



Mature Women Can!

November 2017

Foreword

As Minister for the Status of Women and Minister for Ageing, I'm pleased to present *Mature Women Can*. Led by South Australia's new Mature Women's Ambassador, Dr Susan Mitchell, this resource outlines key facts about older women and work. It also draws upon the experiences of older women here in South Australia and makes a compelling case for increasing their economic participation. It outlines some of the action we'll be taking to achieve this increase.

Many older South Australian women are finding themselves in uncertain financial situations, often exacerbated by the difficulties they experience in finding and retaining employment as they get older. However, historically, the voices of older women talking about their experience of employment have not been well heard.

During 2017, the Mature Women's Ambassador Project invited women aged 50 and beyond to share their stories. Dr Mitchell interviewed them about their experiences, challenges, barriers and opportunities they face in the workforce, and their ideas for enhancing participation. She chose a broad spectrum of key themes that emerged out of this process, which were consistent across the women she interviewed, regardless of their ethnicity.

The South Australian Government is committed to building opportunities for older South Australians to engage in lifelong learning, social participation, and economic activity, as well as supporting women's economic empowerment across their lifetime. We need your help to get older women on the radar; to make them visible and shine a spotlight on their experiences.

It is time for us to recognise and value the skills and knowledge that older women bring to the workplace and the community. It's time that we address the consequences of under-employment, which include isolation, homelessness and health issues.

Mature Women Can calls on the business community to recognise, value and employ the skills and talents of our mature women. We all have a role to play in empowering and valuing the contributions of older women in this state and I encourage you to work with us to ensure mature women can.



Hon Zoe Bettison MP

Minister for Women

Minister for Ageing

There has been a dramatic increase in homelessness in women over 50 in Australia.

The number of women **over 50** who are couch surfing has almost doubled in the past four years.¹

There has been a **75%** increase in women aged 55+ sleeping in their cars, presenting at homelessness services.²

...I worked for my ex-husband for 5 years and then he went into liquidation again. By this time I was 58 years old. I had to leave my rental and my 18 year old daughter and I went to live with my brother. All my possessions were spread around friends' garages. I tried to find a job. It took four months. – N, aged 60.

If they lose their job, it is almost impossible to get another full time job, increasing the risk of homelessness.

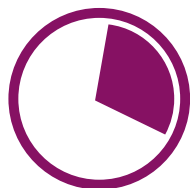
Older job seekers reported being candidly or surreptitiously rejected through recruitment processes on the basis of age alone. Education, training and a steady working history were not guaranteed to help in their search for employment.³

More than 330,000 single women over 45 in Australia are living in conditions of serious economic stress.⁴



I went for everything I was qualified for; I went for senior positions at first but they said I didn't have a particular skill so I would study to get that, but still didn't get those positions. I didn't even get interviews. So then I went for lower level positions but got told I was over qualified. – L, aged 63.

These women have inadequate savings or superannuation.



In 2014, the average superannuation balance for men aged between 45 and 54 was **nearly 70%** higher than for women of the same age. In the 55 to 64 age group, the difference was **nearly 80%**.⁵

I can't get the age pension until I am 65.5 years old which is December 2018. I don't have much superannuation because we moved around a lot. We paid contributions in the UK and USA but didn't get anything for that. I would need to use my savings. – J, aged 64.

Mature women are actively discriminated against because of their age.

Almost a third of Australians perceived some form of age-related discrimination while employed or looking for work in the last 12 months, starting as early as 45 years of age.⁶

I tried employment agencies and when I first got an interview the woman told me honestly that my age was the reason I was having so many problems. I was then only 59. She also said that I wasn't tech-savvy and that employers want young people who do Linked In, Facebook, Instagram and all that stuff. She said there was a job that she wasn't even going to put me forward for because she knew the male employer wanted a young, tech-savvy person....Then I started ringing up people after the interviews to ask why I didn't get the jobs. I was consistently told that it was my age, that I was close to retirement and they didn't want to spend the money retraining me...The unemployment system is broken if you are a woman and over 50. Your life experience just doesn't count. You have life skills that you never lose but they are never in consideration. – M, aged 62

99% of my applications didn't get an interview. At the start I wanted to be transparent so put my DOB on my CV but that didn't work. My age was going against me. – V, aged 63.

Women have told us that they feel invisible, and that constant rejection is causing them to suffer.

I have a \$250,000 mortgage, no superannuation and no sick pay [because I am employed casually in the retail sector]. If I get sick I am done for. I need to work for the next 10 years at least...My resume looks great but I don't get one call or email from anyone...I have owned businesses and learned all sorts of things but I feel like a failure....I have done nothing for 40 years but work solidly and have two children but I don't have anything else to show for my years of work...I am afraid the bank will cancel my mortgage if I lose my income. Casual work gives no certainty; I don't have any extra money....I want full time non-casual work for the next ten years. I am more likely to stay in a workplace than a younger person. I am hardworking, experienced and dependable. – N, aged 60.

We need to raise awareness among business and community leaders about the importance of promoting employment for mature women and tackling age discrimination.



We need a big education campaign [which] should say we have all these skills and people don't want to stay at home and don't want to do very basic jobs...we are wasting all these skills. – J, aged 64.

Organisations can experience benefits associated with sustained job performance, high motivation levels, high reliability, improved staff retention and accumulation of experience, knowledge and skills over working lives.⁷

Gender diversity research indicates businesses can experience a range of benefits from a workforce which is inclusive of women, including:

- reducing attrition;
- enhancing innovation;
- improving group performance; and
- accessing target markets and financial performance.⁸

It's time that we value the experience and knowledge older women can bring to the workforce.

- Workers aged 55+ are five times less likely to change jobs compared with workers aged 20-24.⁹
- Workers aged 65+ have the highest productivity and motivation levels.¹⁰
- Workers aged 55+ performed at their best for approximately seven hours out of an eight-hour day, an achievement other workers were unable to match.¹¹
- ABS surveys have found that a smaller percentage of women employees aged over 45 have days away from work than younger women.
- Research shows 45% of workers aged 45+ intend to remain in the workforce until the age of 65-69, while those aged 30-39 are likely to remain with an employer for an average of only 5.8 years.¹²

We need your help

The Ambassador will be talking to South Australian business about older women and all that they have to offer. We need you to get involved, to talk to us about opportunities and strategies to get more older women employed. We're interested in looking at innovative ways of working, at what models are out there, at what is effective and what is not.

Working with the Ambassador, the Office for Women will assist with the launch of a social media campaign which will encourage business – and individuals – to share their experiences, strategies and thoughts using the hashtag #maturewomencan.

We're also pleased to announce that, in partnership with COTA SA, the Office for Women will provide digital literacy sessions for older women, to enable them to increase their skills.



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