



Australian  
Human Rights  
Commission

## **AHRI Inclusion and Diversity Conference**

### **Speech:**

### **Exploring the potential of our ageing workforce**

Monday 1 May 2017

Hyatt Regency, 161 Sussex Street, Sydney

Event: 8:30am – 5:00pm

Speech start: 12:05pm (1hour or 45 min+QA)

Acknowledge traditional owners **Gadigal people of the Eora Nation.**

Thank you to the **Australian Human Resources Institute (AHRI)** for inviting me to address the your **Inclusion and Diversity Conference 2017.**

For end of war and early baby boomers, it was very much the case that unless you wanted to do law or medicine, you left school at year nine and entered the workforce. Many of the girls, like me, did a secretarial course.

I worked in a couple of jobs after leaving school. Then I was selected to go on an overseas trip to Mexico funded by the Girl Scouts of the USA. There I met 27 girls from nine countries, all of whom were still studying. I was encouraged to go back to school when I returned to Australia.

I needed to save up if I were to return to school. I was offered a job working for a Guide Leader who owned her own duplicating and copying business with 13 employees. She suffered from polio and severe injuries from a car accident so she was not able to be in the office all the time.

When I was 18, she appointed me as General Manager of her business.

As an 18 year old with little to no management or HR experience, I went where HR angels fear to tread! I will never forget that one time when I got a phone call asking me to provide a quote for typing an envelope for every name in the phonebook. This was back in the day when dinosaurs walked the earth and computers were a faraway fantasy. I asked a couple of staff to type a page of names. I chose pages with difficult names – worked out how long they had taken and blithely prepared the quote.

Having had no formal HR training and not understanding the law of diminishing returns, I urged them on, encouraging them with chocolate mint biscuits, telling them we had to get the job done as fast as possible or we wouldn't have enough money to pay their wages. I am sure as HR professionals, you are probably shaking your heads right now but my early blunder demonstrated to me, in retrospect, the enormous value of your training and profession.

Another thing I learnt from this experience was about age diversity in the workplace. Some people I was managing at the time were as old as my mother but they had no problem taking instructions from me as an 18 year old. Any assumptions I might have had about older employees being more resistant to younger managers, being less motivated or unwilling to take instruction disappeared out the window.

Almost three years later, I attended a special course for older students designed to enable us to complete the last two years of high school in one year. I then went on to study psychology at university and then taught allied health students. All of the human development courses (physio, OT etc.) were focused solely on child development. I was concerned that many of them were going out to work with older patients with understandable but ageist views about older people. I realised their views could influence them to limit the rehabilitation goals they set for older patients.

I also developed a general passion for the welfare of older Australians as I became more and more aware that large numbers of baby boomers were reaching the peak of their adult lives and policies were not in place to deal with the impending increase that would occur in the ensuing 40 years or so.

This concern led me to pursue an interest in gerontology, to co-develop the first gerontology post-graduate diploma in Victoria, and to introduce courses in gerontology and life cycle development into the undergraduate health science courses. I also brought older Australians who were working, volunteering or recently retired into my classroom to talk to my students about their lives and interests.

Now having come out of 7 years of retirement to take up the role of Age Discrimination Commissioner, I hope that I too will be a positive example of active ageing to my peers and in this role, make a difference to the lives of older Australians.

One of my priorities as Commissioner is to progress implementation of the Australian Human Rights Commission's Willing to Work report, which looked at employment discrimination against older Australians and Australians with disability.

I have an absolute aversion to reports not being implemented and last year I delivered a speech at the Academy of Social Sciences Australia where I traced back 60 years to the 1954 Hutchinson Report, the first major social survey of older people in Victoria. The report recommended that those 'fit and willing to work' should be encouraged to do so.<sup>1</sup> It is ironic that these exact words 'willing to work' should still be the message of the Commission's report launched May last year.

Today I would like to speak to you about age inclusion and diversity in the workplace. I think it is fair to say that age tends to have a relatively low profile in conversations about diversity and inclusion. At times,

compared with other areas of inclusion, it may drop off the radar completely.

However, age inclusion is critical for the future and growth of our businesses and economy. It is a conversation we as a nation cannot afford to not to have.

Let me break off here and take time to congratulate AHRI for recognising the importance of age inclusion in HR, and acknowledge the interest AHRI has shown in working with me.

Few of you would need me to tell you that like many nations in the world, Australia's population is ageing. In 2015, there were 4.7 people of working age supporting every older person over 65. In 40 years time, the number of Australians over 65 (now about 15% of the population) will have more than doubled. This means that if the working age population remains relatively stable, in 40 years time, there will only be around 2.7 people of working age supporting every person over 65.<sup>2</sup>

It is therefore a demographic and economic imperative that older Australians are encouraged and supported to remain in the workforce for longer if they are willing and able to do so. This is consistent with the

current Government's policy and Government must take an active role in progressing this.

But businesses and employers also have a role to play. In order to remain relevant and competitive, it is crucial that employers and HR get on board and adapt to reality of Australia's ageing workforce and consumer market.

However, the truth is that few are prepared for these changes. Research from Chandler McCleod reveals that 44% of employers are unprepared for the future of an ageing workforce.<sup>3</sup> The Australian Human Rights Commission conducted research in 2013, which found that one in ten businesses had an age above which they will not recruit, the average age being 50 years.<sup>4</sup>

The issue is further reinforced by submissions we received during the Commission's recent Willing to Work National Inquiry, which found that age discrimination could be found at all stages of employment.

From recruitment processes – being told by the recruiter or interviewing panel that they're 'overqualified' and 'won't fit the organisational culture'. To job ads looking for someone 'young and vibrant' or 'recently out of school'.

Another common assumption recruiters can make when they see an older experienced person applying for a more junior position is that they can't possibly be serious about the role for which they are applying. Take the example of Mr Peter Brady, a former senior public servant and non-profit chief executive. After 50 years in the workforce, Mr Brady decided that it was time to wind down, spend some time with his family and do some travelling. However, he still had a lot of offer and wanted to remain active in the workforce and make a contribution at a less intense level.

He said, "I had a number of situations where I put in applications and didn't even get to the interview process and I knew my qualifications were above what was required. I could see people rolling their eyes and asking did I really want the job."

He said younger managers and human resources officers often discount older workers because they think they are taking a backdoor into a company and will soon be looking to take the top job.<sup>5</sup>

Age discrimination carries through to retention and redundancy. Through the Willing to Work inquiry, we heard about older employees being targeted for redundancy, being overlooked for promotion or training

opportunities due to assumptions that they are going to retire soon or that they are slow to learn new things. Others have been subject to derogatory jokes or comments about their age.

Ms Susan Jackson-Wood, 65, a corporate relations manager in Adelaide, had been in the workforce for 49 years until she was squeezed out of her last job after a change in management.

She said, "[p]ortions of my work were taken away from me and given to other people without my knowledge. Meetings were held that the rest of the department were invited to that I wasn't. A major function was held that previously I would have been heavily involved in and I was totally excluded from anything to do with it.

"It really debased my self-confidence and self-esteem. You get to the stage where you start doubting yourself.

"I ended up having a nervous breakdown".<sup>6</sup>

Whether subtle or overt, intentional or unintentional, age discrimination can have devastating impacts on older people's health, wellbeing and self-esteem. An earlier prevalence study of age discrimination by the Commission found that over a quarter (27%) of people over the age of

50 reported having recently experienced employment-related age discrimination. Among these, one in three gave up looking for work after experiencing discrimination.<sup>7</sup>

This is a terrible and unnecessary waste of talent, skills and experience.

It is also costing our businesses and our economy.

Much has been said about the fiscal impacts of an ageing population and the pressures it will place on our economy, public health, welfare systems and younger generations.

The good news is that Australians aged 45 years and over are intending to work longer than ever before. The latest data from the ABS Retirement Intentions 2014 survey show that 71% of persons intended to retire at the age of 65 years. This is up from 48% compared with ten years before. More people are also intending to retire at older ages, 70 or over.<sup>8</sup>

Compared to previous generations, older boomers are also likely to live many more years free of disability. The latest update by the Australian Institute of Health and Welfare says that males at 65 years could expect to live an additional 8.2 years without disability, and 10.5 years with

disability, and females could expect an additional 9.7 without disability and another 12.1 with disability.<sup>9</sup>

Therefore, instead of complaining about older people creating unsustainable burdens, we must be thinking about how we can assist older workers who are in good health and willing to work, to do just that, and to reskill if necessary.

The Grattan Institute report estimates that a 7% increase in mature-age labour force participation would raise GDP in 2022 by approximately \$25 billion.<sup>10</sup> Imagine the impact that would have on our national debt!

Further, organisations that are inclusive and diverse have reported tangible benefits in terms of productivity, performance and innovation. Older workers offer loyalty, low absenteeism, skills and experience. Older workers are also often willing to mentor younger staff and help others in the workplace. They are a good investment in human capital.

For example my brother, 21 years my junior, owns a medium-size family business started over 50 years ago by my father. He has been working there since he was a teenager and sings the praises of the benefits of an older workforce.

Let's not forget that older people are one of the largest and growing consumer markets. Older employees in your workforce can contribute ideas and perspectives that can support a business to respond better to the changing age profile of customers. For example, having age diversity within teams can encourage a variety of perspectives to fuel ideas and innovation.

Now you might be curious as to what happened with Susan and Peter, the two examples I recounted earlier. I'm pleased to say that there were positive outcomes in both their situations.

Fortunately, Susan was able to recover from her terrible experience of being forced out of her old job to find work at the Leaders Institute SA as Corporate Engagement Manager. She said: "Both my self confidence and self esteem have returned, mainly as a result of the CEO's faith in me".<sup>11</sup>

For Peter, who was looking to wind down from a busy career but still make a contribution, was taken on by IRT, an aged care organisation, for a reverse-mentoring trial last year. IRT Foundation manager Toby Dawson, 31, less than half of his colleague's age, says he was previously guilty of age discrimination before realising how beneficial

older workers can be. He said he was able to benefit from Peter's experience, knowledge and enthusiasm.<sup>12</sup>

I hope we can make more of these positive outcomes a reality for older Australians who are looking for work.

What I want to stress to those of you in the audience who are employers, HR professionals or diversity and inclusion team leaders is the importance of not letting assumptions or unconscious bias cloud the benefits of taking on or retaining an older person.

It can be easy to jump to the conclusion that an older job applicant is 'overqualified' or looking for a backdoor to a more senior position. It can be equally easy to slip into the thinking that an older employee is not worth training up because they are slow with technology, on the road to retirement or more difficult to deal with because they'll be unwilling to take instructions from someone younger.

However, when you actually talk with older people you realise that this is often far from the truth. Many older people just want to contribute and continue working. Some may be prepared to work at a lower level of seniority, work reduced hours or try an encore career. Many are more than happy to work under someone younger or learn a new skill from

them. It is critical that we don't discount older people's willingness to work, transition into a new role or retrain into a different job all together.

The benefits of a multigenerational workforce are numerous and I would encourage you all to think ahead to the years and decades before us.

What will your business and workforce look like? How will you capitalise on the changing face of our ageing workforce and consumer base? Will you be leading the pack or trailing behind?

The Commission's Willing to Work Report makes a suite of recommendations for employers and HR professionals to consider adapting to their business practice. We have also collected examples of best practice in age diversity and inclusion into a booklet called *Good Practice Examples: A Resource for Employers*, which is available on the Commission website.<sup>13</sup>

We recognise that what works for one industry or business may not be suitable for another. There is no one-size-fits all approach.

So what we've suggested is not a comprehensive list of things you must do but a suite of suggestions. I won't be able to cover all of these today but hope you will take time to look these up and consider them.

However, I do want to highlight a few things to which it is particularly important for HR and employers to pay attention.

**The first is stereotypes.** I have already talked about this to some extent but I want to emphasise the importance of being conscious of and combatting stereotypes. Stereotypes can be embedded in recruitment practices or inadvertently through language and behaviour in the workplace.

At the Australian Human Rights Commission, we have a complaint handling service that can receive complaints of discrimination including under the Age Discrimination Act 2004 (Cth). This is separate to my work as Commissioner. However, I do receive reports about trends and statistics.

Last financial year, the Commission received 153 complaints under the Age Discrimination Act. 62% of these related to employment.<sup>14</sup> A common story we hear is that of an older job applicant who after a very successful phone interview, experiences a complete change of attitude from the interviewer once they meet in a face-to-face interview. Now, I acknowledge that there might be other factors at play, however the issue of age stereotyping in recruitment practices is something we have consistently heard through our inquiry and complaints process.

Age stereotypes are equally prevalent in work contexts. Professor Carol Kulik, the lead researcher for a recent University of South Australian study on 'stereotype threats' in the workplace noted, "[a]ge stereotypes are notoriously persistent in organisations with mature-age employees commonly perceived to be less productive than their younger counterparts, lacking initiative, disinterested in learning or developing, and resistant to change".

The study found that older employees are worried about age stereotypes, particularly when reporting to young managers, surrounded by younger co-workers or in contexts of manual occupation. This can demotivate the older worker and lower their engagement, thereby costing the business.

The study found that employers who address and invest in older workers with positive employment practices and age-specific initiatives reap significant benefits including a committed, stable and engaged workforce.<sup>15</sup>

I believe there is a need to educate HR and business students about the positive aspects and benefits of employing older people. We need to

shine a light on age stereotypes and dispel unhelpful myths which undermine the potential of older workers.

The majority of the time, people are simply not aware that they hold age-based stereotypes or that they might be discriminating against a job applicant or co-worker on account of his or her age. It is important that we provide practical examples and real life stories to shift perceptions and change the way we value older workers.

I also believe there is a role for educating HR and recruiters about the motivations of older people who are looking for work or currently employment. Compared with a younger worker, whose priorities might be about income, gaining exposure and career progression; an older worker may have very different priorities such as flexibility, making a contribution and feeling valued and respected.

I believe that by educating young professionals about these realities, we can assist them to realise and capitalize on the benefits and opportunities of our ageing workforce.

This might be a project for a PHD or Masters student or even for CPD providers to look into developing some age diversity training and

education in the HR and business curriculum. I would be happy to speak to anyone with an interest in this.

**The second point I want to make is about flexibility and adjustments.** Back in the day the expectation was that you would retire at 65, paint the house and drop dead. Now, people are living on average 25 years more than their parents and grandparents' generations.<sup>16</sup>

With these extra years of life and greatly improved health outcomes, the idea that you would stay in one job or career your whole life then retire completely is difficult to imagine. Equally unrealistic is the idea that you would have an unbroken stable working life without needing any adjustments or time off for caring, health reasons, to travel or undertake further education.

We are all likely at some stage in our lives to require time off for a variety of reasons – pregnancy and child birth, because of illness or to care for someone who becomes unwell or has a disability. As the population ages, older workers may find themselves needing to provide care for their ageing parents, ill spouse or grandchildren. As they age, your older employee may also require adjustments to particular physical or manual aspects of the job.

For example, you may be worried about your ageing receptionist, whose hearing is not as good as it used to be. However, he or she knows the organisation inside out and has a wealth of knowledge that would be terrible to lose. Why not consider job sharing or redesigning her role so he/she looks after more of the face-to-face interactions while someone else is on the phones. The older receptionist could also take on an additional role of training or mentoring younger admin staff or providing more back of house support. The possibilities are endless, we just need to be creative and open to thinking outside the confines of traditional roles, work patterns and structures.

Flexible work arrangements, adequate workplace adjustments, good job design and a supportive manager are all elements that can help an older person to remain employed.

Flexibility is equally important to those older workers who are looking to wind down, spend more time with family, travel but still contribute to the workforce.

For example, Peoplecare, a health insurance company has a Career Break policy for employees who have been employed for 2 years to take up to a year in unpaid leave for major life choices such as full time study, volunteering, travel or personal leave. At the conclusion of the career

break, the policy provides that the employee will return to their previous role where possible. Where this is not possible, they'll be returned to a similar role with same working conditions.

Another example is City Motor Groups in Illawarra who piloted an initiative where they hired older drivers on a casual basis to drive luxury cars from collection points. I've been told that results have been very positive – both for the older semi-retired driver who wanted flexible shift work and for the business who wanted reliable, experienced drivers and of course their customers' peace of mind when handing over the keys to their Mercedes.

**The third point I want to make is about transitions.** I'm talking about mid-life career transitions, transitions from redundancy or injury back to work and transitions to retirement.

Let's start with mid-life career transitions and retraining. With increased longevity and improved health outcomes, Australians may need to look towards second and third encore careers to remain productive in the next 20 or 30 years. Those in their 40s and 50s should be thinking about updating their skills in order to prolong their working lives. Those in declining industries or labour intensive jobs might need to consider

retraining into different roles or careers so they can keep working for longer.

Mid-life is a critical period for those who are working. If a person loses their job in their 50s it can be difficult for them to get back into the workforce because of age discrimination. The longer an older person has been out of the workforce, the more difficult it will be for them to find subsequent work. Moreover, they would not be eligible to access their super or age pension. It is unthinkable that a person in their 50s would be living the next 40 years without paid work.

A prevalence study conducted by the Commission found that the question of skills is an important barrier to the continued working lives of older Australians.

Of those who did not participate in the workforce in the last two years but would have liked to, one in five (18%) reported that it was because their skills were not current; this was their own assessment of their skills status.

Employers and colleagues are even harsher when assessing the skills of older people. Negative perceptions of skills and ability to learn were

common, with 44% of participants having experienced this type of age discriminatory behaviour.<sup>17</sup>

These findings about skills send a strong signal that we must develop new training and retraining opportunities for people at midlife.

As employers, how can you assist your older employees to be better prepared for the future?

It could be as simple as having a conversation with your employees about their future work intentions. In AHRI's 2014 Pulse Survey of Older Workers, 56% of respondents said that their workplace does not survey the workforce to gain information about future intentions.<sup>18</sup>

It could also be about providing your mid-life employees with access to skills training and career planning programs. I want to raise with you two examples.

The first is a 'Career Check Up Expo for Mature Workers' hosted by the IRT Foundation with support from the NSW Government. The Expo was held in Illawarra and an earlier one was held in Canberra. The Expo provided a one-stop-shop for people aged over 45 looking for advice on career planning, education and training, financial planning and job

seeking services. Over 120 people turned up to speak with the exhibitors who included employment and financial services, TAFE and Centrelink. The event was a huge success and I hope it will be replicated in other regions and states.

The second example is the Skills Checkpoint Pilot, which was piloted by the Federal Department of Education and Training. The Pilot provided workers aged 45-54 with an assessment of their skills and career interests in relation to their current role or future employment opportunities.

Participants undertook an initial screening process to explore their current skills and work situation. They then completed one or more diagnostic tests to gather information about their interest and aptitudes.

At the final stage of the service, each participant received a personalised career plan, which outlined possible work, education and training options that they might wish to pursue.

The pilot has been evaluated with very positive results. There was agreement among participants and service providers that the pilot filled a gap in available services for older people. A wide range of benefits were identified including receiving information about growth industries and where opportunities can be found, affirming their capabilities and

boosting their confidence, identifying opportunities and training options they had not previously thought about.

I hope to encourage the Government to roll out this service more broadly, maybe as a fee for service model that employers can buy into for their organisation. Regardless, I just wanted to raise this with you as an example of how mid-life planning and retraining can be embedded into professional and employee development practices in the workplace.

Now let me turn quickly to transitions from injury back to work.

Researchers from Monash University have conducted a study looking at factors influencing return to work outcomes for worker compensation claimants in Victoria. One of the specific foci of this project is to examine differences in the return to work process for older workers versus other workers.

The study has found that some common perceptions regarding the return to work process for older workers are not supported by the data collected – for example that because older workers have more chronic conditions, or restrictions in activity before injury, they will take longer to return to work.

There are some things that can be done to improve return to work, and these things are important for both older and younger workers. These include:

- having a supportive response to the injury;
- if the worker is given a return to work date by their health care provider;
- if the interactions with the workplace return to work coordinator are positive;
- and if modified duties are offered.<sup>19</sup>

The point is that supporting older workers to remain in the workforce for longer does not have to be an onerous task. Often a simple action can make a big difference. A minor adaptation to an existing policy or work practice could eliminate the discriminatory barrier. We just need to be creative.

In order to implement positive age work practices effectively, I believe there is a role for senior executives, directors and managers to champion age inclusion and set the direction of the organisation from the top.

It is equally important that policies and supports are made known. What use is a great age inclusive policy if none of the employees or managers know about it?

Employers, HR, line managers and diversity champions have an important role to play but others also need to act.

I feel very strongly that the Australian Public Service (APS) and state government public services should lead the way as a model employer for older people. Collectively the APS employs 12.5% of the entire Australian workforce. Data shows that the current APS workforce is generally older than the broader workforce, but more can be done to ensure that recruitment practices are also inclusive and non-discriminatory towards older workers.<sup>20</sup> I am also pushing for the development of an APS Employment Strategy for Older Workers, which is a current gap.

Government policies must also match up to the Government's policy of encouraging more older Australians to continue working past traditional retirement age. I am particularly concerned about the rising Age Pension age and existing laws and policies that still cut off at around the 65 mark. For example, workers compensation, taxation of redundancy payments and some income protection insurance schemes. These can be a barrier to both employers and older workers and I have been speaking to relevant Ministers and Departments about these issues.

Once again, I would like to thank the Australian Human Resource Institute for including 'age' in a discussion on diversity in the workplace. It is going to take an army of champions to change attitudes so that businesses and our economy can reap the benefits of the enormous contributions older workers can make.

If you are not motivated by that goal itself, self-interest should be sufficient. My final message to you is that barring a premature death, each and every one of you is going to get older. The example and culture that exists when you reach the stage of being an older worker will depend on the part you have had in setting an example and promoting the value of employing older workers. It is up to you as to what the climate will be like in the mid-2000s – I hope it is different from today.

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- <sup>1</sup> P Jalland, *Old Age in Australia: A History* (2015), p 159.
- <sup>2</sup> Australian Bureau of Statistics, Feature Article: Population by Age and Sex, Australia, States and Territories, 3101.0 – Australian Demographic Statistics, Jun 2015. At <http://www.abs.gov.au/ausstats/abs@.nsf/featurearticlesbyCatalogue/7A40A407211F35F4CA257A2200120EAA?OpenDocument> (viewed 3 February 2017). Commonwealth of Australia, 2015 Intergenerational Report: Australia in 2055 (5 March 2015), Report, p viii. At <http://www.treasury.gov.au/PublicationsAndMedia/Publications/2015/2015-Intergenerational-Report> (viewed 3 February 2017).
- <sup>3</sup> Chandler Macleod, *Coming of Age: The impacts of an ageing workforce on Australian business*, 2014, p 4. At <https://chandlermacleod.com/blog/ageing-workforce/> (viewed 20 April 2017).
- <sup>4</sup> Australian Human Rights Commission, *Fact or Fiction? Stereotypes of older Australians*, 2013, Key Findings.
- <sup>5</sup> V Edwards, 'IRT Foundation: aged-carer wins with reverse mentoring', *The Australian*, 18 June 2016. At <http://www.theaustralian.com.au/business/news/irt-foundation-agedcarer-wins-with-reverse-mentoring/news-story/0b84394dc61223db6564c86095dfa5b2> (viewed 20 April 2017).
- <sup>6</sup> A Patty, 'Caught in an unemployment netherworld: too young to retire, too old to get a job', *The Sydney Morning Herald*, 3 September 2016. At <http://www.smh.com.au/business/workplace-relations/caught-in-an-unemployment-netherworld-too-young-to-retire-too-old-to-get-a-job-20160823-gqyv2w.html> (viewed 20 April 2017).
- <sup>7</sup> Australian Human Rights Commission, *National prevalence survey of age discrimination in the workplace* (2015), 33. At <https://www.humanrights.gov.au/our-work/age-discrimination/publications/national-prevalence-survey-age-discrimination-workplace> (viewed 1 February 2016).
- <sup>8</sup> ABS Retirement and Retirement Intentions, Australia, July 2014 to June 2015 (Cat. No. 6238.0). At <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Latestproducts/6238.0Media%20Release2July%202014%20to%20June%202015?opendocument&tabname=Summary&prodno=6238.0&issue=July%202014%20to%20June%202015&num=&view=>
- <sup>9</sup> Australian Institute of Health and Welfare, *Life expectancy and disability in Australia: expected years living with and without disability*, April 2017. At <http://www.aihw.gov.au/publication-detail/?id=60129559120> (viewed 20 April 2017).
- <sup>10</sup> Grattan Institute, *Game-Changers: Economic reform priorities for Australia*, Grattan Institute Report No. 2012-5, June, 2012, 50-52 at [http://grattan.edu.au/wp-content/uploads/2014/04/Game\\_Changers\\_Web.pdf](http://grattan.edu.au/wp-content/uploads/2014/04/Game_Changers_Web.pdf) (viewed 26 April 2016).
- <sup>11</sup> A Patty, 'Caught in an unemployment netherworld: too young to retire, too old to get a job', *The Sydney Morning Herald*, 3 September 2016. At <http://www.smh.com.au/business/workplace-relations/caught-in-an-unemployment-netherworld-too-young-to-retire-too-old-to-get-a-job-20160823-gqyv2w.html> (viewed 20 April 2017).
- <sup>12</sup> V Edwards, 'IRT Foundation: aged-carer wins with reverse mentoring', *The Australian*, 18 June 2016. At <http://www.theaustralian.com.au/business/news/irt-foundation-agedcarer-wins-with-reverse-mentoring/news-story/0b84394dc61223db6564c86095dfa5b2> (viewed 20 April 2017).
- <sup>13</sup> Australian Human Rights Commission, *Willing to Work: Good practice examples: A resource for employers*, 2016. At <https://www.humanrights.gov.au/our-work/disability-rights/publications/willing-work-good-practice-examples-employers-2016> (viewed 24 April 2017).
- <sup>14</sup> Australian Human Rights Commission, *Annual Report 2015-2016* (2016) at <https://www.humanrights.gov.au/our-work/commission-general/publications/annual-report-2015-2016> (viewed 9 March 2017)
- <sup>15</sup> Carol T Kulik, Sanjeewa Perera, Christina Cregan, 'Engage Me: The Mature-Age Worker and Stereotype Threat', *Academy of Management Journal*, 2016, Vol. 59, No. 6, 2132–2156. At <http://dx.doi.org/10.5465/amj.2015.0564> (Viewed 20 April 2017).
- <sup>16</sup> Australian Bureau of Statistics, *Australian Historical Population Statistics, 2014* (Cat. No. 3105.0.65.001). At <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/3105.0.65.001Main+Features12014?OpenDocument> (viewed 1 July 2016).
- <sup>17</sup> Australian Human Rights Commission, *National prevalence survey of age discrimination in the workplace* (2015), 2. At <https://www.humanrights.gov.au/our-work/age-discrimination/publications/national-prevalence-survey-age-discrimination-workplace> (viewed 1 February 2016).

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<sup>18</sup> Australian Human Resources Institute (AHRI), *AHRI Pulse Survey: Older Workers*, 2015, 6. At [https://www.ahri.com.au/\\_data/assets/pdf\\_file/0020/43517/AHRI-Pulse-Survey\\_Older-Workers-media.pdf](https://www.ahri.com.au/_data/assets/pdf_file/0020/43517/AHRI-Pulse-Survey_Older-Workers-media.pdf) (viewed 20 April 2017).

<sup>19</sup> Australian Research Council (ARC) linkage grant; Project number LP130100091, Understanding individual, workplace, and system level influences on return to work in a changing Australian labour market. A longitudinal study protocol, Monash University.

<sup>20</sup> Australian Human Rights Commission, *Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability*, 80. At <https://www.humanrights.gov.au/our-work/disability-rights/projects/willing-work-national-inquiry-employment-discrimination-against> (viewed 21 April 2017).