



COTA SA

SUBMISSION TO THE PARLIAMENTARY COMMITTEE ON OCCUPATIONAL SAFETY, REHABILITATION & COMPENSATION

INQUIRY INTO

WORKING LONGER – WORK HEALTH AND SAFETY AND WORKERS COMPENSATION ISSUES

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1. INTRODUCTION

COTA SA appreciates the opportunity to provide this submission to the Parliamentary Committee on Occupational Safety, Rehabilitation and Compensation's inquiry *South Australia's Ageing Workforce: Implications for Work Health and Safety, Rehabilitation and Compensation*.

COTA SA is the peak body representing older South Australians. Our aim is to advance the rights, needs and interests of older South Australians.

COTA SA has 17,000 individual members and 250 seniors' organisations with a combined membership of more than 60,000. We have 80 associate members including aged care providers, local government bodies, health units, and other service and educational institutions.

2. THE AGEING POPULATION

The demographics show that making older South Australians a key policy focus must be central to any future state government.

One of the most fundamental changes South Australia faces in the 21st century is the ageing of the population. South Australia is the second most rapidly ageing state or territory in Australia, ranking only after Tasmania. The 2011 census showed that 22.3 per cent of South Australia's population of 1.6 million people were 60-plus years of age.¹ By 2031, it is projected that 26.5 per cent of our population will be aged over 65 years. That's more than one in four.

Population ageing is a national and indeed an international trend:

Table 1: Median Population Ages: Asia 2005-2050

	2005	2015	2050
Australia	36.5	37.4	40.6
Indonesia	25.8	28.4	38.4
China	32.2	36	46.3
India	24.1	26.9	36.7
Asia (region)	27.3	30.2	39.8

Source: Travis McLeod, Centre for Policy Development, *Age Australia fair? Policy choices on demographic changes in Australia and abroad*, presentation to the COTA National Policy Forum, Canberra, July 2014: Adapted from data from the Population Division of the Department of Economic and Social Affairs, UN Secretariat, *World Population Prospects: The 2012 Revision*

Healthcare, medical breakthroughs, social support, public infrastructure, better housing and increased prosperity mean that many of us can now expect lifespans our grandparents could barely imagine. We are seeing the rise of the baby boomers within the older population cohort. We now have two generations of older citizens.

World Health Organisation ageing expert and Adelaide Thinker in Residence Alexandre Kalache has argued in *The Longevity Revolution* that we must rethink the life course. In his words, "Life is becoming more like a marathon than a sprint... but current policies and practices are based upon a traditional and increasingly outmoded view of the 'typical' life-course."²

This traditional view has been challenged more recently by a new language – active and positive ageing, rights and older people, self-funded retirees, older people as consumers and contributors and as mature-age employees.

¹ Kalache, Alexandre (April 2013), *The longevity revolution: Creating a society for all ages*, Adelaide Thinker in Residence 2012-13, Adelaide: 5.

² Kalache (2013).

Legislation and other instruments both support and drive this change, such as national age discrimination legislation (2004), appointment of a national Age Discrimination Commissioner, and age discrimination clauses within South Australia's equal opportunity legislation. In the aged care space, the introduction of consumer-directed care is based on the principles of consumer choice and control, rights, respectful and balanced partnerships, participation, wellness and re-ablement, and transparency. The passage of the South Australian *Advanced Care Directives Act 2013* is about self-determination and choice.

But we are only at the cusp of this change.

COTA SA holds that for older South Australians to contribute in the workforce (and also in the community more generally), they may need the support of government – just as support is provided at other stages of life to assist people in being productive contributors to the community.

For example, discriminatory work practices and poor public transportation may force older workers into early (and penurious) retirement.

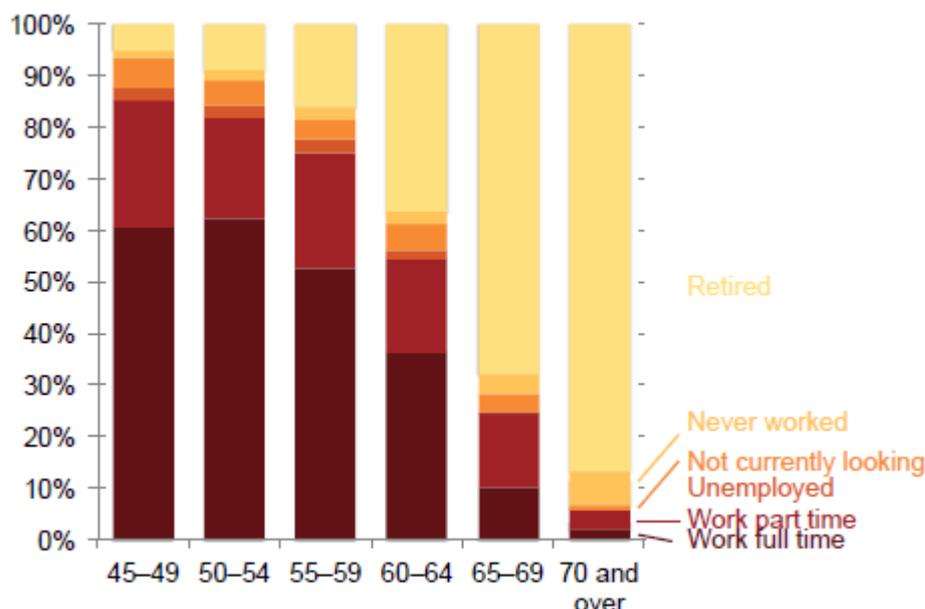
3. MATURE-AGE EMPLOYMENT

There are more older workers in Australia every day. And the trend is upward:

- More than a third of those aged 55 are now in the workforce, compared with only 25 per cent a decade ago.
- Almost one-third (31 per cent) of the Australian workforce is aged over 45.
- In 2012, 12 per cent of those aged over 65 years were in the paid workforce.

Although those employed and participating in the labour market decline from the age of 50 years, Figure 1 shows that around 6 per cent of those aged over 70 are still seeking employment or are working.

Figure 1: Australian Employment Status by Age, 2011



Source: Kate Carnell, *Culture and system – Addressing the major barriers to employment opportunities for older workers*, Australian Chamber of Commerce and Industry, presentation to the COTA National Policy Forum, Canberra, 22 July 2014; sourced from ABS 2011 as quoted by Grattan Institute *Game Changers*

The trend is upward for workforce participation. More than 80 per cent of national labour force growth is from workers aged 45 years and over.³ From 2002-03 to 2011-12, participation rates of both men and women rose as follows:

- for women aged 45 to 54 – a rise of 15 per cent
- for women aged 55 to 64 – a rise of 4 per cent
- for men aged 55 to 64 – a rise of 9 per cent
- for men aged 65 to 74 – a rise of 11 per cent.

Table 2 demonstrates the rise in participation rates.

Table 2: Changes in National Participation Rates of the Older Population in the Workforce, 1970-2014

Percent Participation								
Age Group	May 1970		June 1999		February 2010		January 2014	
	Males	Females	Males	Females	Males	Females	Males	Females
55-59	91.5	28.7	72.9	44.1	79.4	64.4	79.0	63.5
60-64	79.2	14.9	46.9	17.6	61.7	41.8	61.8	42.5
65+	23.2	3.6	9.7	3.2	14.8	6.4	16.0	7.5

Source: Prof Graeme Hugo, The demography of Australian ageing over the next generation: Certainties, surprises and implication for government, presentation to COTA National Policy Forum, 22 July 2014, from ABS Labour Force Surveys

Following a decline in participation rates for men aged 55 and over in the 1990s, from 2010 participation rates rebounded. The greatest shift was for women whose participation rates for those aged 60 and over more than doubled between 1999 and 2010.

Increased participation in those aged over 55 will have important positive impacts on productivity – a 3 per cent increase will lead to a 1.6 per cent growth in GDP, while a 5 per cent rise will result in a 2.4 per cent rise in GDP (or \$48 billion).⁴

The shape of productivity is also changing, due to factors such as educational attainment:

Table 3: Australia: Baby Boomers and Pre-war Generation As They Enter Old Age, Education

	Baby Boomers (1946-65) %	Pre-war Generation (1927-36) %
Completed secondary school	43	6
Bachelor degree or higher	19	3

Source: Prof Graeme Hugo, The demography of Australian ageing over the next generation: Certainties, surprises and implication for government, presentation to COTA National Policy Forum, 22 July 2014, from ABS National Health Surveys 1989-90 and 2008-09; ABS Census 1981 and 2006

Rising rates of female participation in older age groups also impacts upon the shape of productivity,

³ Kalache (2013): 53.

⁴ Kalache (2013): 53.

with a disproportionate number of women working within the social and community care, hospitality and retail sectors.

The national picture is mirrored in South Australia where over 18 per cent of the workforce is aged 55 to 69 years, compared with 9 per cent in 1997, doubling in that period. In South Australia, 38 per cent of the workforce are baby boomers (born between 1946 and 1964).⁵

Volunteering

In addition to engaging in paid employment, older people make up a significant proportion of volunteers. The annual value of older people's economic contribution through volunteering across Australia was estimated at almost \$39 billion (for those aged 65 years and over) a decade ago. This includes unpaid caring work. For those aged between 55 and 64 years, the value to the nation has been estimated at \$74.5 billion per year.⁶

The economic value of volunteering to South Australia is around \$4.89 billion dollars annually (based on 2006 data). This is equivalent to 11.5 per cent of the gross state product.⁷

4. MATURE-AGE EMPLOYMENT: POLICY AND IMPLICATIONS

The case for mature-age employment is clear. It has been recognised, for example, within South Australia's Strategic Plan which calls for a 20 per cent rise in ageing workforce participation (on 2011 figures) by 2020. Supporting mature-age workers into work and in work has important productivity, social inclusion, and health and wellbeing outcomes.

However, there are significant barriers to the employment (paid and unpaid) of older people, such as legislation, insurance, workplace discrimination, and inflexible working arrangements. In addition to the discriminatory workers compensation retirement age, age limits exist on indemnity and insurance for volunteers. Older workers often face limited opportunities for upskilling and training, inflexibility in work arrangements and job redesign, and lack of recognition of knowledge and decision-making ability. Workers over 45 report a bias against them in recruitment, regardless of experience or qualification.

In 2011-12, the SA Equal Opportunity Commission received 44 complaints on age discrimination. Of these, 27 were about discrimination in employment. At the same time, the minimum eligibility age for the age pension is rising to 67 years and there are national policy discussions around moving the retirement age to 70.

Mature-age workers face increasing stresses in this context.

For those not lucky enough to get a job (especially in the current poor state employment market), the alternative is Newstart rather than the age pension, which delivers fewer benefits. There are the long-term psychological and emotional stresses of ongoing unemployment and rejection letters, as well as financial strain and social isolation. As for all age groups, unemployed households remain the most vulnerable. Importantly, older households are under more pressure than wage earners, but under less pressure than the unemployed.⁸ A combination of age and unemployment is, therefore, if not the perfect storm, a tempest in the making. Age discrimination continues to prevent older workers from finding employment.

⁵ Government of South Australia (2013), *Prosperity through longevity: South Australia's Ageing Plan: Our vision 2014-19*: 36.

⁶ O'Loughlin (2011): 3.

⁷ O'Loughlin, Evelyn (May 2011), 'Volunteering statistics – Collated statistics and quotes', Volunteering SA&NT, Adelaide: 2.

⁸ John Daley, Sustainable budgets and security for older Australians, Grattan Institute, presentation to the COTA National Policy Forum, Canberra 22 July 2014.

For those able to stay in the workforce longer, there are the advantages of income, status, social connectedness and 'meaning'. But many find that they are able to undertake work they previously performed, particularly manual-labour jobs. As one WorkCover officer told COTA SA, the greatest number of claims came from middle-aged and older women in the aged care sector from back and related injuries. Age discrimination within the workforce results in poorer training and promotion opportunities and, in some cases, underemployment.

Projected superannuation outcomes are keeping some people in work longer. Women in particular have access to less superannuation due to factors such as pay inequity and absences from work to raise children. An analysis by percapita shows the following gender differences under two scenarios:⁹

Person A: male, age 35, average super balance, works fulltime on average wage until age 70

- Estimated super balance \$875,000

Person B: female, age 35, average super balance, works fulltime on average wage for two years, goes out of workforce to have children for three years, returns to part-time work (0.5 average wage) until age 70

- Estimated super balance \$515,000

There is a correlation between income and health. A wage and (reasonable) superannuation are better than the age pension which is better than Newstart.

For those volunteering, COTA SA has heard the consistent story of bullying and harassment, frequently by other volunteers. In many cases, volunteers in these situations do not have the same rights as paid employees. Work health and safety management is unevenly applied across the community sector, often due to lack of resources or capacity.

The conclusion is that, as South Australia's population and workforce age, mature-age workers can expect both opportunities and challenges. The majority of these challenges have important health and wellbeing implications – inside the workforce, within the labour market, and in retirement.

5. BOOMERS AND THE WORKFORCE: DIRECT CONSULTATION

COTA SA has consulted directly with baby boomers about their experiences of work and their expectations and needs.

On 28 August, COTA SA held Boomers and the Workforce: A Conversation. The forum was funded by the Office for the Ageing within SA Health.

The target group for this consultation was baby boomers (marketed for ease as those aged between 50 and 70 years) who were working or wanting to work. The participants were self-selecting, registering in response to marketing through the web, direct-mail emails, and advertisements. Sixty participants attended.

The participants were a mixture of employed, unemployed and retired workers, the majority within the boomer age range. They came from a diverse range of sectors such as retail, training, the police force, local government, and the community sector. Many had not been part of this sort of consultation before.

In order to determine the forum's discussion topics, a pre-forum survey was conducted with 93 responses. Taking into account these responses, plus well-regarded research and the expertise within COTA SA, eight topics were chosen for the evening:

⁹ Emily Millane, percapita, presentation to COTA National Policy Forum, Canberra, 22 July 2014.

- age discrimination
- flexible work practices
- physical and mental health
- training and re-skilling
- older workers value
- workplace culture
- access to work
- transition to retirement.

In the survey, physical and mental health was identified as the third most important issue for respondents.

SURVEY RESULTS

Prior to the Boomers and the Workforce forum, COTA SA conducted an online survey on the issue. The respondents included those who registered for the forum, but were not restricted to this group. The survey (as for the forum) was target at baby boomers, with 94.6 per cent of respondents aged from 50 to 70 years.

In total, 93 surveys were completed.

A breakdown of the respondents is as follows:

GENDER		
	Response Percent	Response Count
Female	64.5%	60
Male	35.5%	33
	TOTAL	93

AGE		
	Response Percent	Response Count
50-54	5.4%	5
55-59	26.9%	25
60-64	29.0%	27
65-70	33.3%	31
71 and over	3.2%	3
Other	2.2%	2
	TOTAL	93

WORK STATUS		
	Response Percent	Response Count
Fulltime paid work	22.6%	21
Part-time paid work	14.0%	13
Casual paid work	16.1%	15
Self-employed	9.7%	9
Unemployed, looking for work	15.1%	14

Enrolled in study for employment purposes	1.1%	1
Enrolled in other study	3.2%	3
Retired	30.1%	28
TOTAL		93

RETIREMENT STATUS

Of those who were retired (total 28), the average age of retirement was 60.1 years, with an age range from 53 to 67 years.

Those who were not retired were asked when they planned to do so. Of the 62 respondents to this question, the average planned aged for retirement was 67.2 years, with four people responding they would never retire or planned to always work (such as in a family business part-time). The range was from 60 years to 'never'.

Some respondents provided comment on this latter question, including:

'Can't afford to retire.'

'At 65, but doubtful I'll be able to survive financially, so may need to work longer.'

'Was hoping 65 but was made redundant in June after 41 years of work.'

'When I can no longer physically do the work.'

'Do not plan on retiring, just working in the family business maybe a couple of days a week.'

The expectation of how long a person will work appears to be extending past the traditional age of 65 years and long past the days of earlier retirement seen in the late 1990s.

INFLUENCES ON WORKFORCE PARTICIPATION

Respondents were asked to rank what issues had an influence on their participation in the workforce. They were provided with eight options and, in addition, were asked to add any other issues.

Seventy-two people responded to this question, with issues ranked as follows:

INFLUENCES ON WORKFORCE PARTICIPATION		
RANK:	1	2
Access/barriers to technology	4	6
Access to flexible work practices	19	12
Age discrimination	23	7
Opportunity for training and re-skilling	4	9
Physical aspects of the job	8	4
Physical and mental health issues	6	9
Transitional arrangements for retirement	1	4
Workplace culture	7	21

Age discrimination and access to flexible work practices ranked the highest first preferences. (In a later question, six respondents out of 66 wanted flexibility discussed at the forum, with 13 saying age discrimination was the most important issue.) As one person said in the survey:

'Why after 45 we are treated as invisible, do not get trained and included even though we are more reliable than younger workers.'

Significantly, when considering work health and safety, physical aspects of the job and physical and mental health issues were selected (combined) by 14 of the respondents (19.5 per cent). As one person wrote:

‘Jobs vary greatly in demands on employees – physically, mentally and emotionally. Therefore there should not be a hard and fast rule to increase retirement age.’

Another wrote:

‘Now I am aging I find the physical demands of my job increasingly difficult to manage. I cannot work back to back shifts without becoming extremely tired. A late shift followed by an early shift exhausts me and I do not sleep as well as I use to.’

In further comments, a number of people mentioned the issue of caring responsibilities (of parents, partners and grandchildren) and their bearing on their ability to work and on preferred work conditions.

When asked what could make a positive difference to their workforce participation, around a third talked about a reduction in age discrimination and better acknowledgment of the skills and expertise of mature-age workers. Two people mentioned their own health.

WorkCover was raised by a number of respondents. One person identified changes to WorkCover and superannuation policies as affecting their workforce participation. Another person wrote of the failings in the system:

‘WorkCover issues. I was on WorkCover for over a year & feel that the system does not support workers, it is focused on pressuring workers to go back to the job they had, not on considering what is best for the worker. I resigned from a permanent Govt job because of the pressure & [am] on antidepressants.’

GOVERNMENT RESPONSE

Respondents were asked how the government could assist with the issue of mature-age employment. Education, training, positive advertising and incentives to employ older workers were listed. A number of respondents recommended that the government itself set targets for employing older workers.

In addition, one respondent wrote:

‘The Government needs to look more closely at the pension age. White collar workers may be okay but some blue collar workers may not be able to do the job they are trained for and who is going to employ a 69 year old person.’

Another person recommended that government ‘provide flexible work arrangements under the Fair Work Act.’

In responding to the question, “How well is the state government considering the needs of older workers and their transition to retirement?”, out of 66 respondents 100 per cent said poorly or average. None said well or very well.

How well is the state government considering the needs of older workers and their transition to retirement?				
	Poorly	Average	Well	Very well
	37	29	0	0

FORUM OUTCOMES

The 28 August Boomers and the Workforce forum comprised three stages:

1. a rapid discussion of all eight topics by each of the eight tables of participants, with each table identifying one key issue per topic

2. a vote by individual participants on what they believed were the main issues across all eight topics (two votes per person)
3. a longer discussion of one topic per table to identify two actions that could be taken immediately to address concerns within that topic.

The issue consistently raised by participants was that all elements relating to work and the employment marketplace had health and wellbeing implications. The issues of health and wellbeing were therefore addressed under all topic headings.

For example, participants who were out of work talked about a loss of confidence and its impact on their mental health. Those trying to juggle caring responsibilities, often with unsympathetic employers or colleagues, talked of extreme stress and in some cases of choosing to relinquish employment altogether, resulting in financial loss, social isolation, and loss of career progression and status.

Age discrimination resulted in a range of outcomes – from the more subtle cultural and attitudinal, such as devaluing mature-age workers' experience and lack of respect, to being excluded from recruitment, training and promotional opportunities. In all cases, these had impacts on the state of mental health of mature-age workers.

An important issue was the difficulties experienced by older workers in physically demanding work. With the pension age moving to 67 and the retirement age moving ever upwards, those in more physical employment felt that they couldn't continue in that work, at the same pace, or with the same combination of duties. Continuing with physically demanding work increased the risk of physical injury and/or mental stress. Retraining, change in duties within an organisation, or new careers were options, but these were often not accessible to mature-age workers, because of their age or because of other factors such as cost and location.

KEY ISSUES

Physical and mental health

Physical and mental health did not rank as highly as a topic of interest for those attending the forum as in the survey results. However, the issues within this topic were keenly debated.

In discussions purely around the topic of physical and mental health, participants identified the following key issues (at stage 1 of the discussion).

'Wellness programs tailored to capacity' was voted the most important issue on this topic, with age discriminatory practices within WorkCover and other measures listed second.

Reflecting the changes within the disability sector, employers and colleagues should recognise what mature-age workers are able to do rather than what they are now less able to achieve. For example, corporate knowledge, mentoring, stability and reliability, and strategic thinking are capabilities that may grow with age. Participants however felt that diminished physical capabilities (such as speed or agility) received more (negative) focus.

Recommendations relating to the physical and mental health of mature-age workers were as follows:

- More awareness and consideration of physical needs are needed.
- Wellness programs tailored to capacity should be put in place.
- Age restrictions on WorkCover, superannuation, indemnity and income protection must be removed.
- Work should be viewed as a positive contributor to mental health.

- Support is needed for all workers but mature-age workers in particular: physical support such as equipment, and mental support such as training and human resources.
- Teamwork can be used to spread workloads while valuing different contributions.
- Assumptions about capacity of mature-age workers must be challenged.
- Keeping the brain active is important: use it or lose it.

Age discrimination

Age discrimination ranked equal first (with transition to retirement) as the most significant issue for the forum participants. Participants acknowledged age discrimination as very real – ‘yes it does exist’ and described it as a ‘silent killer’ of employees. Additional issues identified included no appreciation and valuing of mature experience. What was needed was cultural change through education and changing the negative stereotypes (voted the most important issue on this topic).

Transition to retirement

Participants ranks transition to retirement as equal first. Emotional preparation for retirement and a staggered approach to allow for physical and mental wellbeing were among the issues identified – including from fulltime to ‘consulting positions’ which would allow for succession management. Some participants felt that part-time positions were discouraged or unavailable. Whether retirement was a ‘forced choice’ or allowed some flexibility was a big issue. Questions were raised about the ‘biological cut-off’ and why people had to retire. The lack of super savings for women, leading them into penurious retirement, was significant.

Workplace culture

Participants ranked this topic third overall in importance, with mutual respect across ages voted the most important issue on this topic. Particular problems identified with workplace cultures for baby boomers included age-based ‘sub-cultures’ that marginalised older workers, including bullying. Generation gaps and the lack of succession plans for older workers, especially women, were also identified as issues. Participants emphasised that workplace culture should respect the skills of all workers including through access to training opportunities. The private sector and employers should be exemplars.

Flexible work practices

This was ranked lower than within the survey. Flexible work practices were seen as particularly important for the ‘sandwich’ generation simultaneously caring for elder parents and grandchildren and acknowledged as being important for all workers. Mature workers had earned trust and respect and time. Job-sharing, working part-time and working from home were identified as the main forms of flexible work practices that were needed.

FORUM RECOMMENDATIONS

In the third stage of the forum, participants were asked to identify what two actions could be undertaken now for each topic. The actions could be those of government, employers or workers (employed and unemployed) themselves. There was a degree of overlap among topics. The results were as follows:

**Table 4: Recommendations for action for mature-age workers
Boomers and the workforce: A conversation; 28 August 2014**

Age discrimination	<ol style="list-style-type: none"> 1. Education and implementation program for employers 2. Government needs to promote the over 50s in a strong ongoing marketing program and to set an example by employing older workers
Transition to retirement	<ol style="list-style-type: none"> 3. Federal government to send out retirement information to all workers when they turn 50 4. Occupational super funds to be more proactive in targeting information to groups about their current and future status
Older workers' value	<ol style="list-style-type: none"> 5. Private and public employers to not discriminate against older workers in recruiting publications by showing older people and showing them in non-stereotypical manner 6. Mandatory training program to be incorporated into all induction training to emphasise the capability and commitment of older workers
Workplace culture	<ol style="list-style-type: none"> 7. The state government to enforce equal opportunity provisions within its own agencies in relation to age discrimination, with incentives or penalties as needed 8. Introducing the value of all-aged workers into induction programs, concentrating on respect and fairness in the workplace. Affirmative action – mandate organisations to set a percentage of older and younger workers in the workforce
Access to work	<ol style="list-style-type: none"> 9. Change must come from leadership – both government and industry 10. Quotas should be considered
Training and re-skilling	<ol style="list-style-type: none"> 11. Provide government training grants to individuals and not employers 12. Redesign the modes of delivery for training to suit older workers, taking into account course length, delivery method (face-to-face, online, location). Make training more affordable and accessible – looking at distance, registration of interest prior to training, more accessible facilities
Physical and mental health	<ol style="list-style-type: none"> 13. Reward and recognise employers who offer initiatives that support healthy workplaces – promoting physical and mental health 14. Employers support and encourage older workers to stay fit and well to maximise their contribution in the workplace
Flexible work practices	<ol style="list-style-type: none"> 15. Promotional campaign 16. Put flexibility into work induction programs, staff profiling and interview stages.

Around two-thirds of the actions identified were in the educative category. A recurrent theme was the use of mandatory training incorporated into induction training to emphasise the capability and commitment of older workers. There were some useful recommendations regarding redesigning the modes of delivery for training to suit older workers

Affirmative action measures were an unexpected outcome, but may reflect the experience of the baby boomer generation which has experienced gender-based affirmative action policy and programs.

Other measures in relation to physical and mental health were oriented more towards rewarding and recognising employers who offered environments that were positive and supportive for mature workers.

While participants were invited to identify actions that could be taken by individuals as well as by government, employers and COTA SA, participants wanted governments to deliver the lion's share of responsibility in areas such as education, awareness-raising, and affirmative action measures. Actions such as 'make training more affordable and accessible' implied a level of subsidy or intervention even where not explicitly stated.

Further work needs to be undertaken to assess whether the low levels of personal responsibility demonstrated in the forum represent the forum group, a cohort of more disenchanted or disempowered baby boomers, or the baby boomer generation more broadly.

6. COTA'S RESPONSE

The results of the Boomers and the Workforce forum and survey confirm ongoing feedback from older people about their experiences and expectations of work.

In seven pre-election forums attended by around 200 people around the state in early 2014, and in an allied web consultation, COTA SA heard a consistent story about age discrimination and its impact on both getting work and on the experience of work. Older people told us that they were seen as a burden on both the economy and the society. This view had to be counteracted if the safety, wellbeing and health of older people were to be preserved. As one person put it:

'We must reject the fallacious argument that older people are a burden on the economy. They are enormous contributors.'

As a result of this consultation, COTA SA proposed that the state government:

- work with business, the Equal Opportunity Commission, training institutions, and the community sector to retrain older workers and address age discrimination in employment, targeting northern Adelaide in the first instance
- work with the business and public sectors to deliver flexible work arrangements for those workers who have carer roles in addition to their paid employment.
- institute legislative protections for all volunteers, including from bullying and harassment, and an advocacy service that safeguards and advances their rights
- work with the Australian Government to remove insurance barriers for volunteering by older people.'

COTA SA continues to advocate for these measures.

COTA SA wrote to the then Minister for Industrial Relations, John Rau, on 3 February to urge the government to change the WorkCover legislation. COTA SA is aware that a review of SA's WorkCover legislation is under way (announced by the Premier, Jay Weatherill, on 24 January this year). We welcome the state government's stated intention to ensure its Return to Work legislation aligns workers' compensation rules with the rising age pension age. The legislation should have no provisions that discriminate against workers of any age.

COTA SA is now undertaking a project to promote flexibility in the workplace and to promote the value of mature-age workers, which will draw upon our stakeholder engagement. Employment for the Ages is a 12-month project funded by the Department for State Development which will work assist small and medium enterprises in creating age-friendly work environments and practices. It is an aim of the project to identify ongoing on mature-age employment.

These initiatives are in keeping with our 2014 policy priorities, two of which are mature-age

employment and age discrimination. The organisation is now reviewing its activities on these priorities for 2015. The Boomers and the Workforce forum and survey will inform our review.

7. SUMMARY

COTA SA has identified recurring key concerns around mature-age workers.

Mental health: Mature-age workers consistently express concern about the impacts of work practices and age discrimination on their mental health. Loss of confidence, loss of personal value and unacceptable levels of stress are common among those who have found themselves overlooked at work or overlooked in the labour market.

Age discrimination: Ageism is experienced inside workplaces and in the labour market. Older workers are passed over for promotion and receive fewer training opportunities. Assumptions are made about workers' lack of ability in the use of modern technology and other new work practices. In recruitment, mature-age workers are doubtful that their CVs make it past recruitment agencies. When it comes to winning jobs, many mature-age workers feel that after the age of 45 employers do not seriously consider their applications or their skills. The result both inside and outside the workplace is an impact on mental health. For those unemployed, the loss of income can have an added impact of physical health and wellbeing.

Physical labour: Mature-age workers have said that they are not always able to continue work in jobs requiring physical labour, including trades and nursing. Workplaces do not always offer alternatives that value people's other capabilities (such as intellectual ability, corporate knowledge, commitment, management and self-management skills), but concentrate instead on what workers cannot do rather than what they can. Changes in duties and roles are not always available.

Flexibility: Flexibility in work conditions is an important ask for mature-age workers, and represents a major platform for change. Older workers feel that flexibility is available to those with young children (albeit hard-won), but is not so easily given to those who are caring for older parents, grandchildren or chronically ill partners. The result is greater incidences of ill health and stress on the part of the carer. For those transitioning to retirement, flexibility is needed to allow workers to prepare for retirement in a positive, healthy manner.

Work and meaning: Mature-age workers see work as providing meaning, status and income. It is an important contributor to wellbeing and mental health. Where work is appropriate and suitably rewarded and recognised, the wellbeing outcomes are even better.

In summary, employment, unemployment and ageism have profound impacts on the health and wellbeing of mature-age workers. Barriers to (meaningful and rewarding) work for mature-age workers impose significant costs on government and the society. These costs relate to health, wellbeing, and income support – as well as to losses in productivity.

The state government has made important inroads into addressing the issues around mature-age employment, but efforts to date have been piecemeal. The ageing of the population and the workforce, and economic challenges such as the demise of the automotive industry, require a more coordinated approach.

COTA SA welcomes the increased effort by the Office for the Ageing in this area and believes that it could be resourced – working alongside the Department of State Development – to deliver a coordinated strategy that encompasses government, the private sector, the community sector, and workers themselves. COTA SA would be pleased to be part of any such coordinated effort.

