Winston Churchill Memorial Trust of Australia

Working on:
Policies and programs for Australia’s older workers

By Veronica Sheen

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Preface

The purpose of this study is to look at examples of where policies, programs and services are working well and to examine their applicability to the Australian situation in the area of generic policies for Australia’s ageing workforce and in terms of the current needs of Australia’s disadvantaged older workers.

It builds on an existing body of knowledge and experience within Council on the Ageing in regard to ageing workforce policies and older workers issues.

There are a number of caveats to this report:

- the views presented are those of the author and do not represent the views of the Council on the Ageing.

- the programs and services visited and discussed here were taken at “face value”. Formal evaluations of their efficacy or otherwise were not included in the investigation

- I have attempted to present information about the services as faithfully as possible in line with information collected during visits and interviews as well as written information given to me in the form of books, hand-outs and brochures, much of which is available on organisational websites. I apologise in advance for any unintentional misrepresentation of the activities of any organisation.

- the focus of this report is on programs and services. It does not include reporting of a wide range of meetings with eminent researchers, policy analysts and organisational directors with an interest in ageing workforce issues.

Ongoing activities

Please note that there is a second publication which incorporates the information in this report and which encompasses a broader discussion of the policy issues available from:

COTA National Seniors Policy Secretariat,
2/3 Bowen Crescent
Melbourne, 3004
The report is published on the website at www.cota.org.au

This second report will form the basis for advocacy and service development activities on the part of COTA National Seniors.

The study tour has formed the basis of a wide range of articles and speeches which are also available on the website at www.cota.org.au

Sincere thanks

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Veronica Sheen
January 2003
EXECUTIVE SUMMARY

The issue of Australia's ageing workforce is an emerging one on Australia's public policy agenda. It is tied into a broader debate about the nature and causes of Australia's demographic transition towards a considerably older age profile over the next 20 years. The debate encompasses a wide range of elements including levels of immigration, falling birth rates, women's employment and changing patterns of family formation.

The ageing workforce part of the debate has a number of its own elements including:

- the long term economic implications of an ageing population
- direct costs to the social welfare system of premature withdrawal from the workforce
- future labour supply issues.

These issues are important across the developed world. Ageing workforce issues are a major sphere of policy and program activity in the United States, Europe and Japan.

There were a number of key messages for Australia emerging from the study tour in relation to ageing workforce issues and older workers. Australia would benefit from:

- policy principles along the lines of those adopted by the European Union
- specialised employment services for older workers which have strong links to employers
- an organisation which promotes best practice in employment services and is engaged in advocacy in the area
- the establishment of professional mid-life and pre-retirement planning services
- programs which focus on disadvantaged older workers
- initiatives to engage employers with issues around Australia’s ageing workforce
- monitoring and evaluation of the effectiveness of Australia’s new age discrimination legislation
- strong engagement of seniors organisations in all of the above activities

The OECD is currently undertaking a major review of ageing workforce policies and programs in 18 countries, including Australia.

In addition, they are a focus of activity in seniors organisations which include AARP (American Association of Retired Persons) and National Council on the Aging in the United States; and Age Concern and Help the Aged in England. Such organisations are not only engaged in policy and research work in the area - they actively provide or initiate services and programs for older workers.

This report presents a range of activities in the area of older workers and ageing workforce issues that are relevant to Australia.
RECOMMENDATIONS

EU DIRECTIVES ON OLDER WORKERS

Recommendation

Australia adopt a framework for policies on Australia’s ageing workforce in keeping with the standards set by the European Union.

SPECIALIST EMPLOYMENT SERVICES FOR MATURE WORKERS

Recommendation

Seniors organisations in Australia with the Federal Government establish a national system of employment services for mature age people.

The purpose of such a service should be:
- bridging between employers and older workers
- referral and advice in relation to employment opportunities
- career guidance
- counselling on job search methods
- resource centre for opportunities in both employment and volunteering
- advice in relation to age discrimination
- linkage to other services such as Job Network or private employment agencies

- The service should be open to all mature age people in need of such a service. In the first instance, it should be established in capital cities, progressively moving to regional centres.

ADVOCACY AND BEST PRACTICE

Recommendation

Australia establish an organisation along the lines of Third Age Employment Network and National Association of Older Workers Employment Services.

MID LIFE AND PRE RETIREMENT PLANNING

Recommendation

Australia work towards establishing an organisation along the lines of the Pre Retirement Association in Australia.

DISADVANTAGED WORKER PROGRAMS

Recommendation

Australia increase support to disadvantaged older workers including increased funding for program such as Transition to Work.
EMPLOYER INITIATIVES

Recommendation

Australian seniors organisations establish links with employer groups to foster better business practice in regard to Australia’s ageing workforce.

AGE DISCRIMINATION LEGISLATION

Recommendation

With the inception of an Australia Federal Age Discrimination Act, the Attorney-General’s Department fund a position for a lawyer for 3 years with the following purposes:

- to monitor the effectiveness of the legislation in the first 3 years
- to examine cases of age discrimination referred to the Human Rights and Equal Opportunity Commission
- to investigate the potential for class actions in cases of systemic discrimination which are then referred to an appropriate legal firm
- to undertake advocacy in relation to the legislation

THE ROLE OF SENIORS ORGANISATIONS

Recommendation

Australian seniors organisations maintain strong links with seniors organisations overseas and maintain ongoing dialogue in relation to older workers and ageing workforce issues.
1. EU DIRECTIVES ON OLDER WORKERS

Our starting point for this report is to consider the view of the European Union on older workers issues. While we need to consider important institutional and cultural differences between Australia and EU countries, the policy settings of the EU set some useful benchmarks for countries outside the EU.

Active ageing is a key element of the European Employment Strategy adopted by member countries. There are 4 pillars to the Employment Strategy covering Employability, Entrepreneurship, Adaptability and Equal Opportunities. Guideline 3 of the first pillar of Employability states:

Member states should develop active ageing policies by adopting measures to maintain working capacity and skills of older workers, to introduce flexible working arrangements and to raise employers’ awareness of older workers potential. They should ensure that older workers have sufficient access to further education and training and review tax and social protection systems with the aim of removing disincentives and creating incentives for them to remain active in the labour market.

Member countries are required to submit reports in their National Action Plans in terms of meeting these objectives. The report of 2001 (European Commission, 2001, p47) shows a mixed report on member countries development of strategies to comply with the directive.

The European Commission’s contribution to the 2nd World Assembly on Ageing in Madrid in April 2002 (European Commission, 2002, p 7) expands the picture of what needs to be done to:

As for older workers, ageing points to the need for changes in the present practices of age management in work places and labour markets.

First, a shift towards maintaining the working capacity and employability of older workers, men and women, through measures such as training, health and safety measures, adjustments to workplace and job design., introduction of work facilitating technology, and new working time arrangements.

Second, the extension of active employment policies to older workers. Possibilities for generating job opportunities for older workers and raising their employment rate through measures of reinsertion and retention should be exploited. As a result the effective retirement ages of both women and men would be raised, thus avoiding that the negative impact of ageing on labour supply is exacerbated through a continuation of current practices leading to early retirement. Promoting such active ageing policies in employment is central to the European Employment Strategy. It is also essential for the realisation of the EU goal of moving towards full employment. (p7).

A third important document from the European Union is a report requested by the Stockholm European Council Increasing labour force participation and promoting active ageing (European Commission, 2002).

This report details a wide range of conditions that need to be in place to increase participation of older workers (p 9-10)
**A dynamic, life cycle approach**

- Preventing the erosion of skills throughout adult working life will increase the chances of people remaining in employment longer.

**More jobs and better quality in work**

- labour market policies should be designed in such a way that not only ensure stability of decent and good jobs but also help disadvantaged people trapped in low quality jobs to get better ones

**Making work pay**

- making work pay requires an examination of the interaction of wage levels, particularly at the lower end of the pay scale, and the incentives and disincentives built into the tax/benefit system

**Higher and adaptable skills at work**

- access to relevant training for unemployed as well as inactive persons should be promoted

**Making work a real option for all**

- adapting methods and procedures (in employment services) to the needs and circumstances of women, older people and the disadvantaged.

- ensuring access to and from employment for all through appropriate affordable transport facilities

**A partnership approach**

- involving the active commitment of social partners is a crucial element to success in the suggested overall policy approach such as

It is reasonable to expect that Australia will be seeking to keep pace with policy developments in other countries.

**Recommendation**

Australia adopt a framework for policies on Australia’s ageing workforce in keeping with the standards set by the European Union.
2. **SPECIALIST EMPLOYMENT SERVICES FOR MATURE WORKERS**

A primary interest of this study were broad based services for older workers that are independent of national social welfare systems and objectives. Two services are of particular interest in this regard.

*Third Age Challenge UK*

This is a very successful, multi-faceted employment and mid-career service located in Swindon, England, which offers:

- one to one information, advice and guidance on job search and career change;
- a menu of training courses including “dealing with change”, interview skills;
- a resource centre on job search and employment issues, with access to computers, fax and phone;
- volunteering opportunities.

The program is noteworthy in that it is a local employment initiative strongly embedded in the local community. As such it has exceptional relationships with local employers which have been built up over time.

There are a number of strands to the activities of Third Age Challenge.

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<th>Older Worker Local Strategy Group (OWLS)</th>
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<td>- To promote examples of best practice in employing older workers by major employers and disseminate this for use by small to medium organisations</td>
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<td>- Liaise with local and central government and advise on and support the implementation of the government’s code of practice</td>
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<td>- Host seminars and conferences on age and employment issues</td>
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<td>- Conduct research into employment and recruitment practice, demographic statistics, and unemployment in the region</td>
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<td>- Develop and maintain a directory of employers in Swindon who operate age-friendly human resource policies</td>
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<td>- Encourage the promotion of life long learning.</td>
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*New Opportunities Valuing Age (NOVA)*

NOVA is part of a partnership led by Swindon Borough Council. It offers impartial and free one to one information, advice and guidance, motivation and interview workshops and IT training. The services are available to anyone who is unemployed or at risk of unemployment aged 50 plus, living in the Swindon travel to work area.
National Older Worker Career Center (NOWCC) USA

The National Older Workers Career Center is an evolving service based in Washington focussed on creating opportunities for older workers. NOWCC activities have coverage over most parts of the United States. It was originally a unit of AARP but since 1997 has become an independent body.

NOWCC characterises its roles as follows:

- **Forms partnerships with public and private organizations to expand employment and training opportunities.**

- **Encourages workplace options that will attract and keep mature individuals in the workforce.**

- **Sends the message that private and public policies and programs must reflect demographic and job market realities.**

- **Advocates for an age diverse workforce and employer policies, practices, and programs based on the principle of equal treatment of both young and older workers. These programs and policies should balance retention and recruitment of mature workers with career training and skills upgrading opportunities for workers of all ages.**

The core business of NOWCC at the present time is in operating the Senior Environmental Employment (SEE) program nationwide for the Environmental Protection Agency, which has an allocation of 10 per cent of additional staff positions for people aged 55 and over. The SEE Program provides full-time and part-time opportunities for individuals age 55 and over. SEE Program participants include those who are unemployed but too young for retirement and retirees who find they want to continue work for personal and economic reasons. Eligibility is age based and suitability for a position is assessed on the lines of background and experience.

In addition to the core business, NOWCC is engaged in a wide range of activities including:

- **ExperTemp**, a service providing temporary work assignments to business for people 40 and over

- research on ageing workforce issues – for example sponsorship of the research report *The Changing Work Environment: Implications for Older Workers* by Dr Martin Sicker.

- development of resource tools for best practice in regard to older workers – such as the

- leadership of the *Committee for Expanded Employment Opportunities* in partnership with the Committee for Economic Development (CED) comprising a wide range of high level representatives from business, government, academia, think-tanks, and seniors groups to formulate responses to ageing workforce issues.
While the SEE program is not likely to be applicable in the Australian context, the NOWCC itself is an example of an organisation which is progressively finding a niche for its expertise and services within the context of the ageing workforce issues in the US.

However, it is important to note that NOWCC has been able to develop its very wide range of capacities as a result of operating the SEE program – a guaranteed revenue stream mandated under the Environmental Programs Assistance Act of 1984. The security of the revenue stream allows the organisation to maintain staff over the long term, develop expertise and foster relationships across a wide range of sectors including employers.

For Australian policy makers, this should be a matter of some interest. If we are to manage the issues emerging from our ageing workforce, we will need organisations and people with skills, expertise and commitment in the area. This will only be attained if governments are prepared to provide ongoing resources to those organisations so as to provide a level of security for staff and to allow long term strategic planning.

Both Third Age Challenge and NOWCC are good examples of services that act as bridging agencies between business and older workers. Both are involved in building partnerships with employers as a key plank of their activities on older workers.

Third Age Challenge has a greater emphasis on providing services to older workers in terms of counselling and career advice than NOWCC. However, I did note that there was considerable expertise in NOWCC in these areas amongst its professional staff.

**Recommendations**

**Seniors organisations in Australia with the Federal Government establish a national system of employment services for mature age people.**

The purpose of such a service should be:
- bridging between employers and older workers
- referral and advice in relation to employment opportunities
- career guidance
- counselling on job search methods
- resource centre for opportunities in both employment and volunteering
- advice in relation to age discrimination
- linkage to other services such as Job Network or private employment agencies

- The service should be open to all mature age people in need of such a service. In the first instance, it should be established in capital cities, progressively moving to regional centres.
3. ADVOCACY AND BEST PRACTICE

While we have a few specialised employment services for older workers in Australia, we do have a number of agencies, particularly in the Job Network which must focus a significant proportion of resources on mature age clients, many of whom have been assessed as requiring Intensive Assistance.

While it is heartening that many of these services have been prepared to develop good strategies for working with mature age people, many of them work in relative isolation. This is not conducive to the development of best practice and effort tends to be fragmented.

In addition there is a wide range of organisations across a diversity of fields – education, human resource management and business organisations which have a strong interest in the issues of Australia’s ageing workforce and older workers.

The US and the UK both have organisations which bring together specialised older workers services and a range of other related organisation to share ideas about best practice, to provide training and undertake research and advocacy activities on behalf of older workers. They both run conferences and seminars.

The UK has the *Third Age Employment Network* (TAEN) while the USA has the *National Association of Older Workers Employment Services* (NAOWES).

Both organisations are sponsored by a major seniors organisation: TAEN by Help the Aged in the UK and NAOWES by National Council on the Aging in the US. Both TAEN and NAOWES are located in the offices of the respective seniors organisation.

Australia would be well served to establish an organisation along the lines of NAOWES and TAEN. While there is a mature age interest group attached to the National Employment Services Association (NESA) this is singularly inadequate to meet the growing needs for an independent association to address the particular issues emerging with Australia’s ageing workforce.

Mature age employment is unquestionably an emerging policy and service area in Australia at the present time. An Australian organisation along the lines of TAEN or NAOWES is needed to start consolidating effort and steer public policy.

**Recommendation**

*Australian seniors organisations work towards establishing an organisation along the lines of TAEN and NAOWES.*
Third Age Employment Network (UK)

TAEN is a network of Member organisations with a shared objective and a leading campaigner on all matters related to age and employment.

Members Directory
The Membership represents much of the best experience in the country of helping mature people to open up new opportunities in work and training - see the list in Useful Links. The Members Directory contains a one-page entry for each Member. This enables Members to seek out relevant links and share experience.

Briefings, Newsletters, and Advice
We supply to Members and others with a regular series of Briefings, Newsletters, and advice on age and employment - see Publications. These cover national and regional policy, evidence about relevant employment and economic trends, and practical lessons from projects and programmes run by Government, business and the voluntary sector. TAEN specialises in clear and simple communication of complex issues.

National Conference and Membership Workshops
An Annual National Conference and Membership Workshops provide opportunities for Members to learn from each other’s experience and to contribute to TAEN’s activities and campaigning.

Help Line
The HelpLine at our London office, open to all organisations and individuals, provides advice on local services for employers and mature job seekers, job search, useful sources of advice, relevant contacts and partners, and a whole range of practical issues.

Promotion
TAEN acts as a voice for mature people on employment and training. We work with the media and link individuals with a story to tell to the media. We make presentations at public events.

Public policy
Interest in age and employment and therefore Government policies on age and the labour market have developed rapidly in the last 5 years. TAEN has been closely involved and influential in all aspects. Our aim is to make the labour market for mature people work more effectively through
- changes to the way employers behave
- improvements in the way individuals prepare for and tackle working life and its changes
- more committed Government policies and resources.

TAEN is strongly committed to working with all relevant organisations. It keeps in touch and informs a wide network of
- employers and employers organisations;
- trades unions;
- parliament;
- academics and universities engaged in research on age employment, in some cases with
- --- TAEN involvement as a research partner;
- think tanks and policy bodies and funders of public policy work;
- government departments and national, regional and local public agencies;
- voluntary and community organisations at national and local level;
- the media and specialist publications;
- individuals and supporters of our objectives

See website www.taen.org.uk
National Association of Older Worker Employment Services (USA)

The National Association of Older Worker Employment Services (NAOWES) is the only national organization that serves as an advocate for mature workers and older worker employment opportunities.

NAOWES, a constituent unit of NCOA, strives to ensure that all individuals, regardless of age, are allowed to use their skills and talents as productive and contributing members of the workforce.

NAOWES identifies training and retraining needs of older workers and provides technical assistance, information exchange, training, and a forum for discussion of mature worker issues.

Who Should Join

NAOWES provides leadership, expertise, and innovations, and is an important resource for:
- community-based older worker service providers.
- public and private employment services
- state and regional planning organizations.
- public and private sector human resource managers.
- community-based training and educational facilities
- educators and researchers.
- employers who are interested in mature worker issues.

See website www.ncoa.org
4. MID LIFE AND PRE RETIREMENT PLANNING

The Pre Retirement Association in the UK is a unique organisation in pioneering a range of innovative services for people in mid-life. It was set up in the 1960s by Age Concern and undertakes a very wide range of activities including:
- professional training
- business services
- research
- advocacy

The work of the Pre Retirement Association is instructive to Australia at a number of levels:

- the study of mid-life and pre-retirement is treated as a serious academic discipline in its own right. There are no university programs of the kind pioneered by PRA in Australia. The PRA has an arrangement with the University of Surrey to offer Certificate, Diploma and Masters level courses (see box)

- the courses offered to individuals encompass a very wide range of issues including health, finance, work, leisure and caring. In Australia, pre-retirement and retirement planning is generally narrowly focussed on financial planning. There are not really any organisations offering multi-disciplinary mid-life planning programs at all.

- PRA has established pre retirement and mid life planning as a profession in its own right. With a set of professional standards, code of conduct and commitment to best practice. This report argues that it is time such a profession was established in Australia.

- PRA works with business in a pro-active and positive way to obtain best practice in terms of older workers. This again would be a most useful innovation in Australia.

The boxed information presents a number of elements of the Pre Retirement Association.

Recommendation

Australian seniors organisations work towards establishing an organisation along the lines of the Pre Retirement Association in Australia.
Professional training offered by the Pre Retirement Association through the University of Surrey

Philosophy
Life planning includes the forms of preparation people can make to manage the challenges of mid and later life. The study of life planning draws on a variety of perspectives including psychology (humanistic and developmental) and sociology (political economy and critical gerontology) and adult education. The programme does not include life planning in childhood, adolescence or early adulthood.

Aim
The course aim is to enable professionals to understand the life course from a theoretical perspective (including work and work exit) so that they can offer life planning through appropriate educational and related strategies to individuals, and also to deliver strategic planning to organisations.

Structure
The course is part-time. In the first year (year 1-Postgraduate Certificate) students will complete the Postgraduate Certificate. This is not modular but taught in 4 blocks, the course assignments and observed practices must be successfully completed in order to gain the award of Postgraduate Certificate.
In the second year (Year 2 Postgraduate Diploma) students will complete 4 Diploma modules.
In the third year (Year 3 MSc) students will complete a dissertation on a relevant topic.
The M.Sc. degree can be completed in 3 years.

Is it for you?
The course has been designed for continuing development of professionals interested in life planning issues, including those from public, private and voluntary sectors, personnel, training and welfare officers, social and community workers, nurses and carers in residential homes, teachers and trainers and people from financial and pension organisations. It is also of interest to people who have taken early retirement who wish to enter a new career.

Entry Criteria
Candidates will normally hold an honours degree from a recognised university, but those holding professional qualifications with at least two years relevant professional experience will also be considered e.g. people with health or finance, business related qualifications working in pre-retirement education.
Pre Retirement Association
Commitment to best practice for mid and later life learning and development

PRA invites its Members and other organisations and companies to sign up to this new initiative - Commitment to best practice for mid and later life learning and development.

Many companies are seeking ways to enable their employees to make the most of the education and training opportunities available including their older employees. This Commitment to Best Practice is designed to assist companies to realise their ambitions to maintain a skilled, flexible and committed workforce.

The Commitment covers the following issues: Life long learning, Education on financial management and pensions. Preparation for work exit.

1. Life-long learning

The business with the most skilled, flexible and committed workforce has a more competitive edge. Skilled and motivated people are more productive, produce higher quality work, reduce costs and wastage and increase profitability. The Commitment is to:

1.1 Provide older employees with the opportunities to learn about managing change and developing resilience.

1.2 Provide education and training for all staff, ensure that age is not a barrier to gaining access to the opportunities and regularly review changing needs.

1.3 Provide the opportunity on a regular basis for employees to carry out a life planning exercise which includes a consideration of finances, health, career development, education and lifestyle including relationships.

1.4 Provide a mid-life planning course for employees at age 35.

2. Education on financial management and pensions

There has been a gradual shift in the responsibility for saving for retirement to the employee. This, together with the reduction in the state pension means that employees, more than ever before, need financial education. The Commitment is to:

2.1 Provide access to a financial education programme which includes the learning objectives listed below.

At the end of the pension education programme employees should be able to:

a. Recognise that money responsibility is their individual concern and that the ability to meet present and future needs is affected by attitudes, aspirations, priorities and knowledge as well as by circumstances.

b. Understand the need to plan financially for the future.
c. Understand the role of pensions in financial planning.

d. Obtain and understand information about relevant pension schemes including the state pension, from appropriate sources.

e. Understand the company benefits package and where to obtain further information and answers to questions.

f. Understand how their pension is calculated and be able to carry out this calculation.

2.2 Provide information and individual figures on the company pension scheme.

2.3 Where there is no company pension scheme, provide information about and access to an alternative pension scheme.

2.4 Provide pension information updates using small group workshops or on an individual basis at regular intervals.

2.5 At mid-career (35) provide an opportunity for a pension review.

2.6 At five and two years before retirement, provide a pension forecast and information on additional voluntary contributions.

3. Preparation for work exit

Work exit has changed over the last decade. The age at which employees retire is now more varied and people leave work for many reasons including ill health, returning to education, taking on caring roles, etc. People may also be made redundant or choose early retirement.

The Commitment is to:-

3.1 Provide the opportunity for pre-retirement education (PRE) at least one year before retirement. If people retire at short notice, the opportunity for PRE should still be provided.

3.2 When employees retire on grounds of ill health appropriate PRE should be provided.

3.3 The aim of the PRE should be to consider the changes which are likely to take place at retirement and how these can be managed in a positive way. Appropriate educational methods should be used including respecting and using individual experience, paced learning, and the agenda must be the retiree's own. The individual is the focus of the learning and the tutor is the facilitator of the learning process. Where information is provided, particularly financial information, it must be unbiased and PRE not used as an opportunity to sell financial products or services.

3.4 Provide each employee with a pension forecast and the opportunity to have individual questions answered.

3.5 Where it exists, inform employees of post retirement support and how it can be accessed.

3.6 When redundancy is planned provide support and opportunities for retraining.
Pre Retirement Association courses

Mid life can be an exciting and challenging time, particularly in the fast changing world of today. There is a greater array of choices open to people than ever before and this means there is a need to take stock and carefully consider options. The flip side of this flexibility and choice is that people must become more self sufficient and take responsibility for their actions and the choices they make. At mid life there is still time to consider preparing financially for later life and good decisions made at this time can lead to a more comfortable financial future and enhanced health now and in the future.

There are gains to be made by exploring other issues at mid life, including the future work role and the balance in life between work, leisure and relationships.

Our two-day mid life planning courses provide an opportunity to explore these and other issues.

Both ‘in-house’ and ‘open’ courses are available.

**Aim:** To consider the importance of mid life issues and plan for the future.

**Objectives:** To know what issues are important to them at this stage in their lives. To understand the processes of taking stock, looking at options - planning the future in areas of finance, health, relationships, work and leisure.

**Programme:**

- Session 1: Welcome and Introductions:
- Session 2: What is mid life planning? Your needs and expectations, managing mid-life changes
- Session 3: Mid life issues 1 and Financial issues 1
- Session 4: Health in mid life
- Session 5: Financial issues 2
- Session 6: Summary of the course so far: Getting back together
- Session 7: Work issues - now and planning the future
- Session 8: Rethinking the relationship between free time, work and the quality of life
- Session 9: Understanding relationship issues at mid life
- Session 10: Action Plans
- Session 11: Final questions & goodbyes
5. DISADVANTAGED WORKER PROGRAMS

To this point, the focus has been on programs and services that have open eligibility for all older workers. However, both the USA and the UK operate specific programs for older workers under the umbrella of those countries’ social welfare provisions. Both the programs discussed here are available to older workers on the basis of eligibility criteria either in terms of social welfare payments in the UK or low income as in the USA.

The programs offer subsidies to employers and provide for additional education and training. Both are voluntary programs.

**Senior Community Service Employment Program (SCSEP) USA**

The Senior Community Service Employment Program (SCSEP), funded under Title V of the Older Americans Act, serves persons with low incomes who are 55 years old or over and have poor employment prospects. The program has two purposes: to provide useful community services and to foster individual economic self sufficiency through training and job placement in unsubsidized jobs. Services provided include:

- up to 20 hours a week of part-time employment in community service assignments
- job training and related educational opportunities
- opportunities for placement into unsubsidized jobs

**New Deal 50 Plus**

New Deal 50 plus is voluntary and available to you if you are aged over 50 and have been receiving income replacement benefits for six months or more. It is available through Jobcentres and Jobcentre Plus offices and helps you find the right job through one-to-one advice and financial support. It can help you move into full time or part-time work or self employment and offers:

- one to one support from a New Deal personal adviser;
- a tax free wages top up of £60 a week (£40 for part-time work) for up to a year if you go into work or self employment and have an annual income of £15,000 or less;
- in work training grants of up to £1,500;
- access to a discretionary fund to help you, for example, with clothes or fares for interviews.

The wages top up will be paid as part of the Working Tax Credit from April 2003 and the amount received will depend on your household's income.
Both programs are important in terms of addressing issues of labour market disadvantage amongst older workers. While it can be argued that Intensive Assistance in Australia through the Job Network offers a similar service in Australia, the USA and UK programs provide insights into the operation of programs that are very specifically targeted to mature age people.

Recommendation

**Australian governments increase support to disadvantaged older workers including increased funding for program such as Transition to Work.**
6. **EMPLOYER INITIATIVES**

Most of the services discussed to this point have a strong orientation in terms of engagement of employers. However, there are a number of specific business oriented initiatives which are particularly noteworthy.

**Employers Forum on Age (EFA) UK**

The EFA in England is a well known organisation that is remarkably successful in consolidating business interest in the ageing of the UK workforce.

**Employers Forum on Age**

*We currently have 160 members representing nearly 3 million people- over 10% of the total workforce in the UK.*

*EFA provides expertise on age issues and an authoritative insight into the attitudes, policy and practice of UK employers.*

*The Employers Forum on Age is a network created by employers for employers. It is the first ever employer-led initiative that confronts the changes needed to achieve the business benefits of a mixed-age workforce. The EFA has three main purposes:*  
- to support member organisations in managing the skills and age mix of their workforces  
- to obtain maximum business benefit  
- to remove barriers to achieving an age-balanced workforce by influencing key decision makers, notably in Government, education, training, recruitment and the trade union movement to inform all employers of the benefits of a mixed-age workforce.*

**Employer awards for best practice USA**

Both AARP and the National Association of Older Worker Employer Services (NAOWES) have award systems for employers in terms of best practice.

**Committee for Economic Development (CED) activities USA**

In the United States, the CED has had a significant role in progressing the policy debate on the ageing of the American workforce and has constructed important links between diverse sectors – academia, seniors groups, and the business community.

Its publication of 1999, *New Opportunities for Older Workers* marked a watershed in terms of a robust analysis of the contemporary issues and led to the international conference on the *Aging of the Global Workforce* in September 2000.

The CED is a partner with National Older Worker Career Center in establishing the Committee for Expanded Employment Opportunities, a high level forum of business, academic, government and non-government organisations examining
The CED involvement in the ageing workforce debate is likely to have inestimable value in terms of educating the business community about the implications of the ageing population on workforce issues. It is this close link between

Recommendations

**Australian seniors organisations establish links with employer groups to foster better business practice in regard to Australia’s ageing workforce.**
7. EFFECTIVE AGE DISCRIMINATION LEGISLATION IN EMPLOYMENT

With Australia about to adopt a federal Age Discrimination Act, it is timely to examine United States experience of its federal Age Discrimination in Employment Act (ADEA), in existence since 1967. There is a very strong body of case law around age discrimination in the US.

While the focus of the ADEA in the United States is very specific focussing on discrimination in employment in relation to people over the age of 40, it is long standing legislation.

AARP employs attorneys who take on cases that they consider will set precedents, often class actions for people who feel they have experienced systemic discrimination. I met with the key litigation attorneys for the ADEA. They pointed to a number of issues in regard to age discrimination in employment laws:

- Many businesses treat age discrimination laws as part of the cost of doing business and do not take the legislation sufficiently seriously;
- There is a low chance of getting caught
- There is not good enforcement of the legislation
- Employer education of itself is not enough in age discrimination – punitive measures are needed.

Recommendation

With the inception of an Australia Federal Age Discrimination Act, the Attorney-General’s Department fund a position for a lawyer for 3 years with the following purposes:

- to monitor the effectiveness of the legislation in the first 3 years
- to examine cases of age discrimination referred to the Human Rights and Equal Opportunity Commission
- to investigate the potential for class actions in cases of systemic discrimination which are then referred to an appropriate legal firm
- to undertake advocacy in relation to the legislation
8. THE ROLE OF SENIORS ORGANISATIONS

Seniors organisations in the USA and Europe play a key role in policy, advocacy, research, and program implementation in the twin areas of the ageing workforce and older workers. As we have seen through this report, many of the initiatives discussed have links to seniors organisations.

The new Australian partnership of Council on the Ageing with National Seniors Association to create a mass membership organisation provides a new impetus to activities in regard to the issues of our ageing workforce.

While ongoing research into issues is important, Australia is at the point where the greater need is to establish services along the lines of those discussed in this report.

COTA National Seniors will need to continue be at the cutting edge of research, policy and service delivery in the future in line with its counterparts overseas.

AGE

AGE is the recently established peak body for seniors' organisations in the European Union. It is funded by the European Commission for policy, research and advocacy purposes. It is encouraging that our work and thinking in the employment area has a very good fit with those of AGE.

Indeed, AGE’s statements could easily have been written by Council on the Ageing.

"Older workers make up a high proportion of the unemployed. Too many encounter problems when seeking to (re-) enter the labour market because of their age. The experience and skills of older workers is vastly underestimated. Older workers are also often the first to be let off in times of economic crisis. Attitude change is urgently needed."

"Access to training and education for older workers needs to be improved. Specific training needs of older workers should be recognised and catered for, if they are to keep up employment."

"AGE believes that everyone should be given the possibility of life long learning, regardless of current challenges to the labour market. Regardless of their age, all should have the opportunities to widen and extend their skills and interests. Life long learning should stand for what it means: education and self-development throughout life."

"Older workers are often the main victims of long-term unemployment and outdated skills. Paradoxically however, older workers very often have little access to training and education schemes. AGE believes that concrete measures should be taken to improve this situation."
Recommendation

Australian seniors organisations maintain strong links with seniors organisations overseas and maintain ongoing dialogue in relation to older workers and ageing workforce issues.
CONCLUSION

The mid-life period of 50-64 is increasingly complex and difficult for many people. Retrenchment, work place changes, divorce, caring responsibilities, extended financial responsibilities for children, and later life child bearing are some of the factors that are coming to bear on the new face of the life course for people over 50.

We have noted that many people are unprepared for the sorts of adjustments that they need to make in the new social and economic environment and at the same time there are few or no supports to assist that adjustment.

While everyone is affected by social and economic changes, there are important considerations in terms of the responses that people in mid-life are able to make to these changes including:

- the need to consolidate one’s financial position with a view to retirement and older age in the short-medium term
- greater consideration of risk-taking (eg establishing a new business)
- the sense of less time available to achieve major goals (eg a 4 or 5 year university degree to qualify for a particular occupation)
- the heightened possibility of ill-health and disability

The view that has consolidated as a result of both the past experience of the Council on the Ageing and the present Churchill study is that there is a strong case for the development of specific services for mature age people in the labour market – and a public policy framework for an ageing workforce.

This report suggests a range of responses to the challenges ahead.
Appendix: Programme of visits

The project has been nourished and informed by all of the following individuals, to whom I give an unreserved thanks:

United States

- National Older Worker Career Center (Washington DC)
  www.nowcc.org
  Larry Anderson, President and CEO
  Jack Everett, Director, Participant Services and Metro DC Field Coordinator
  All the staff at the NOWCC for their kindness over the duration of my stay in DC.

- National Senior Citizens Education and Research Center (Washington DC)
  www.nscerc.org
  Jodie Fine – Director, Employment and Community Services Programs

- AARP Foundation Litigation (Washington DC)
  www.aarp.org
  Tom Osborne and Laurie McCann, Senior Attorneys

- AARP Public Policy Institute (Washington DC)
  www.aarp.org
  Sara Rix, Senior Fellow

- Urban Institute (Washington DC)
  Rudolph Penner, Senior Fellow

- AARP Economic Security and Work (Washington DC)
  www.aarp.org
  Deborah Russell, Manager

- HBD Associates (Washington DC)
  Horace Deets, Retired Chief Executive of AARP (retired May 2001)

- AARP Senior Community Service Employment Program (Washington DC)
  www.aarp.org
  Paul Mayrand, Manager

- National Council on the Aging (Washington DC)
  www.ncoa.org
  Howard Bedlin, Vice President – Public Policy and Advocacy

- Committee for Economic Development (Washington DC)
  www.ced.org
  Charles Kolb, President and CEO
- **National Association of Older Workers Employment Services (NAOWES) (Washington DC)**  
  [www.ncoa.org](http://www.ncoa.org)  
  Barbara Hoenig, Director, Training and Technical Assistance, NCOA

- **Department of Labor, Older Workers Division (Washington DC)**  
  [www.dol.gov](http://www.dol.gov)  
  Erich Larisch, Director  
  Gale Gibson

- **International Longevity Center (New York)**  
  [www.ilcusa.org](http://www.ilcusa.org)  
  Nora O’Brien – Director, Strategic Partnerships  
  All the research staff of ILC

**England**

- **Eurolink Age (London)**  
  [www.ace.org.uk](http://www.ace.org.uk)  
  Stephanie Harland, Director  
  James Bridge

- **Third Age Challenge (Swindon)**  
  [www.thirdagers.net](http://www.thirdagers.net)  
  Chris Pitura  
  Julia Falaki

- **Third Age Employment Network (London)**  
  [www.taen.org.uk](http://www.taen.org.uk)  
  Patrick Grattan, CEO

- **Age Concern (London)**  
  [www.ace.org.uk](http://www.ace.org.uk)  
  Neil Churchill, Scott Davidson and Helena Herklots

- **Help the Aged (London)**  
  [www.helptheaged.org.uk](http://www.helptheaged.org.uk)  
  Tessa Harding, Head of Policy

- **Employer Forum on Age (London)**  
  [www.efa.org.uk](http://www.efa.org.uk)  
  Sam Mercer, Campaign Director

- **Pre Retirement Association (London)**  
  [www.pra.uk.com](http://www.pra.uk.com)  
  Mary Davies, Director  
  Tony Chivas
- Cambridge Interdisciplinary Research Centre on Ageing
  Philip Taylor, Senior Research Associate

- International Longevity Centre, UK (London)
  www.ilcuk.org.uk
  Richard Marriott, CEO

Belgium

European Commission (Brussels)
- Fritz Von Nordheim Nielson, Principal Administrator, Employment and Social Affairs Directorate General
- Adam Tyson, Fundamental Rights Unit
- Ioannis Drymoussis, Principal Administrator, Employment and Labour Market Affairs

NGOs (Brussels)

- AGE
  www.ageplatform.be
  Anne-Sophie Parent, Director
  Gordon Deuchars

- European Anti Poverty Network
  Fantin Farrell, Director

Organisation for Economic Cooperation and Development (OECD) – Paris
- Mark Keese, Principal Economist, Comparative Ageing Workforce Study

Finland

- Professor Olavi Manninen, Business Research Centre, University of Tampere