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Title: Older workers: Strategies to extend working lives

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Abstract

Australia's population and workforce are ageing and the continuing trend for early retirement of the Baby Boomer generation, combined with low birth rates, will result in a labour shortage. There is therefore an imperative to both retaining older workers and finding suitable, attractive opportunities for them to return to the workforce. This paper firstly analyses the published literature concerning the implications for organisations of the ageing workforce and for extending older employees' working lives. Secondly, this paper discusses Australia's comparative position in embracing strategies for extending working lives, and presents a table summarising the main strategies identified in the literature.

Background

The population of Australia is ageing, and, by world standards, the population can already be described as old (Australian Bureau of Statistics, 2000). Like other developed countries, the average age of people in the Australian workforce is increasing, with people generally living longer. The Australian Bureau of Statistics (2000) forecasts that the proportion of Australia's population over the age of 65 years will double by 2051. Considerable discussion has taken place on the implications of Australia's ageing population (Australian Bureau of Statistics 1999, 2000; Bishop 1999; CATO Institute 1998; Institute of Actuaries of Australia 2000) and "winning the support of older people will become a political imperative" (United Nations, 1999, p. 3). The problems of the ageing population are expected to be worst around 2010-2015. The Australian "Baby Boomer" generation (born between 1945 and 1960) has now progressed through to the brink of retirement and in several years will create a "bubble" of 65 year-olds. Population ageing and its implications have thus become a primary focus for governments, including those in Australia. One partial solution to the predicted labour shortage is to extend the working lives of older workers.

This paper will firstly analyse the literature concerning the ageing workforce and in particular, extending working lives. Secondly, this paper will summarise the strategies identified in the literature, and comment on the Australian response to extending working lives.

Implications of the ageing workforce for organisations

In order to address the predicted looming labour shortage by extending the working lives of older workers, organisations must change their strategies. Hartmann (1998) argued that the continued trend of early retirement of the Baby Boomer generation would result in a shortage of skilled workers, for example, professionals in the health, social and business areas, as well as engineers. However, Drucker (2001) reported, “today’s human resource managers still assume that the most desirable and least costly employees are young ones”, and that older workers have been “pushed into early retirement” to make room for the “younger people who are believed to cost less or to have more up-to-date skills” (p. 21). The majority of Australian organisations have not realised the implications for them, and have “continued to reduce their older workforce and to disregard the advantages that these [older] people may bring” (Hartmann, 1998, p. 10). Drucker (2001) recommends that enterprises must “attract, hold and make productive people who have reached official retirement age” (p. 21). The workforce may want older workers, but do older workers want the workforce?

The American Association of Retired Persons (1998) reported that while only a minority of workers over the age of 65 remained in the workforce, eighty percent of Baby Boomers reported that they expected to work at least part-time in their retirement. “Even when the stock market was booming, more and more older Americans were choosing to work, ... just to stay active and engaged” (Kadlec, 2002, p. 20). The John J. Heldrich Center (2000) concurred, and found that most workers viewed their retirement as a time to undertake some fulfilling work, and not just a time for leisure and travel. “About 44 percent [of retirement aged people] say they’ve worked for pay at some point after they retired” (Gardyn, 2000, p. 55). One advantage of longer life expectancy, combined with the increase in the number of “knowledge” jobs (jobs that rely on intellectual rather than physical labour) available to the older worker, is that work may appear a more attractive and likely choice. Baby Boomers “will never retire; they will simply

change what they do. They'll remain active and adventurous" (Shoebridge & Ferguson, 1997, p. 34).

Indeed, more workers may want to continue working in the same jobs until older ages, or turn to consultancy or entrepreneurial careers.

This extension of working lives could help lighten the financial burden from the fewer other workers available. The removal of a compulsory age for retirement in Australia may also assist in enticing older workers to extend their working lives. It is more likely that financial circumstances will mean that working continues to be necessary. These days, people commonly have children later in life, so that older workers may still have children to educate and financially support. Also, the parents of today's older workers are more likely to still be alive and if they are, their health care costs are likely to be greater and to go on for longer. In other words, the "older Baby Boomers are already becoming financially sandwiched in their need to provide for two other generations" (O'Neill, 1998, p. 178). Both these financial imperatives, plus the strong likelihood that they will live longer than their parents did, due to healthier lifestyles and improvements in medicine, may push today's workers to extend their working life. Adding support for workers' financial need to continue working later in life, Drucker (2001) suggested, "by 2030 at the latest, that age at which full retirement benefits start will have risen to the mid-70s in all developed countries, and benefits for healthy pensioners will be substantially lower than they are today" (p. 4). Some older workers will be forced to continue working because they will not be able to live on their accumulated savings, superannuation and pension (Schwartz, 1999), and this is more likely to happen to women (Patrickson & Hartmann, 1996). It seems that some older workers do want to, or need to, work.

However, some older workers have choices other than staying at work. Organisations need to offer attractive circumstances to entice and retain the services of valued and skilled older workers. The literature indicates that older workers themselves, rather than organisations or management, make the decisions about staying or leaving the workforce, based on the availability of training opportunities, their need for work, or the desire to develop another career (American Association of Retired Persons, 2002; Anonymous, 1990; Elliott, 1995). Also, older workers may desire different working circumstances than

the traditional full-time, office-based, standard hours. The lack of evidence in the literature suggests that such alternative employment strategies have not, in practice, been fully canvassed with older Australian workers.

These changes to working lives will lead to a redefinition of the model and notion of retirement (Rocco, Stein & Lee, 2003; Schwartz & Kleiner, 1999), and this redefinition may have already started. For example, Kadlec (2002) found that America's economic downturn meant that many retirees and potential retirees, whose investments have been severely reduced because of the difficulties with the economy and corporate governance, were searching for jobs at ages once considered post-retirement. While early retirement incentives have previously denuded the workforce of its older participants, the demographics of Australia's population and workforce are likely to now result in a demand for the skilled employee, irrespective of age. The consequences of this change in the profile of the workforce, caused by the low birth rates, increased longevity, and the need to fund possibly 30 years of life-after-work, means that the desire and need to for paid work is likely to continue for many older workers and until later in their lives than they may have originally planned. That is, extended working lives, including phased retirement options, part-time work for senior executives, and other flexible employment arrangements to suit the needs of the older worker are likely to replace the traditional notions of retirement.

The decision to leave the workforce is multi-facted, but can be influenced by the organisation. In one survey of managers aged 50-55, respondents were asked "if the company provided you with the option of working part-time, and arranging different ways so you can continue the knowledge transfer, would you be interested in maintaining employment. In 100% of cases, the answer [was] yes" (Tabakoff & Skeffington, 2000, p. 4). Patrickson and Hartmann (1992) found that the three main factors which contribute to older workers' decisions about retirement – health, financial circumstances and employment opportunities - have been further influenced by an increase in people's longevity, improved health, and an increase in financial needs. As a result, they argued, the trend of early retirement has shifted, and age-related retirement is not seen as relevant to older workers any more. It seems appropriate therefore to encourage older workers to extend their working lives as one way of redressing the labour shortage. Not

only do workers apparently want to, or need to, continue to work longer, but organisations are faced with irreplaceably losing employees with long term corporate knowledge. It appears that older workers want to (and may need to) work, and that organisations could therefore place themselves in a “win-win” situation position in the face of a looming labour shortage, by enticing older workers to remain or be rehired. The strategies that organisations choose to embrace in order to take advantage of this situation are the subject of discussion in the next section.

Finally, a noticeable issue emerging from the literature is the terminology used to describe older workers’ employment arrangements. Frequent use of the prefix “re” at the beginning of words describes strategies surrounding older workers, for example, re-hiring, retraining, retaining and even redundancy. For older workers to have extended working lives, the issue of terminology may need significant rethinking. At present, it appears that the current terminology presents problems, and may need to change in order to shift the mindset of employers. The interpretation of these loaded words may have influenced organisations, or else perhaps organisations have assumed certain norms about what these words mean, such that the words themselves have become loaded against older workers. Perhaps new language could be developed to match the changes in workforce demographics and the expected higher uptake in employment of older workers. “Pre-retirement” and “sunset employees” are no longer appropriate terms when referring to older workers, as their future in terms of working beyond the traditional age of retirement is changing. The loss of an older worker can leave an organisation bereft of its organisational history, precedent and knowledge, and is not a strategic desirability in the twenty-first century. Other countries have responded to their own emerging labour shortage using a variety of approaches.

International responses

The United States of America’s (USA) response to redress the issue of labour shortage is partly outlined by the following authors. Davids (1988) wrote that labour shortages were happening and would only get worse. She identified the apathetic attitude of American employers at that time in changing their approaches to recruitment. Capowski (1994) later concurred, arguing that companies’ plans to deal with the labour shortage problem were “well-kept secret[s]” (p. 10). However, by 1997, de Pommereau found

that America's 55-64 year olds were considered "a virtual trophy in the workplace" (1997, p. 1), and that older workers were gaining jobs at twice the rate as their younger counterparts. Stackel (1998) further argued that "gold-collar" workers were being employed, though not necessarily full-time. In 2003, in recognition of the importance of the implications of the ageing workforce, a report recommended raising the profile of human capital in all organisations, including private as well as public (American Association of Training and Development, 2003). This report followed USA legislation to establish Chief Human Capital Officers in all federal agencies, which raised the profile of the dual problems of the ageing workforce and the turnover of valuable skills. "The shortfall of people with available skills in the US is increasing, in newer industries as well as traditional manufacturing" (CCH Australia Ltd, 2004, p. 1). The United Kingdom's (UK) response is also well underway, with the Economic and Social Research Council's (2004) Growing Older Programme and the AgePositive (2004) initiatives, with well-supported web sites and practical guides for organisations. The Organisation for Economic Co-operation and Development (OECD) has also published major reports outlining the policy changes occurring in several OECD countries, and how several countries have developed policies and plans to manage their ageing workforces (see for example, Casey, Oxley, Whitehouse, Antolin, Duval, & Leibfritz, 2003; OECD, 2002).

The Australian response

In comparison, the Australian response to the ageing workforce has lagged. Until recently, there has been limited public recognition of the issues associated with Australia's ageing workforce, and similarly, limited research into this field. There is still no national age discrimination legislation, though it is due for enactment during 2004. However, the Australian government is keen to extend the working lives of older Australians past the traditional retirement age, in part to reduce the reliance on government payments, as the number of potential retirees is greater than it has ever been in the history of Australia. During 2004, the Government has released policy changes to make longer working lives more attractive to older workers, for example by changing the calculation for eligibility for the Age Pension, and by making superannuation income accessible while continuing to work. Only now, the Government is

making clear statements about an end to the concepts of early retirement and full-time retirement.

However, public debate has raised issues of access to the workforce for older workers. Sharan Burrow, ACTU president, said “when you’ve got a third of the workforce over 45 who can’t get work, or double that over 55, because employers say they are too old for the job, then we’ve got to shift the culture”

(Australian Broadcasting Commission, 2004, p. 2). Further arguments surround the need for job creation, leadership against age discrimination, individuals’ desire to continue working or not, and reduction in superannuation fees and taxes (Australian Broadcasting Commission, 2004; Hennessy, 2004).

There is a labour shortage imperative to both retaining older workers and finding suitable, attractive opportunities for them to return to the workforce. Thus, hiring and retention strategies become key policy issues so that organisations can meet the increasing demands for productivity, worker shortages, and retaining corporate knowledge (Kindelan, 1998; Rocco, Stein & Lee, 2003). A further challenge for organisations is the culture change necessary to totally embrace older workers. As workers continue the trend to retire early, and get closer to the traditional retirement age of 65, organisations will need to revise their employment and other strategies to optimise the use of older workers. However, Australian organisations have lagged in their response to these issues, as mentioned above, apparently ignoring the signs of an ageing workforce.

Strategies for extending working lives

In order to meet this labour shortage challenge, Australian organisations need to introduce or refine strategies to retain their valuable older workers, as other countries have done. Organisations need to make a strategic decision about the employment directions of their older workers – to retain, retrain, rehire or retire. By engaging the considerable skills and knowledge of older workers, it appears that a part of the solution is available. However, older workers have choices other than working, and thus organisations need to reconsider their employment arrangements and policies to offer attractive circumstances to entice older workers to extend their working lives. While Australia is not the same as other countries, there is a number of strategies that have been tried in comparative developed countries and should be considered for adoption by Australian organisations.

There are many strategies identified in the literature concerning retaining, retiring, replacing, retraining and rehiring older workers. Table 1, below, demonstrates the breadth of interest in this area as well as the identification of many of the strategies available to organisations to extend the working lives of older workers. While Australian industry or professional publications, such as the Australian Human Resource Institute's magazine, HR Monthly, have not been included in the following table, relevant articles are frequently found in such publications, indicating that the impact of the ageing workforce and the possibility of extended working lives is an important issue for practitioners also.

**Table 1: Strategies to extend the working lives of older workers
(in alphabetical order)**

Strategy	Specific suggestions	References
Cater for older women	Women have different needs to men (for example, attend to elder care arrangements, be part of a team, juggle networks)	Choo, 1999
	Address the financial disadvantages for women (career breaks, access to superannuation, etcetera)	Patrickson & Hartmann, 1996
Change Organisational culture	Create cultures that value older workers (age neutral workforce)	Department for Work and Pensions (DWP), 2002
	Conduct an (anonymous) audit of organisational culture to identify any areas of age discrimination	DWP, 2002
	Make work a more joyful experience, and to become part of a worker's life	Yoder, 2000
Change policies	Address age discrimination. Address equal opportunity, recruitment and selection practices	DWP, 2002; OECD, 2004; Patrickson, 2003; Sheen, 2001
	Support older workers	DWP, 2002
	Pay policy should be performance related, not age/seniority related	DWP, 2001
	Raise the age of retirement	Reday-Mulvey & Taylor, 1996
	Eliminate provisions that assist early retirement	Management Advisory Committee, (MAC) 2003; OECD, 2004
	Adopt government sponsored programs aimed at assisting older workers to re-enter the workforce	Patrickson & Hartmann, 1995,
	Retirement and pension benefits must not be	Choo, 1999

	limiting for those who work after 65	
	Benefit programs should be portable to and from different schemes	MAC, 2003
	Superannuation should be more age-friendly (eg: not be based on last number years' salary, as this does not suit phased retirement)	
Develop "good practice"	Find out what older workers want	Murphy, 2003
	Provide incentives to stay rather than leave the workforce	Rocco, Stein & Lee, 2003
	Create a better balance between family and work life	Lockwood, 2003
	Consider the role of lifestyle of an older worker	Fycock, 1994
	Create meaningful and quality work	Fycock, 1994; OECD, 2004
	Use older workers as mentors	Branine & Glover, 1997; McShulskis, 1997; Sadri & Tran, 2002
	Involve older workers in designing and implementing changes	Walker, 1999
Ergonomic adjustments	Modify workplace designs, adjust physically demanding tasks, and provide health checks. The traditional workplace, designed for the average 20-40 year-old, needs redesigning	DWP, 2001; Eastman, 1993; Hansson, DeKoekkoek, Neece, & Patterson, 1997; Labich, 1996; Patrickson, 2003; Sterns & Miklos, 1995
Flexible work arrangements	Time for personal needs, family responsibilities, life transitions	Blizinsky, 2001; OECD, 2004; Patrickson, 2003; Singh, 2003
	Job sharing	Branine & Glover, 1997
	Create an extended employment category for employees who want to continue working but in a less senior job	Beattie, as cited in Hepworth, 2003
	Consider offering partial or phased retirement to skilled employees unable or unwilling to work full-time	Patrickson, 2003
	Introduce messaging or video conferencing to help staff keep in touch with work	Singh, 2003
Hiring practices	Address age discrimination	DWP, 2002; OECD, 2004; Patrickson, 2003; Sheen, 2001; Sullivan & Duplaga, 1997
	Alter the look and placement of advertisements (including avoiding use of criteria such as	DWP, 2001; Patrickson & Hartmann, 1995;

	physical fitness, formal qualifications, speed tests, or physical appearance)	Sullivan & Duplaga, 1997
	Explain organisational recruitment activities (to current employees and potential recruits)	Sullivan & Duplaga, 1997
	Write non—discriminatory job descriptions and selection criteria	DWP, 2002
	Train current employees on how to interview older job applicants	Sullivan & Duplaga, 1997
	Used mixed age interview panels	DWP, 2002
	Ensure promotional opportunities are openly competitive	DWP, 2002
	Assistance with job search for older workers	COTA, 2001
	Careers advice for older workers	COTA, 2001; Patrickson, 2003
	Hiring decisions to be based on merit	DWP, 2002; Patrickson & Hartmann, 1995; Patrickson, 2003
	Actively seek an age-balanced workforce (diversity to include age)	COTA, 2001; Patrickson, 2003
	Consider hiring unknown older people for temporary jobs to assess their performance	Patrickson, 2003
Intergenerational issues	Address the issues arising between the generations at work	Choo, 1999; Saba, 2002
	Succession planning to reduce view of younger employees that there is little promotional future for them	DWP, 2002
Retirement	Phased retirement, including independent contracting, or paid sabbaticals	Eastman, 1993; Sandler, 2002
	Older workers should be viewed as a retireable and rehirable asset	Rocco, et al., 2003
	Pre-retirement support to be available	DWP, 2002
	Retirement is an outdated notion	Rocco, et al., 2003
Redundancy	Redundancy decisions should not be age-related	COTA, 2001; DWP, 2002
	Pre-redundancy support to be available	DWP, 2002
Training	Equity of access to training for older workers; invest in training	Patrickson, 2003; Patrickson & Hartmann, 1995; OECD, 2004; Stanley, 2001
	Adjustments made to training programs to suit older workers' learning styles	COTA, 2001; DWP, 2002; Grossman, 2003; Labich, 1996; Sterns & Miklos, 1995
	Training in current interview(ee) skills	Stanley, 2001
	Older workers should be viewed as retrainable and retainable assets	Rocco, et al., 2003

	Training in current recruitment practices	Stanley, 2001
	Training in teamwork and problem-solving	Saba, 2002
	Make older staff aware of training programs and encourage them to participate	Patrickson & Hartmann, 1995; DWP, 2002
	Review current skills of all staff	DWP, 2002
	IT training for older workers	COTA, 2001
	Raise awareness of value and differences of older workers	Lord, 2002
Workforce Planning	More systematic workforce planning to identify capability requirements	MAC, 2003
	Effective succession management for key roles	MAC, 2003

Discussion

From the above table, it is clear that there are many strategies identified in the literature concerning extending working lives. However, the lack of evidence in the literature shows Australia's apparently slow response in the uptake of the available strategies. This delay may be partly explained because the impact of our ageing population appears not yet to have been realised by employers. Like other countries, Australia's recent economic recession has typically reduced the demand for labour in general, and thus organisations have not yet found any difficulty in hiring employees from the supply of young people and other casuals. Another possible reason may be that the actual Baby Boomer "bubble" has not yet arrived.

The financial concerns of older workers are critical in their decisions to leave the workforce and hence need addressing at a national level, for example to reduce incentives to retire early, and to make superannuation portable between different schemes. Such national level policy revision is also needed to help to redress ongoing age discrimination. Vines (2001) found that older workers in Australia suffered "low participation rates in employment, high rates of casualisation, comparatively low levels of training, extended length of time in the unemployment ranks, and continuing displacement from work" (p. 15). However, such national level revision has resulted in few changes to date.

Good practice within organisations should be encouraged, and resources are needed to assist organisations embrace a range of alternate employment conditions, particularly flexible working

arrangements and phased retirement, and these options must be available without financial penalty to the individual older worker.

Most organisations in Australia have the imperative and the flexibility to restructure their workforce strategies to meet the growing demands of their ageing profile. Organisations need to undertake systematic reviews of their workforces to understand their own demographics, their current and future capabilities and then implement an integrated human resource management strategy, including many of the strategies identified above.

Conclusion

The issues associated with the ageing workforce are many and varied, and in order to meet the challenges of staffing their organisations and retaining dwindling corporate knowledge, organisations need to endorse and implement many of the strategies identified above. This paper has shown from the literature that Australian organisations are lagging behind their counterpart countries. Without changing, organisations are unlikely to retain or attract valued older workers back to the workforce, and will suffer the predicted labour shortages. The terminology used to describe managing older workers may also need re-thinking.

Finally, further research is needed to explore and confirm how Australian organisations are addressing the looming issues of the ageing workforce, and to investigate, from the individual perspective, whether older workers want to extend their working lives, and if so, which older workers might be more successfully targeted. Further direction and support is needed from the Government in terms of assistance and enticements for both older workers and organisations to enable the extension of working lives. Australia needs to learn from other developed countries that share an ageing workforce problem (such as the UK), and begin to emulate some of their more successful strategies.

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