, mainly because I work in a family business and would like a change for personal independence, and greater self-esteem and confidence."

"I am only 53, I simply can't afford not to work full-time. "

"I am relatively young and fit at age 44, but I have returned from a long period overseas and am now back where I started. So what's going against me?"

(See App. 5 on pp. 58-64 for a full report on the seminar)

Session One

Productive Ageing: New Employment Opportunities

Introduction – Ms Lisa Middlebrook

Ms Middlebrook, the executive manager for strategy and policy at Global Access Partners, said the conference had been inspired by GAP's managing director Peter Fritz AM and would examine employment issues in its first session and social capital in the second. Although much of the discussion would focus on paid employment, she reminded attendees that volunteering offers a fruitful first step for individuals moving back into work as well as being productive in itself and could be used to better advantage by communities.

She thanked the conference's sponsors, including the NSW Government and the Australian Centre for Health Research, and acknowledged in-kind support from several commercial partners. She also thanked the NSW Ministerial Advisory Committee for Ageing for their work and members of the steering committee and GAP for organising the conference.

Ms Middlebrook quoted the observation of Manchester United manager Sir Alex Ferguson that while younger people could retire from one career to pursue another, people of his age lived to work. She praised the success of the GAP/ACHR Seminar for Mature Job Seekers held on the previous day at NSW Parliament House, which had helped more than 90 older job seekers with opportunities and advice. Stories had emerged of people being rejected at interviews for appearing too old, and she called for measures to end such age discrimination. GAP will contact the job seminar attendees in six months to chart their progress. She welcomed the continued involvement of the organisations attending the conference and revealed that GAP will create a long-term taskforce to continue the debate. She then introduced Dr Ian Watt AO, Secretary Department of the Prime Minister and Cabinet, to chair the opening session.

Session Chair / 1st Speaker – Dr Ian Watt AO

Dr Watt highlighted the problem of age discrimination through the plight of Stanmore grandmother Ann Margulis, a 60 year old administrative worker forced to seek a 'top level admin' job via a billboard near Kingsford Smith airport which proclaimed '*I am 60, highly motivated, very experienced and not over the hill*'⁵.



Dr Ian Watt AO

⁵ **I couldn't even buy a job**, by L. Speranza, the Sunday Telegraph, 24 Feb 2013, <http://www.theaustralian.com.au/news/i-couldnt-even-buy-a-job/story-e6frg6n6-1226584067887>

In the 1980s, when the Australian public service began to track the ageing of its workforce, it framed the issue in terms of 'risks, crises and burdens', but now views it as an opportunity. Although some see the current push for positive ageing as the ever self-entitled 'baby boomer' generation '*re-writing the script to suit its own position in it*', today's demographic circumstances are different from past. Life expectancy in 1901 was 55 for men and 59 for women, while today it is 79 and 84 respectively⁶. When the old age pension was introduced, only 50% of men lived long enough to collect it, but now 85% live past 65.

Some people do stay in the workforce well beyond retirement age. In the past twenty years, workforce participation for those aged 65 and over has increased from 5% to 12%, and for those aged over 55 from 21% to 35%. It is clear that Australia must keep more older workers in the workplace, but all the talk of opportunity - and a modest increase in the number of mature age employees - has not been enough to arrest the overall decline in workforce participation as the population ages, reducing economic growth and GDP per capita. The 2010 Intergenerational Report⁷ estimated that a 3.6% fall in the participation rate reduces GDP by 4.3% and so retaining older people in the workforce will deliver a host of personal, community and economic benefits for Australia.

Worker and employer expectations of when people should retire must change as part of a broader cultural shift in attitudes. As we live longer, healthier lives, retirement decisions should be based on one's ability to work, rather than chronological age. Gender differences will also erode in the future. Historically, women have enjoyed lower retirement ages than men, with the figure set at 60 for women in 1910, on the assumption that women became 'incapacitated for work' earlier than men. This gender disparity will finally end in 2014, after more than a century of wrong signals regarding female capability.

"The vital role of older workers must form an integral part of any discussions about Australia's economic future."

Dr Ian Watt AO

Retirement decisions are often driven by access to retirement income, be it a pension or superannuation fund. In 2010/11, the most commonly cited reason for retirement in Australia was reaching eligible pensionable age. The phased increase of the pensionable age to 67 by 2023 and the superannuation preservation age to 60 are '*steps in the right direction*' and will encourage longer working lives. From 1 July 2013, the superannuation guarantee will be extended to workers aged over 70, boosting the entitlements of 55,000 workers and signalling the benefits of remaining in the workforce and government support for older workers. However, notwithstanding the new age thresholds and incremental retirement reforms, the culture of a single retirement age remains, and changing this remains the major challenge in pursuit of productive ageing. Age should not, in itself, be a reason to retire, nor should it present an automatic barrier to employment.

⁶ **Australian trends in life expectancy**, Australian Institute of Health and Welfare, 2013; www.aihw.gov.au/australian-trends-in-life-expectancy/

⁷ **Australia to 2050: future challenges**, The Hon. Wayne Swan MP, January 2010; http://archive.treasury.gov.au/igr/igr2010/report/pdf/IGR_2010.pdf

As the Australian Human Rights Commission have pointed out, many employers still believe older workers have less energy, more illness and out-of-date skills. Such attitudes may require further legislative and regulatory responses, but these should not be the first resort and will be insufficient in isolation. Demand for older workers must be increased by demonstrating their economic benefit and tackling stereotypes and misconceptions about them, following the lead of the Australian Ambassador for Ageing. As competition for skilled workers increases, an ageing workforce will find employment if barriers to participation are reduced.

The 20th century's revolution in attitudes towards working women offers a model for older workers in the 21st. The Australian Public Service forced women to resign upon marriage into the 1960s, but now more than 57% of APS workers are female, with 62% of the Department of the Prime Minister and Cabinet staffed by women. These improvements have been driven by greater access to child care facilities, antidiscrimination and affirmative action laws, paid parental leave, more flexible working arrangements and, above all, a cultural change driven by competition for talented workers.

Today's policy makers must take the action required to drive similar improvements for older workers and change wider social attitudes. Employers will be forced by economic and demographic reality to consider older workers in the future, but policy must facilitate, rather than impede, their employment.

Equal learning and development opportunities should be offered to older workers to keep their skills fresh, health risks for older workers should be minimised and more flexible working hours should accommodate caring responsibilities or other activities. Experience and life skills should be emphasised in job advertising, in place of the 'dynamic' and 'youthful' brand images used to exclude older applicants today. The vital role of older workers must form an integral part of any discussions about Australia's economic future.

Dr Watt closed by recounting that, after 501 job applications, Ann found a suitable position, and her billboard proclaims that she is 'now employed'. The key issue is to 'make it easier for the next Ann, and the one after that'.

"The 20th century's revolution in attitudes towards working women offers a model for older workers in the 21st."

Dr Ian Watt AO

"In addition to anti-discrimination legislation, companies were set targets for female employment and CEOs were given responsibility for enforcing them. Despite fierce commercial opposition to such strictures at the time, they have proved effective and are now widely accepted."

**A delegate's comment during Q&A,
2013 GAP/ACHR Conference on
Productive Ageing**

2nd Speaker – The Honourable Susan Ryan AO

The Hon. Susan Ryan, Australia's first Age Discrimination Commissioner, accepted that productive ageing is an aspiration shared by all, regardless of political persuasion or personal wealth, and argued it will benefit individuals, families and the community as well as the Treasury and employers. She was reassured that Ann Margulis' experience showed that employers will employ older workers if their attention is drawn to them. Mrs Margulis' success had inspired a Sunday Telegraph award scheme for the best mature age worker, a contest won by a Southern Highlands postman who helps older people with their needs. However, despite the conference consensus that ageing should pose no impediment to employment, in reality numerous barriers remain.



**Commissioner Susan Ryan
answering questions**

The concept of productive ageing emerged in the United States in the 1980s in reaction to the assumption that ageing inevitably brings declining physical and cognitive health, increasing dependence and decreasing contributions. Productive ageing recognises that individuals can and often do continue activities of value as they age. Ms Ryan identified ageism in employment and recruitment practices as the greatest barrier to people continuing to contribute and criticised the media and advertising for portraying a narrow range of negative stereotypes.

The ABS reports⁸ that 18% of workers over 45 experience difficulty in finding new work, while the Financial Services Council have found that 30% of older workers report some form of discrimination⁹, most commonly being made redundant before younger employees. New research to be released shortly by the Australian Human Rights Commission will reveal that many employers will not hire anyone over 50. A third of unemployed workers between 55 and 64 are 'long-term unemployed', compared to just 13% of unemployed people aged 15 to 24. These statistics betray a *'shocking waste of human capital'* which Australia cannot afford, and such trends must be arrested and reversed. National Seniors Australia found that nearly 2 million more older Australians wished to work in 2009, a waste of human resources worth \$10.8 billion a year¹⁰.

⁸ **Older people and the labour market**; ABS 4102.0 - Australian Social Trends, Sep 2010, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features30Sep+2010>

⁹ **Attitudes to Older Workers**; Report prepared for the Financial Services Council, Westfield Wright Pty; January 2013; http://www.fsc.org.au/downloads/uploaded/2012_3001_older%20workers_report_4464.pdf

¹⁰ **Still Putting In: Measuring the Economic and Social Contributions of Older Australians**; National Seniors Australia Productive Ageing Centre, May 2009; <http://www.productiveageing.com.au/userfiles/file/StillPuttingIn.pdf>

The facts about ageing are widely ignored by employers, recruiters and society as a whole. Most of us will live past the time expected in previous generations. The Australian Institute of Actuaries calculates that many healthy 65 year olds will live over 100, and the life expectancy of today's children might reach 120. The latest brain research shows that despite widespread gloom about dementia, many 65 – 70 year olds retain their brain health and vitality. Physically active non-smokers in their late sixties today present brain scans of people 10 to 15 years their junior, compared to their parents' generation.

Gerontologists have established that biological ageing is not synonymous with chronological age and while some 80 year olds will inevitably be restricted in their capabilities, others will be perfectly capable of driving, working and remaining active in their communities. While babies develop at a relatively uniform rate, the ageing process is far more diverse and employers and policy makers alike must take account of this reality.

In 2012, Ms Ryan commissioned Deloitte Access Economics to investigate the economic impact of increasing the economic activity rates of the over 55s¹¹. They concluded that increasing participation by 3% would inject \$33 billion into the national economy, while a 5% increase, moving 750,000 people from benefits to paid work, would produce a \$48 billion boost. These figures would add to the \$55 billion generated by current trends towards higher mature age employment. The concomitant increase in tax revenue would also help offset the problem of higher pension, health and welfare budgets.

OECD data ranks Australia 9th out of 34 developed economies regarding the economic participation of older people¹². There is no reason why Australia cannot match higher ranked nations such as Iceland, New Zealand, Sweden, Norway, Switzerland, Japan, South Korea and Israel, given its relatively high growth rates, good health system and increased longevity. As Age Discrimination Commissioner, Ms Ryan extols the benefits of older workers to employers and human resource professionals to encourage the incorporation of older workers into their recruitment plans.

She agreed with Senator Abetz that although laws exist to protect people against gross discrimination, decision makers must be encouraged to reform their ageist attitudes through informed discussions and positive examples. Jobs must be allocated by people's ability, rather than their age, as new job opportunities emerge. Over half a million new aged care workers

"Current statistics on unemployment of seniors betray a shocking waste of human capital which Australia cannot afford and such trends must be arrested and reversed."

The Hon. Susan Ryan AO

¹¹ **Increasing participation among older workers: The grey army advances** - Report by Deloitte Access Economics prepared for the Australian Human Rights Commission, July 2012; <http://www.humanrights.gov.au/sites/default/files/document/publication/deloitte-mature-age-participation-research.pdf>

¹² **Ageing and Employment Policies:** OECD 2013 review of policies to improve labour market prospects for older workers; <http://www.oecd.org/els/emp/ageingandemploymentpolicies.htm>

will be required as Australia ages and many of these posts could offer second or third career opportunities for older people. Financial services, community development and education are also well suited for healthy, capable older people. In conclusion, Mr Ryan urged a rapid transition to 'a world without age'.

3rd Speaker – Ms Heidi Holmes

Ms Heidi Holmes, Managing Director of Adage.com.au, a site which connects older people with employment opportunities and advice, argued that the potential of older workers could best be developed through its commercialisation. She reminded the conference that younger workers are often stigmatised or subject to personal bias, as are other people in Australia's diverse society, but accepted that although older workers offer employers loyalty, reliability, knowledge and lower staff turnover, many employers prefer to build a younger workforce despite it being harder to retain. Over the past decade employers have increasingly preferred younger workers, as Generation Y is seen as energetic, 'tech savvy', malleable and cheap, but as these workers mature, employers face new problems of management and motivation.

She saw productive ageing as an intergenerational issue, noting that for the first time in history, an employee today might work with colleagues from four different generations. Younger workers are not necessarily ignorant or dismissive of the problems faced by older workers, and have often benefited from their experience and guidance. Hiring managers tend to be Gen X or Gen Y and must be positively engaged in the ageing debate, rather than coerced or forced to fill quotas, and the tangible commercial benefits of older workers must be emphasised.

"Organisations which embrace an age diverse workforce will be rewarded by lower staff turnover, more engaged and motivated workers, a sustainable flow of talent and improved knowledge management."

* * *

Ms Heidi Holmes

National productivity can no longer be increased by restructuring and cost cutting, after years of such rationalisation, and companies should now focus on innovative initiatives to improve their employee's skills and processes. The Australian Institute of Management's 2012 'Skills Gap' report¹³ found that 77% of organisations are hampered by shortfalls in middle management and leadership, rather than technical capabilities, while in May 2013 Ernst and Young¹⁴ found that younger workers are often disengaged and unproductive, wasting up to 1.5 hours a day through poor people management and a lack of personal responsibility. Mature age workers are ideally placed to provide the required guidance and leadership,

¹³ **Australia's Workforce 'Skills Gap'**: Managers give their views on the impact of the escalating skills crisis - Australian Institute of Management - Qld & NT, December 2009; <http://www.aimqld.com.au/research/documents/AustraliasWorkforceSkillsGap09.pdf>

¹⁴ Reaching our \$305 billion productivity potential; The EY Australian Productivity Pulse™, Ernst & Young.; http://www.ey.com/AU/en/Services/Advisory/Pulse_May2013_Reaching-our-305-billion-productivity-potential

make good decisions in the face of limited information and evaluate situations to concentrate on the heart of any issue. Too many employers assume that workers of different generations cannot co-exist in the workplace, and actively exclude older workers from the 'dynamic and energetic' language of their job advertisements, when in reality a representative spread of ages in the workplace increases overall productivity.

Generation Y often hold values associated with older people, such as a sense of community and loyalty to friends and family, and the mentoring of younger workers demonstrably improves productivity, worker retention and job satisfaction. Mentoring is accepted by all generations and can be implemented with little employer resistance, with benefits for all as experience is passed on and new insights and energy are shared. Mentoring also reveals inefficient 'shop floor' practices, worker frustrations and productivity roadblocks which can then be resolved. Organisations which embrace an age diverse workforce will be rewarded by lower staff turnover, more engaged and motivated workers, a sustainable flow of talent and improved knowledge management. Once employers are convinced that employing more mature workers is the key to unlocking future productivity gains, then older workers will be willingly embraced, rather than ignored.

Discussion

Participants were encouraged to visit the website of the ARC Centre of Excellence in Population Ageing Research¹⁵ to study relevant statistics and read a paper on 'Productive engagement across the life course' by Prof Hal Kendig and Vanessa Loh¹⁶. The NSW Government Ageing Strategy¹⁷ was praised for its cross-government approach, given that work-life transitions are undergoing rapid change and fluid movement between paid employment, volunteering and other activities are rendering the term 'retirement' obsolete. Older workers were 'thrown on the scrapheap' in the 1980s and 1990s due to recessions and structural economic change, but Australia now faces a shortage of workers, and older workers will help to address this gap.

"Merely substituting older workers for younger people without creating new jobs would create tensions between the generations, rather than drive economic benefits."

A delegate's comment during Q&A

¹⁵ ARC Centre of Excellence in Population Ageing Research; http://www.arc.gov.au/ncgp/ce/population_ageing.htm

¹⁶ **Productive engagement across the life course**; Prof Hal Kendig, Vanessa Loh; ARC Centre of Excellence in Population Ageing Research, 2013; http://www.cepar.edu.au/media/106382/09_productive_engagement_cepar_working_paper.pdf

¹⁷ NSW Government Ageing Strategy; http://www.adhc.nsw.gov.au/about_us/strategies/nsw_ageing_strategy

The importance of attitudes was stressed, given that the benign attitude towards older people in the community is not always helpful, just as ageism itself is damaging. Research shows that people hold older workers to be as productive as younger workers overall, but younger men tend to have more derogatory views, perhaps due to fears of competition in the workforce. Delegates agreed that productivity should encompass more than paid work, and socially beneficial, but unwaged activities such as care giving, should be taken into account. The predictions about the impact of age in the 2010 Intergenerational Report are subject to change and people can be encouraged to age well, manage chronic disease and remain productive in the widest sense of the word.

Another attendee argued against bans on asking job seekers their age. The issue is not whether people are asked their age, but the use which is made of that information. Head-hunters for company boards may seek younger people, for example, to ensure the most productive mix of age and gender is engaged.

Worries were expressed that the increasing participation of older people might reduce opportunities for younger job seekers, rather than complementing them. Merely substituting older workers for younger people without creating new jobs would create tensions between the generations, rather than drive economic benefits. Others believed that opportunities exist for both old and young in a growing economy, most notably in the service sector where new child, aged and disability care workers are particularly required. Older people can also play an important role in the retail sector, which will have to emphasise experience and personal service in an age of cheaper internet shopping. Although competition between young and old in Europe is more acute, given high youth unemployment in Spain and Italy, Australia enjoys lower unemployment rates overall and offers strong incentives for younger people to continue their education through universities and TAFE. Unemployment is under 6% and, although young workers from certain ethnic, regional or low skilled backgrounds can be disadvantaged, employing older workers does not force young workers out of a job overall.

The nature of work is changing as more jobs become knowledge based, rather than physical, and there will be new employment opportunities for older workers in the fast growing digital economy, which may be worth up to \$50 billion in additional GDP by 2030. A report¹⁸ examining prospects for teleworking over the NBN suggests that 25,000 new jobs will be generated by 2020, including 10,000 in rural and regional areas. 60% of older workers would like to telework, and would delay their retirement by an average of 6.6 years to do so. The federal public service is committed to 12% of its workforce teleworking by 2020.

Attendees were cautioned that the common assumption that older workers prefer flexible or part-time work was mistaken, as a majority of older workers still seek full-time posts. Some organisations in professional services look for skilled seasonal workers, with accountants keen to hire additional people for three months in 'tax season', for example, but however convenient and cost effective such arrangements are for companies, such casual terms may

¹⁸ **Creating jobs through NBN-enabled telework** - report by Colmar Brunton and Deloitte Access Economics, 2012; http://www.deloitte.com/assets/Dcom-Australia/Local%20Assets/Documents/Services/Corporate%20Finance/Deloitte_Creating_jobs_through_NBN_enabled_telework.pdf

not be attractive to experienced and skilled professionals. One member observed that professional partnerships often force older partners to retire, as their business model relies on a consistent flow of 'fresh blood'. Retired partners often become consultants at the business or elsewhere.

Most Australians retire relatively young, between 58 and 60, and by their own choice. However, they may be persuaded to carry on working when they understand how much greater their life expectancy is at that age than at birth. Average life expectancy is now 79 for men and 84 for women, but once a person reaches 65, men can expect to live to 86 and women 89¹⁹. The average 65 year old will be retired for 24 years, not 15, and has a 50% chance of seeing their century.

Another attendee endorsed the idea of mutual mentoring, with younger people teaching older colleagues about IT and new techniques, as well as receiving advice. A third of people over 65 do not use the internet, and several Eastern Suburbs schools provide year 11 students to tutor older people in computer skills as part of their community service. This also serves to bring generations together with social benefits for all as many children from migrant families lack grandparents in the country.

In closing the session, it was agreed that mentoring between young and old is vital and that all workers should be more fully engaged in the workforce, young and old alike.

Workshop Preparation

Lisa Middlebrook introduced **Prof Kevin Austin** of Enzyme International, who invited attendees to identify the most important issues raised in the session. He urged them to consider the key blockages, issues and success factors in retaining older workers, the main factors inhibiting increased workforce participation and the most important and urgent improvements to be made.

Attendees were then asked to rank a number of issues in importance. These included ageism, work health and safety, superannuation, pension entitlements, training and access to continuing education, working flexibility, health issues and the denigration of experience by employers. These points were recorded, aggregated and discussed at the conclusion of the lunch workshop (see App. 7 on pp. 67 for a full analysis of the workshop results by Enzyme Group).

¹⁹ **Life expectancy**, ABS 4125.0 - Gender Indicators, Australia, Jan 2013;
<http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/4125.0main+features3110Jan%202013>

Session Two

Managing for Change

The Session Chair, **Professor John McNeil** AM, Head of the School of Public Health and Preventative Medicine at Monash University, welcomed Counsellor Sally Betts, the Mayor of Waverley, to the podium.

1st Speaker – Cr Sally Betts

Waverley was one of the first councils to embrace the integrated local planning introduced by the NSW Government in 2009²⁰ and has a 12 year strategic plan to cover its services, based on broad community consultation. Cr Betts saw local government as the closest administrative tier to the people and therefore the most appropriate deliverer of services, not least to older people. Waverley is the most densely populated area in Australia and has seen its population of 70-74 year olds decrease slightly in recent years, although numbers in their late 60s have increased.



**Mayor for Waverley Sally Betts
and session chair
Prof John McNeil AM**

She highlighted the importance of volunteering in keeping older people active and involved in providing services for the community. Waverley Council, in common with a host of community organisations, would not survive without volunteers. 18% of Waverley residents volunteer in some way, and 65 to 70% of volunteers are 60 or older. 50% of bush care workers are over 50 and all senior service volunteers are over 65, with some over 80. People delivering meals on wheels are often aged 65 to 70, while every volunteer worker in Waverley cemetery is over 65. Volunteer coordinators are concerned that younger people have less time to volunteer, and will volunteer for one-off events, rather than on a regular basis. The Council's Volunteering strategy will make the work more attractive for all, while schools, police, the SAS and other bodies are also looking for volunteers, in particular newly retired 55 year olds with applicable skills, by offering exciting and fulfilling opportunities. Older Australians often want to volunteer, but are unsure how to begin, and websites such as Volunteers Australia²¹ and the new 'Do Something Near You'²² site, created by John Dee, 2010 Australian of the Year in 2010, can offer local opportunities in a user-friendly way.

²⁰ **Planning for Waverley's future:** The NSW Government integrated planning reforms for local councils; http://www.waverley.nsw.gov.au/your_council/planning_for_waverley_future

²¹ **The 15th National Conference on Volunteering,** Volunteering Australia, Adelaide, 4-6 September 2013; http://www.volunteeringaustralia.org/html/s01_home/home.asp

²² **Do Something Near You;** <http://www.dosomethingnearyou.com.au/>

The Council works to provide an age-friendly public environment, stressing connectivity, safety and social integration to encourage older people to remain active outside their homes. Waverley will make popular walks more accessible and fund senior centres which run a wide range of mental and physical activities, including computer classes and sessions designed for frail aged people.

Cr Betts stressed the importance of housing, noting the increase of single people living alone and ever increasing house prices. Half of Waverley's residents are tenants and higher rents can lead to older people losing their homes. Waverley has an affordable housing programme and a stock of 99 public properties, with 55 dedicated to social housing for older people and, although all councils have limited housing resources, Waverley is committed to helping older people stay where they have lived all their lives.

Waverley Council embodies four principles of 'equity', 'fairness', 'access' and 'rights' and endeavours to ensure them for people of all ages. It recognises and respects the diverse needs of its seniors and spends around twice the state average on community services, with much of this going to aged services.

All tiers of government must work together and with business to encourage productive ageing, and Cr Betts called for local governments to deliver services funded by state and federal authorities. Local councils are currently increasing their collaboration to reduce duplication and deliver services where they are most required.

Prof McNeil then introduced the second speaker, Mr Peter Harris, Chairman of the Productivity Commission.

2nd Speaker – Mr Peter Harris

Human populations have been ageing ever since people gained a measure of control over fertility and mortality. At federation, fewer than 1 in 25 Australians were older than 64, while today 1 out of 7 Australians is of pensionable age. By 2045, 7 million people, almost a quarter of the projected population, will be 65 or more. In 1900, a 65 year old Australian male could expect to live to 76, while today, as previously observed, he will live on average to 84. A woman aged 65 in 1900 could look forward to another 13 years, while today that figure is more than 22.



Mr Peter Harris

As people live longer, greater consideration must be given to encouraging a productive 'third age'. As the process of ageing varies greatly between individuals, the policy response must be equally flexible, reflecting every individual's wishes and ability to participate in the workplace, volunteer sector or family. However, in common with other OECD countries, many of Australia's employment and social policies, practices and attitudes still mitigate against

productive ageing. They deny older people choice about how and when to step back from work, and are costly for business, the economy and society.

The Australian Government has tackled some of the financial disincentives to continued employment - age discrimination laws have been introduced, the pension age raised and training opportunities improved - but public policy is just one aspect of the problem. Employers would do well to note a Harvard Business Study published in 2010²³ which detailed how an experimental BMW production line optimised for older workers in 2007 had increased productivity by 7% over its year of operation, more than offsetting its setup cost of 20,000 euros.

As people age, they are more likely to encounter episodes of poor health and disability and need more chronic care, and so productive ageing must also emphasise good health and preventing, or at least delaying, costly and debilitating conditions. There is a strong link between health status and participation in the workforce. Over 70% of men aged 55 or over looking for, but not able to start, work cite ill health as the reason, while a quarter of retired people between 45 and 64 left work for health reasons. The health system must prioritise preventative care and early intervention for chronic conditions such as diabetes, not only adding years to life, but adding life to years.

The number of residential care beds must also be expanded to release more expensive hospital beds for other patients, as there are currently 2,400 older Australians in hospital beds waiting for residential care to become available. In addition, almost 40% of presentations to hospital could have been dealt with at a GP clinic at a quarter of the cost. Health care must be patient centric, with patients becoming more informed and thus more discerning consumers of health services, with power to choose and shape their options. Ever more patients will experience multiple conditions as they age and so health care must concentrate on treating individual people, rather than individual conditions.

More health workers will be required, although the labour market is still tightening. The health care and social assistance sector is now the largest employer in Australia; having overtaken retail sales two years ago, it now engages 1.2 million people. In the next five years it will take on a quarter of a million more – the same as currently employed by mining – and given proper training, this offers significant opportunities for older people to embark on second careers.

The cost of sophisticated new medical technology and increasing life expectancy will see health care costs rise faster than GDP over the next 40 years. Although Australia's health system is relatively efficient, studies have shown that several areas could significantly improve. The Productivity Commission's recent Report on Government Services²⁴ highlighted wide cost discrepancies among public hospitals across Australia. Even allowing for differing case mixes,

²³ **How BMW Is Defusing the Demographic Time Bomb**; Christoph H. Loch et al., Harvard Business Review, March 2010, http://www.leeftijdenwerk.be/html/pdf/How_BMW_is_defusing_the_demographic_time_bomb.pdf

²⁴ **Report on Government Services 2013** - Productivity Commission, January 2013, <http://www.pc.gov.au/gsp/rogs/2013>

some jurisdictions spend 25% more per patient separation than the most efficient ones, while other studies suggest that average output lags 10% below best practice. A significant productivity improvement of 4-5% should be achievable across the whole sector over the long term, saving \$3-4 billion per year and delivering much improved quality of life for Australia's ageing citizens. The problem is gaining agreement on who should make the adjustment, rather than agreeing that adjustments should be made, but the sooner action is taken and more rational incentives introduced, the sooner progress will be made towards a 'future without age'.

Prof McNeil then introduced the final speaker, Mr Derek McMillan, Chief Executive Officer of Retirement Living Services, Australian Unity.

3rd Speaker – Mr Derek McMillan

Mr McMillan offered a service provider's prospective, being responsible for the residential care of 3,500 older Australians, half of whom are over 80. 360 Australians turn 75 every day, a number which will double in ten years' time. He wished the Productivity Commission's 2011 'Caring for Older Australians' report²⁵ had informed the reform process, and warned the growth of the elderly population and the social and economic consequences of inadequate policy will increase over the next decade.



Mr Derek McMillan

He agreed with Cr Betts that housing is a vital issue. A sense of connection to the community is precious to people of all ages, but particularly the elderly, as a lack of social interaction is directly linked to higher mortality rates. People with stronger social connections are 50% more likely to survive than those who live more solitary lives, irrespective of other circumstances.

Older people who want to move into retirement communities when they become unable to look after themselves at home are often 'asset rich but cash poor' and in the past the selling of their home could reduce their pension entitlement by 50% or more. Although the Federal government recently removed some of the penalties facing older people wishing to unlock the capital in their homes to fund their new living arrangements, further steps could be taken to ensure a wider and more affordable range of options in the future.

A new retirement scheme run by Australian Unity in Carlton in Melbourne²⁶ encourages interaction with the local community, rather than shutting itself away.

²⁵ **Caring for Older Australians**, Inquiry Report, Productivity Commission, August 2011, <http://www.pc.gov.au/projects/inquiry/aged-care>

²⁶ Carlton Wellbeing Precinct, <http://australianunityrl.com/retirement-communities/our-villages/carlton/>

One delegate later noted from the floor that this scheme would not free savings to pay for care, however, as money from the house sale must be placed in an account for ten years before it can be utilised, and Mr McMillan agreed such arrangements should be improved.

The government currently controls costs by limiting supply, but it would be more effective to ration services by means testing. Older people who receive government subsidised care should also be able to choose their own home care provider. Although opening the sector to competition would be opposed by care providers and may not be practical in more outlying areas, this would help drive improved services at reduced costs, while giving older people more control over their lives.

Discussion

Delegates offered their insights and new points for consideration. One attendee observed that much of the extra longevity now enjoyed by Australians results from cutting smoking rates from 50% in men and 30% in women to 15% in both through public information campaigns, increases in taxation and the elimination of tobacco advertising. He argued that similar tactics could be used to reduce the consumption of unhealthy food, in particular high sugar soft drinks, to reduce the incidence of obesity. It was agreed that better information at an early age is vital as dietary habits are often ingrained at an early age. Although dementia remains a growing problem, for example, there is evidence that vascular dementia can also be reduced by primary health measures.

Others observed that although attendees at such conferences invariably enjoy the white collar attributes and education which help earn a good living in later life, many unskilled workers rely on physical prowess which will inevitably erode over time and lack the skills required for less onerous occupations.

A representative of a freight delivery firm said his employees did physically demanding work which often proved unsustainable beyond their late 30s. Many of these workers lacked formal qualifications, but when they looked for funds to support retraining, they found there was little public funding available. Public funding still tends to support young people once, rather than the oft cited process of lifelong learning.

An executive in a major hardware retailer, 30% of whose workforce is mature, faced similar problems in funding similar retraining. The delegate stressed the skills which older people can bring to less physical tasks, being much better than younger employees at placating disgruntled customers over the phone. It was agreed that manual workers need retraining as they age, as do people made redundant because of structural economic change, but it was hoped such programmes have improved in recent years. Manual workers can be trained in supervision for example, and courses are increasingly available online and lead to recognised qualifications, which can be more attractive to older workers than TAFE.

An executive in an IT outsourcing and services firm discussed how best to create local jobs and bring older people back into the workforce to tap their knowledge capital and improve the productivity of younger colleagues. As technology becomes ubiquitous, it is no longer the preserve of the young and so additional government funding for IT training aimed at older people would be invaluable. Another member later cited an American online scheme to facilitate children 'learning in the granny cloud' with retired teachers and hoped such international initiatives could be translated to Australia. The importance of online education was widely agreed, but as some older people, particularly retired blue collar workers, will be less familiar with IT and perhaps reluctant to involve themselves in library or kiosk training schemes, they should be targeted on a more individual basis now that digital literacy is a vital part of democratic, social and economic inclusion.

A representative of a senior's advocacy group criticised the lack of older people speaking directly about their personal experience in the job market at the conference. They were reassured that such viewpoints would be heard by an ongoing taskforce, while the previous day's GAP/ACHR Seminar for Mature Job Seekers had also produced a range of experiences which would be included in the final report and tracked over time.²⁷

Another member offered Perth's 'Big Help Mob'²⁸ as another innovative venture which both encouraged volunteering among the young and stressed social inclusion. He argued that the Gonski Report targets of equality and education could be delivered through new technology alongside improved health, financial literacy and just-in-time training and hoped successful state initiatives in suicide prevention and other social issues could be spread nationwide.

There were concerns that the discussion had focused on the Australian economy in isolation when it is ever more interlinked with global developments. Digitisation will allow many services to be bought overseas at lower cost and so hopes of an ever expanding Australian service sector may be overstated. Although the effect of globalisation on manufacturing has been heavily studied, the forthcoming shift in digital services had not been planned for. A government representative said the best course was to invest in human capital to ensure Australians have the skills to handle whatever new circumstances arose.

"Older women are particularly vulnerable, and their career development needs to be examined, given their additional responsibilities of child rearing and long-term care. 10 to 15 years of gainful employment can make the difference between relative comfort and destitution in retirement".

**A delegate's comment
during Q&A**

²⁷ See App. 5 on pp. 56-62 for a full report on the GAP/ACHR Seminar for Mature Job Seekers and follow-up planning.

²⁸ Big Help Mob, <http://bighelpmob.org/>

One contributor emphasised the importance of alleviating poverty, as older people can experience financial distress if they fall out of employment at a younger age, or live to an older age, than planned. Older women are particularly vulnerable, and their career development needs to be examined, given their additional responsibilities of child rearing and long-term care. 10 to 15 years of gainful employment can make the difference between relative comfort and destitution in retirement, a length of time which older women, freed from the responsibilities of child care, could begin in their 40s with appropriate training and support. Retired people are technically not allowed to work more than 10 hours a week without jeopardising their position, and this could also be reformed.

Another speaker from the floor agreed that life could be seen as a series of chapters, rather than a single book. As people can no longer rely on working for the same organisation for their whole career, they could be encouraged to plan their lives in 'chapters' of 10 years at a time. Young people should be encouraged to plan for their old age, with older people offering advice based on hard won personal experience and encouraging better health habits and improved financial security. Health, wealth, skill and gender were highlighted as vital factors in the conversation, and the need for a national strategy to address them in the medium term was urged. The creation of **a national strategy** might be a goal of ongoing work in this area.

The Productivity Commission undertakes research on behalf of government, rather than collaborate with other institutions. Mr Harris agreed a wider range of joint activity would be desirable, using the expertise in the Commission to generate a wider range of policy recommendations.

Prof McNeil thanked the speakers, sponsors and attendees for their input before bringing the session to a close.

Lunch Workshop

Older Employment: Issues and Challenges

Lunch Speaker – Brad Howarth

Mr Howarth urged broad consideration of solutions to Australia's demographic and economic challenges in the absence of any simple or single solution. He stressed the role of new technology and underlined the potential of retraining older workers to unlock a host of new opportunities. Productive ageing demands a new understanding of productivity itself, which he defined as the antithesis of stagnation.



Lunch Workshop in the Strangers Function Room

Technology has proved a catalyst for transformation in work, society and human interaction. Some change can be predicted, but new advances often generate unforeseen activities which dwarf anticipated use cases in scope. E-commerce is pressurising the Australian retail industry and few of those made redundant in bricks and mortar stores are qualified to work for the e-retailers which replace them, regardless of age. All workers must constantly adapt to change, and people must be encouraged to take proactive steps to turn global upheaval into personal opportunity, instead of being passive victims of the times.

Given that the only constant in life is change, and the only alternative is stagnation, people cannot count on sustaining themselves in the future by doing what they do today because the world moves on regardless. Few people are doing today what they did a decade ago and even fewer can predict what they will be doing in ten years' time. We are all ageing, and everyone must take personal responsibility for their future as we cannot rely on others to support us in our times of need. Just as a road user should anticipate and avoid possible accidents caused by the foolishness of others, so individuals, companies and the nation should position themselves early to navigate the changes to come. Indeed, Australia has a major opportunity to commercialise its ongoing adaptations to demographic change in South East Asian countries which will soon experience a similar ageing of their newly affluent middle classes.

People should consciously and strategically seek out and build support networks to help them take advantage of change, as networking and the exchange of experiences and ideas are the keys to unlocking new opportunities. The more we invest in others, the more we will receive in turn.

Mr Howarth stressed the value of childlike curiosity and urged people of every age to ask questions and learn from the thoughts, perspectives and experiences of others. Combining past skill sets with fresh training and new ideas, people should take 'multiple bets' on their future and develop multiple income streams, rather than 'put all their eggs in one basket'.

The secret of success is to identify the 'forks in the road' before we approach them and choose the right road ahead.

In conclusion, Mr Howarth summarised six steps to help people manage change in their lives:

1. Create a culture of personal change and permeate it through one's organisation.
2. Actively seek out people to build personal networks of mutually beneficial relationships.
3. 'Gain height' to take a broader perspective.
4. Be curious and ask questions.
5. Place 'multiple bets' on your future.
6. Recognise and take advantage of 'forks in the road'.

Discussion

The impact on domestic employment of cost-cutting Australian companies hosting their services offshore was raised. Prestigious services such as accounting will increasingly be commoditised, digitised and carried out overseas, just as phone centre jobs have been outsourced in the recent past.

The success of Freelancer.com²⁹ in outsourcing casual work offered by Australian employers was raised, but it was noted that the internet will allow Australians to bid for and complete work from around the world, just as work from Australia can be carried out overseas. Such relatively anonymous sites do not discriminate against age, and anyone aged from 18 to 80 can bid for, complete and be paid for work on an equal basis. People from lower cost economies may have an advantage, but this will force Australians to rationalise and reduce their own costs and become more efficient to compete. Higher rated workers tend to attract higher rates, and the need for a quality product will arrest a 'race to the bottom'. High quality medical services can be available for 20% of Australian costs in South East Asia, for example, and Australian companies will have to provide better, cheaper and more personal services to compete, which will in turn further benefit Australian consumers.

Issues regarding how an ageing population will manage their health care needs were raised. The internet can offer patients any amount of information to help them make informed decisions, but the explosive growth in data and its instant availability can hamper decision making if it is not filtered appropriately and presented in intelligible ways. Technology companies are investing heavily in analytical techniques to distil big data into wisdom. Hospital admission data in Queensland is being analysed³⁰, for example, to predict likely admission numbers for particular problems on any day of the year, allowing managers to plan accordingly. The first Friday of the 'schoolie' holidays, for instance, produces a spike in the

²⁹ <http://www.freelancer.com/>

³⁰ Analysis of Patient Presentation and Admission Data for Prediction Modelling; J Boyle et al., HIC 2008 Australia's Health Informatics Conference, <http://www.ict.csiro.au/staff/justin.boyle/Boyle%20HIC08.pdf>

number of young people breaking their limbs. The ability of individual consumers to produce and use such information on an individual basis is more problematic, but will be developed in time. Internet services such as 'Patients Like Me'³¹ offer a 'Facebook for sick people', allowing people with similar conditions to share experiences, tips and inform their interaction with medical professionals.

The studious avoidance of death in the day's discussion was remarked upon, but planning to live forever is perhaps the wisest course when it obviates the risk of running out of money and allows a surplus to be passed onto loved ones.

Chamber Feedback Discussion

Participants were then invited to discuss the ideas raised in the chamber sessions. They voted anonymously on the relative importance of the themes which had emerged and their perception of Australia's performance in each. The tackling of ageism and negative attitudes in recruitment and HR practices emerged as the priority, followed by the promotion of flexible work options for employee and employers, improved access to appropriate ongoing education and training and the removal of remaining legal, superannuation, and financial constraints on mature employment.³²

It was hoped the children of the attendees would not be debating the same issues in twenty years' time. The concerns raised during the day's discussion are tangible and urgent and must be tackled now. A national plan for ageing in Australia to tie together a comprehensive and holistic programme of improvement was urged, perhaps based on the New South Wales strategy, and peak bodies were urged to support such a scheme.

Once again, parallels with the long fight for female equality were drawn. In addition to anti-discrimination legislation, companies were set targets for female employment and CEOs were given responsibility for enforcing them. Despite fierce commercial opposition to such strictures at the time, they have proved effective and are now widely accepted.

Overall, it was agreed that a large number of useful and proactive activities had been identified and enjoyed broad support. Politicians, public servants and community and commercial leaders should get on with the job, or get out of the way to allow others to do so.

Closing Remarks

Mr Peter Fritz AM, group managing director of TCG and Global Access Partners, offered a vote of thanks to the event's organisers, sponsors, speakers and attendees. He signalled the creation of a national standing committee on productive ageing and the continuation of an annual job fair for older workers, before bringing proceedings to a close.

³¹ Patients Like Me, <http://www.patientslikeme.com/>

³² Full analysis of the workshop results by Enzyme Group is available in the App. 7, pp.67-93

THE STEERING COMMITTEE

The Steering Committee of business and government executives and academia worked on the conference's programme, goals and objectives, topics for discussion and a continuity strategy, to ensure outcomes are achieved beyond the event.

The members of the GAP/ACHR Conference on Productive Ageing were (in alphabetical order):

Mr Kevin Austin

Managing Director
Enzyme International (Australia)

The Hon. Neil Batt AO

Executive Director
Australia Centre for Health Research

Ms Wiebke Benze

Managing Director
HydroCon Australasia

Ms Olga Bodrova

Senior Research Analyst
Global Access Partners

Mr Peter Carre

Chairman
BioHub

Mr Peter Fritz AM

Group Managing Director
TCG Group
Managing Director
Global Access Partners

Ms Catherine Fritz-Kalish (Chair)

General Manager
Global Access Partners

Mr Warwick Hearne

Consultant
Executive Solutions

Ms Helen Hull

Editor, Open Forum

Ms Zoe Li

Assistant Project Manager
Global Access Partners

Ms Lisa Middlebrook

Executive Manager
Strategy & Policy
Global Access Partners

Mr Alok Ralhan

Director
Australian Business Foundation

PARTICIPATING ORGANISATIONS

109 delegates from the following **85 organisations** participated in the GAP/ACHR Conference on Productive Ageing (*for the full list of delegates, see App. 4, pp. 52-57*):

- ▶ 50 UP Digital
- ▶ A Faster Future
- ▶ Activetics Pty Ltd
- ▶ Adage.com.au
- ▶ Advisory Board of Tata Consultancy Services Australia New Zealand
- ▶ Aged Care Association Australia
- ▶ Alzheimers Australia (NSW) Advisory Council
- ▶ Australasian Telehealth Society
- ▶ Australian Centre for Health Research
- ▶ Australian Computer Society
- ▶ Australian Computer Society Foundation Trust Fund
- ▶ Australian Financial Review
- ▶ Australian Human Rights Commission
- ▶ Australian Institute for Innovation
- ▶ Australian Seniors Computer Clubs Association
- ▶ Australian Unity
- ▶ Australian Unity Foundation
- ▶ BioHub
- ▶ Australian Unity
- ▶ Bunnings Limited
- ▶ Centre for Ageing, School of Public Health, ANU
- ▶ Centre for Complementary Medicine Research
- ▶ Centre of Excellence on Population Ageing Research, ANU
- ▶ ANU College of Medicine, Biology & Environment
- ▶ Champ Ventures Pty Ltd
- ▶ Children's Medical Research Institute
- ▶ Cisco Systems
- ▶ Cognizant Australia & New Zealand
- ▶ Comcare
- ▶ COTA Australia
- ▶ COTA NSW
- ▶ Department of Education, Employment & Workplace Relations
- ▶ Department of Finance & Deregulation
- ▶ Department of the Prime Minister & Cabinet
- ▶ Edith Cowan University
- ▶ Enzyme Group
- ▶ Ernst & Young
- ▶ Executive Solutions
- ▶ First Steps Count Inc.
- ▶ GE Healthcare
- ▶ Global Access Partners
- ▶ Herbert Smith Freehills
- ▶ HSBC Australia
- ▶ HycroCon Australasia
- ▶ IAG
- ▶ India Advisory Board
- ▶ Institute of Actuaries
- ▶ Integrated Wireless
- ▶ International Capital Growth Services
- ▶ Leader of the Opposition in the Senate
- ▶ Liberal Senator for Tasmania
- ▶ McKinsey & Company
- ▶ Michael Gill & Associates
- ▶ Michael Legg & Associates
- ▶ Mission Australia
- ▶ Monash University
- ▶ Most Contentious
- ▶ NAB Private Wealth
- ▶ National Seniors Productive Ageing Centre
- ▶ NSW Family & Community Services

- ▶ NSW Public Service Commissioner
- ▶ Office for Ageing, NSW Family & Community Services
- ▶ Office of the Hon. Susan Ryan AO, Age Discrimination Commissioner
- ▶ Olderworkers.com.au
- ▶ One Big Switch
- ▶ Open Forum
- ▶ Optus / Alphawest
- ▶ Productivity Commission
- ▶ Sage Co
- ▶ SAP Australia
- ▶ Sax Institute
- ▶ Selection Partners
- ▶ Seniors First
- ▶ Shearwater Solutions
- ▶ SkillsDMC
- ▶ Southern Sydney Regional Organisation of Councils
- ▶ SPC Consulting Group
- ▶ Startrack
- ▶ SVA & Third Link Executive
- ▶ TCG Group
- ▶ University of Sydney
- ▶ University of the Third Age
- ▶ UXC Getronics
- ▶ Write 4 U Corporate Communications
- ▶ Zapruder's Other Films

APPENDICES

Appendix 1 – Programme

Global Access Partners (GAP) and
Australian Centre for Health Research (ACHR) present

A FUTURE WITHOUT 'AGE'

GAP/ACHR Conference on Productive Ageing
NSW Parliament House • Friday, 17 May 2013

www.productiveageing2013.com.au
www.openforum.com.au/content/productive-ageing
Twitter: #ProductiveAgeing2013

PROGRAMME

Legislative Assembly Chamber
NSW Parliament House, Macquarie St, Sydney

8:15am	Registration	
8:55am	Introduction	Ms Catherine Fritz-Kalish General Manager Global Access Partners
	Welcome Address	Ms Kathryn Greiner AO Chair NSW Ministerial Advisory Committee on Ageing
	Opening Address	Senator, the Honourable Eric Abetz MP Shadow Minister for Employment & Workplace Relations Leader of the Opposition in the Senate Liberal Senator for Tasmania
9:25am	Session One	"Productive Ageing: New Employment Opportunities"
	MC Framing Remarks	Ms Lisa Middlebrook Executive Manager, Strategy & Policy Global Access Partners
	Session Chair/1 st Speaker	Dr Ian Watt AO Secretary Department of the Prime Minister & Cabinet
	2 nd Speaker	The Honourable Susan Ryan AO Age Discrimination Commissioner Australian Human Rights Commission
	3 rd Speaker	Ms Heidi Holmes Managing Director Adage.com.au
10:15am	Discussion	
11:00am	Morning Tea	

Programme is subject to change











<p>Global Access Partners (GAP) and Australian Centre for Health Research (ACHR) present</p> <h2>A FUTURE WITHOUT 'AGE'</h2> <p>GAP/ACHR Conference on Productive Ageing NSW Parliament House • Friday, 17 May 2013</p> <p>www.productiveageing2013.com.au www.openforum.com.au/content/productive-ageing Twitter: #ProductiveAgeing2013</p>		
11:30am	Session Two	"Managing for Change"
	Session Chair	Prof John McNeil AM Head of School School of Public Health & Preventive Medicine Monash University
	1 st Speaker	Cr Sally Belts Mayor of Waverley Senior Vice President Southern Sydney Regional Organisation of Councils
	2 nd Speaker	Mr Peter Harris Chairman Productivity Commission
	3 rd Speaker	Mr Derek McMillan Chief Executive Officer Retirement Living Services Australian Unity
12:35pm	Discussion	
1:30pm	Lunch/Workshop	Strangers Function Room, NSW Parliament House
	Guest Speaker	Mr Brad Howarth Journalist Co-author of <i>A Faster Future</i>
	Workshop Facilitators	Prof Kevin Austin Founder/Director Enzyme International
		Ms Lisa Middlebrook Executive Manager, Strategy & Policy Global Access Partners
2:45pm	Closing Remarks	Mr Peter Fritz AM Managing Director Global Access Partners (GAP) Group Managing Director, TCG Group
3:00pm	Close	

Programme is subject to change



Appendix 2 – Speakers Profiles

Senator, The Hon. Eric Abetz MP

Eric Abetz was born on 25 January 1958 in Stuttgart, Germany. Coming to Tasmania with his parents and five siblings in 1961 on an assisted passage, his father worked alongside many other immigrant Tasmanians on the Hydro Schemes. Eric attended Moonah and Blackmans Bay Primary Schools, Taroona High School and Hobart Matriculation College. He then went on to study Arts and Law at the University of Tasmania. While at University, Eric worked as a part-time taxi driver and farm hand. At University he was a member of the Student Representative Council for 5 years, president of the University Liberal Club and the only Tasmanian to be president of the Australian Liberal Students' Federation and life member. After University, Eric worked in Hobart's northern suburbs in a legal practice before entering into the firm Abetz, Curtis & Dutton which had 2 offices; one in Hobart and one in Kingston. Joining the Liberal Party in 1976, Senator Abetz became the State President in 1989, a position that he held until his appointment to the Senate on the 22nd of February, 1994 to fill a casual Senate vacancy. Since his appointment, he has been re-elected in 1998, 2004 and 2010, gaining the highest vote of any Senate candidate, both numerically and by percentage in Tasmanian State history. Eric has fulfilled many roles in his time in Federal Parliament, they include Parliamentary Secretary to the Minister for Defence (1998 - 2001), Special Minister of State (2001 - 2006), Minister for Fisheries, Forestry and Conservation (2006 - 2007), Manager of Government Business in the Senate (2007), Shadow Minister for Innovation, Industry, Science and Research (2007 - 2009), Deputy Leader of the Opposition in the Senate (2007 - 2010), Shadow Minister for Employment and Workplace Relations (Since 2009), and Leader of the Opposition in the Senate (Since 2010). He has also held a number of positions on Parliamentary committees, including: Chair of the Senate's Legal and Constitutional Legislation Committee; Chair of the Joint Statutory Committee into Native Title and the Aboriginal and Torres Strait Islander Land Fund; Member of the Joint Standing Committee on Electoral Matters; Member of the Joint Standing Committee on Treaties; Member of the Joint Select Committee on the Republic Referendum.



Prof Kevin Austin

Before Professor Kevin Austin, founder and director of Enzyme International, moved into business consulting, he spent 20 years as a medical scientist researching pain management. He was part of the Flinders Medical Centre team that made world headlines for its breakthrough in how to measure pain. When Kevin joined a global business consulting firm, his scientific training came into its own. He saw that to really understand what people – customers, clients, staff, management, suppliers – think, survey techniques are not enough. You need to *discover* what is important to people. From there, Kevin applied the specialist techniques he had honed during his time as a pain specialist to develop the robust, scientifically-backed business methodologies that Enzyme uses today. He has had senior roles in industry and the public health sector. Kevin is highly regarded for his innovative customer and business improvement methodologies. He has worked extensively alongside some of the world's leading experts in transformation and service quality, such as Dr Karl Albrecht who formally acknowledges the approach used by Enzyme as world leading.

**Cr Sally Betts**

Cr Sally Betts is the longest serving Councillor on Waverley Council having served for 17 years, three of them as Mayor. She has lived in Waverley since she migrated from South Africa in 1974. Sally worked in the travel industry, which included Qantas Holidays, until 2005. She then spent six years as Whip's Assistant to the Opposition Whip, the Hon. Don Harwin MLC, in the NSW Parliament. She now works for Federal Member for Wentworth, Hon. Malcolm Turnbull MP, as an electoral assistant. In 1988 Sally started charity work raising money as the first woman Area Chair for the Salvation Army Red Shield Appeal. She has assisted the Red Shield Appeal for many years. She joined WAYS Youth organisation, and is now on the Management Committee. She also acted as Voluntary Chair for Cancer Council NSW's Eastern Suburbs Relay for Life in 2010 and 2012.

**Mr Peter Fritz AM**

Peter Fritz is Managing Director of GAP, and Group Managing Director of TCG - a diverse group of companies which over the last forty years has produced many breakthrough discoveries in computer and communication technologies. In 1993, some of the 65 companies in the Group were publicly floated on the Australian Stock Exchange as TechComm Group Limited (now called Utility Computer Services UXC), with great success. Another former TCG company floated on the New York Stock Exchange in November 1997 for US\$600m, making it the largest technology company to



be established in Australia until that time. Today the TCG companies, and entities with TCG roots, employ well over 6000 people with a turnover in excess of \$1.3 billion annually. In 2000 Peter established Global Access Partners (GAP) - a not-for-profit organisation which initiates high-level discussions on the most pressing social, economic and structural issues and challenges across a broad range of Australian economic sectors. Peter's innovative management style and corporate structuring has led to the creation of a business model which is being copied by many successful entrepreneurs, and has become part of university undergraduate and masters programs in business management in Australia and around the world. Peter Fritz also chairs a number of influential government and private enterprise boards and is active in the international arena, including having represented Australia on the OECD Small and Medium Size Enterprise Committee. He is the holder of six degrees and professional qualifications, is a recipient of the Order of Australia, and has received many other honours.

Ms Catherine Fritz-Kalish

Catherine Fritz-Kalish is co-founder and General Manager of Global Access Partners. She oversees most of the organisation's marketing and sales functions as well as the day-to-day operations of the business. Catherine is responsible for effective planning, delegating, coordinating, staffing, organising, and decision making. Over the last 12 years, under Catherine's guidance, GAP has grown to be a proactive and influential network which initiates high-level discussions at the cutting edge of the most pressing commercial, social and global issues of today. Through forums, global congresses, annual summits and government advisory boards, GAP facilitates real and lasting change for its stakeholders, partners and delegates by sharing knowledge and creating input for government policy. Catherine's broader business experience includes coordination of a number of international initiatives as part of the annual programme for the small and medium sized enterprise unit of the Organisation of Economic Cooperation and Development (OECD), at headquarters in Paris, France; marketing and brand management within all 7 divisions of the George Weston Foods Group; and just prior to establishing GAP, working within the TCG Group of companies, particularly in the area of startup incubator establishment. Catherine holds a bachelor of science degree from the University of New South Wales, and a Masters of Business in International Marketing from the University of Technology, Sydney. She is a mother of three children and is passionate about helping those less fortunate through the not-for-profit business she co-founded, *Thread Together*, which provides brand new clothing to those in need across Australia.



Ms Kathryn Greiner AO

Kathryn Greiner has contributed in a wide range of leadership positions in public and private companies, government bodies and non-profit organisations. She was an elected Councillor to the City of Sydney Council from 1995 until 2004. Kathryn currently chairs an investment fund, Bio Tech Capital and Loreto Kirribilli School Council. She has recently completed the Review of Funding for Schooling (The Gonski Report) and her term as Chair of Australian Hearing. Kathryn has held Directorships for Pacific Power, John Singleton Advertising; Carlovers Ltd and the Financial Planning Association and been a member of the Bond University Council and a member of the Advisory Council of L.E.K. Consulting Ltd. Kathryn's non-profit activities include or have included: Director Bell Shakespeare Company; Chair of the Salvation Army Red Shield Appeals; Chair of Save the Children Australia and Chair of Sydney Peace Prize Foundation.

**Mr Peter Harris**

Peter Harris is Chairman of the Productivity Commission. Mr Harris has previously served as Secretary of the Commonwealth Department of Broadband, Communications and the Digital Economy, and the Victorian Government agencies responsible for Sustainability and the Environment; Primary Industries; and Public Transport. He has worked for the Ansett-Air New Zealand aviation group and as a consultant on transport policy. He has also worked in Canada on exchange with the Privy Council Office (1993-1994). His career with the government started in 1976 with the Department of Overseas Trade and included periods with the Treasury; Finance; the Prime Minister's Department and Transport; and he worked for two years in the Prime Minister's Office on secondment from the Prime Minister's Department as a member of then Prime Minister Bob Hawke's personal staff. Peter has a degree in Economics from the University of Queensland (1975) and is married with two children.

**Ms Heidi Holmes**

Heidi Holmes started her career with KPMG, with over a decade of experience in tax and marketing. While completing her Masters in Marketing at RMIT, she researched the impact of Australia's ageing population and saw the mature age worker emerge as a neglected market. Since then her passion for this area has grown and in 2011 she relaunched and took over Adage.com.au. It has now grown to be one of Australia's leading job boards and online communities for the over 45 market.



Mr Brad Howarth

For almost 20 years Brad Howarth has been examining and communicating the impact that technology is having on business and society. Through his work as a freelance journalist and IT editor with BRW, co-author of the acclaimed *A Faster Future*, and as a highly sought-after speaker, he has focused his attention on understanding and explaining technological change and the challenges and opportunities that arise from it. In 2012 he was selected to participate in the Prime Minister's Digital Economy Forum. Brad has penned articles for many of Australia's and the world's foremost publications and has interviewed leading thinkers on technology, digital media, innovation and entrepreneurship.

**Mr Derek McMillan**

Mr McMillan joined Australian Unity in 1999. He held a number of executive positions before being appointed as Chief Executive Officer, Retirement Living in 2005. He is responsible for all elements of the operations and development of the retirement living business, spanning retirement villages, residential aged care and community care. He is a director of a number of Australian Unity Limited subsidiaries including Australian Unity Retirement Living Services Limited, Australian Unity Health Limited, Remedy Healthcare Group Pty Limited and Australian Unity Personal Financial Services Limited. Mr McMillan was elected to the board of the Retirement Villages Association (RVA) as vice president in 2007 and was elected to the board of Leading Age Services Australia - Victoria (LASA) in 2012. Derek also holds the position of Chairman of the Property Council of Australia (PCA). Mr McMillan has more than 20 years commercial experience in leading organisations in the health and ageing, financial services and agricultural industries.

**Prof John McNeilAM**

John graduated in Medicine from the University of Adelaide in 1971. After finishing his specialist training he completed a PhD in Clinical Pharmacology at Melbourne University in 1979 and was awarded a National Heart Foundation overseas postgraduate research scholarship to study epidemiology at the London School of Hygiene and Tropical Medicine. In 1986 John was appointed to the position of Chair of the Monash University Department of Social & Preventive Medicine (DEPM) at the Alfred Hospital. Over the subsequent years DEPM has become one of the major clinical and public research units in the country employing over 110 doctorally qualified staff and a total staff complement of 350. Currently there are 460 postgraduate students and 135 doctoral students. The department has



evolved around a core of methodological skills in epidemiology, clinical medicine, biostatistics & data-management. Much of the work of the department now centres around large scale clinical trials, clinical registries and major occupational cohorts. John's research activities have involved the application of epidemiological methods to problems in clinical medicine and public health. John has been involved in a variety of leadership roles including directorships of Austin Health, the Colonial Foundation, Orygen Youth Mental Health Research Institute, Alfred Health, the Australian Institute of Health & Welfare, the Metropolitan Ambulance Service, the Dunlop Medical Research Foundation, Water Quality Research Australia. He was the chair of the Victorian Public Health Research and Education Foundation from 2006-2008 and is currently the Scientific Secretary of the International Society of Cardiovascular Pharmacotherapy. John is also a member of the Alfred Research Council, the Austin Life Sciences Board, the Royal Melbourne Hospital Research Grants Committee, the Orygen Youth Mental Health Research Institute, the Red Cross Blood Transfusion & the selection committee for the Victorian Premier's Award for Health & Medical Research. He was awarded an AM in 2009 in recognition of services to Public Health.

Ms Lisa Middlebrook

Lisa Middlebrook is Executive Manager for Policy and Strategy at GAP. She is responsible for policy and programme development and external relations for many GAP projects. Within this role she manages GAP's annual economic summit and helps guide several of GAP's ongoing taskforces. In this capacity, Lisa also serves as the Deputy Chair of the National Standing Committee on Cloud Computing. Prior to assuming her role at GAP in September 2009, Lisa spent two years as a Director of the Federal ALP, while there establishing the Federal Labor Business Forum, and handling external relations and business affairs. Immediately prior to that, she served as the Director of Business Development at the Lowy Institute. In addition, Lisa has as extensive background in the non-profit sector, and she spent three years as the CEO of the Johnny Warren Foundation. Lisa spent six years with the Democratic Leadership Council (DLC) and Progressive Policy Institute in Washington DC where she was a Senior Adviser on trade policy and was also responsible for external relations with the corporate community and non-profit foundations. She was instrumental in helping establish political relationships for Australia with regard to the US/Australia Free Trade Agreement. Prior to the DLC, she served at the Australian Embassy in Washington working on US Congressional Relations and trade issues. Lisa is a graduate of the University of California Los Angeles (political science and international relations) and volunteers with several charities including the Steve Waugh Foundation.



The Hon. Susan Ryan AO

Susan Ryan was appointed as Australia's first Age Discrimination Commissioner on 30 July 2011 for a five year term. Up until her appointment as Commissioner, Susan was the Independent Chair of the IAG and NRMA Superannuation Plan; pro chancellor and Council member at UNSW from 1999 to 2011; chaired the Australian Human Rights Group since 2008, and was Women's Ambassador for ActionAid Australia. She was CEO of ASFA, the Association of Superannuation Funds of Australia from 1993-1998. She continued her involvement in superannuation as President of AIST, the Australian Institute of Superannuation Trustees from 2000 to 2007. She was a founding member of ACSI and of the ASX Corporate Governance Council. From 1975 to 1988, Susan was Senator for the ACT, becoming the first woman to hold a Cabinet post in a federal Labor Government. She served in senior portfolios in the Hawke Government as Minister for Education and Youth Affairs, Minister Assisting the Prime Minister on the Status of Women and Special Minister of State. As Education Minister, Susan saw school retention rates double and universities and TAFEs grow significantly. She pioneered extensive anti-discrimination and equal opportunity legislation, including the landmark *Sex Discrimination Act 1984* and the *Affirmative Action Act 1986*. She was awarded an AO for services to the Australian parliament in 1990.



Dr Ian Watt AO

Dr Watt was appointed as Secretary of the Department of the Prime Minister and Cabinet from 5 September 2011. Previously, Dr Watt was Secretary of the Department of Defence from 31 August 2009 to 4 September 2011. From 18 January 2002 to 30 August 2009, Dr Watt was Secretary of the Department of Finance and Deregulation (formerly the Department of Finance and Administration). He became the longest serving Finance Secretary in April 2009. From March 2001 to 17 January 2002, he was Secretary of the Department of Communications, Information Technology and the Arts. Prior to that, he was Deputy Secretary of the Department of the Prime Minister and Cabinet and Executive Coordinator of the Economic, Industry and Resources Policy Group until March 2001. Dr Watt was First Assistant Secretary of Economic Division, Department of the Prime Minister and Cabinet, between March 1994 and November 1996. Prior to that, he was Minister (Economic) at the Embassy of Australia in Washington for two-and-a-half years. Dr Watt completed the Advanced Management Program at the Harvard Business School from September to November 1999. He is the former chair of the OECD Working Party of Senior Budget Officials, and also the former chair of the OECD Asian Senior Budget Officials. In June 2008, Dr Watt was made an Officer of the Order of Australia. In 2009, Dr Watt was the recipient of La Trobe University's Distinguished Alumni Award.



Appendix 3 – Sponsors Profiles

Adage.com.au

Adage.com.au is Australia's leading job board for the mature age market. We help connect these jobseekers with employers who value maturity and experience. However, we are evolving to be more than just a job board... Adage is one of Australia's fastest growing online community for this neglected and powerful audience. Adage provides a range of platforms and channels for organisations to recruit, communicate and engage directly with this market. Whether it is a job placement or a helpful tip, we are committed to building a space which people enjoy coming to.



Australian Centre for Health Research

The Australian Centre for Health Research (ACHR) was established in late 2005 to initiate and promote intelligent, inclusive public discussion among all stakeholders on important health issues; identify and fund research into issues and/or projects that can advance the cause of a better health system; test and extend research outcomes among health sector stakeholders; provide a common forum for public discussion; and develop programs for desirable reform and present these to key influencers in government and the health sector. Australia has mixed health system: the public sector funded by both state and federal governments and the private sector paid for by individuals either directly or through private health insurance. The past century has seen great advances in health care but these advances raise important ethical and economic issues: will only those who have money be able to access expensive treatments or, under social solidarity, will governments pay the cost for anybody who needs those treatments? And, how much are Australians prepared to pay? The ACHR, a not-for-profit entity, recognises that many groups hold strong views about health services and the system by which they are delivered. However, many such groups represent a particular, special-interest and consequently, find it difficult to contribute to a broader agenda. The ACHR seeks to bypass sectional interests and to consider the delivery of health and healthcare to all Australian from many different perspectives. Since being established, the Centre has commissioned and published more than 20 Reports and Studies on varied topics ranging from "Measuring Quality in Private Hospitals" to "Medicare Choice – lessons for Australia from the reforms of health insurance in The Netherlands" and "Primary Health Care and the Private Patient Journey". ACHR has also published a book – a collection of essays entitled "Health Care in Australia: Prescriptions for improvement". The commissioning and development of all studies and Reports are overseen by a Board as well as a Research Projects Committee.



The ACHR wishes to contribute to a healthier Australia whose citizens receive world-leading, affordable health care from an efficient and effective mix of the public and private health sectors.

Enzyme Group

Enzyme International (Australia) has been operating in Australia since 1994. We are a firm of business and management consultants specialising in customer insight and retention, process excellence, business modelling and very rapid controlled organisational change. Our clients range from very large organisations to small-to-medium enterprises across many industry sectors; including state and federal governments, financial services, health care, retail, manufacturing, utilities, education, technology, transport and international agencies such as APEC and ISO. Most organisations continue to wrestle with the difficult task of deciding priorities and courses of action from among a multitude of conflicting needs and wants. In most situations, the information required to make sound decisions does not reside in a single person and the very best decisions require support and commitment from those who must then implement them. Having observed over many years the problems executive groups all over the globe have in harnessing their collective knowledge and experience, and in achieving consensus and commitment, Enzyme has painstakingly developed a number of leading-edge processes which facilitate the achievement of these outcomes to solve real business issues. While each project we undertake is designed to meet the specific needs of individual clients, all of the tools, techniques and processes we use are designed to encourage the generation of creative ideas, to enable those ideas to be combined and synthesised, and then to ensure that they are objectively evaluated and translated into actions. Our unique methodologies, which combine expert facilitation with the use of state-of-the-art electronic decision support technology and dynamic modelling tools, also create a non-threatening environment in which all of the participants feel free to express their viewpoints, as well as ensuring that they all contribute to the group outcomes.



Global Access Partners

GAP is a not-for-profit public policy network based in Sydney that is comprised of government, industry, academia and community leaders across Australia and around the world. Established in 2000, GAP specialises in new approaches to public policy development and the facilitation of government / industry / community interactions on the most pressing social, economic and structural issues and challenges across a broad range of Australian economic sectors. Through its pioneering 'Second Track' Process programme of initiatives, GAP seeks to foster links between community, government and academia to streamline the process of 'fast-tracking' solutions to key issues, increase stakeholder participation in policy formation and decision making, and develop novel, cross-disciplinary approaches to regulatory problems by engaging key stakeholders in high-level discussions and research. GAP's diverse initiatives and ventures include long-term programmes and one-off projects in regulation and public policy, industry policy, healthcare, knowledge capital, innovation, information and communication technology, security & privacy, sustainability & climate change, education, deliberative democracy, and philanthropy & social investment, to name a few. GAP runs national and international conferences, multidisciplinary forums and executive roundtables, coordinates community & stakeholder research projects and feasibility studies, and oversees pilot projects to trial new business ideas. GAP's online think-tank, Open Forum, is a well-established online platform with an extensive community network, uniquely positioned to attract and engage target audience and informed contributions. GAP's partners include Federal and State governments, major corporate enterprises and industry bodies. Every dollar invested by government in GAP initiatives leverages two dollars from the private sector.



Integrated Wireless

Integrated Wireless (IW) is an Australian company focused on delivering ruggedised wireless solutions to the Healthcare, Agedcare, Industry and Manufacturing, Corrective Services, Retail, Hospitality and Educational sectors. Integrated Wireless, formerly known as Ascom Nira, has operated in Australia for more than 20 years providing reliable paging, wireless duress and mobile voice communications solutions. With over 2,000 clients throughout Australia and New Zealand using a wide variety of our wireless Duress, Messaging and Voice Communications systems, Integrated Wireless is a major force in the wireless applications market. IW's solutions integrate tightly with our clients vital support systems and assists them to protect their employees while increasing their productivity. IW builds solutions using the Ascom range of wireless hardware and software applications, locally developed software and hardware, as well as technology from partners



such as Ekahau, Secure Care, Wavecom, Daviscomms, Meru Networks, and WiPath. With offices in Sydney, Melbourne and Brisbane and partners in all other states and territories Integrated Wireless provides a complete customer support structure which includes sales and after sales service. IW provides "round the clock" support to many of Australia's busiest hospitals, biggest prisons and successful manufacturers. Integrated Wireless' development team specialises in the development of mission critical Java applications and resilient appliance based hardware solutions. Their design and service personnel possess a wide range of wireless (UHF, DECT and WiFi) skills in conjunction with IP Telephony and integration capabilities.

NSW Ministerial Advisory Committee on Ageing

The NSW Ministerial Advisory Committee on Ageing (MACA) advises the Minister for Ageing, the Hon. Andrew Constance MP on matters affecting the needs, interests and wellbeing of older people in NSW, and on the impact of population ageing on the community and government. The committee currently has 13 members, appointed as individuals, on the basis of their expertise and experience. The committee meets in Sydney. MACA is supported by y Secretariat staff based in the Office for Ageing, Department of Family and Community Services NSW.



Open Forum

Initiated by Global Access Partners in July 2007, Open Forum is an independent, interactive web 2.0 community focused on the issues which matter to Australian public policy debate. Our community of bloggers and readers includes people of all ages, from all over Australia and from all political spheres. Open Forum's network features senior business executives, government policy makers, academics, thought leaders and community advocates, as well as interested private citizens. Access to Open Forum is free and users can login to the site to post comments and blogs. Open Forum is staunchly non-partisan. We believe this independence is fundamental to the success of any policy development forum. Our user-generated content allows us to explore areas which are of relevance to the regulatory process, track citizen sentiment around particular issues and use these as the basis for briefing notes and recommendations to government agencies. Open Forum's list of clients and collaborators includes: Department of Broadband Communications & the Digital Economy, Productivity Commission, Attorney-General's Department, Australian Unity and NSW Department of Fair Trading.



Selection Partners

At Selection Partners we provide a central source of Talent Consulting Services within the Industrial Markets. Through our four services areas we assist organisations to attract, select, engage, develop, retain and transition their people. As Executive Search experts in the Industrial Markets we work across the mid to executive levels, providing a broad range of services designed to deliver a positive impact to your organisation. Our four consulting areas are Recruitment and Selection; Career Coaching; Outplacement; and HR Consulting. The combination of our expertise in Executive Recruitment, HR and Senior Management means we understand more than simply how to find 'top talent'. We understand how to manage careers and to ensure people are engaged and performing effectively. Our broad expertise genuinely allows us to offer solutions to many of your people challenges and issues. We are different because we think differently we provide innovative approaches for all of our service offerings. The combination of our experience and innovative approach allows us to become a truly valued partner.



Appendix 4 – List of Delegates

Senator, The Hon. Eric Abetz MP

Shadow Minister for Employment
and Workplace Relations
Leader of the Opposition in the Senate
Liberal Senator for Tasmania

Mr Timothy Adair

Director, National Seniors Productive
Ageing Centre

Mr Gerard Ambrose

Hospital Healthcare Planner
GE Healthcare

Ms Lise Angus

National Corporate Partnerships
Manager
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Prof Bruce Armstrong

Senior Advisor
Sax Institute

Dr Kevin Austin

Managing Director
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Mr Shaun Bagley

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Resource Management Group (GARM)
Department of Finance and
Deregulation

Mr Alan Barnett

Senior Consultant NSW
Activetics Pty Ltd

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Executive Director
Australian Centre for Health Research

Prof Alan Bensoussan

Director
Centre for Complementary
Medicine Research

Ms Wiebke Benze

Managing Director
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Mr Alexander Benze von Fritz

Cr Sally Betts

Mayor of Waverley
Senior Vice President of the Southern
Sydney Regional Organisation of Councils

Mr Wayne Bishop

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Ms Abby Bloom

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Mr Patrick Bodegraven

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Comcare

Mr Uday Bonu

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Mrs Nan Bosler

President
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Clubs Association

Ms Kath Brewster OAM

President
COTA NSW

Mr Allan Burdekin

Director Industry Marketing
Optus / Alphawest

Ms Danny Busija

Director
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Alzheimers Australia (NSW) Advisory
Council

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Chairman
BioHub

Mr Alan Castleman

Chairman
Australian Centre for Health Research

Dr Beverley Castleman

Human Research and Ethics Committee
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Australian Financial Review

Mr Larry Cohen

Principal Physiotherapist

Mr Chris Cuffe

Company Director &
Investment Manager
SVA & Third Link Executive

Mr Ian Day

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Mr Rod Young

Chief Executive Officer
Aged Care Association Australia

Mr Christopher Zinn

Director of Campaigns
One Big Switch

Appendix 5 – Mature Job Seekers Seminar, 16 May 2013

An employment seminar for mature job seekers was held the day before the conference on May 16 at NSW Parliament House. It was organised by GAP and ACHR, in association with Adage.com.au and Selection Partners, and was sponsored by the NSW Ministerial Advisory Committee on Ageing.

“Use Your Age to Your Advantage” aimed to help people develop their job search skills, write effective cover letters and resumes, improve their interview techniques and understand the role of recruitment agencies. The seminar also explored the use of the Internet, technology, social media and personal networking to find work, opening avenues of which many attendees were previously unaware.

The four-hour session welcomed 92 attendees from under 40 up to 70 years old. Their employment status varied greatly, from those currently employed and looking for work in a completely new field, to those who have been out of work for more than two years.

Personal Survey

69 participants completed a personal information survey. While the sample size was limited to attendees, GAP believes that the survey highlighted broader trends affecting many older unemployed Australians.

42% of respondents said they had been directly asked about their age in job interviews. Of those people who stated the reason for their unemployment, 22% cited the global financial crises or an international takeover of their employing company. There were many handwritten comments and stories about employment, volunteering and ideas for making volunteering easier.

Participant Feedback

Feedback from participants was overwhelmingly positive. They reported learning new information about the job market, regaining a sense of self-esteem and renewed enthusiasm for job search through meeting others in the same situation as themselves.

Seminar Outcomes & Follow-Up

The employment outcomes of the seminar were highly positive. Approximately 10% of the attendees found work within the first two weeks after the seminar, with many citing the seminar as a major factor in their success in finding a new job. A follow-up session with seminar participants has been scheduled for mid-November 2013.

Participant Survey Summary

Out of 92 attendees in total, 75 answered verbal questions presented to the group as part of the seminar proceedings, while 69 completed written surveys, the results of which are tabulated below. Not all respondents answered every question and some questions allowed for multiple answers.

The number of responses in each question has been sorted from largest to smallest for clarity.

Question	No of responses	% of total responses
Age		
50 - 59	46	67%
60 – 65	13	19%
41 – 49	5	7%
66 – 70	4	6%
Under 40	1	1%
TOTAL	69	100%
Gender		
Male	40	58%
Female	23	33%
No answer	6	9%
TOTAL	69	100%
Employment		
Unemployed – looking for work in same field, full or part time	47	43%
Unemployed – looking for work in entirely new field	38	35%
Employed – looking for work in an entirely new field	11	10%
Employed – looking for additional hours of work	6	6%
Employed – looking for work, in same field, full or part time	5	5%
Employed - Not looking to change	2	2%
TOTAL	109	100%
Time Looking for Work		
3 – 6 months	16	25%
6 months – 1 year	16	25%
More than 2 years	13	20%
1 – 2 years	11	17%
0 – 3 months	8	13%
TOTAL	64	100%
Location of Last Job		
Sydney metro area, not city	39	55%
Sydney City (CBD)	24	34%
Outside NSW	5	7%
Elsewhere in NSW	3	4%
New State	0	0%
Overseas	0	0%
TOTAL	71	100%

Preferred Location of Next Job		
Sydney City (CBD)	47	32%
Sydney metro area	47	32%
Don't Care/No preference	15	10%
Elsewhere in NSW	10	7%
Overseas	10	7%
Outside NSW	9	6%
New State/Territory	7	5%
TOTAL	145	100%
Relocation (If you wish to relocate, what are the reasons)		
Availability of job	22	54%
Housing	8	20%
Sea Change	4	10%
Transition to retirement	3	7%
Other	3	7%
Family	1	2%
TOTAL	41	100%
Industry of current or last work		
Information, media, telecom & technology	13	15%
Financial services	12	13%
Admin & Support Services	10	11%
Retail or wholesale	9	10%
Professional & Technical services	8	9%
Transport, postal, warehousing	6	7%
Manufacturing	5	6%
Health Care & Social Assistance	5	6%
Education & Training	5	6%
Public service, public safety, policy work	4	4%
Construction, building	3	3%
Hospitality, accommodation or events	3	3%
Arts	3	3%
Mining	2	2%
Real Estate, Property Management	1	1%
Agriculture, Forestry & Fishing	0	0
Electricity, water, utilities	0	0%
TOTAL	89	100%

New Job Sector (In which sector are you seeking your next job)		
Same as previous	24	17%
Different Industry	118	83%
TOTAL	142	100%
Admin & Support Services	19	16%
Education & Training	13	11%
Information, media, telecom & technology	11	9%
Health Care & Social Assistance	9	8%
Professional & Technical services	8	7%
Public service, public safety, policy work	7	6%
Manufacturing	6	5%
Hospitality, accommodation or events	6	5%
Retail or wholesale	5	4%
Transport, postal, warehousing	5	4%
Financial services	5	4%
Arts	5	4%
Agriculture, Forestry & Fishing	4	3%
Mining	4	3%
Construction, building	4	3%
Real Estate, Property Management	4	3%
Electricity, water, utilities	3	3%
TOTAL	118	100%
Current or Last Job Type (Type of job you last did, or are doing currently)		
Professional	25	37%
Manager	24	35%
Clerical/Admin Worker	8	12%
Sales	6	9%
Technician or Trade Worker	3	4%
Community or Personal Service Worker	2	3%
Machinery Operator/ Driver	0	0%
Labourer	0	0%
TOTAL	68	100%
Considering Volunteer Work (Would you consider doing volunteer work)		
Yes	45	74%
No	16	26%
TOTAL	61	100%
Volunteering		
No, but interested	26	36%
Yes, currently	21	29%
Yes, previously	20	27%
No, not interested	6	8%
TOTAL	73	100%

Factors influencing decision to volunteer		
Organisations Aims	33	20%
Types of tasks	29	18%
Volunteer related to personal/professional goals	26	16%
Culture of organisation	25	16%
Ease of type volunteer work (easy hours, location)	21	13%
Ease of finding volunteer opportunity	10	6%
Social Recognition	8	5%
Family/Friends Influence	7	4%
Volunteering by peer/ reference group	2	1%
TOTAL	161	100%
Number of Hours of Volunteer Work (If you would like to volunteer, how many hours would you like to work per week)		
Less than 7	31	54%
7 – 21 hours	24	42%
21 – 35 hours	1	2%
Full time or more	1	2%
TOTAL	57	100%
Personal Assessment of Health		
Very Good	40	56%
Good	14	20%
Average	11	15%
Needs Improvement	4	6%
Health Issue impacts ability to work	1	1%
Dealing with long term injury/illness	1	1%
Would like help to improve health	0	0%
TOTAL	71	100%
Retirement Age (Until what age would you like to work, paid or volunteer)		
70 – 74	22	30%
65 – 69	19	26%
Over 75	18	25%
55 – 64	14	19%
Under 54	0	0%
TOTAL	73	100%
Factors influencing length of career (select factors for why you continue to work)		
Financial	43	27%
Enjoy working	42	26%
Contribute to Society	28	18%
Work provides social network	25	16%
Health	19	12%
Other	2	1%
TOTAL	159	100%

Factors Influencing Job Search (What factors appear to be influencing job search)		
Age bias on the part of recruitment agencies	47	34%
Age bias on the part of employers	42	30%
Lack of jobs in your chosen field	23	17%
Inadequate Knowledge of social networking	15	11%
Flexible working arrangements (hours)	5	4%
Flexible working arrangements (workplace, location)	3	2%
Your health influencing the type of work you'd like to do	2	1%
Inability to search for jobs on the Internet	1	1%
TOTAL	138	100%
Willingness to retrain, learn new skills (are you willing to retrain or learn new skills)		
Yes – workplace training, employer sponsored	41	45%
Yes – part time study (self-funded)	39	42%
Yes – full time study (self-funded)	12	13%
No	0	0%
TOTAL	92	100%
Current education (are you currently undertaking any education or retraining)		
Yes, on my own	29	49%
No	28	47%
Yes, sponsored or supported by my employer	2	3%
TOTAL	59	100%
Value of the Seminar (did you like the seminar, found valuable)		
Yes – It was helpful and I learned new things	50	93%
Yes – I did not learn anything new but found the information interesting and the event was a good networking opportunity and good reinforcement	4	7%
No – The information presented was interesting but I find it hard to see how it applies to me, or how I will use it	0	0%
No – Tell me something new for a change	0	0%
TOTAL	54	100%

Participant Comments

"Many thanks for an informative and enjoyable day. It was good to listen to people who understand where we are at and can give advice as to how we should blow away the cobwebs and refresh ourselves both in terms of attending interviews, updating resumes and encouraging us to share with others as to how we might help the younger generations."

"Please thank the others on the panel for me. It is great to see the Government on board with something as important as this. There should be more employment agencies out there willing to help the 'oldies' as you are."

Thank you so much for organising and inviting me to last week's workshop of Use Your Age to Your Advantage. I learned quite a lot from the workshop especially the part where the presenter informed us about job search and candidates from the recruiters' points of view – quite an eye-opener!"

"The workshop also gave me a sense of relief knowing that I am not a rare species who can't find jobs despite long, successful career and many accolades from previous bosses/companies as well as recruiters. And mighty glad that I am not the only one who feels really annoyed to be interviewed by 25-year-old backpackers who have just arrived from overseas who interviewed me condescendingly and dismissed me for not matching their jobs' requirements."

"I am writing to say thank you to you and staff and partners and Government for the invaluable workshop held last Thursday 16 May at NSW Parliament House. As someone who is starting back into the workforce it was extremely useful. The presentations were all high quality as was the audience; I was very impressed by who I met and the experience they had to offer. I was lucky enough to exchange contact numbers with one or two which already has been helpful in my thinking."

"I wanted to say thank you for the work shop I attended at Parliament House, it gave me motivation to focus on the job application and I would like to think as result of that, I was given an interview! Once again, Thank you and look forward to meeting up again with you in 6 months time."

"It's great the Government did this. It's very helpful."

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**Conference on Productive Ageing
Older Employment Issues**

Full Report

May 2013



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1 Introduction

This report documents the proceedings and outputs of the Global Access Partners (GAP) Older Employment Issues Workshop held on 17th May, 2013. The workshop was held as a part of the Conference on Productive Ageing at the Legislative Assembly Chamber, Parliament House of NSW and was facilitated by Kevin Austin and Bill Hawkins from Enzyme International, with Lisa Middlebrook from GAP.

2 Objectives

The objectives of this workshop were to:

- Bring everyone to a common understanding of the background and current situation
- Identify and prioritise the Issues, Blockages and Success Factors involved in the current employment of older workers
- Identify and prioritise the major Initiatives and Opportunities
- Challenge the status quo and stimulate thinking

3 Key Study Findings

3.1 Summary Affinity Diagram

Participants individually brainstormed the Issues, Blockages and Success Factors associated with the employment of older workers. The affinity diagram method of combining and synthesising associated ideas was used to identify the Issues, Blockages and Success Factors as follows: Each heading has a few of the individual Stikkis below to give further context to the theme. The full affinity diagram with all Stikkis transcribed can be found in Section 4.1 of this Report.

A *Building inter-generational understanding*

- Multi-generational teams at work
- Legitimise two-way mentoring. Old to new and new to old
- Engage all generations in the conversation – promote mentoring!

B *Flexible work options for employee and employer*

- Flexible work places
- Optional job redesign at age 55 (?)
- Restrictive employer attitudes re leave for health / carer recreational activity

C *Removing legal, Super, and financial constraints*

- Flexible financial policies re Super, tax, insurance
- No Workers Compensation for people over 65
- Opportunities for older workers to contribute to Super in different ways i.e. removal of age limits, contribution limits

D *Ageism and attitudes in recruitment and HR practices*

- Awareness of discrimination in recruitment practices
- Attitude / stereotyping of mature age job applicants
- Negative HR recruitment practices

E *Accommodating health and physical ability changes*

- Good health
- Physical ability – bodies wear out, desire / ability to retrain to less physical work
- Enabling people with health issues or a disability to engage in workforce

F *Access to appropriate ongoing education and training*

- Appropriate skills for now and future
- Re-education of older workers (especially in declining industries)
- Build technical skills through libraries and schools

G *Make it easier to match older workers to opportunities*

- Web connect available workers with available jobs
- Tools to find opportunities for matching skills with opportunities

H *Leverage technology to facilitate changes in career pathways*

- Ensuring mature workers have access to work opportunities via teleworking and co-working
- Grasp the technology and innovative opportunities to facilitate the change in pathways and behaviours
- Encourage and promote flexible and telework options

I *Changing society attitudes and perceptions*

- Celebrate the successes and transformations
- Media perceptions affecting public perceptions
- Need to rebrand the mature worker

J *Making the business case and demonstrating value to employers*

- Inability / unwillingness of employers to frame the business case for employing older workers
- Providing employers / leadership with the 'business' relevance special to their enterprise
- Getting CEO's and boards to understand and take action

K *Changing public policy especially retirement age*

- Change the pension age to 70 or 75 to change the mindset of older people and employers
- Increase pension age
- Remove retirement age from legislation

L *Changing attitudes and expectations of older workers*

- Lack of workers' understanding of own longevity
- Older worker attitudes
- Denial at personal level

3.2 Issues, Blockages and Success Factor Charts

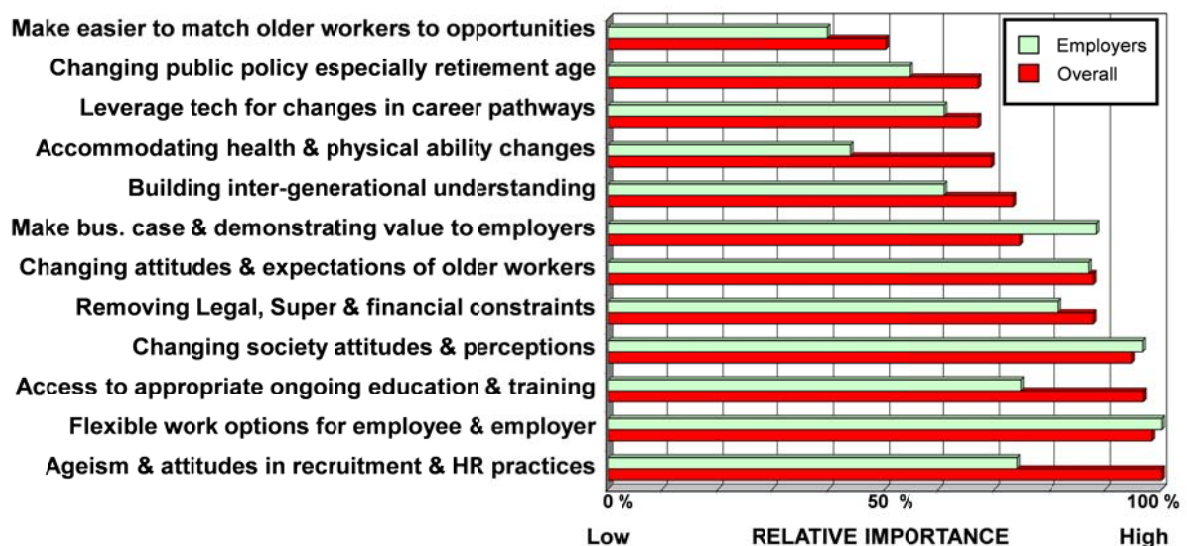
Hierarchy of Issues – Overall



The Hierarchy of Issues is calculated by placing the Issues in rank order as determined by the Participants' scores in the Relative Importance vote, taking the top scoring Issue and expressing it as 100 and then expressing all the other Issues as a percentage of the top scoring factor.

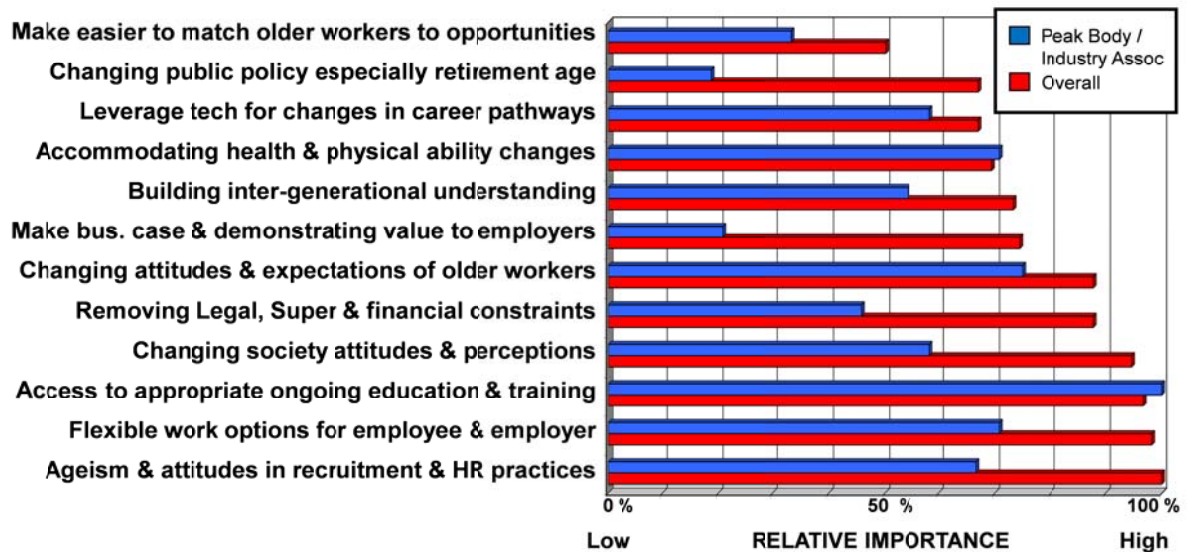
As can be seen above there are four Issues that were identified by the Participants as Highly Important. (*Ageism and attitudes in recruitment and HR practices*, *Flexible work options for employee and employer*, *Access to appropriate ongoing education and training*, and *Changing society attitudes and perceptions*)

Hierarchy of Issues – Employer



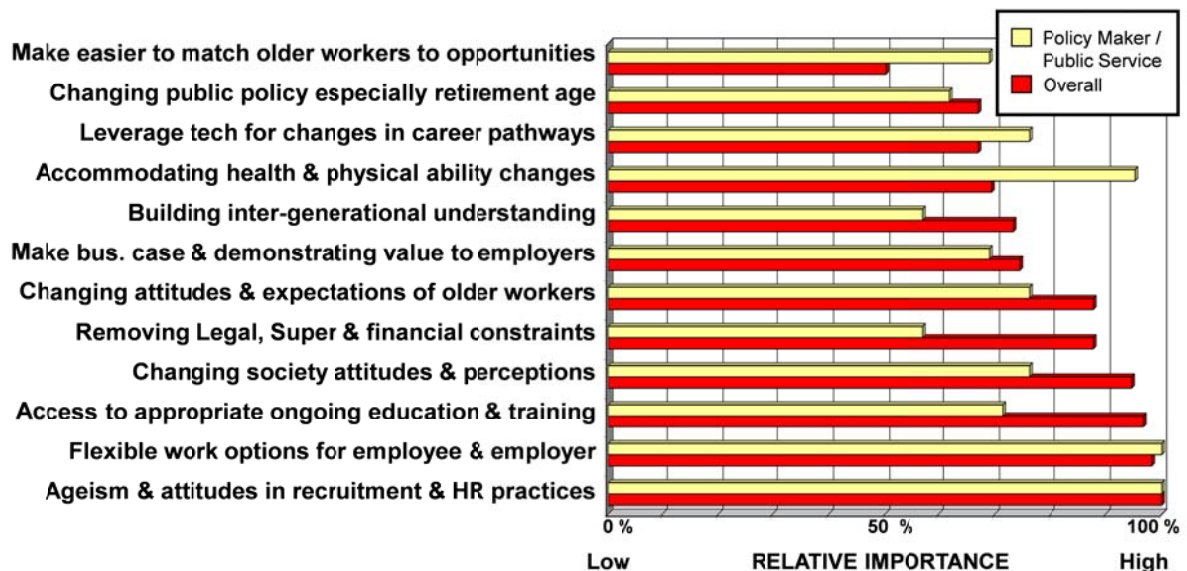
The Participants were divided into 5 subgroups. The above Chart plots the Employers perception against the Overall view.

Hierarchy of Issues – Peak Body / Industry Assoc



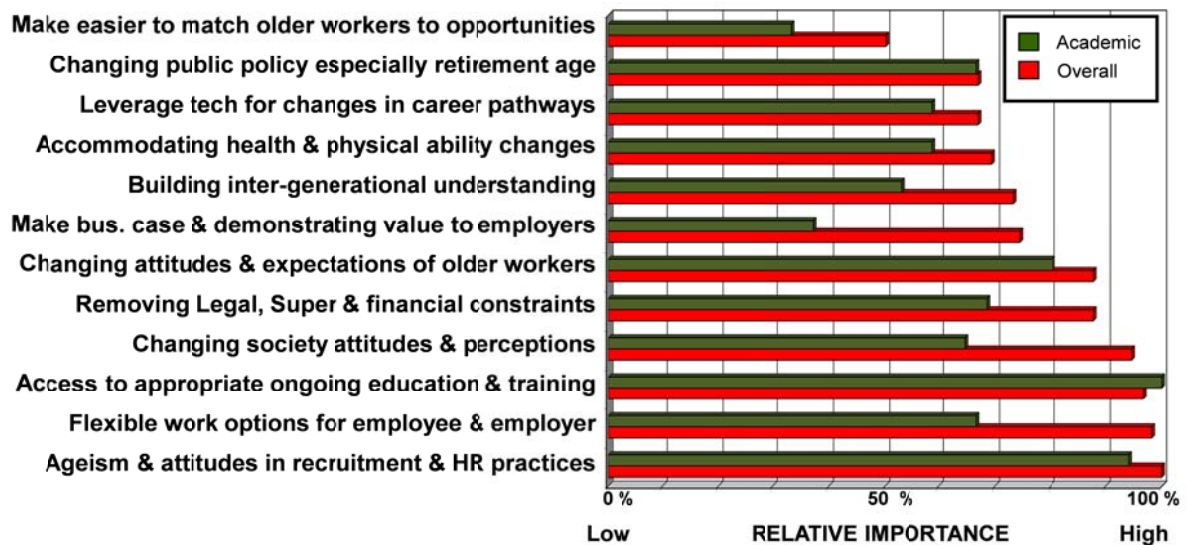
The Participants were divided into 5 subgroups. The above Chart plots the Peak Body / Industry Association Representative perception against the Overall view.

Hierarchy of Issues – Policy Maker / Public Service



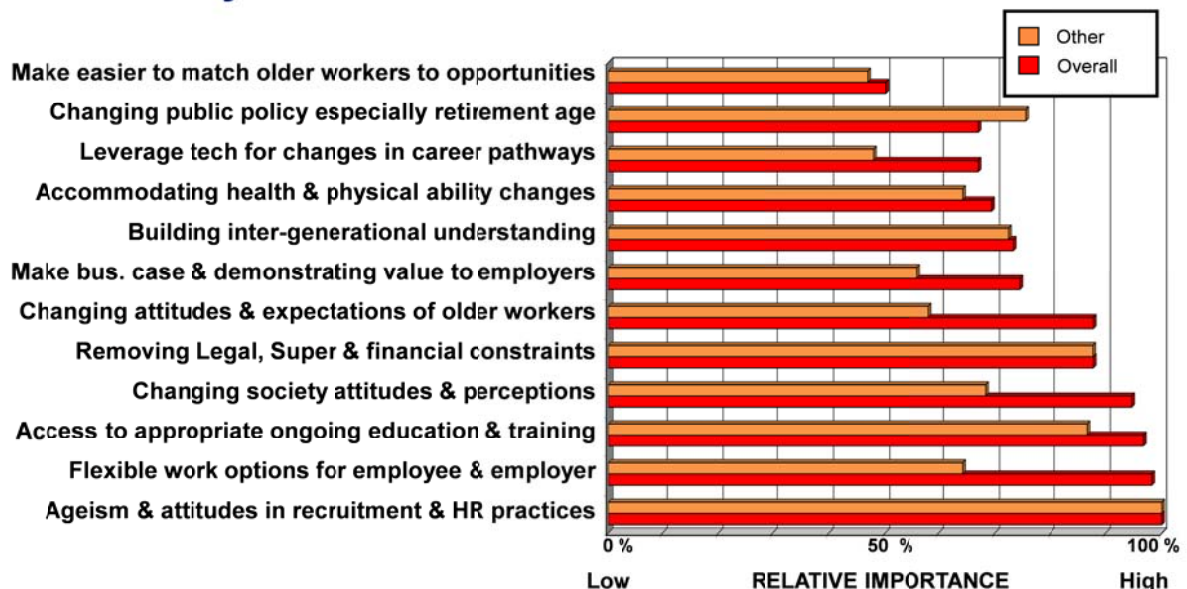
The Participants were divided into 5 subgroups. The above Chart plots the Policy Maker / Public Service perception against the Overall view.

Hierarchy of Issues – Academic



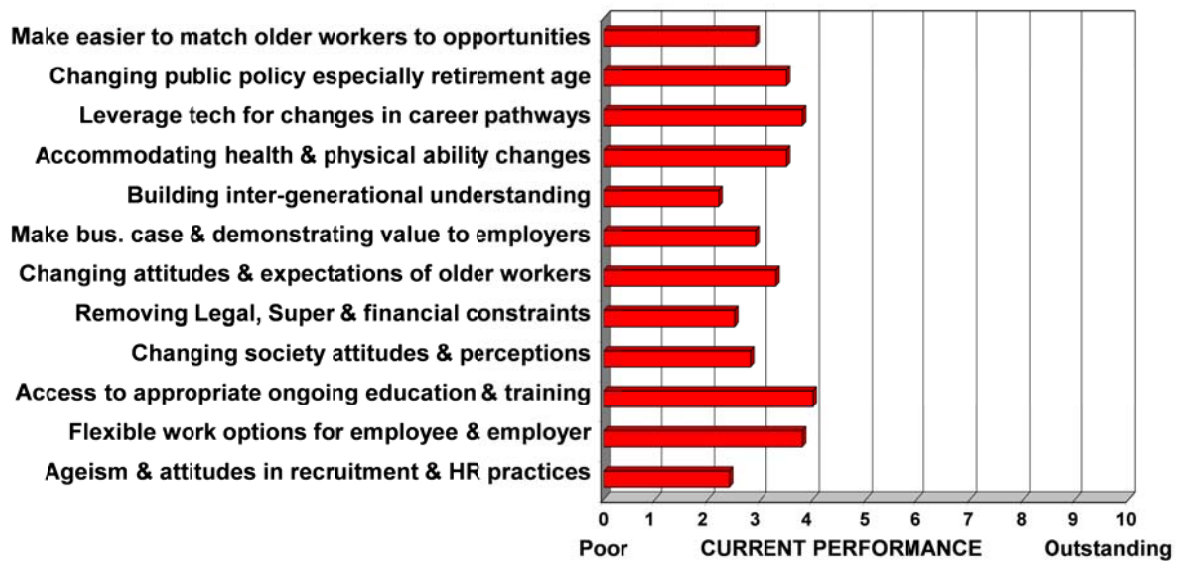
The Participants were divided into 5 subgroups. The above Chart plots the Academics perception against the Overall view.

Hierarchy of Issues – Other



The Participants were divided into 5 subgroups. The above Chart plots the Other perception (Participants not identified in one of the previous four subgroups) against the Overall view.

Issues Current Performance – Overall



The second vote was Current Performance, where the Participants were asked to indicate between 0 – 10 the Current Performance of Business, Government or Community, compared to needed, in dealing with the identified Issue. The results were averaged and the outcome of the vote is shown in the above Chart.

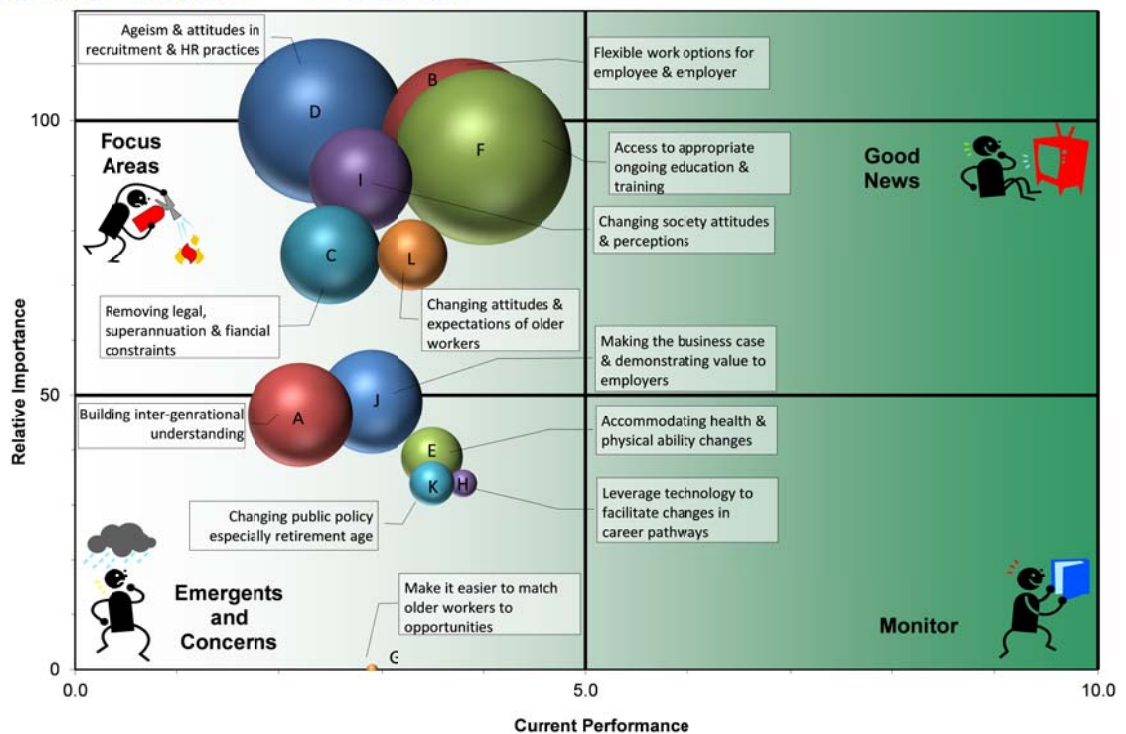
As can be seen, all Issues were identified on average as being less than “halfway there”.

The below Bubble Chart is a three dimensional plot, where the vertical axis is Relative Importance, calculated by placing the Issues in rank order as determined by the Participants' scores in the Relative Importance vote, taking the top scoring Issue and expressing it as 100 and then expressing all the other Issues within the range from 0-100 as a percentage of the top scoring factor.

The horizontal axis is Current Performance, the Participants were asked to indicate between 0-10 the Current Performance of Business, Government or Community, compared to needed, in dealing with the identified Issue. The results were averaged.

The third dimension is indicated by the size of the Bubbles, this is the Frequency of response (the number of Stikkis / ideas making up the heading)

Bubble Chart - Overall



Issues, Blockages and Success Factor Tables

These tables form the basis of the Charts which are to be found on the preceding pages. The Issues are presented in descending order of Importance.

The Raw Score is calculated by summing the Participants' scores in the logarithmic Relative Importance vote.

The Issues are normalised by placing the Issues in rank order as determined by the Raw Score, taking the top scoring Issue and expressing it as 100 and then expressing all the other Issues as a percentage of the top scoring factor.

The 0-100 Spread converts the range of Normalised scores to spread across the full range of 0-100. This amplifies the differences between the Issues' Importance rankings.

The Performance is calculated by averaging the results of the Current Performance vote between 0-10.

The Frequency is the number of responses from Participants in each theme heading, i.e. the number of stikkis.

		Raw Score	Normalised	0-100 Spread	Perf	Freq
D	Ageism and attitudes in recruitment and HR practices	337	100	100	2.4	30
B	Flexible work options for employee and employer	331	98	96	3.8	30
F	Access to appropriate ongoing education and training	326	97	93	4.0	32
I	Changing society attitudes and perceptions	319	95	89	2.8	19
C	Removing Legal, Super and financial constraints	296	88	76	2.5	18
L	Changing attitudes and expectations of older workers	296	88	76	3.3	13
J	Making the business case and demonstrating value to employers	251	74	49	2.9	19
A	Building inter-generational understanding	247	73	46	2.2	19
E	Accommodating health and physical ability changes	234	69	39	3.5	11
H	Leverage technology to facilitate changes in career pathways	226	67	34	3.8	5
K	Changing public policy especially retirement age	226	67	34	3.5	8
G	Make it easier to match older workers to opportunities	169	50	0	2.9	2

4 Issues, Blockages and Success Factors

4.1 Affinity Diagram

Participants individually brainstormed the Issues, Blockages and Success Factors associated with the employment of older workers. They then selected up to 3 of the most important ideas, transcribing them onto white Stikki notes (one Issue per sticker). The Stikkis were then placed on a wall in theme sets, and a small group led by Kevin Austin developed headings for each of the sets. The affinity diagram method of combining and synthesising associated ideas was used to identify the Issues, Blockages and Success Factors as follows:

A *Building inter-generational understanding*

- Young people understanding what older people can contribute
- Multi-generational teams at work
- Legitimise two-way mentoring. Old to new and new to old
- Mandate a senior work volunteer day or week, where private employers are exposed to the experience, this will help
- Encourage oldies to be entrepreneurial – set up businesses and train young people to run them
- Major cultural shift involving inter-generational groups
- Promoting inter-generational work activities and social activities
- Generational engagement
- Leadership aligned with youth – not wisdom
- Engage all generations in the conversation – promote mentoring!
- The attitudes of younger generations (to which we have contributed)
- Cultural change to promote positive intergenerational workforces
- Address negative perceptions and stereotypes and foster greater inter-generational contact → both directions (success factor)
- Teaching at school about value of older people
- Education and awareness of each generation to rewire the prejudices each may hold
- Key issues: blending cross generations in the workforce, need to integrate and inspire cross-communication between generations, access to flexible work conditions, access to appropriate education for IT and communication
- Speculation over what attributes multiple generations seek in a job product
- Ongoing engagement between generations
- Bring back the “and” age to mentor each other in creating opportunities and awareness

B Flexible work options for employee and employer

- Flexible work options
- Flexible work places
- Optional job redesign at age 55 (?)
- Flexibility of workplace
- Pre-retirement strategies for existing employees e.g. flexible hours
- The unequal distribution of working hours – overwork / underwork
- Workplace flexibility
- Workplace flexibility and inclusive workplaces
- Restrictive employer attitudes re leave for health / carer recreational activity
- Use of older workers in non-employment roles (i.e. mentoring)
- Workplace flexibility
- Workplace flexibility i.e. teleworking
- Flexibility for older workers particularly females between 45-65 who find themselves caring for children and elderly parents
- Flexibility in workplace practices
- Flexibility of all participants
- Flexibility of working hours – on both sides, older person and organisation
- Flexibility for employee and employer
- Flexibility of work practices in meeting needs and requirements of older workers
- Flexible pay (older people should be able to earn less than younger counterpart)
- Flexible work structures
- Creating flexible work practices for mature age workers
- Flexibility – hours / place of work
- Workplace flexibility
- Flexible workplaces, to support older workers in combining work and other responsibilities, including caring
- Flexible work conditions and education opportunities
- Flexibility if required, ongoing training, respect of experience
- Positive encouragement to apply – age friendly workplace
- Attitudes – managerial and workers towards flexible working arrangements. I.e. 9 to 5 clock-on / clock-off mentality, measures of productivity especially remote workers
- Lack of thinking into work design to allow flexibility in employment
- Work design innovation: new technologies, new ways of working, career matrix (not ladder) accommodate ill health at work

C Removing legal, superannuation, and financial constraints

- Regulation / legislation that makes employers risk averse to employing aged workers i.e. Workers compensation
- Disconnect benefits for aged from income earning (re superannuation, travel etc.)
- Flexible financial policies re superannuation, tax, insurance
- Poor management of superannuation
- Lack of government guarantee to offset supposed “risk” for employers to employ / retain older workforce
- Insurance based on out-of-date statistics and stereotypes
- Financial security
- No Workers Compensation for people over 65
- Superannuation benefits
- Opportunities for older workers to contribute to Superannuation in different ways i.e. removal of age limits, contribution limits
- Examination of public service 54/11 retirement options
- Financial situation, pressures and expectation
- Superannuation laws need to change so that at “retirement” your fund can only provide limited tax free cash. The balance must give an annuity that can be passed on to dependents
- Opportunity: tax incentives needed to continue working
- Government legislation and business regulation regarding tax, insurance and barriers to work (if older) or employing older workers
- Restrictive workplace laws
- Financial incentives, tax and access to superannuation
- Cost of inflation leading to cheaper options

D *Ageism and attitudes in recruitment and HR practices*

- Ageism
- Be more genteel and respectful
- Ageism – overt or covert discrimination
- Awareness of discrimination in recruitment practices
- Ageism
- Attitude / stereotyping of mature age job applicants
- Remembering the disparate nature of older workers. Not all are your socio-economic equal
- Perception of employer about mature workers health and work ethic
- Negative HR recruitment practices
- Adopting world's best employment practice in HR awareness of mature age workers
- Recruiter attitudes to older job seekers
- There should not be “over qualified” to work
- Life perception by older people AND employers’ ignorance in changing workplace culture
- HR practice
- Ageism, discrimination
- Workplace respect
- Ageism
- Ageism is a bane
- Age discrimination by employers and recruiters
- Ageism and stereotypes of young and old by people and society (potential employees, employers, and employees)
- Employer attitudes
- Disengaged employers and hiring managers
- Attitudinal work with employers / recruiters
- Employ older recruitment personnel – to better judge job applicants. Education of general population
- Employer attitudes
- Employee attitudes
- Management should seek and value input from older employees
- Employ the person best skilled for the position offered (my organisation ONLY employs mature age people)
- Ageism resulting in: stereotyping, discrimination, opportunities blocked (issue)
- Diversity and engagement secular change in the workforce not a hindrance for not employing older generation

E *Accommodating health and physical ability changes*

- Good health
- Health and attitude of older workers
- Health
- Physical ability – bodies wear out, desire / ability to retrain to less physical work
- Many elders don't want to work. Many elders are tired / unable to work. Less opportunities in regional areas. (I work with seniors so this is my experience)
- Enabling people with health issues or a disability to engage in workforce
- Need to improve "disability free survival" (blockage)
- Protection of health and safety of lower SES workers
- Access to healthcare to older employees
- Physical / health for non-admin roles
- Reward wellness (not penalise alternative medicine / wellness)

F Access to appropriate ongoing education and training

- Draw mothers back into the workforce before they lose know-how and confidence
- Appropriate skills for now and future
- At the desk continuing integrated training and resource support
- Training and development opportunities for older workers
- Overqualified
- We need to project where the jobs are going to be in a services economy – especially in an era of global services delivery
- Re-education of older workers (especially in declining industries)
- Build technical skills through libraries and schools
- Technology. Training and education
- Failure to design work for all workers – for each “phase” of life [new grads, child bearing and raising, parent care, older workers etc.)
- Facilitate opportunities for change in activity
- Access to education and re-education
- Greater access to skills training
- The brain is the one human organ that restores itself throughout life – the importance of this is being blocked by fears of dementia
- Need to provide resourced opportunities for mature workers to engage
- Lack of skills especially IT
- A lack of informatics skills including statistical thinking
- Technical awareness
- Access to training / re-training opportunities. HR practices / personnel (Blockage)
- Emphasis on information / education in pre and post-qualifying courses re: ageism issues
- Access to training / educational resources
- Matching skills training for mature workers to market requirements
- Provision of training and up skilling opportunities
- Education of workforce
- Technology training
- Training and ongoing education – for retention
- Career competencies: help workers to make the right choices for a longer working life. These choices are made in 40's – health, pathways, work-life balance, skills and development
- Training / career pathways for workers in declining industries or returning to work in new industry
- Availability of retraining targeted to need for workers
- Provide free education to all 55+ etc. to make change re: development to carer's course, teaching / mentoring, giving back
- On the job training for mature workers (continuous self-improvement)
- Training not always available for all employees

G Make it easier to match older workers to opportunities

- Web connect available workers with available jobs
- Tools to find opportunities for matching skills with opportunities

H Leverage technology to facilitate changes in career pathways

- Ensuring mature workers have access to work opportunities via teleworking and co-working
- Grasp the technology and innovative opportunities to facilitate the change in pathways and behaviours
- Encourage and promote flexible and telework options
- Implement NBN so that older workers have access to high speed internet to support teleworking and new digital sector
- Addressing new technologies / internet / social media

I Changing society attitudes and perceptions

- Make time to live and recognise the health benefits of work
- Celebrate the successes and transformations
- Celebrate age! Australians love celebrations – there are thousands of aged people who could be made heroes for the young
- Media perceptions affecting public perceptions
- Inadequate attention paid to fact that if “if you would grow old you must start early”
- Celebrate diversity to reduce bias (success factor)
- Need to rebrand the mature worker
- Support (both social and financial) for paid and unpaid contributions and social and economic participation
- Social prejudice
- The divide between paid and unpaid work
- Lack of general community appreciation of value of elderly. Community education
- Cultural negative perceptions of ageing
- Cultural change to ageism
- Ageist attitudes a big barrier including unconscious internalisation of society’s ageist attitudes
- Society emphasis on competition rather than cooperation
- Community attitudes and lack of conversation on topic in mainstream media
- Declining economy and emphasis on youth culture, aged seen as burden and out of touch and frail (blockage)
- Opportunities to inform and change expectations in community
- The way all media portray the world. That is, they portray everything as young, energetic, etc. they do not portray mature as positive

J *Making the business case and demonstrating value to employers*

- Employer incentives
- Inability / unwillingness of employers to frame the business case for employing older workers
- Providing employers / leadership with the ‘business’ relevance specific to their enterprise
- Getting CEO’s and boards to understand and take action
- Cultural change in expectations of retirement. Education of employers of benefits of retaining older workers
- Talking / listening to your mature employees
- Analysis of change in workforce needs (need for workers)
- Need to set targets and incorporate in strategic plan
- The economic case must be made, not just the emotional one
- Workforce planning: employers need help to better understand their workforce and match skills to the work to be done
- Empowering people to make informed decisions across all areas of their life
- Employer incentives
- Avoidance at corporate level
- Lack of employer incentives
- Accreditation for standards of excellence in diversity employment. Like “equal opportunity employer”
- Lack of commitment of most CEO’s and lack of understanding
- Change mindset of employers
- Union power focussed on preserving existing member privilege
- Highlighting benefits of mature age workers in organisations → advertise / blog promote examples

K *Changing public policy especially retirement age*

- Prohibit early retirement especially in civil service (including teaching etc.)
- Change the pension age to 70 or 75 to change the mindset of older people and employers
- Increase pension age
- Remove retirement age from legislation
- Remove “Nirvana” that 65 is the aspirational age...i.e. Pension card / travel entitlements
- Australian government creation and promotion of a permanent part-time cohort of older workers (success)
- Government ineptness
- Overall economic growth needs to be enough to absorb the increase in working aged people from: older people staying longer in the workforce, young people entering the workforce, permanent migrants, temporary migrants

L *Changing attitudes and expectations of older workers*

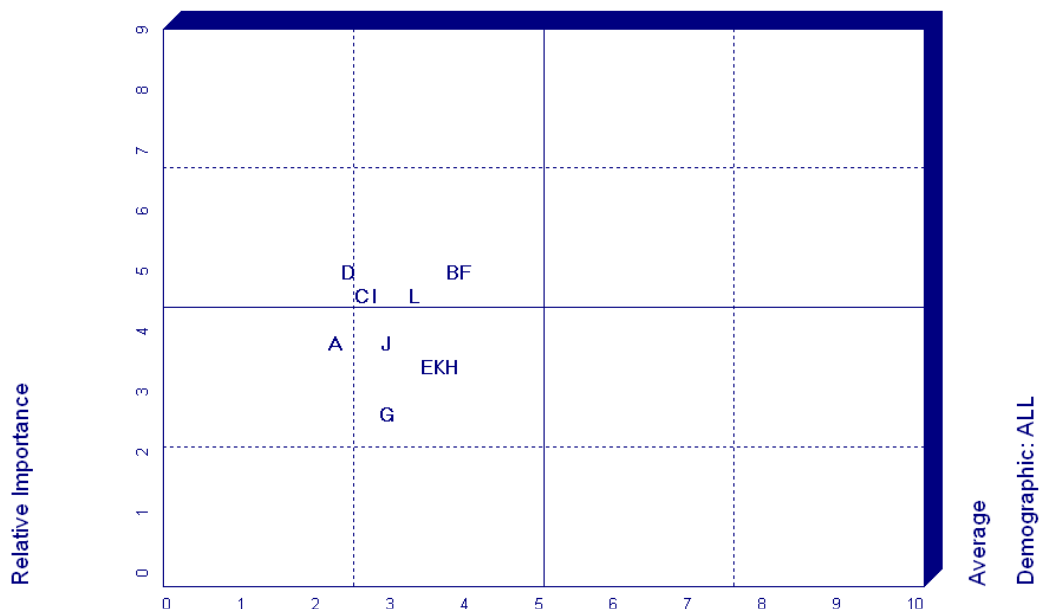
- Lack of workers' understanding of own longevity
- Older worker attitudes
- Understand how long we are likely to live
- Ability / blockages to making career changes in older life
- Fear of future
- Change is actually something older people are better at because of experience – the inhibiting factor is how many changes are not beneficial
- Blockage – attitudinal change
- 'Prison of work' we spend most of our lives at work → should be as enjoyable as possible
- Denial at personal level
- Confidence among older workers
- Low self-esteem of older people wanting to work
- Change expectations re retirement age and life expectancy
- Our own attitudes

4.2 Issues Map

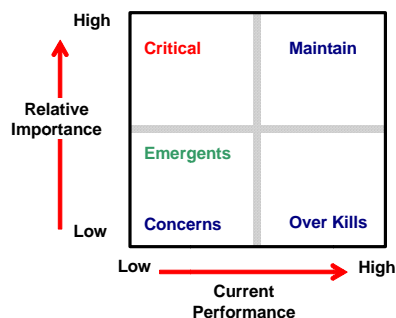
Using an audience response system, the group ranked the Issues in terms of Relative Importance and Current Performance. The first vote was a logarithmic Relative Importance vote. The second vote was Current Performance where; 0 = Haven't started, 5 = Half way there and 10 = No Improvement required. Participants were allowed to select any number between 0 and 10. The voting resulted in the following Critical Issues Map.

Critical Issues Map – Overall view

Critical Issues Map



Interpretation Map

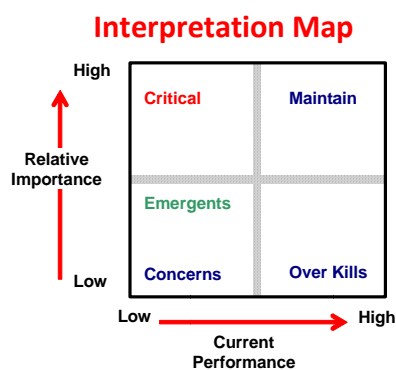
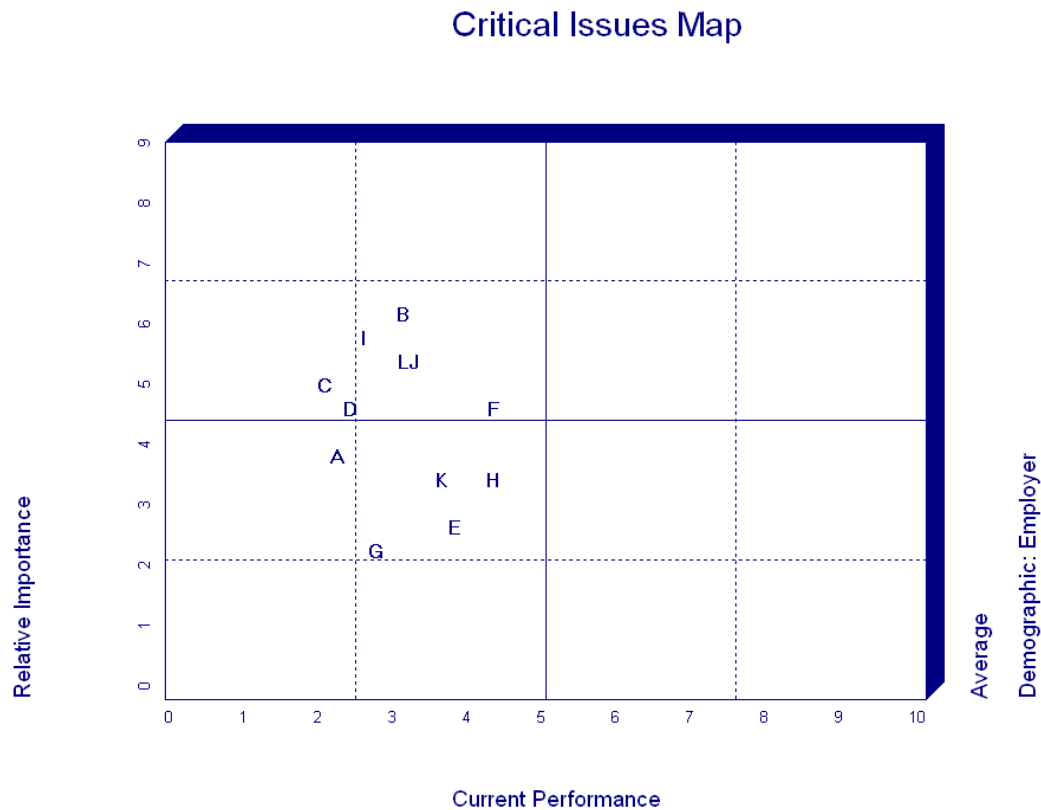


S

3

The participants classified themselves according to 5 Demographic subgroups: Employer, Peak Body / Industry Association Representative, Policy Maker / Public Service, Academic, or Other. The different Critical Issues Maps for these subgroups are shown below.

Critical Issues Map – Employer view

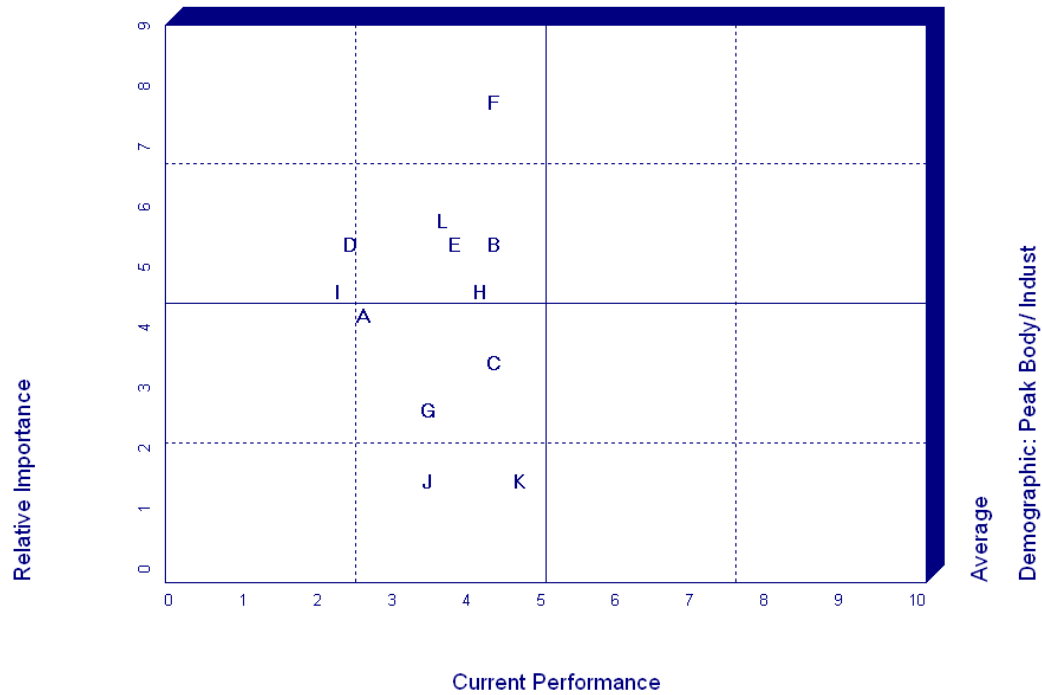


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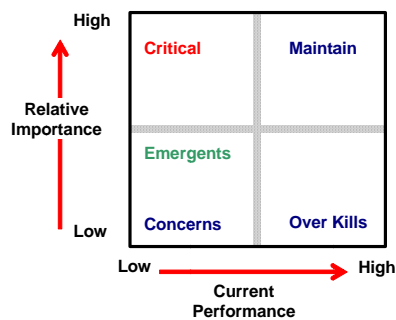
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Critical Issues Map – Peak Body / Industry Association Representative view

Critical Issues Map



Interpretation Map

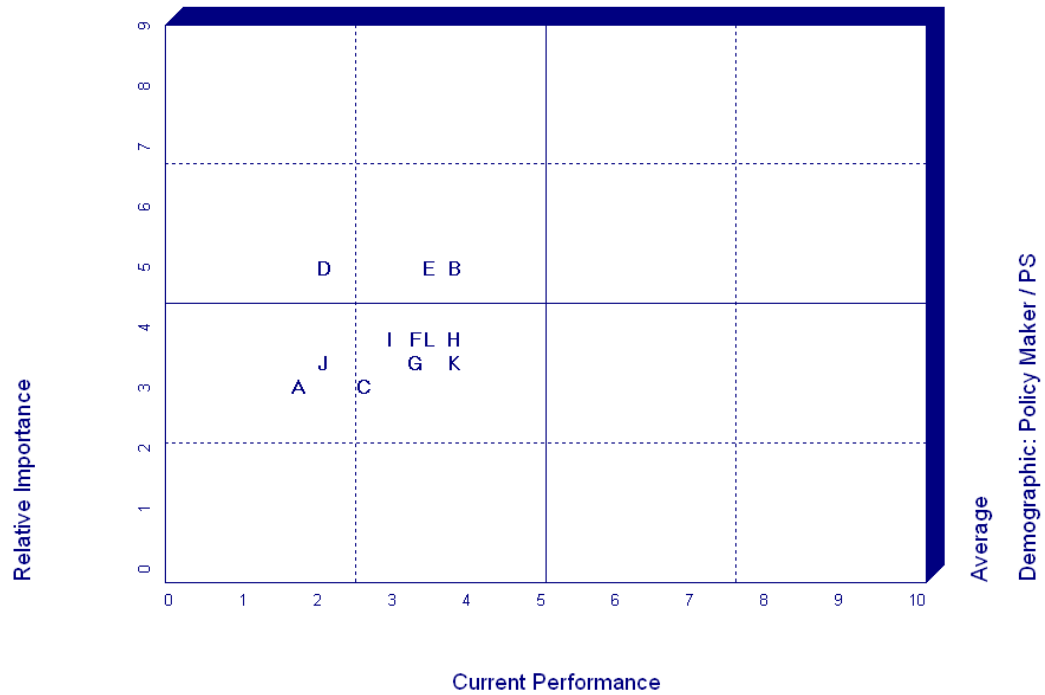


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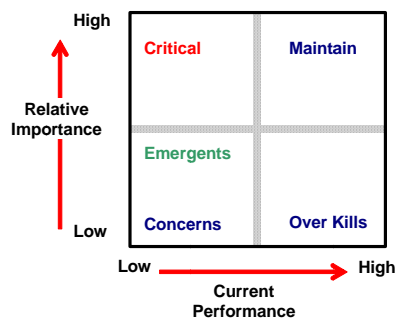
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Critical Issues Map – Policy Maker / Public Service view

Critical Issues Map



Interpretation Map

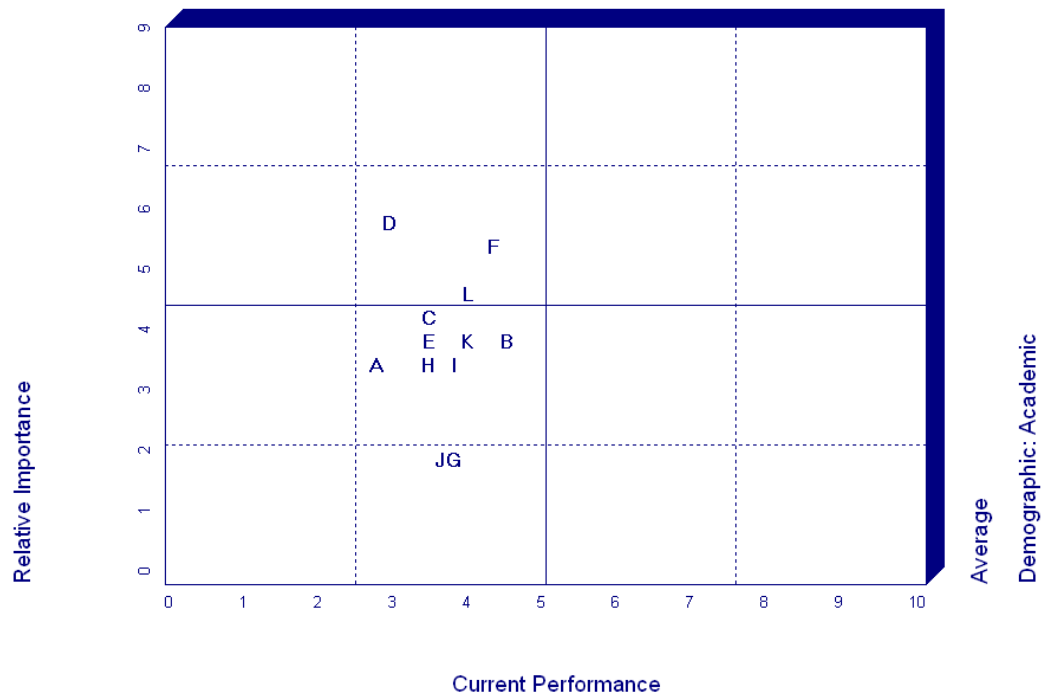


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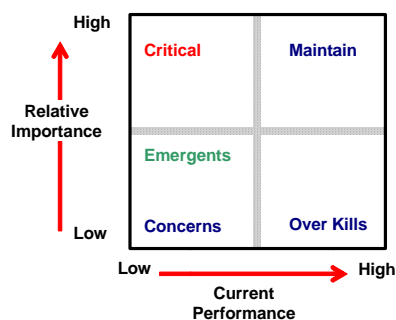
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Critical Issues Map – Academic view

Critical Issues Map



Interpretation Map

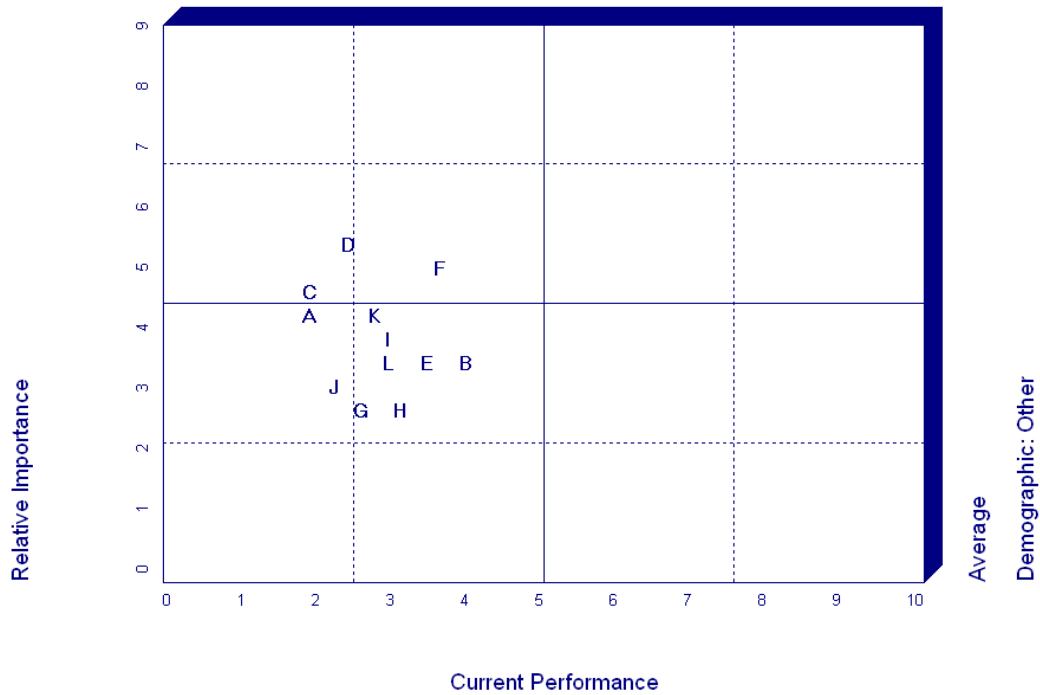


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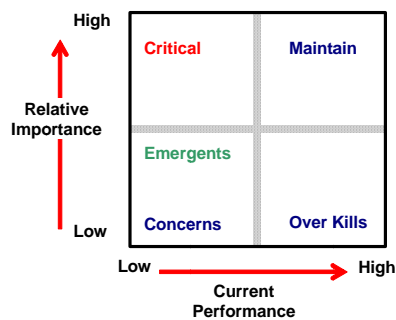
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Critical Issues Map – Other view

Critical Issues Map



Interpretation Map



S

3