

Impact on the Labour Market of the Aspirations and Preferences of Older Workers

A Policy Paper

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Purpose

The purpose of this paper is to explore the contextual factors surrounding the workforce participation of older adults, including implications and influences derived from policy. Individual decisions about labour market participation are influenced by external factors as well as personal attributes. The ability to realise aspirations and preferences depends on the social, economic and policy context and on employers' willingness to meet the needs of older workers, to modify and adapt workplace practices. Employers have their own set of motivators – making a profit, working within financial constraints and following policy-based requirements.

The paper draws on local and international literature from academic sources, but also reports by government agencies and business organisations, and will include comparisons with other OECD countries – Australia, the UK, Europe, the USA and Canada. The emphasis will be on policies relevant to New Zealand (for example, our retirement income policies differ from most other OECD countries').

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Introduction

Why is this an important topic for research?

Contextual factors

- *Population ageing* – people are living longer and healthier lives (Jackson et al., 2013).
- *The impact of demographic trends on the workforce* – as the baby boom generation ages, labour and skills shortages will develop, as more people leave the workforce than are entering.
- *Growing rates of workforce participation among older people – aged 55 plus.* According to the 2013 census, 78% of men and 64% of women aged 60 to 64 are in the workforce; 29% of men and 17% of women aged 65 plus (many working part-time). The workforce aged 65 plus is growing much more rapidly than the total workforce.
- *The fiscal impacts of ageing* – growing demands for retirement income support, health and care services (OECD, 2006).
- *Expectations of higher living standards in retirement by oncoming generations.*

The coming-together of these trends suggests that workforce participation by older people should be encouraged. Many OECD and other developed countries are moving towards this position in their policies, having retreated from measures to encourage early retirement.

Concern about the effects of workforce ageing is not new. It was highlighted by the English Age Concern president (Worsley, 1996) in *Age and Employment: why employers should think again about older workers*. He saw this trend as a business issue, not just one for older people. His reasons included: ensuring a return on investment in training and accumulated experience; responding to skill shortages; maximising recruitment potential to acquire the best people; promoting diversity and a well-balanced workforce; reflecting the age profile of customers and clients; and enhancing reputations as good employers. A link was made with the *Carnegie Inquiry into the Third Age* (Carnegie, 1993). This had four initial objectives (p.17), that:

- individuals who want to work, whether for money or more intangible motives such as companionship, should have the opportunity to do so as far as is economically possible;
- employers should make the best use of their potential work force;
- third agers (sic) should be enabled and encouraged to contribute to the economy;
- third agers should not be discriminated against, deprived of work and money, and marginalised.

The inquiry concluded that unfounded stereotypes gave rise to policies and practices in recruitment, training and development which constituted a cycle of disadvantage for older workers.

In November 2000, the Turin Charter – *Towards active ageing* - was adopted by the Conference of Labour Ministers of G-8 countries and endorsed by the G-8 Summit in July 2001 (Taqi, 2002). This voiced concerns about a shrinking workforce and the pressure on public finances from increased expenditure on pensions and health care, but also about the social and psychological wellbeing of older people, especially given greater average longevity. Extending working lives beyond current pensionable ages was advocated on the basis that older people are an asset to society, entitled to active, independent and fulfilling lives, and that this would contribute to economic growth, prosperity and social cohesion. The OECD report *Reforms for an ageing society* presented similar arguments (OECD, 2000).

In New Zealand, positive encouragement to extend working lives was expressed around 2000, with the EEO Trust's *Benchmark your workplace progress on age* (EEO Trust, 1999). This pointed out coming labour shortages and called for flexible work environments and phased retirement. Thus a widespread commitment has developed to the belief that initiatives to maximise the potential of older workers and enhance their workforce capabilities will have advantages for the workers themselves, for business and for society as a whole.

Benefits (and dis-benefits) to Individuals

There is considerable evidence that participation in meaningful and appropriate work is beneficial to the wellbeing of older people. Ford and Orel (2005) point out that remaining in or re-entering the workforce has a positive psychological impact; the habits of work routine are beneficial to a sense of wellbeing and accomplishment; work provides camaraderie and is linked to self-worth as opposed to retirement, which may be viewed as a non-role (Jaworski, 2005).

Hinterlong et al.'s (2007) findings suggest that "productive engagement" can lead to improved health and functioning for older people and that this should be the aim of a public policy agenda in an ageing society. The health benefits were suggested by the National Academy on an Ageing Society (2000) and in research for the British Department of Work and Pensions (Humphreys et al., 2003). They were also referred to in *The Business of Ageing* (Ministry of Social Development, 2011) where working beyond the age of 65 was also associated with higher satisfaction in retirement. Remaining in paid work also provides people with social contact and mental stimulation.

Participation in paid work will increase the incomes of older people, improving their material wellbeing in later life and helping to fulfill their aspirations for higher standards of living. Johnson (2009a) quotes USA data suggesting that older people could increase their retirement incomes by 9% by working one more year. Working longer also reduces the period in retirement, shortening the period over which savings have to be spread. Financial worries are a major consideration for working during 'retirement' years (Jaworski 2005: Munnell, Sass and Aubry, 2006).

There are, however, possible disbenefits for individuals, which must be considered. At what age do the benefits of participation in paid work cease and how much work is too much? The interaction between health and retirement is complex (Gorman, Scobie and Towers, 2012), but it is possible that the "work till you drop"

approach and an emphasis on prolonging full-time work could lead to higher health costs, especially for workers in more stressful or physically demanding occupations (NZIER, 2013a). Retirement is now seen as a legitimate phase of life, earned by a lifetime of paid work and something to look forward to (Phillipson, 1998; Davey and Davies, 2006). Trade unions and workers' groups have fought for the right to retire on a decent pension. If this is not available as something to look forward to, the morale of the workforce could be affected.

Low job satisfaction is commonplace among older workers when they feel they have very little control over how they do their jobs (McNair et al., 2004). Hannif (2006) provides an example of this in the context of a New Zealand call centre. Low levels of job satisfaction and low morale can lead to a deterioration of both physical and psychological health, at a time of life when age-related health problems may be beginning to affect some people.

Despite efforts by governments and others, ageism is still rife in the workplace and older workers often experience discrimination, from their employers and managers and even their colleagues (Davey, 2014). Because of ageist attitudes many older workers feel that they have few prospects in the workplace and limited opportunities for training, career guidance and promotion.

Benefits to the Economy and Society

Extending the economically active life of older people will contribute to overall economic growth (Ministry of Social Development, 2011). If productivity growth does not compensate for the predicted slowdown in labour force growth then there will be adverse economic consequences and an impact on the overall standard of living. The New Zealand Institute of Economic Research (NZIER, 2013b) looked at the impact of ageing for business. It will make labour scarce, so firms will bid up wages to try to acquire the labour they need. This makes labour relatively more expensive than capital and ultimately affects the structure of the economy. Increased longevity will also affect savings decisions, as people retire later to fund longer life spans.

Taxes paid and greater independence among older people will make it easier to provide support for those who need it in later life and thereby help to offset the increased costs of an ageing population (Liebfritz, 2003). A British report, *Active Ageing: Live Longer and Prosper*, refutes the view that older people are a source of economic problems. It provides evidence that the benefits of living longer will outweigh the additional health and social care costs of population ageing. "In future decades, greater participation by people in their 60s and 70s in formal and informal work, alongside additional decreases in the number of life years spent with major disabilities, could increase national productivity by up to 10 % of GDP" (Gill and Taylor, 2012).

The ageing population will also change the demand side of the economy. *The Business of Ageing* estimates the value of unpaid work and consumer spending by older people (Ministry of Social Development, 2011). National Seniors Australia (2009) provides an Australian example. NZIER examined the possible impacts on

areas of household expenditure and predicts a demand shift in favour of products that older people use and consume (NZIERa and b).

Society will be worse off if older people are not given the opportunity to contribute their skills and experience. Working longer may improve their health and wellbeing, giving more energy for other activities such as volunteering. Older people can contribute to society as role models and mentors in workplaces and in the community, thus helping to break down ageism and negative stereotypes. This will also contribute to intergenerational solidarity. Biggs, Carstensen and Hogan (2012) express this in terms of releasing accrued social capital among the older population, recognising that the process of adaptation to an ageing population is significant source of innovation and business opportunity.

Benefits to Business

Skills shortages are emerging in many OECD countries (Brown and Danson, 2003; Callanan and Greenhaus, 2008). In the USA, Jaworski (2005) estimated labour shortages of 5-10 million workers within a decade. In Australia the national workforce participation rate is projected to drop from 65% to 61% by 2050 (Commonwealth Treasury, quoted in Australian Institute of Management, 2013, p.4). New Zealand will share in this experience. In a speech to the Equal Employment Opportunities Trust (May 2013) Paula Bennett, Minister for Social Development, pointed out that by 2030, more people will be retiring than entering the workforce. The workforce grew by about half a million from 2000 to 2010 - but the projected growth for the next decade, is only 190,000. “Doesn’t it tell you, we really have to focus on getting the best out of our workforce?”

The results of population ageing suggest a need for investment in human capital (Biggs et al., 2012). Firms which understand the subtleties of demographic change will be better placed to address its challenges. Llewellyn and Chaix-Viros (2008, p. 5) concluded that changes associated with population ageing – “may require a rather fundamental rethinking of the business model so as to adapt to an age structure of the workforce that, inevitably, reflects the age structure of the population at large. We judge that the age-related workforce changes that lie ahead are among the most significant changes to which companies will have to adapt.” This will include knowledge management in mixed-age workforces – realising and building on the strengths of both younger and older workers (Lissenburgh and Smeaton, 2003). OGC Consulting (2013, p.2), researching the New Zealand business context, concluded that “Mature employees represent a valuable and often untapped source of increased productivity for organisations” and pointed out the need “for New Zealand business leaders to become more strategic in their approach to attracting and retaining mature workers.” While government has a role, based on economic and social arguments, the reality is that decisions whether or not to hire and retain older workers and preparations for the impacts of an ageing workforce are made at the level of the business unit.

The literature suggests that predictions of labour and skills shortages associated with workforce ageing are beginning to be recognised by employers, even though many are not taking action (Van Dalen, Henkens and Schippers, 2009, p.48). Beard et al. (2012, p.54) concluded: “The message is clear, yet only some companies

in few countries seem to have heard it. Corporations have the opportunity to gain competitive advantage through unlocking the resources available in healthy older populations. Indeed if they fail to do so, the demographic profile of Western countries is likely to be a major hindrance to future growth". Van Dalen et al. (2009), surveying employers in several European countries, found that they perceive shortages of labour as one of the main labour market challenges for the coming decades, but most do not turn to older workers as a solution. This underscores the difference between rationality at the macro level – where society has to prepare for demographic change – and rationality at micro level –the need to improve the position of older workers.

Caveats

Are there downsides to prolonging workforce participation? The argument that older people should leave the paid labour force to make way for younger workers is a hardy perennial in the news media and general comment (Collins, 2012). It was used to support early retirement policies in Europe and elsewhere, in the belief that this would lead to a reduction in unemployment. This was based on the "lump of labour" theory, which assumes that the amount of work available is fixed and static –a zero-sum game – which most economists now accept is a fallacy (The Economist, 2012; Banks et al., 2010). There is, in fact, evidence that labour force participation of the old is positively associated with employment of the young and that there is no beneficial effect on youth employment from measures which encourage workers to retire early. The way to produce a prosperous and growing economy is to keep as much of the population as possible economically active. If all older people left the workforce, the loss of their spending power would damage the economy and unemployment among all age groups would increase. The older people would become dependent on the state for their living and society cannot prosper by paying its citizens to live unproductively. The reasons for youth unemployment can therefore not be laid at the door of older workers.

Older people make an enormous contribution to their communities and the voluntary sector through unpaid work (Davey and Davies, 2006), which may be threatened by increased participation in the paid workforce. Ginn and Fast (2006) point out that prolonging workforce participation reduces the opportunities to provide care and support to other generations and to share activities with family and friends. This is particularly relevant to women, who are expected to respond to the needs of others. Many people in their fifties and sixties are caring for older family members, thus reducing demands on the state for eldercare. Many grandparents take on childcare responsibilities so that their adult children can work and contribute to the household budget (Mooney, Statham and Simon, 2002). These activities may impinge on working lives, productivity, career aspirations, incomes and ability to save for their own retirement and produce strong motives to leave the labour market.

Studies, both in the UK and New Zealand, illustrate the difficulties of juggling caring responsibilities with paid work, and how lack of flexibility in the workplace may lead to withdrawal by older workers (Phillips, Bernard and Chittenden, 2002; Keeling and Davey, 2008). Considerable attention has been focused on family-friendly policies with respect to child-rearing, but less attention given to workers in mid-life with eldercare responsibilities, ranging from social contact to personal care.

Themes from Survey Findings

1. What factors influence decisions about workforce participation and retirement?

There has been a great deal of research on the factors which influence whether older workers remain in the labour force, the extent of their attachment to it and whether they are able to achieve the workforce conditions which match their preferences (Davey and Davies, 2006; Davey, 2008a; EEO Trust, 2006). The extent of planning for retirement has also been investigated (Moen, Sweet and Swisher, 2005; Noone, Stephens and Alpass, 2009).

Personal factors

These include health status, often identified as a dominant influence (Gorman, Scobie and Towers, 2012); attitudes to change, to their occupation and to retirement (views on the ‘natural’ time to retire) (Humphreys et al., 2003); and family circumstances. Lifestyle factors often operate on the “pull” side of the decision - wanting to have leisure time and time with family. Caring responsibilities to older parents/relatives and to grandchildren are additional “pull” factors for many older workers (adherence to gendered norms for women) (Davey and Keeling, 2004; Phillips, Bernard and Chittenden, 2002). Having children and grandchildren overseas may lead some people to look for longer holidays or, alternatively, to stay in work to fund their travel. There may also be a “bucket list” incentives – “do it now, don’t leave it to when you won’t enjoy travel.” Family factors also include whether a partner is still working or retired and the health of partners and close relatives (Morrison, 2001; Government of Western Australia, 2010). Researchers have also highlighted the importance of coordinated retirement decisions between husbands and wives (Johnson, 2009b).

Financial circumstances

These can operate as a facilitator or a barrier in decision-making on workforce participation. Adequate retirement income will allow people to choose not to work, but lack of sufficient means to fund a comfortable retirement may act as a reason for staying in work even when people want to retire. The loss or erosion of savings, for example through the global financial crisis of 2009 and defaults by finance companies, provide incentives to keep on working (Australian Institute of Management, 2013).

The work environment

Working conditions and experiences can be either a pull or a push, but are very influential. They include the availability or otherwise of flexible conditions, access to training to keep up and prevent obsolescence of skills; the quality of working conditions, feeling valued by employers and colleagues, having a sense of control and of purpose in relation to the job (McNair et al., 2004; Smeaton and McKay, 2005).

Factors relating to the employing organisation, rather than the workers themselves, may also be influential in understanding workforce status and choices.

These include commercial pressures – downsizing, restructuring, constrained budgets, which may lead to redundancy (Taylor et al., 2013). The stress of continual change, heavy workloads and bad management impinge on the morale of older workers and also influence their decisions.

Availability of work

The level of demand for labour is an external influence on decision-making. Not being able to find paid work, or work which fits preferences, may lead to withdrawal from the labour force. Older workers are less likely to be mobile in search of jobs, but, once past the age of eligibility for New Zealand Superannuation (NZS), are also less likely to see themselves as unemployed.

Policy incentives

Decisions about workforce participation and retirement and the expectations and perceptions which surround them are heavily influenced by policy settings. The effect of a higher age of eligibility for NZS is clear in labour force trends in the 60-64 age group in the 1990s (Hurnard, 2005). The abolition of compulsory retirement has been another incentive for people to remain in paid work.

Social and cultural factors

Expectations of when people should retire – “fitting the stereotype” – can provide a strong influence on individuals but also operate in social communities and among employers. This may be beginning to change as more people keep on working and ageist attitudes are challenged.

“Retirement age”

Despite the fact that compulsory retirement has been outlawed in New Zealand since the 1990s, 65 is still often referred to as the “retirement age”. In the past, there was a natural expectation among employers and employees that people would retire at 65. A fixed retirement age can be used as an easy way of reducing staff numbers and getting rid of unsatisfactory workers. If there is no compulsory retirement age, more difficult procedures must be used. This resulted in considerable opposition to anti-age discrimination legislation in the UK (Hornstein et al., 2001; Taylor, 2002). Employers are left in a position where they have no option but to actively performance-manage older employees out, which may leave them vulnerable to accusations of age discrimination (Hornsby-Geluk, 2011). It may be difficult to separate valid concerns about performance from stereotypical preconceptions about older people (Cain and Wragg, 2008).

All these factors influencing decisions about workforce participation and retirement operate in complex ways and their influence will vary between workers (Davey, 2008b; Gorman, Scobie and Towers, 2012; Phillipson, 2004). Working in the UK context, Vickerstaff (2006, p.509) concluded:

“The individual brings into the retirement zone a particular set of individual circumstances and dispositions, in terms of health, finances, domestic circumstances, job satisfaction and non-work life interests. These individual attributes are not fixed but may change according to personal, family or organisational dynamics. Individuals also face specific organisational pressures, encouragements or discouragements surrounding retirement. Thus

the decision is not an individual one, but results from interaction between individual preferences and choices and employer's policy and practice."

Phased retirement - a choice?

Phased retirement is a way of balancing the aspirations and needs of older workers while prolonging some degree of workforce participation. An abrupt break between working full-time and not working at all is becoming less common. Many older workers reduce their working hours and responsibilities gradually, to make the transition to retirement smoother and more manageable. Tom Schuller likened the increasingly complex transition between work and retirement to a *Second Adolescence* (Schuller, 1987). Just as there is no longer a simple move from education to work, there is another transitional stage at the end of working life. Worsley (1996) also argued that rather than seeing retirement as a "one-off" concept, it would be more productive to see people negotiating moves in and out of work, not related to chronological age, but based on their skills, abilities and life experiences. This might develop into a transitional decade, during which people select how and when they wish to retire, with the option of gradually winding down by adopting more flexible workplace practices.

The ability to do this will depend on employers' practices. An important part of managing an ageing workforce is setting up policies for succession - to transfer skills and knowledge, especially of key employees. The Hudson Report (Hudson, 2004) examining New Zealand's ageing population found that 43% of the businesses surveyed had formal processes when an employee chose to retire. Businesses in healthcare, transport, construction, property, engineering, financial services and insurance were the most likely to apply these. Those in advertising, marketing, media, tourism and hospitality, and retail were the least likely.

International research suggests that the majority of workers would prefer a gradual transition to retirement and that there are benefits for both workers and employers (Robson, 2001; Allen, Clark and Ghent, 2004). For workers, reduced participation in paid work allows them time to pursue leisure and family activities and adjust and prepare for the financial changes which retirement brings. For employers, retaining older workers allows valued knowledge and experience to remain with the firm and be used to mentor and train less experienced workers.

New Zealand research using longitudinal data from the Linked Employer-Employee Dataset (LEED) (Dixon and Hyslop, 2008) showed that most people did not stop working on their 65th birthday but at a wide range of ages. The majority made at least one transition out of employment prior to their final exit. Among those who continued to work into their mid to late 60s, part-year and part-time employment is increasingly common.

However, Calvo, Haverstick and Sass (2009), in the American environment, suggest that a gradual exit may not make for a happier retirement even though a gradual transition gives time to shift activities and social relationships. Nevertheless, as found in other research, the ability to retire gradually makes workers happier through having a sense of control. A very important factor in the timing of retirement, the process of transition and subsequent adjustments, appears to be whether workers feel they have a sense of control, "agency" and autonomy or whether they feel they

are forced into retirement, without being given choices (Hirsch, 2003). This underlines the importance to older workers of a positive social environment in the workplace and feeling valued by employers and colleagues (Smeaton and McKay, 2005).

2. What makes it easier and what makes it harder for older people to achieve the level of workforce participation which they desire?

Despite widespread agreement on the benefits which older people can bring to the workforce, there are barriers and sources of discouragement. These were listed by McGregor (2007, p.9) in her submission to the 2007 Review of Retirement Income Policy (*summary comments added*):

- poor health
- family circumstances and partners' employment circumstances
- caring responsibilities
 - These relate to personal circumstances outside the workplace.*
- low self esteem or lack of confidence
- low or outdated skills
 - These are personal attributes, but are strongly influenced by working conditions.*
- lack of flexible work options
- lack of information and career guidance specific to older workers
- lack of specific age-adjusted training and learning opportunities
 - These are outside of the control of individual workers, but determined by the policies of employers and the wider government policy settings.*
- discriminatory attitudes by employers, co-workers and the recruitment industry
- stereotypes of decline in health – physical and cognitive - job performance and productivity
 - These derive from societal attitudes which pervade the workplace and are hard to tackle through policy initiatives.*

Items from this list are considered in more detail below.

A range of initiatives is suggested in the literature to address these barriers. Beard et al. (2012, p.49), in their World Economic Forum volume, list:

- Job design – jobs that create a quality person-job fit over the life course;
- Flexibility – part-time and project work;
- Training and development – to encourage generativity;
- Promotion of health and wellbeing;
- Relational management – social connections, web sites, social media. language to create positive images of older workers;
- Age diverse organisational culture, embracing age-diversity.

Although the government can create an environment encouraging for older people to remain in paid work, through its policies, legislation and regulation, it is ultimately up to employers to make workplaces attractive. Several guides have been drawn up to assist the managers of an ageing workforce. New Zealand examples date back to the

1990s (Employers and Manufacturers Federation, 1998; White, 1999). Others include Patrickson and Hartmann (1995), Naegele and Walker (2006) and Government of Western Australia (2010).

Attitudes towards older workers

Employers' attitudes towards older workers can be negative, based on myths and stereotypes which can easily be disproved (Davey, 2007; Alpass and Mortimer, 2007). But, as the implications of workforce ageing become clearer, these attitudes may be changing (Harper, Khan, Saxena and Leeson, 2006, p.33). In the USA, AARP surveys report both favourable and unfavourable views of older workers (Johnson, 2009a, p.8). Firms generally value older workers' knowledge and experience, reliability and work ethic, but question their creativity, flexibility and willingness to learn new things. But employing older workers may arise from commercial exigencies or local labour shortages rather than positive attitudes (Loretto and White, 2006). Sometimes older workers are not the first choice - younger 'prime-age' workers are widely preferred.

In New Zealand, the EEO Trust carried out a survey of employers in the 1990s (White, 1999). Thirty percent of respondents displayed a relatively high level of negativity towards older workers, higher than observed in comparable surveys in Great Britain. In their research on older workers Grey and McGregor (2003; McGregor and Grey, 2003) reported stereotypes held by employers, as did Burns (2001). A report from Litmus (2002, p. 18-20) also listed both positive and negative stereotypes about mature employees and job seekers, listing similar attributes - loyalty, reliability, trustworthiness, accountability, stability and life experience set against lack of flexibility and enthusiasm, lower physical ability and energy and lack of current skills. More recently, OGC Consulting (2013, p.17) surveyed their New Zealand clients; 32% mentioned benefits of employing older people and 52% brought up negative issues, citing similar attributes to those already listed.

Age discrimination

Discrimination is often cited as a barrier to participation in work by older people. The workplace provides the most common grounds for complaints of age discrimination, which predominantly affects older rather than younger groups (although the latter are not exempt). At present, age discrimination claims are comparatively rare in New Zealand. In the UK, and in Europe generally, they are far more common, and media report extremely large awards against the perpetrators (Cain and Wragg, 2008; Burns, 2001).

The existence of age discrimination in the workplace in New Zealand is supported by Human Rights Commission and EEO Trust research (Murray, 2002; EEO Trust, 2006). In 2006, the Work and Age Survey Report showed that 31% of respondents had experienced age discrimination at work. A high proportion of the candidates in OGC's 2013 survey had also experienced or witnessed some form of age discrimination in the previous five years, especially relating to promotion, job allocation, salary differentials and access to training, as well as inter-staff action such as bullying and exclusion from social activities (OGC, 2013, p.32). Among OGC clients (employers), 46% thought that age discrimination was not a problem, 29% thought it was and 25% did not know.

The reasons for age discrimination, listed by Murray (2002), include–

- Myths about older people's abilities and preferences;
- Age provides a quick and cheap proxy for merit assessments;
- Social and corporate preference for youth;
- Pessimism and acceptance by older workers;
- The perception that older workers are hard to train and lacking in relevant skills;
- Remuneration practices based on seniority;
- Younger managers who recruit people like themselves, so discrimination becomes self fulfilling.

OGC's responses (2013, p.31-32) confirmed Murray's list but focused on relationships between age groups in the workplace; lack of understanding between generations; younger workers being unsure how to manage older workers; and lack of experience of working with different ages (see also Cain and Wragg, 2008).

How can age discrimination be addressed? As Leeson (2006, p.12) says:

“Liberal democracies have been much slower in acknowledging the unfairness of age discrimination than they have been to squaring up to discrimination on the grounds of race or sex. Unfavourable treatment of the young and the old has been persistently justified by appeal to its social utility.”

Demographic and market trends, especially tightening in labour supply, may now be forcing advanced economies to recognise that such attitudes threaten to undermine their sustainability. Appreciation of the economic impacts of population ageing has converged with requirements for social justice (Riach, 2006, p.553). However, it cannot be assumed that market forces by themselves will make the necessary adjustments. Legislation to ban age discrimination has been enacted in many countries (Taylor, 2002). Member states of the EU were required to have legislation in place by end of 2006 to make age discrimination in employment and vocational training unlawful.

In New Zealand, the Human Rights Act (HRA) came into effect in February 1999. Section 22 forbids employers from discriminating against suitably qualified job applicants on a number of grounds, including age. Its provisions apply to all aspect of employment – recruitment, selection, remuneration, training, promotion, transfers, retirement and termination, and ban compulsory retirement.

Despite being effective in outlawing compulsory retirement, the legislation did not appear to have an immediate effect on the prevalence of age discrimination. McGregor (2001, p.35) found that 39% of 1012 employers in the survey did not believe that the HRA was working. In fact many believed that employers should have free choice in recruitment, that the labour market should be left to its own devices, and that a voluntary code of practice would be more effective. Research on the influence of the legislation, carried out through the EEO Trust in 1999 (White, 1999, p. 26) found that 42% employers said it had had no influence and 42% some or a little. Wood, Harcourt and Harcourt (2004, p.369) also reviewed the New Zealand law and found widespread non-compliance. They linked ongoing age discrimination to

individually-oriented labour legislation which relies on individual litigation for enforcement.

These conclusions on anti-age discrimination legislation are reflected in the international literature (Swaim and Grey, 1998; Murray, 2002; Bennington and Wein 2003). The difficulty of proving that age discrimination has occurred is a universal problem. In many jurisdictions a higher prevalence of discrimination is found in population-based surveys than among formal complaints (McGregor, 2001). This is because of worker ignorance of the complaints procedure and lack of trust, by feelings that the incidents are not serious enough and by fears about job security, especially for lower paid and lower status workers. Critics of anti-age discrimination legislation believe that it does not change employers' behaviour, but simply leads to more subtle and covert ways of discriminating. The Australian Human Rights and EEO Commissioner (FitzPatrick, 1999, p.7) concluded that "age-based stereotypes must be addressed by education and information as well as law and policy" (see also Walker, 1998).

While attention has been directed at employers' attitudes, part of the answer may lie in those of the individuals involved. Stereotypical expectations surrounding age and retirement ("only a few years to go", "younger people deserve the work more") may inhibit older workers from challenging ageism.

Workplace adaptation

Adaptations to the workplace and working conditions will help reduce the barriers for older workers in meeting their specific needs. An important concept is 'reciprocal adaptation' – a process by which the individual seeks to establish a 'fit' with the job and the job is modified to suit the needs, values and interests of the worker (Yeatts, Folts and Knapp, 2000, p.568). *Work Ability*, developed in Finland, aims to establish a proactive, preventative and holistic approach to working lives, through better age management at the enterprise level (Maltby, 2011). It balances personal factors – health, skills, motivation – with the job and how it is managed and aims to encourage employers to tailor work to individuals as they age. The *Work Ability Index* is now widely used in Finland and elsewhere.

As the workforce ages, the human resources management (HRM) approach needs to shift from a 'depreciation model', where a worker's value to the organisation peaks early in their career, reaches a plateau mid-career, then steadily declines (Yeatts, Folts and Knapp, 2000, p.577). Instead, there is benefit in fostering a 'conservation model' in which all employees, regardless of age, are viewed as renewable assets that can continue to yield a high rate of return if they are adequately managed, educated and trained (Patrickson and Hartmann, 1995). There are calls for such initiatives to be modelled in public sector organisations (Haslam et al., 2012; Sheen, 2004; Hudson, 2006; Turner, 2000). Brooke and Taylor (2005) suggest an *Age Management* approach, also advocated by Naegele and Walker (2006), to ensure that workforce ageing is managed well and that age does not become a barrier to employment. They claim that HRM theory can reinforce ageism in management thinking, encouraging stereotypes and doubts about the commitment of older workers.

Education and training

Consistent with the conservation model is employers' provision of education and training, career development and guidance, and pre-retirement education for all their workers. Many employers still subscribe to the beliefs that older workers are less able to learn and present a lower return on training investment than younger employees. But if employers do not facilitate their access to education and retraining or do not encourage age-appropriate methods in workplace training programmes, then this will simply reinforce stereotypes about older workers and discourage their retention and employability (Carpenter, 2001; Davey, 2007). There is extensive evidence that, while older workers may require different learning environments and sometimes take longer to pick up skills, they are capable of both learning and applying new knowledge in the work environment (Warr, 1994; Employers and Manufacturers Federation, 1998; Turner, 2000; Robson, 2001).

Justification for investment in the education and training of older workers can be found throughout the international literature (Llewellyn and Chaix-Viros, 2008). Harper et al. (2006) sum this up by saying that training an older worker will bring returns to their employer, training a young worker will benefit their competitor. In the New Zealand context, White (1999, p.43) called on-going learning "the lifeblood of all business."

Given these advantages, why are older workers often overlooked in training and education? Mayhew, Elliot and Rijkers (2008) point out that older workers in general have relatively little human capital and are less likely to be employed in occupations where significant training is available. McGregor, (2007, p.13) lists barriers to training for older workers:

- lack of self-motivation, personal initiatives, self-imposed barriers;
- fear of technical jargon, different styles and pace of learning;
- employers' perceptions of high cost and limited time for a return on investment;
- employers' perception that older workers are likely to be difficult to train and less willing;
- older workers feeling bypassed on selection for technology training.

So, as well as promoting educational opportunities for older workers, moves to improve self-efficacy (self-confidence or beliefs about one's capability to perform a specific task) may be needed (Maurer, 2001). Appropriate training programmes will require recognition of prior learning, positive feedback and encouragement from employers. The EEO Trust Guide (White, 1999) also emphasised the need to build self confidence in older learners and provide links to existing skills and knowledge, with self-paced and self-assessed methods.

Policies on pensions and retirement

Commentators from the World Economic Forum (Beard et al., 2012, p.7) suggest that public policy has been sluggish in adapting to the realities of workforce ageing. They call for high-level commitment; early and swift action on all levels - local, national, global; sharing best practice; changing behaviour; better use of existing resources; and taking advantage of new technology. Governments throughout the world are adjusting pensions and retirement policies to encourage higher levels of

labour force attachment by older people, mainly for fiscal reasons (Howse, 2006; OECD, 2006; Riach, 2006).

Burniaux et al. (2004) concluded that striking the right balance between guaranteeing an adequate income for older workers, while not undermining work incentives, is a challenge facing all OECD countries. In New Zealand, McGregor (2007, p.4) also made this link – “the issue of retirement income cannot easily be separated from the issue of the employment of older workers, both economically and socially”(see also Jackson, Cochrane and McMillan, 2013).

New Zealand policy settings that encourage older people to remain active in the workforce are listed by the Ministry of Social Development (2013a, p.28). These include having no compulsory retirement age; legislation against workplace age discrimination; and superannuation that is not means tested, work tested or contributions-based. This contrasts with the situation in many OECD countries. When people leave the workforce, from age 65, NZS provides a high replacement income for low-income earners and beneficiaries and a moderate replacement income for average-wage earners (Periodic Report Group, 2003, p.22; Davey and Boston, 2006). The higher the replacement rate the greater the incentive to leave the labour force.

3. Workplace flexibility - importance and availability

Flexible work arrangements are the means whereby older people can achieve their preferences and aspirations in the paid labour force; retain levels of participation which provide job satisfaction; income to supplement superannuation; and time to pursue recreational and family activities and voluntary work. They can also be helpful to people with worsening health, declining physical stamina, or simply a preference to sacrifice income for more control over their time without giving up paid employment entirely (Johnson, 2011).

Providing attractive work options for older workers is not a new idea. In the 1986 publication *Our Aging Society: Paradox and Promise* (Morrison, 1986), mentioned the potential of:

- reduced work schedules with partial retirement;
- permanent or semi-permanent part-time work;
- flexible work arrangements and job redesign;
- contract work;
- retraining;
- temporary full or part-time assignments from pools of workers.

More recently, the Australian Institute of Management (2013) pointed out that different age groups may want different types of flexibility. The Retirement Intentions Survey, carried out by the Australian Bureau of Statistics, in its 2006 phase, found that 93% of respondents were interested in some form of flexible working arrangements. A gradual reduction in hours over a number of years leading up to retirement was the preferred option for older workers. It also found that one of the most common barriers to working beyond pension eligibility age was the inability to access greater flexibility (see also Jackson et al., 2006; Gee et al., 2000).

Flexible work practices are already widespread overseas and in New Zealand. EEO Trust research in 2001 (Clements, Hobman, Rosier and Tweedy, 2003, p.13) found that 83% of the organisations surveyed provided flexible work for all employees. A comparable figure from the Hudson Report (2004) was 78%. Flexible work practices were most prevalent in government agencies, professional services and IT firms. The least likely to offer flexibility were manufacturing, construction, property, engineering and wholesale distribution firms. Large businesses were more likely to offer such conditions than smaller firms.

Legislation on flexible working conditions has mostly been related to child care responsibilities to facilitate parental participation in the labour market (Heathrose Research, 2010) or to provide opportunities for employees to pursue education and training. But there is growing interest in how flexible work arrangements can address other labour market pressures – primarily increasing the participation of older workers and easing the transition to retirement. New Zealand, Australia, the UK and Northern Ireland have legislation providing the ‘right to request’ flexible work arrangements, initially confined to employees with caring responsibilities, but sometimes extending these provisions to all workers, as is now the case in New Zealand (Heathrose Research, 2010; Department of Labour, 2011a and b).

The Employment Relations (Flexible Working Arrangements) Amendment Act 2007 came into force in New Zealand in July 2008. This provides employees responsible for the care of any person and who have worked for the same employer for at least six months with the right to request flexible working arrangements (that is, a variation to their hours of work, days of work, or place of work) (Department of Labour 2011a). Surveys carried out by the Department of Labour (2011a) found that 70% of employers reported having some or all of their employees working flexibly. This was more common in small firms and among male employees as well as for workers aged 65 or over and those working in ‘highly skilled’ occupations. A high proportion of requests for flexible work arrangements are approved, mostly without recourse to the formal process provided for in the legislation. Only 56% of reported requests related to caring responsibilities. The conclusion was that the law had not changed the widespread practice in which employers and employees develop formal and informal flexible work arrangements suited to their particular needs. A review of the legislation (Department of Labour, 2011b) suggested that the right to request flexible working hours be extended to all workers. This has now been enacted.

Recent surveys in New Zealand, the UK, and Northern Ireland show that employers widely perceive flexibility as delivering positive business benefits (Heathrose Research, 2010). Few have encountered the costs, litigation, or flood of requests anticipated prior to the introduction of the legislation (Hegewisch, 2009; Hegewisch and Gornick, 2008). These conclusions also emerged from the New Zealand Department of Labour’s surveys. Where some or all of their staff working flexibly, 76% of employers reported no costs and, when costs were incurred, most said these were reasonable; 87% said that flexible work arrangements had a positive impact. There was evidence of improved productivity and profitability, staff retention and recruitment and morale. However the 2010 surveys showed that relatively few employers (28%) and employees (20%) were aware of the flexible work legislation. Unlike the UK, New Zealand has not run an extensive public education programme

since the introduction of the 2008 law and this may be reflected in the low levels of awareness.

Despite the widespread availability of flexible working arrangements, some groups of workers may have little or no access to them due to limited bargaining power, the culture of the workplace, and operational constraints (EEO Trust, 2006; Department of Labour, 2006). Research by the Families Commission (2008) found that barriers to accessing flexible working arrangements included: lack of availability; the attitudes of managers or employers and the views of co-workers; concerns that using flexible work would hamper career progression and involve a reduction in income; and a perception that flexibility was only available to highly valued employees in particular occupations or industries. These surveys did not relate specifically to the situation of older workers.

4. How do caring responsibilities affect workforce decisions made by older people and influence their work patterns?

Combining paid employment with eldercare is an emerging issue in New Zealand and internationally. It is clear that caring responsibilities influence decisions about workforce participation and retirement; are a factor in whether desired work status can be achieved; and also link to issues surrounding flexible working conditions.

As life expectancy increases, many working people in their fifties, sixties and even seventies have living parents in their eighties and nineties, often in need of care and support. At the same time as governments are intensifying their efforts to extend labour force participation and delay retirement, they are also pursuing policies to support ageing at home (“in place”) with reliance on informal care (Page at al., 2009). Middle-aged women are frequently expected to and frequently do take on eldercare responsibilities. Yet this group has increased its level of participation in paid work and this is likely to continue. This trend, along with reduced family size, threatens the availability of informal care for dependent older people.

How can employees “juggle” their responsibilities for providing care to older family members and friends while also performing their work duties and responsibilities to employers? And what impact will this have on their lives?

Working carers in New Zealand

In their study of the workforces of Christchurch and Wellington City Councils, Davey and Keeling (2004; Keeling and Davey, 2008) found that at least 9% had eldercare responsibilities. This was similar to the results from a comparable British survey (Phillips, Bernard and Chittenden, 2002, also Seddon, Robinson, Bowen and Boyle, 2004).¹ Also consistent with findings from other studies, almost three-quarters of the respondents were women, three-quarters aged between 40 and 59. The average age of the care recipients was 81 and 71% were female. Mothers were the largest category of care recipients (43%); mothers and fathers together accounted for 62% and including mothers and fathers-in-law the total was 74%. The majority of the older

¹ An earlier New Zealand report was prepared for Age Concern New Zealand (Adams, 1995).

people lived in their own homes, with only 11 % co-resident with the working carer. Seventeen percent were in residential care and it was clear that, even in this situation, responsibilities for family caring are still significant.

The most common types of care provided for older family members in the New Zealand research were social and emotional, provided by 92% of the working carers (checking on the older person by phone, visiting, taking them out, reading to them, etc.); household assistance (87 %), such as help with shopping, transport, laundry, preparing meals, gardening and household maintenance; and administrative (72%) (helping with forms and documents, managing money and arranging assistance from agencies). Personal care was the least common form reported (47%), but still by nearly half of the working carers, and involved help with dressing, washing, eating, taking medication and toileting. Few working carers were involved in very long periods of care: 84% provided less than 10 hours per week, but this could still be significant in addition to full-time employment. Women provided higher levels of care, over longer hours and on a more frequent basis than did the male carers; 52% of the women gave four or more hours of care per week and 36% of the men.

Three quarters of the working carers, both men and women, had help from other family members and/or from health professionals and community services, but 41% of the women said that they had the main responsibility, as against 30% of the men. Participants also observed that decisions made by formal carers (doctors, hospitals) may increase stress on informal carers, through inconvenient scheduling or cancellation of appointments, early discharge from hospital, or lack of communication with services such as Meals on Wheels or home care.

The focus of Davey and Keeling's study was how carers balance their paid work commitments and eldercare responsibilities. They found that the most frequently used method of juggling these competing demands during work-time was to take annual leave, followed by domestic and sick leave. The focus group sessions, conducted for this research, highlighted the ways in which eldercare is negotiated between family members. Issues raised included expectations based on gender, potential resentment between siblings and the strains of long-distance caring. The findings of the study pointed to measures which might assist working carers to manage and sustain a balance between informal care and their paid work roles. These were aimed both at employers and government agencies.

Issues for working carers

Without adequate support, family caregivers might reduce their hours of work (shifting from full-time into part-time employment), change their jobs, refuse promotion or leave the workforce entirely. International studies have found that reduced employment by people providing eldercare is common, especially for daughters, co-resident caregivers and people from ethnic minority groups (Covinsky et al. 2001; Arksey, 2002). It may also be difficult for carers to re-enter the labour force when they no longer have caring responsibilities (after the death of the older person) through loss of workforce skills and age discrimination.

Eldercare responsibilities often make demands on working time, to make arrangements for care or to check on the older people. These demands not only affect productivity (from the employer's point of view) but also lead to adverse health and

social impacts for the carers (Ali, 2010). Eldercare clearly has a considerable impact in reducing the carers' opportunities for rest and relaxation outside working hours. Where weekends and holidays are devoted to eldercare (especially when caring at a distance), employees may return to work unrefreshed, affecting their productivity.

Nevertheless the ability of working carers to maintain positive and productive in their jobs is significantly enhanced when they have choice about their work arrangements and can organise their work around their caring commitments (Martin-Matthews, 2001; Bernard and Phillips, 2007).

There are also financial implications for working carers and their families. Women who faced disrupted work histories due to child-rearing and then later curtail their labour force involvement to undertake eldercare are often unable to save adequately for their retirement, leaving them heavily dependent on state support (Gee, Ng, Weatherall, Liu, Loong et al., 2000; Gee, Ng, Weatherall, Liu, Loong et al., 2002). The working carers in the New Zealand study made limited mention of the financial costs of care, possibly because many were in occupations likely to have average or above salaries. But other, less tangible, costs of care were noted. These included the costs of holidays not taken, time not available for personal relaxation or for spending with friends and younger family members, personal health costs and loss of goodwill in family relations. Of particular concern was the correlation between the highest levels of care and the most negative attitudes towards it.

The gender issues for working carers were examined in the USA by Sarkisian and Gerstel (2004) who concluded that "women receive significantly lower wages, are more likely to work part time, are less likely to work weekends, and to be self-employed than men. We hypothesized that these differences in employment conditions would help explain the gender gap in hours of help to parents. Do women work part-time in order to provide eldercare or are they expected to take on caring roles because they already work for shorter hours?"

The situation of male working caregivers should not be overlooked. *The Metlife study of sons at work balancing employment and eldercare* (Melife Mature Market Institute, June 2003) found that 1 in 3 caregivers in three large USA companies were male, and that men and women undertook similar activities except for personal care. Men also reported negative consequences of caregiving on personal activities, family relationships, friendships, and were equally likely to miss some work, modify work schedules, and to feel eldercare had effect on their career.

A very strong need arising in the New Zealand and other studies of working carers is for access to relevant and accurate information on eldercare services and how to manage work and care, especially from a consolidated source of information. Some health professionals were described as "not forthcoming" and this further adds to stress on carers. Having access to reliable and appropriate information about services would also assist in family discussions, between parents and adult children as well as between marital partners. More broadly, making relevant and accurate information widely and publicly available would help to improve understanding of the growing need for eldercare, and the situation of working carers.

Issues for employers

Working carers in the Davey and Keeling study reported that their employers and colleagues in the two city councils were generally supportive of their situation and generally knew about their caregiving situations. Supervisors, in most cases, were sympathetic to the working carers' situation and willing to be flexible with respect to leave provisions, although they did not have formal policies covering the situation.

However, Phillips, Bernard and Chittenden (2002) found that very few designated family-friendly policies were taken up and used routinely by employees in the UK. As in New Zealand, carers tended to use annual leave or time off in lieu. But flexible employment options, as well as special leave arrangements for emergencies and access to telephone links, can offer benefits to employers, including higher retention rates; preservation of valuable organisational knowledge; less absenteeism; lower recruitment costs; more contented employees, who are more productive; and lower stress levels as family and work commitments become easier to balance (Clements, Hobman et al, 2003, SPRU, 2000).

In the workplace, there are calls for more open discussion of the interface between paid employment and informal eldercare. Employers might consider developing opportunities and resources for working carers to share experiences and to explore information on service availability, perhaps through work-based support groups (as well as individual counselling and practical support). Making leave provisions more explicit and relevant to workers who provide eldercare would be welcomed. Formal options for the management of eldercare in relation to employment have been explored and adopted in other countries and settings. These include arrangements such as "annual hours of work" packages, "caregiving sabbaticals" or employer/worker shared support for day care and information services. It will also be important to ensure that such moves are extended equitably to workers at all levels in an organisation, and in all occupations and workplace settings.

Issues for health and social care services

The specific needs of working carers are rarely considered in mainstream health and social care planning processes. Flexible support underpinned by partnerships between employers and staff from statutory and independent sector agencies is key to helping carers in employment. Initiatives to support working carers in the UK are outlined by Seddon, Robinson, Bowen and Boyle (2004) as part of the National Strategy for Carers.

5. Policy Implications

As recognition of the challenges of population ageing and the benefits of prolonging workforce participation have become apparent, governments in many countries, especially the OECD and the European Union, are developing policies to increase labour force participation by older workers and discourage early retirement (Burniaux et al., 2004; Watson Wyatt Worldwide, 2004; OECD, 2006). Their concerns are expressed in policy documents such as the *National Strategy for an Ageing Australia* (Andrews, 2001); *Opportunity Age: Meeting the challenges of ageing in the 21st century* (H.M. Government, 2005) *Building a Society for all ages* (H.M.Government, 2009) and the *New Zealand Positive Ageing Strategy*.

The latter stresses the benefits of prolonging workforce participation: “The choice to work later in life is important in meeting the challenge of positive ageing”; “Those who work longer enjoy better health in their old age” (Dalziel, 2001, p.10). Older people are described as a “valuable resource” and positive ageing policies are identified as those that support “productive lives in the economy and society”. The *Business of Ageing* report (2011, p.3) states “our competitiveness will hinge on building on the skills, knowledge and economic power of our older people.”

Specific policy initiatives to encourage greater participation of older people in the paid workforce are set within a broader strategy – that of managing the implications of population ageing (OECD, 2006). The OECD report refers to the necessity of developing appropriate macro-economic policies to enhance productivity; to produce a well-functioning labour market and greater workforce attachment over the whole life course. This also refers to population policies which may address the decline in the prime working-age population through encouraging fertility and migration, although these initiatives have clear drawbacks.

Emerging trends in New Zealand are likely to impact on the situation of people now moving into retirement and require a policy response (Ministry of Social Development, 2013a). These include declining home ownership rates; reduced possibilities of family assistance for older people because of smaller family size, geographical migration and weaker family structures; and the arrival at NZS eligibility age of increasing numbers of people who have been long-term benefit-dependent and are in a weak financial situation. At the same time a large and growing minority of older people will reach pension age with substantial assets and ongoing market incomes, arising from more two income households; increasing employment rates for those aged 65 plus, and accumulating KiwiSaver balances.

Thus, suggest MSD, oncoming cohorts of people reaching NZS age are likely to be more diverse than in the past, with more who are “poor” and more who are “affluent”, producing a much wider dispersal in the range of living standards. Possible policy responses include measures to improve the financial situation of working age people before they reach NZS age and policies to cope with the prospect of growing numbers of older people needing supplementary financial assistance.

Government action in New Zealand

In their paper for the 2013 Review of Retirement Income Policy, the Ministry of Social Development (MSD, 2013a, p.28) lists policy settings that encourage older people to remain active in the workforce after they qualify for NZS; no compulsory retirement age; superannuation that is not means-tested or contributions based; and legislation against workplace age discrimination, enshrined in the Human Rights Act 1993.

A common suggestion in the literature is that the public sector could act as a role model, initiating policies to encourage higher workforce participation among older people. A 2013 survey of PSA members in New Zealand showed an average age of 48, above the average of 38 for all New Zealanders (Plimmer et al., 2013). Half of the respondents said they had fixed working hours; 20-30% had very limited or no flexibility.

McGregor (2007, p.9) pointed out that there has been a variable response to the Positive Ageing Strategy from the public sector, despite Objective 9 which calls for the “elimination of ageism and the promotion of flexible work options”, even though the State Sector Act (1988) and Crown Entities Act (2004) apply “good employer” provisions to the public sector. The 2004 State Services Commission report on the public sector showed that most departments did not have specific policies on managing an ageing workforce and three quarters did not consider the issue in their succession plans. McGregor calls (p.6) for “an active integrated programme on ageing workers across the public and private sectors.”

The *Business of Ageing* report (2011, p.30) suggested that government as an employer has the opportunity to act as a catalyst by prioritising best workplace practice and providing more flexible options for older people to remain in paid work, especially in the health and education sectors, where serious shortages are looming.

McGregor (2007) suggests further government action in response to the ageing workforce. This includes:

- Far better on-the-job training for mature workers, particularly in the areas of computer and IT technology, offered in the job context;
- More research about incentives for participation and about the intention to retire;
- Reassessment of policy on earnings, superannuation and retirement income;
- Active challenging of media stereotypes about older people and older workers;
- Appropriate policy adjustments which acknowledge the economic as well as social value of unpaid caring and voluntary work.

The New Zealand Human Rights Commission (Human Rights Commission, 2010, p.34) in their *National Conversation about Work* also call on government to – “urgently adopt a national programmatic approach to managing ageing workforce issues” - while specifying older workers among their top priorities for EEO.

Policies in the workplace

Much depends on the extent to which employers recognise the implications of workforce ageing and respond with appropriate policies and practices in individual workplaces. As early as 1999 the EEO Trust sponsored a practical handbook to assist managers and HR practitioners to evaluate how the ageing population may affect their business, based on a survey of older workers’ (45 plus) and employers’ opinions (White, 1999). In 2004 the Hudson Report (Hudson, 2004), on the implication of New Zealand’s ageing population for employers, found that more than half of the organisations surveyed did not see workforce ageing as a serious business issue. Government-related industries - education, transport, health care - were the most likely to be aware and IT the least along with advertising, marketing and media. Larger organisations were more likely to see the ageing workforce as serious challenge. Hudson asked (p.3) “Does New Zealand business have its head in the sand about the potential effect of the ageing workforce on the economic and social landscape? It would appear so.”

There was a “summit” on older workers in 2006 (Human Rights Commission, p.12) at which Phil O’Reilly of Business NZ called for a more cooperative approach

between government and business; solutions around flexible work which are realistic for business; the need for exemplars through case studies and role models which are specific to New Zealand.

The views of New Zealand business were again surveyed in 2013 (OGC Consulting, 2013). The results were not encouraging. When respondents were asked if they were planning to implement or increase their focus on workforce ageing strategies over the next decade (p.23) only 29% said yes (50% said no, 21% don't know). In response to the question "Does your organisation currently have any specific planning strategies around ageing workforce participation/utilisation?" 61% said no, 34% don't know and only 5% said yes. The workforce planning strategies mentioned by those who had them (p.29) were workplace health and safety, flexible working hours, training development, job design and phased retirement, which correspond well with what older workers are seeking, according to other reports.

The picture is brighter in Australia (National Seniors Australia, 2009; Taylor, McCloughlin, Brooke, Di Biase and Steinberg, 2013). The Australian Institute of Management (2013, p.4) believes it is time for employers to take advantage of the contribution that older workers can make by taking up four opportunities: increasing productivity; moving beyond stereotypes; investing in flexibility; and training for the future. The institute suggests that success depends on a mix of government and workplace-driven initiatives.

In the European context, Van Dalen, Henkens and Schippers (2009, p.49) emphasise the role of employers' attitudes and actions. "The realisation of goals set at the government level, strongly depends on decision making at the micro or in some cases at the meso level". This research showed substantial stability and continuity in the attitudes and behaviours of employers over time and a lack of corporate focus on extending working lives, despite diversity among countries.

Alan Walker (2006) saw some evidence of shifts in employers' attitudes towards older workers, based on a business case. But, he suggested, progress is slow and haphazard, as Western labour markets suffer from endemic ageism. There is an "urgent need for public policies to encourage and support change among the majority (of businesses)" (p. 81).

Progress towards meeting the challenges of workforce ageing and initiatives to ensure that the aspirations and preferences of older workers are taken into account require changes in policy and practice in all sectors. To be successful, these moves need to recognise the context of population ageing more widely and to build on both attitudinal and institutional changes.

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