

YOU CAN TEACH AN OLD DOG NEW TRICKS: THE EMERGING AUSTRALIAN GREY-COLLAR WORKFORCE

Glennis Hanley & Tui McKeown

*Working Paper 68/05
October 2005*

**DEPARTMENT OF MANAGEMENT
WORKING PAPER SERIES
ISSN 1327-5216**



Abstract

Australia is beginning to experience the effects of an ageing population, fuelled to some extent by the impending retirement of the baby boom generation. Long term demographic changes, especially falling birth rates suggests that there will be fewer 'younger' workers in the future. Australia faces a shortage of labour to meet future needs, hence a pot-pourri of policy initiatives have been enacted to extend the working life of the baby boom generation. This paper explores various initiatives aimed at increasing the employability and workforce longevity of this cohort.

This paper is a work in progress. Material in the paper cannot be used without permission of the author.

YOU CAN TEACH AN OLD DOG NEW TRICKS: THE EMERGING AUSTRALIAN GREY-COLLAR WORKFORCE

INTRODUCTION

Within the context of changing economic and global imperatives, this paper explores initiatives aimed at increasing the employability and work life longevity of older workers in Australia.¹ The ageing workforce presents an unprecedented challenge for businesses and economies across the world: the impending retirement of the 'baby boomers' born just after World War 2 appears to be the trigger. Simply put, an ageing population puts pressure on systems of social protection such as public pension systems, which in turn affects the functioning of the labour market. Industry will experience the impact of an ageing population on both its demand and supply sides. On the demand side consumer needs will change and on the supply side, labour will contract as the pool of labour aged less than 45 years declines.

For more than a century the populations of most economically developed countries have been ageing; an issue that governments, private sector organisations and policy actors view as a crisis that will threaten economic stability, social security, pensions, and even national security (Krenn & Oehlke 2001; Cooke 2003; Wagner 2003; Chappell, Hawke, Rhodes & Solomon 2004). Cooke's (2003) research into population ageing and the labour force in six countries [including Australia] suggests that the 'crisis' of population ageing is fanned by two threats. The first is a perception that increased public spending is required to support an older population, the costs of which must be borne by a shrinking number of workers. The second is a belief that a reduced work force will lead to increased labour costs and diminishing industrial productivity (Cook 2003:8). In sum, structural imbalance may lead to fiscal, economic and social problems especially with fewer people working and paying taxes.

Extending the working lives of the present and future workforce is now a major priority of governments worldwide (Cully, Vandenheuvel, Curtain & Wooden 2000; Chappell *et al* 2004). And, from the perspective of older Australian job seekers, there is evidence to suggest that age is regarded as a major impediment to gaining employment (Encel 2003). The persistence of age discrimination, despite the existence of anti-discrimination legislation in all states and territories is also backed up by analysis from the Human Rights and Equal Opportunity Commission and state authorities (Encel 2003:3). Nonetheless many older workers, particularly those in low skilled or semi-skilled occupations will require reskilling and training to adapt to changes in the workplace.

Some of the aforementioned challenges are contained in a discussion paper released by federal Treasurer Peter Costello in February 2004. The paper sets out three complementary policy areas in which Treasury sees a potential to lift labour force participation and productivity: improvements in the capacity for work through better education and health; better incentives for work; and improved flexibility in the workplace (DCITA 2004)². It is obvious that wide-ranging measures are required at grass roots level. First, policy actors will need to persuade employers to retain/hire older workers so that this cohort are regarded as being fully part of the labour force and not viewed as a reserve 'Dad's army'. Secondly, policy actors will need to sway older workers away from entrenched societal views of what constitutes retirement. Additionally, policy actors will need to persuade older workers of the contribution that further education and training makes in enhancing their employability.

¹ The definition of when a worker becomes 'older' varies, but 45 years [after this age workers are referred to as 'mature'] is consistent with the usage of the Australian Government and the Australian Bureau of Statistics (Brookes 2003:2).

² See Chappell *et al* (2004) for a comprehensive discussion of what they refer to as a complex policy web in which labour market, health and welfare, taxation, and education and training policies interact.

THE GREYING OF AUSTRALIA'S WORKFORCE: A SNAPSHOT

In 2003 close to a third (32 per cent) of workers in the Australian labour market were aged 45-64 years, up from 24 per cent in 1983 according to the Australian Bureau of Statistics (ABS). The majority 1.9 million were in full-time employment but a significant proportion [772,000] worked on a part-time basis (ABS 2003). The education industry employed the highest proportion of mature-aged workers [47 per cent aged 45-64 years], followed closely by the agriculture, forestry and fishing industry [44 per cent aged 45-64 years]. Not unexpectedly, industries more likely to employ young workers had lower proportions of mature aged workers. For example, in the retail trade, 22 per cent were aged 45-64 years and in the accommodation, café and restaurants segment, 23 per cent were aged 45-64 years.

In common with many western economies Australia is facing an era of ongoing demographic change. Basically, birth rates are falling short of 'replacement' rates, and there is a continuous rise in life expectancy. Australia has one of the most rapidly ageing populations in the world (Sheen 2001). The life expectancy of Australians has increased to 77 years for men and 83 years for women, up from 55 years for men and 59 years for women a century ago (ABS 2005) and, by 2051 over 24 per cent of the population will be older than 65 years. Such long term demographic changes, especially falling birth rates, suggests that there will be fewer 'younger' workers in the future. This places older workers in a unique position: today they are an ever more important part of the workforce, a far cry from the 1980-1990s when they were targeted for 'early' retirement or redundancy. Nevertheless, many older individuals still comprise a susceptible group facing both early exit from the labour market [involuntary retirement] and long term unemployment (Gembitsky 2004).

Difficulties Faced by Older Workers

Despite the rhetoric and good intentions of policy actors, older workers face considerable difficulties in the labour market (ANTA 2003) These can be distilled into several explanations: consistent disadvantage in the recruitment/retention cycle; limited access to promotional opportunities; over representation in 'old economy' occupations; outdated skills; perceptions that they don't 'fit' with the culture of modern fast paced business environments; and stereotypical biases such as being unwilling to take on new challenges (Patrickson & Hartmann 1995; Bennington & Tharenou 1996; ANTA 2003; Brooke 2003)³. Other barriers that are particularly relevant to older workers are low levels of education and no tradition of undertaking extra training (National Economic and Social Forum 2003). Moreover, it seems that many older workers have doubts about the return on investing their time and effort in training.

Finding Work

The popular press frequently reports the difficulties that older workers and men in particular, face in a youth oriented job market. This is supported by ABS and Treasury Data (ABS 2004; Department of the Treasury 2004): since 1999 there has been a 10 per cent rise in the number of older Australian men who have given up looking for work as they thought they would be considered too old by employers and thus discriminated against. In 2004, there were 120,000 unemployed people aged between 45 and 64 years recorded in ABS unemployment data, and as Karavelas (2004) points out, this was despite the federal government's focus on keeping people at work longer and lifting productivity rates among workers over 55 years – part of its agenda for what it refers to as 'active ageing'.

³ U.K. research shows that older workers are less likely to be either offered training or to participate in training (Taylor and Unwin 2001).

Workplace Exclusion: the Role of Education and Training

A dossier of evidence describing the labour market exclusion of older Australian workers is provided by O'Connell (2005). She concludes that while patterns of labour market withdrawal of older workers vary internationally [e.g. Italy 38 per cent, Iceland 89 per cent], an important variable affecting labour market outcomes is educational attainment. O'Connell (2005) reveals a strong relationship between the educational attainment of older workers and their employment rate: 67 per cent of 55-64 year old Australians with low educational attainment are unemployed. Further support that less educated older Australians are disadvantaged in today's labour market is provided by a 2003 Department of Education, Science and Training [DEST] report. The report showed that many 'baby boomers' have low levels of educational attainment: 40 per cent of people aged between 45-64 years did not complete secondary school [DEST 2003, p5].

This presents a significant barrier for this cohort as educational qualifications are often closely related to earning capacity and job stability: those with lower qualifications (and thus lower earnings) have a greater propensity to 'retire' earlier (Auer & Fortuny 2003). Furthermore, rapid rises in secondary school retention rates in the 1980s and 1990s have now worked through the labour market, disadvantaging older workers vis a vis better qualified younger workers (Chappell *et al* 2004). Put simply, the higher the education attainment, the higher the employment rate. And, as the Education and Training Experience Survey (ABS 2001) shows, employees with the highest level of educational attainment also have the highest level of ongoing training.

This snapshot has mapped some of the contours of the world of employment experienced by older Australians. It is clear that maintaining workforce attachment for older workers will be increasingly important, especially in countries like Australia with a relatively large baby boom generation. O'Connell (2005) in common with other commentators, makes the point that while the full effects of the ageing population will not be felt for several decades, skill shortages are increasing. Retaining and retraining older workers will be essential to address future skills shortages. The following section examines briefly some initiatives aimed at the issue of 'active ageing' in Europe and in Australia.

POLICY INITIATIVES: ACTIVE AGEING

European Union [EU]

Active ageing has become a major policy concern in most EU member states over the last decade (TUAC 2003). Retaining older workers is regarded as crucial for the sustainability of social security systems and to some extent, to compensate for tight labour markets (Jepsen & Hutsebaut 2003). Approaches appear for the most part, to be aimed at changing retirement policies in order to encourage older workers to remain working (Taylor 2002; Cooke 2003; Chappell *et al* 2004). Other strategies include training and incentive programs; the education of employers; and the elimination of age discrimination. In general terms, the EU has been making significant moves to combat age discrimination including: a shift toward increasing the level of participation by older workers by reinforcing their employability, reviewing employment rules and promoting equal opportunities.⁴ Organisations throughout the EU have been encouraged to reconsider their personnel policies and their training concepts by equipping older workers with skills needed and the knowledge on how to renew them (Eironline 2000).

⁴ The March 2004 policy communiqué from the European Commission. set a target of an average labour market participation rate of 50 per cent by 2010 for EU workers aged between 55 and 64 years, and to increase the average exit age from the labour market by five years by 2010 (Eironline 2004).

Australia

Public debate and government policy agenda are increasingly focussed on the older worker cohort (see for example the Australian Chamber of Commerce and Industry, the Business Council of Australia, the Council of the Ageing, the Committee for Economic Development, federal and state governments, and the Victorian Employers' Chamber of Commerce and Industry among others). The peak union body, the Australian Council of Trade Unions [ACTU] has been vociferous in its support of older employees - see for example its submission to the House of Representatives Standing Committee on Ageing, its 2003 joint Business Council of Australia report 'Age Can Work: The case for older Australians staying in the workforce', and various ACTU Congress reports.⁵ Like their EU counterparts, Australian policy actors acknowledge that reversing the trend of early retirement is not straightforward and demands a multidimensional approach. Reforms such as the ability for older workers to take superannuation as an annuity while still working and receive a pension bonus if they delay retirement have gone some way to sugar coat the baby boomer 'retirement' pill. In brief, interwoven complex policy changes and initiatives such as the expansion of education and training opportunities are considered critical. Chappell *et al.* (2004) provide an analysis of federal and state level policy responses designed to extend the working life of older workers. These are provided in Appendix (i) nevertheless, does the rhetoric match reality - have high-level pronouncements translated into improved work prospects for older workers? This is the focus of the following section of this paper.

Education and Training Interventions

Limited evidence exists concerning the benefits of individuals pursuing short courses and 'skills' grabs, hence training interventions proposed by the policy actors are geared toward to the attainment of a full qualification such as those provided by technical and further education (TAFE) and university courses (O'Connell 2005:7). Within the TAFE Sector a national strategy for increasing vocational education and training for older workers was agreed to in principle in mid 2003. Key planks of this strategy are life long learning⁶ and the delivery of customised user-friendly flexible training programs that develop pathways suitable for the specific needs of older workers (ANTA 2003).

Any discussion on education and training interventions is inadequate without acknowledging the existence of corporate universities [such as the Coles Myer Institute] which provide on-going education and training needs of staff in large multinational organisations.⁷ The Coles Myer Institute is the result of a long standing partnership between Coles Myer and Deakin University. Through the Institute, Coles Myer employees gain accredited qualifications in retail, finance, hospitality, IT and business management. According to the Vice-Chancellor of Deakin University 'an identified challenge for an ageing workforce is the need for retraining workers with the skills that are appropriate for the work that needs to be performed. The Deakin model provides pathways which facilitate employees moving in and out of learning at different times' (Walker 2005:3). We must acknowledge also that many organisations provide in-house training and professional development for staff of all ages. During the year ended June 2002, 81 per cent of all Australian employers provided training for their employees. Of all employers, 41 per cent provided structured training and 79 per cent provided unstructured training (ABS 2003). Unfortunately, there is no available data describing the range of training courses provided by employers.

⁵ It is worth noting however, that as part of the background research to this paper, several federally registered unions were approached seeking information on their policy regarding older workers. Only one proffered information and that was, they had no policy on the older workforce.

⁶ Hall & Mirvis (1995) argue that continuous learning is preferable than retraining.

⁷ Unfortunately it is difficult to ascertain discrete numbers of mature workers undertaking training at corporate universities.

Older Workers and Education and Training Programs: Are they Participating?

Between 1993-2003 the proportion of people holding a vocational or higher education qualification increased across *all* age groups (ABS 2004). Just under 5 per cent of 45-64 year olds were enrolled in courses however, and only a quarter of these were undertaking a management or commerce course. Financial constraints are one of the main reasons that more older people had not embarked on study (Kerr, Carson & Goddard 2003; Murphy 2005), particularly as 'user pays' principles are systematically implemented in vocational training/higher education courses. On a more positive note, the proportion of older people holding a vocational or higher education qualification increased significantly in this period. For 45-64 year olds there was a 23 per cent increase overall. Disaggregating this data shows that 55 per cent of 45-54 year olds held a vocational or higher education qualification in 2003 and 46 per cent of 54-64 year olds held similar qualifications (ABS 2004).

VET Courses

Most vocational education and training [VET] in Australia is provided in government administered colleges [usually referred to as TAFE colleges or institutes]. VET institutions offer a wide range of programs from recreation through basic employment and educational preparation to trades training and para-professional and professional levels (ABS 2003). Some community education providers and private providers also deliver VET programs, partly publicly funded. The Access Training and Employment Centre [ATEC] reports that despite apparent disincentives, mature aged and older people are an increasing client group in the TAFE/VET sector (Howes 2001). In 2003, 106,000 males and 122,000 females aged between 50 – 65 years were enrolled in vocational and preparatory courses in Australia (ABS 2003).

Between 1997-2001 the 45+ cohort had a small increase [from 15 per cent in 1997 to 17 per cent in 2001] in VET enrolments (Chappell *et al* 2004:46-47). There was no significant difference in discipline enrolment patterns between men and women. Interestingly, the strongest growth was in Certificate II level courses – reflecting an increase in older workers retraining under the New Apprenticeship scheme. This was particularly apparent for those aged over 55 years. In 2002, nineteen per cent of all apprentices and trainees were aged 40 years and over (NCVER 2004). Nonetheless, the older male cohort are not participating in training at the same rate as their younger counterparts. ATEC's (2001) research reveals that the incidence of vocational education and training is lowest for mature-aged males compared with mature-aged females and the 'older' population generally. Indeed, mature-aged males have a lower participation ratio than any other group. This is disappointing as this cohort are reportedly deficient in workplace specific skills, literacy, numeracy, and information technology applications and it is known that having qualifications will assist them in gaining work (Chappell *et al.* 2004).

Older Workers: Changing Employment Situations

There is some evidence in Australia that older people are working longer but not in the conventional workforce. A 2004 study by the ABS revealed that almost 30 per cent of workers aged 45+ were owner-managers and not necessarily by choice. In explanation, the National Institute of Labor Studies suggest that many older people cannot find employment and are forced to work for themselves (Wong 2004).

Nevertheless, there is anecdotal evidence that some organisations have re-thought the issue of employing and hiring older workers. Insurance company AAMI has begun to hire older workers and has tailored training programs to fit their needs (Ross 2005). One of the big 4 Banks Westpac, has made a conscious decision to recruit older workers in an effort to ensure their workforce better matches their clients, and fast-food giant, McDonald's has begun to recruit older workers (Lahey 2003). Australia Post [AP] has taken measures to address the challenge of an ageing workforce. AP recently surveyed its workforce to understand the demographic shape of, and age-based issues, in divisional and occupational groups. This revealed that since 1990, the average age of

their employees had increased from 32 to 43 years. Based on the survey, AP has reviewed their human resource policies to redress practices in recruitment and retention and the promotion of older workers (Australia Post 2004).

Other organisations have introduced phased retirement arrangements. For example, the University of Melbourne has a phased retirement scheme whereby individuals work 50 per cent of their full time hours for a maximum of three years before retirement. Another scheme run by Western Australian Petroleum involves a gradual reduction of hours over a 12 week period prior to retirement. This program aims to prevent the loss of organisational knowledge by giving retirees the opportunity to mentor their successors before departure (Business Work & Ageing 2004).

CONCLUSION

Governments worldwide are seeking ways to keep ageing populations from becoming a drain on future national resources. Quite simply, the push is on to keep older people working, and working longer. The complexities encountered when dealing with 'early exit' call for an integrated and multi-disciplined public policy approach involving policy actors as well as the many groups comprising the ageing workforce. The measures proposed by the policy actors in Australia reflect this, but most programs are in their early stages, making assessments of their efficacy premature. Overall, what may prove difficult will be changing ingrained attitudes/biases toward older workers and to convince older workers that there is some value in their working at least up to, or even beyond the conventional retirement age.

REFERENCES

- ACIRRT 'Labour market trends and the ageing workforce'
www.acirrt.com/research/schoollab.htm: Accessed 19 November 2004.
- Australian Bureau of Statistics, 'Work - National summary trends', *Australian Social Trends* 2002. Canberra, ACT.
- Australian Bureau of Statistics, *Labour Force (Super Tables)*, February 2003., Canberra, ACT.
- Australian Bureau of Statistics, *Persons in the workforce for the year ending February 2003*. Canberra, ACT.
- Australian Bureau of Statistics, *Survey of Education and Training*, 2001. Canberra, ACT.
- Australian Bureau of Statistics, *Survey of Education and Training Experience*, 2001. Canberra, ACT.
- Australian Bureau of Statistics, *Year Book Australia 2003*. Canberra, ACT.
- Australian Bureau of Statistics *Employer Training Expenditure and Practices*, Canberra, ACT. 2003.
- Australian Bureau of Statistics, *Measures of Australia's progress: the measures of Education and Training 2004*. Canberra, ACT.
- Australian National Training Authority, *A National Marketing Research Strategy for VET: Meeting Client Needs 2000*.
- Australian Social Trends 2004 : Work, mature age workers. Canberra. ACT.
- Bennington, L., & Tharenou, P (1996) 'Older workers: myths, evidence, and implications for Australian managers' *Asia Pacific Journal of Human Resources* **34** (3) 63-76.
- Brooke, L. (2003) 'Human resource costs and benefits of maintaining a mature-age workforce', *International Journal of Manpower* **24** (3) 260-283.
- Business Council of Australia and the ACTU (2003) 'Age Can Work - The Case for Older Australians Staying in the Workforce: A report to the BCA & the ACTU.
<http://www.bca.com.au/content.asp?news>: Accessed 15 December 2004.
- Business Work & Ageing (2004) 'Better Workplaces, Working Better: Retirement Retention and Resignation Survey' Equal Opportunity Commission of Victoria.1-60.
- Chappell, C., Hawke, G., Rhodes, C., & Solomon, N. (2004) 'Major Research Program for Older Workers: Stage 1 – The Conceptual Framework'. The Australian Centre for Organisational Vocational and Adult Learning. A key national centre supported by the Australian National Training Authority. pp1-72.
- Cooke, M. (2003) 'Population and Labour Force Ageing in Six Countries' WANE Working Paper No.4. Workforce Ageing in the New Economy, University of Western Ontario, Canada. 1-28.
- Cully, M., Vandenheuvel, A. Curtain, R., & Wooden, M. (2000) 'Participation in, and barriers to, training: the experience of older adults' *Australasian Journal on Ageing* **19** (4) 172-179.
- Department of Communications, Information Technology and the Arts 'Australia's Demographic Challenges, Canberra. 1-25.
- Department of the Treasury (2004) 'Australia's Demographic Challenges, Treasury, Canberra, ACT.
- DEST (2003) *Adult Learning in Australia a consultation paper. You Can Too*.
http://www.dest.gov.au/research/publications/nov03/you_can_too.htm: Accessed 5 January 2005.

- Encel, S. (2003) 'Age can work: The Case for Older Australians Staying in the Workforce A Report to the Australian Council of Trade Unions and the Business Council of Australia.
- Eironline (2000) 'Industrial Relations and the Ageing Workforce: A review of measures to combat age discrimination. European industrial relations observatory on-line: Accessed 20 October 2004.
- Eironline (2001) 'New framework equal directive treatment' European industrial relations observatory on-line: Accessed 18 October 2004.
- Eironline (2004) 'Making better use of older workers' European industrial relations observatory on-line Accessed 2 January 2005.
- Gembitsky, B (2004) 'Unemployment Among Older Workers' Snapshot 2004 *Mission Australia Research and Social Policy* 1-4.
- Hall, D. & Mirvis (1995) ;The new career contract: developing the whole person at mid-life and beyond '*Journal of Vocational Behaviour*; **47** 269-289.
- Howes, J (2001) 'Mature aged & older people in Vocational Education and Training in Victoria: Research Summary 1-4.
- Jepsen, M & Hutsebaut (2003) 'Social security in a long life society: What strategies for acting ageing?' European Trade Union Institute, Belgium International Society Security Association Research Program 5-7 May.
- Karvelas, P (2004) 'Older men give up job hunting' *The Australian* 5 November 2004 p4.
- Kerr, L., Carson, E., & Goddard, J (2002) 'Contractualism, Employment Services and Mature Aged Job Seekers: the Tyranny of Tangible Outcomes' *The Drawing Board: An Australian Review of Public Affairs* **3**, (2) 83-104.
- Krenn, M. & Oehlke, P (2001) 'Integration of the Ageing Workforce: Thematic Paper' *The European Work Organisation Network* DG Employment and Social Affaires. Thematic Paper No.3.
- Lahey, K (2003) 'The business case for work/life strategies' Work Life Association Conference Melbourne 6 August.
- National Centre for Vocational Research (NCVER) 2004 ' Lifelong learning and older workers' Adelaide, South Australia.
- National Economic and Social Forum (2003) Labour Market Issues for Older Workers Forum Report No.26 February, Dublin, Ireland.
- O'Connell, M (2005) 'The role of training in preventing the labour market exclusion of older workers' Refereed paper presented to the Transitions and Risk New Directions in Social Policy Conference, University of Melbourne. February.1-27.
- Patrickson, M. & Hartmann, L (1995) 'Australia's Ageing population: Implications for human resource management' *International Journal of Manpower* **16** (5) 34-47.
- Ross, E. (2005) 'Older Workers Fill the Bill' *Business Review Weekly*, 27 January p48.
- Sheen, V. (2001) 'Challenging Convention Australia's ageing workforce – the challenge for human resource management' Council on the Ageing (Australia) Presentation to Australian Human Resources Institute Conference, 30 May, Melbourne 1-12.
- Sterns, H., & Miklos, S (1995) 'The aging worker in a changing environment: organisational and individual issues' *Journal of Vocational Behaviour* **47** 248-68.
- Taylor, P (2002) *New Policies for Older Workers*, Bristol, Policy Press.
- Taylor, P. & Urwin, P (2001) 'Age and participation in vocational education and training' *Work, Employment and Society* **15** 763-79.

- Taylor, P., & Walker, A (2003) 'Age Discrimination in the Labour Market and Policy Responses: the situation in the United Kingdom' *The Geneva Papers on Risk and Insurance* **28** (4) 612-624.
- TUAC Discussion Paper (2003) 'Approaches to improve the prospects of older workers in the labour market, Paris 6 May.
- Wagner, C (2003) 'Keeping older workers on the job' *The Futurist* July/August **37** (4) 10.
- Walker, S. (2005) Education Sector Response. CEDA Conference" Lifelong Learning: Challenges of an Ageing Workforce. Melbourne. 1-3.
- Wong, K (2004) 'Older *people working longer for themselves*' Australian Financial Review 9 November, p4.

Appendix (i) Australian Policy Responses: Some examples

1. Approaches to the employment and retirement of older workers	<ul style="list-style-type: none"> • Centrelink established bringing together income support and labour market assessment • Job network changes that improve services to older workers including a new Job Seeker Classification Index giving greater weight to age and duration of unemployment. • Establishment of the National Employment Services Association special interest group for mature-age job seekers. • Mature age employment and Mental Health Promotion Plan (VicHealth-Victoria)
2. Removal of incentives to early retirement and encouragement of later retirement	<p>Pension bonus scheme</p> <ul style="list-style-type: none"> • Raising to 65 public pension eligibility • Increasing the preservation age for retirees (the age when superannuation benefits can be drawn) from 55 to 60 by 2015-2025.
3. The abolition of compulsory retirement	<ul style="list-style-type: none"> • Compulsory retirement abolished in Federal, State and Territories
4. The banning of age discrimination	<ul style="list-style-type: none"> • Age discrimination legislation enacted in all States and Territories with new legislation expected in the federal arena
5. Consciousness raising campaigns	<ul style="list-style-type: none"> • Promotion of 'Age Aware Employer Champions' Victoria
6. Guidance and training programs for older workers	<ul style="list-style-type: none"> • Australians Working Together (AWT) program has measures specifically for older workers including transition to work, training credits, training accounts, language literacy and numeracy supplement, greater flexibility of NewStart allowances. • Specific ICT training programs for older workers • Career Counselling Program for parents re-entering workforce and older workers • New Enterprise Incentive Scheme (NEIS) – small business start up
7. Support for employers (advice, training, placement programs)	<ul style="list-style-type: none"> • Additional financial incentives to employers to take on apprentices aged 45 and over
8. Support for labour market intermediaries	<ul style="list-style-type: none"> • Job network • Group training companies
9. Employment subsidy and other employment	<p>Adult Wage Subsidy Scheme</p>

Source: Chappell *et al* (2004) 'Major research program for older Workers: Stage 1 – the conceptual framework, pp28-29.