



ARC CENTRE OF
EXCELLENCE IN
**POPULATION
AGEING
RESEARCH**

Maximising Potential: Findings from the Mature Workers in Organisations Survey (MWOS)



CEPAR Industry Report, December 2019



Australian Government
Australian Research Council

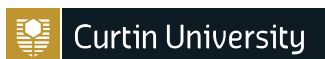
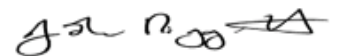


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Foreword

The ARC Centre of Excellence in Population Ageing Research (CEPAR), funded by the Australian Research Council, is tasked with finding solutions to issues resulting from population ageing in Australia. The Mature Workers in Organisations project team, led by CIs Professor Sharon Parker and Professor Marian Baird AO, is seeking to help age-diverse workplaces to grow and to thrive. I am delighted to present to industry, government and to the Australian public the results of our national survey of mature workers in Australia. The *Maximising Potential: Findings from the Mature Workers in Australia Survey Report* provides a snapshot of the experiences of mature workers in Australia today. Our hope is that the research findings, and corresponding practical recommendations, will equip Australian organisations to support the attraction, retention and engagement of their mature workers, with the goal of helping both organisations and their mature workers to face the opportunities and challenges ahead as our population continues to age.



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Executive Summary

BACKGROUND

By 2050, almost one third of Australia's population will be older than 60 (p. 9). With an ageing population and workforce, Australia, like many OECD countries, faces the challenge of adapting workplaces and work practices to meet the needs and interests of this changed demographic.

Improving the way work is organised for mature workers has benefits for employees of all ages, organisations and society at large.

- From the perspective of the **national economy**, attracting and retaining mature workers is important. The Commonwealth Treasury has argued that a five percentage point increase in employment participation rates of 50-69 year olds could produce 2.4% more GDP by 2050;
- From the perspective of **organisations**, most workplaces are not equipped to attract and retain mature workers, and insufficient attention is being given to ensuring the health, productivity, and effective performance of the mature workforce. Increased age diversity in the workplace (e.g., multiple generations in some workplaces) also means we need more attention to how young and old can work together effectively;
- From the perspective of **individuals**, well-designed, purposeful work that accommodates the needs of older adults is important for fostering successful and healthy ageing.

ABOUT THIS RESEARCH

This report is based on research findings from a large-scale survey (N = 2009) of Australian workers aged 18 to 81. A convenience sample was obtained using online Australian panels. Our interest is in the mature workforce, so workers over 45 years were over-sampled. Younger workers were included for comparison purposes. 51% of the sample is male, and 49% is female. The sample is mostly metropolitan based (72%) and includes workers in a broad range of occupations, industries, and job roles. The spread of jobs is similar to national samples, although caution should be exercised when making inferences from this study to the Australian population.

The report is based on self-reported data collected at a single point in time and does not allow for causal inferences. Age group comparisons do not adjust for non-age specific differences in the groups. Whilst in our research we define mature workers as employees aged 45 and over, our analysis revealed consistent shifts in experiences for employees aged 55 and over. Therefore in this executive summary we highlight results for these mature workers in particular.

The survey focused on as perception of organizational practices that can support mature workers, as well as the lived experience of mature workers, according to three key themes:

- **Include** – workers being welcomed and valued, irrespective of age;
- **Individualise** – work that is adjusted to accommodate the changing needs and preferences of mature workers;
- **Integrate** –communication and knowledge sharing across diverse age groups.

We organise the core findings according to these themes.

KEY FINDINGS: INCLUDE

An **inclusive** workplace is one in which all employees, regardless of age, feel welcomed as fully contributing members of their organisation, and are valued for their unique characteristics.

Statistical analyses linking practices and outcomes in this research (p. 54-58) show that when workers aged 55+ perceive an age-inclusive workplace they: **experience greater work engagement, have better psychological well-being, are less likely to plan to exit the organisation, and are less likely to experience burnout.**

However, many organisations fail to create an age-inclusive workplace, which means they are not fully utilising the mature workforce. **Male and female workers who are 55-64 years hold the most negative views about: whether there is a positive age diversity climate that welcomes and treats fairly workers of all ages, the presence of age-inclusive human resource practices, and the perception of age-supportive leaders** (p. 23-29). For example:

- 39% of workers aged 55-64 reported that ‘workers of all ages are not given training to maintain/upgrade their skills’ (compared to 23% of younger workers);
- 18% of workers in this age group suggest the organisation discriminates on the basis of age in recruitment and selection (compared to 12% of younger workers);
- Only 45% of these workers report having supportive leaders who value employees’ contributions, which is far fewer than the percentage for younger workers (58%);
- 13% of male and female workers who are 55-64 report their company does not help them to fit in (compared to 8% of workers younger than this).

Men aged 65+ also hold similar negative views to those above about an age-inclusive climate and leadership practices, although women aged 65 plus tend to be more positive – possibly because more women in this age group in our sample, relative to other groups, hold professional roles and are more likely to report intrinsic reasons as their main motivation to remain in work.

Consistent with the 55-64 year workers’ fears about not being valued, results indicate that **younger workers tend to believe that ‘older workers should retire on time to make way for the next generation’**. For example:

- Male and female workers in the 35-44 age category show the highest rate of agreement with this belief that older workers should retire to make way for the next generation (47%). Such a belief reflects incorrect assumptions about the economy, suggesting the need for education on this topic.

When it comes to workers’ experienced reality, there are **challenges across the age spectrum** (p. 30-31). About one fifth of workers (22%) reported that they ‘have been unfairly treated at work because of their age’, and nearly one third of the sample (29%) believed that taking time off for personal matters will be seen as a ‘lack of commitment to their work’, indicating a low level of family supportiveness in the organisation. Perceived age bias, and the experience of a lack of family supportiveness, are strongest amongst younger workers.

Mature workers report working for more intrinsic reasons compared to younger workers (p. 33). For example:

- For men and women aged 65+, the top reason for continuing to work was to stay active and productive (77%) while the top reason for workers under 45 years was the income (87%).
- Workers aged 65+ were more likely to say that they work because they enjoy it (71%) or it gives them a sense of purpose (71%) compared to their counterparts aged 45 and younger (46% and 47% respectively).

KEY FINDINGS: INDIVIDUALISE

Work design that is **Individualised** to the changing needs, strengths, and preferences of workers across the lifespan not only creates opportunities for all employees to engage in work in a way that suits their needs, but also ensures that workability, productivity and retention is maintained as workers grow older.

Analysis of the results (p. 54-58) shows that **many benefits occur when workers aged 55+ perceive that they have 'individualised' HR and work practices, such as flexible working, well designed jobs, a good fit between work and needs/skills, and a balance between work and care responsibilities**. Benefits include that mature workers are: **less likely to plan to leave the organisation, more engaged, more satisfied with their lives in general, and less likely to experience burnout**.

Despite these benefits, on average, our sample **reported low to moderate perceived availability of individualised HR practices in their employing organisations** (p. 36-39), with scores being poorest for workers over 55 years of age (with the exception of females over 65). For example:

- 65% of workers aged 55-64 reported that 'alternate career paths with a specific focus on employees of different ages' are not available in the organisations they work for (compared to 42% of younger workers);
- Almost two third (63%) of workers aged 55-64 reported that their employer does not 'offer phased retirement programs' (compared to 41% of younger workers);
- 60% of employees aged 55-64 reported that there are 'little to no opportunities to have their jobs redesigned or to transfer to a less strenuous job' (compared to 40% of younger workers);
- Just over one third (34%) of workers aged 55-64 reported their organisation does not provide 'opportunities for employees of all ages to take on challenging and meaningful new roles or work assignments'. Younger workers, especially men, are more positive about the presence of such opportunities (e.g., only 12% of 45-55 year old men report their organisation doesn't provide these opportunities).

Two thirds of respondents (66%) reported that their employing organisations support the use of flexible work practices (p. 38). However, **nearly one third (27%) reported that they had had an application for flexible work arrangements rejected**.

- The highest percentage of workers indicating that their applications had been refused in the past was in the 35-44 age category (47%). Within this category of 35-44, 53% of women reported that their application for flexible work arrangements had been refused in the past, compared to 32% for men the same age.

More than **one quarter of participants reported that they had had difficulties in fulfilling their family and caring responsibilities because of the "amount of time they spend on the job"** (p. 40).

- Young participants (18-44) reported more difficulties in balancing work and care than did more mature participants. For example, amongst 18-44 year olds, 39% of men and 42% of women found it difficult to balance work and family/care responsibilities, whereas for 55-64 year olds, these figures were 25% for men and 21% for women.

In terms of being able to "take an hour or two off during working hours to provide care / take care of personal, family matters", the most common strategies were 'following formal procedures' and 'directly negotiating with the supervisor' (p. 39). 'Asking a co-worker to take over' was less common.

- The use of these strategies varied by age. The likelihood of following a formal procedure to get time off, or asking a co-worker to take over, was greater amongst younger workers compared to mature workers. Directly negotiating with the supervisor was an especially common strategy for mature workers.

KEY FINDINGS: INDIVIDUALISE (continued)

These Australians' jobs are reasonably well-designed to meet psychological needs (p. 42-44):

- In terms of having **stimulating** and interesting work, the least stimulating work was reported by women 35-44 and the most stimulating work was reported by women 65+ and men 45-54 years;
- In terms of having **mastery-oriented work** in which people are clear about their responsibilities, women under 44 report the least clarity in their work, with women aged 65+ being most clear;
- In terms of having **job autonomy**, women aged 35-44, and men aged 45-54, reported the highest levels of agency in their work compared to men and women in other age groups. Agency for women in most age groups was typically lower than that reported by their male counterparts;
- In terms of having social support and a sense of meaning at work (**relational work design**), women aged 18-24 reported very low levels, whereas women in older age categories had more positive experiences, with women over 65 reporting the highest scores. Men of all age groups (except those aged 45-54) reported low to average levels of relational work design;
- Most people reported having **high levels of job demands**, such as time pressure and excess work load. Respondents under 45 indicated their work as being more demanding. Those aged 65+ reported the most tolerable (personally manageable) levels of demands.

Overall, **the work design quality reported by female participants aged 65+ was higher compared to their male counterparts**, which is consistent with the finding that these women perceive the highest levels of "fit with their job", and that they report the highest job crafting, which means they proactively mould their job to fit their strengths and interests.

With respect to retirement planning, over one third of all workers had engaged in some form of planning (p. 48). **As expected, engagement in retirement planning activities increased with age, although it is not as high as one might expect:**

- Looking closer at mature age respondents, only 32% of respondents aged 45-54 have engaged in retirement planning, and only 39% of those aged 55-64 have done so.

In contrast to some stereotypes about older workers' ability to cope with change, **self-reported levels of adaptivity increased with age**. In fact, 90% of participants over 65 reported that they had successfully coped with changes in their tasks at work. This was 10% higher than men and women aged 18-44.

KEY FINDINGS: INTEGRATE

With an ageing workforce comes an increasingly age-diverse workforce (p. 9-11). **Organisations need to ensure the efforts of workers of diverse ages are effectively integrated via knowledge sharing practices** so that workers can learn from the different knowledge and experiences of their colleagues.

Our analyses (p. 54-58) show that - **when employees aged 55+ perceive that they work for organisations that support mentoring and knowledge exchange across age-diverse groups - they also report higher work engagement, job satisfaction, and psychological wellbeing, and are less likely to leave their current employer as well as less likely to experience burnout at work.**

On average, workers reported low to moderate levels of integrative HR practices. **Workers aged 55 and over had the most negative views about the availability and incentivising of mentoring practices in their employing organisations** (p. 50). For example:

- Almost half (47%) of those aged 55+ reported that their company did not offer mentoring programs (compared to 30% of workers younger than 55), and almost two thirds (63%) of workers aged 55+ reported that their employer did not offer incentives for mentoring activities (compared to 41% of workers under 55).

KEY FINDINGS: INTEGRATE (continued)

In regard to knowledge transfer (p. 52), **workers 55 and over tended to report less positive experiences in terms of both being seen as a source of knowledge by their colleagues as well as receiving knowledge and advice from co-workers**. For example:

- Over one quarter of workers aged 55 and above (26%) reported that their colleagues do not provide them with knowledge and advice. Only 15% of those under 55 reported such a lack.

In terms of how participants perform in a team environment (p. 53), our results found that **older workers see themselves as more effective at communicating, coordinating and assisting their colleagues**. Women report overall higher levels of team work skills.

OVERALL CONCLUSIONS AND MOVING FORWARD

Mature workers strongly value work that treats people fairly irrespective of age (inclusive), that is flexible and adapted to fit their individual needs and preferences (individualised), and that involves positive intergenerational contact such as knowledge sharing across ages (integrative). Indeed, this research shows that most mature workers do not continue to work for financial reasons, but rather because of the opportunity work affords for being active, for having purpose, and for enjoyment.

Therefore, if as a society we want to aid Australia's economic success by harnessing the full potential of the mature workforce, we need to create different sorts of organisations and workplaces than those that typically exist right now. Creating inclusive, individualised, and integrative work will also mean that mature workers who stay in work will do so in a way that is healthy and productive, thereby supporting the successful ageing of Australians.

Our research shows a mixed picture. On the one hand, many mature workers in this sample, especially those ages 55-64, do not feel included in the workplace with, for example, age-biased opportunities for skill development, a limited availability of flexible work that fully caters for workers' individual needs and preferences, and a somewhat underwhelming degree of knowledge transfer amongst co-workers of different ages.

On the other hand, our research offers hope, because we see that women who have remained working beyond 65 have largely positive experiences, with higher reports of inclusive, individualised and integrative work practices. The actions taken by the organisations employing these women (and also likely the proactive crafting actions taken by the women themselves) have created positive and age-supportive organisational and managerial contexts. These findings show that it is indeed possible to create positive work and workplaces for mature workers, and we hope to see such situations emerge more widely.

Moving ahead, we hope this report will stimulate policy-makers, CEOs, HR professionals, and other relevant stakeholders to better value the mature workforce, and to take active steps to design and implement age-friendly policies and practices. More training and development of diversity professionals, line managers, and others involved in enacting work policies is needed to move in this direction, as is the provision of evidence-based guidance to help organisations to implement and embed these policies.

Research Background

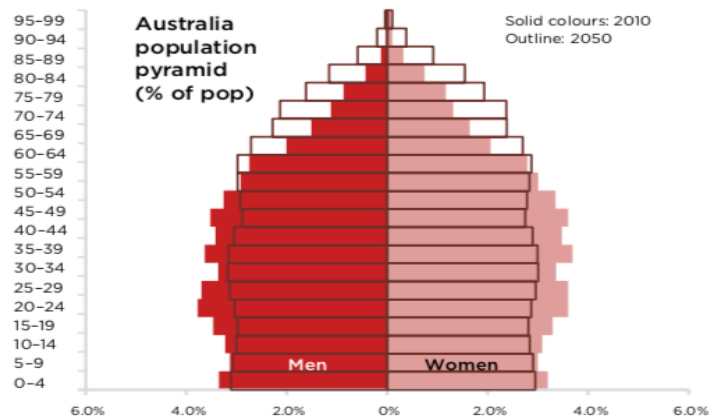
AUSTRALIA'S AGEING POPULATION

We are entering a period of unprecedented population ageing,¹ driven by increased life expectancy and declining fertility rates.² During the 21st century the number of people globally aged 60 or older is projected to **more than triple**.³ **Within Australia, this means that by 2050, 28.3% of the population will be aged 60 or older**, up from 21% in 2017 (Figure 1).⁴

CONSEQUENCES OF AN AGEING POPULATION

A consequence of these changes to the age composition of the Australian population is that **the dependency ratio**, which is the ratio between those at or above typical retirement age (i.e., age 65) over those of working age (age 15-64), **is expected to increase from 20% in 2010 to 39% in 2050**.⁵ This means that progressively more older Australians will be dependent on social and government supports for increasingly longer periods of time, and there will be fewer working-age adults contributing to the system that helps fund those social supports.

Figure 1: Projected change in the age structure of the Australian population 2010 to 2050.

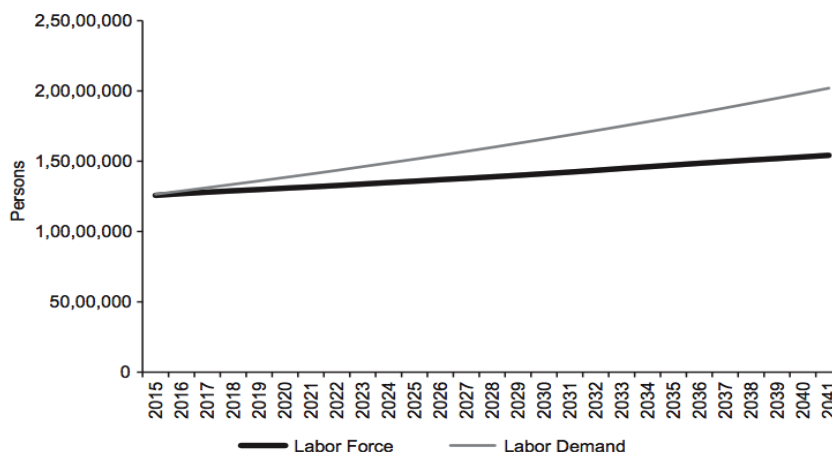


Source: CEPAR 2013.

PROJECTED LABOUR SHORTAGES

At the same time, **forecasters predict Australia will experience increasing labour shortages over the coming decades as labour supply falls short of labour demands** (Figure 2).⁶ Analysts' modelling shows that increasing productivity of the available workforce will not bridge the labour supply-demand gap. Therefore, organisations across all Australian industries will need to find new ways to meet their labour demands. One solution is the employment and retention of older workers.

Figure 2: Australian labour market supply and demand model 2015 to 2041.



Source: Earl, Taylor, Roberts, Huyhn, & Davis, 2017.

MATURE WORKERS AS A VIABLE SOLUTION

Taking into consideration population ageing trends, and by association the labour pool landscape for the foreseeable future, business leaders and organisations should look to mature adults as a key resource.

Strategic Necessity

The workforce as a whole is ageing regardless of whether or not organisations are strategically preparing for this demographic shift. Labour force participation rates of mature adults are growing. Accompanying this is an increase in age diversity within workplaces, not just in terms of the average worker age, but in terms of the age distribution of the workforce. It is becoming more common for the age composition of an organisation to include multiple generations. This presents challenges for managing the differing wants and needs of an age diverse workforce.⁷ However, it also presents opportunities to leverage the strengths and skills of workers at all stages of their working lives.

Competitive Advantage

Apart from the strategic need, organisations who proactively approach managing an ageing and age diverse workforce may gain a competitive advantage.

Typically, **management practices tend to focus on reactive measures** that are government mandated and regulated, such as taking steps to be compliant with employment laws, or cost little (in terms of time, effort, or financial expenditures) to implement, such as instituting a new employment policy. **Proactive management practices, such as those involving training and investments in mature workers, are infrequently considered.** Moreover, **implementing age-inclusive human resources practices fosters a positive age diversity climate, which in turn improves organisational performance** (Figure 3).⁸ These practices consider the needs and values of workers of all ages, and include age-neutral hiring practices and access to training and development, providing career opportunities regardless of age, and valuing the contributions of workers from all age groups.

Taken together, organisations who adopt age inclusive management practices aimed at harnessing the knowledge, skills, and abilities of mature workers and an increased age diverse workforce stand to benefit from their efforts.

Figure 3: The impact of age-inclusive human resource practices on company performance (N = 93 organisations, 14,260 employees).



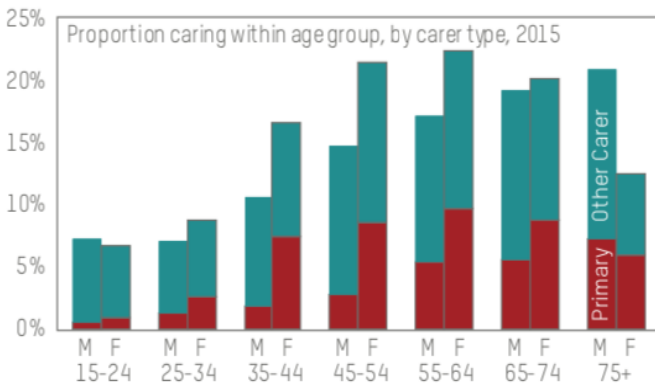
Source: Boehm, Kunze, & Bruch, 2014.

RISE IN CARER RESPONSIBILITIES

One of the obstacles that affects the extent to which individuals are able to participate in the labour market is carer responsibilities.⁹ This includes caring for children, but also caring for elders and those with disabilities.

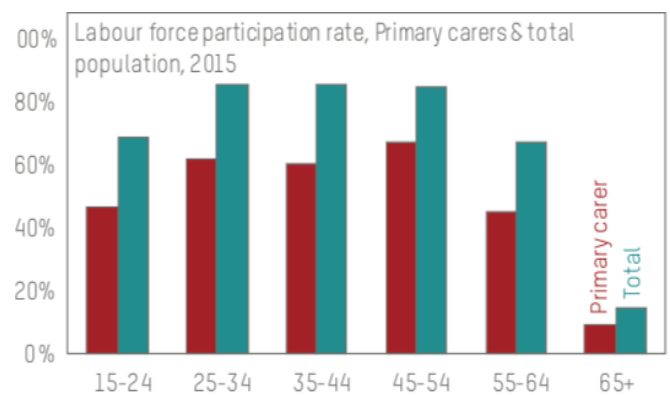
In Australia, mature adults are more likely to be the primary carers for elders and persons with disabilities than younger adults (Figure 4).¹⁰ Furthermore, a higher proportion of women have carer responsibilities. **Those primary care givers' labour force participation rates are more than 20% lower than the general population** (Figure 5). As the population ages, elder care responsibilities will also increase, which in turn affect the caregivers' ability to fully participate the labour market.¹¹

Figure 4.



Source: ABS, 2015.

Figure 5.



WORK AND SUCCESSFUL AGEING

Labour force participation is also significant for individuals themselves, beyond the financial incentives received from working. **Work plays a central role in individuals' identity, and is an important factor in how well people age.** The broader notion of "successful ageing" encompasses maintaining physical and cognitive abilities, social relationships, and overall life satisfaction, as well as the avoidance of debilitating diseases, into old age.¹² In the work context, successful ageing is often defined in terms of maintaining health and work motivation and ability, and how individuals' trajectories of various work-related outcomes (e.g., job performance, job attitudes) compare to their same-age peers.

Successful ageing at work is affected, in part, by how well aspects of the job and work environment match the needs and abilities of the worker.¹³ **Organisational practices and strategies can significantly affect the successful ageing process, and thereby how long workers remain active in the workforce.** Based on the population landscape, it is imperative that organisations do their part to create work environments that promote successful ageing at work and beyond. Doing so will support the ability of mature-age workers to actively participate in the labour market throughout their working life. By supporting their contribution, organisations are likely to retain access to the knowledge and experience these workers have accumulated over the course of their entire work lives.

Include, Individualise, Integrate Model

EFFECTIVE PRACTICES FOR AN AGE DIVERSE WORKFORCE

For organisations to proactively manage the challenges associated with projected demographic changes within the workforce, research is needed to guide what actions work for whom, when, and in which conditions.

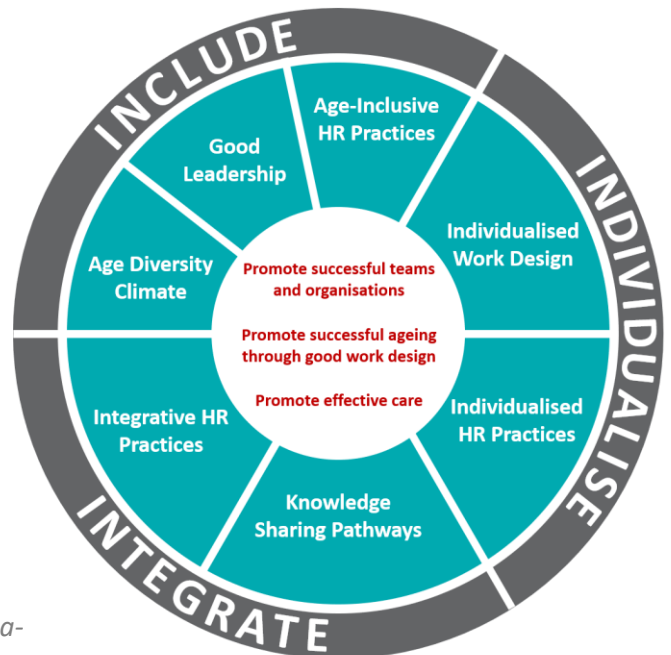
The theoretical and empirical research on mature workers is vast, complex and lacks high quality intervention research.¹⁴ To meet the needs of organisations, we have developed a model that translates available research to highlight a range of actions that can promote successful teams and organisations, successful ageing, and effective care outside of work.¹⁵

This framework identifies three sets of practices: **Include**, **Individualise**, and **Integrate** (defined below). Within these categories, our model also differentiates between organisational actions, experienced reality, and individual actions.

- **Organisational actions:** organisational policies and practices that support mature workers.
- **Experienced reality:** mature workers' experiences of their jobs that guide their behaviour.
- **Individual actions:** mature workers' responses to the organisational environment, guided by their experienced reality.

We used this framework to guide the design and analysis of this research.

This model is based on Parker, S. K., Andrei, D. M. (2019). Include, Individualize, and Integrate: Organizational Meta-Strategies for Mature Workers, Work, Ageing, and Retirement. Work, Aging and Retirement, waz009.



INCLUDE

Mature workers are included, and their contribution is valued, without discrimination or stereotyping.



INDIVIDUALISE

The needs of mature workers are accommodated in their jobs and careers, to ensure workability, productivity and retention.



INTEGRATE

The strengths of mature workers are actively used through effective team design and positive interactions across different age groups.

INCLUDE, INDIVIDUALISE, AND INTEGRATE MODEL

INCLUDE: ACCEPTING AND VALUING MATURE WORKERS

Include refers to the vast body of research that shows the benefits of an inclusive climate for diverse workers.^{16,17} Inclusive strategies ensure diverse members are accepted as members of a group (meeting people's need to belong) whilst also allowing them to maintain their need for a unique sense of self.¹⁸ Include means ensuring all workers – irrespective of age – are welcomed and valued.

Theoretical basis:

- Similarity-attraction paradigm: people tend to prefer to interact with those similar to themselves on the basis of observable traits (e.g., gender, age, race), which can lead to exclusion of mature workers.¹⁹
- Stereotype research: beliefs about the attributes of mature workers tend to be negative (e.g. “older workers dislike change”), resulting in biased decision making and evaluative processes in organisations.²⁰

Research spotlight: Across 93 companies, research showed that the implementation of age-inclusive HR practices fostered a sense of inclusion, which then predicted improved firm performance and lower collective turnover intentions.²¹

Practice spotlight: Inclusion strategies implemented by ANZ Bank (e.g. career extension programs, targeted recruitment) led to greater retention of mature workers and a significant increase in retirement age.

INDIVIDUALISE: ADAPTING WORK TO ONE'S NEEDS

Individualise relates to the need to adjust work to meet the individual and unique needs of an ageing workforce. As people age, physical, cognitive, affective, and life demands changes occur. *Individualise* strategies adapt work and work practices to meet people's changing needs, recognising that people age in different ways.²²

Theoretical basis:

- Selective Optimisation with Compensation Theory (SOC): individuals manage change across the lifespan by selecting goals and managing psychological resources to maximise gains and compensate losses.²³
- Socioemotional Selectivity Theory (SST): people's goals depend on their age. As employees age, their priorities shift towards more positive emotional goals rather than knowledge acquisition.²⁴

Research spotlight: Research by CEPAR Associate Investigators (AIs) shows that younger workers benefit more from task variety while older workers benefit more from skill variety²⁵ and react differently to job feedback.²⁶

Practice spotlight: In 2017, workers on a BMW production line in Germany made 70 small changes to work methods and equipment to reduce physical strain. Productivity improved by 7% in one year, as did product quality.²⁷

INTEGRATE: FOSTERING POSITIVE TEAMWORK

Integrate pertains to research showing that organisations can harness the advantages of age diversity if they create the conditions that age diverse teams need in order to thrive,²⁸ and when they foster positive intergenerational learning and knowledge sharing.^{29,30} *Integrate* strategies improve how members of diverse age groups interact, share knowledge and learn from each other.

Theoretical basis:

- Information/decision making perspectives of diversity: recognising that young and older employees have unique experiences, knowledge and skills that can be harnessed and shared to solve complex problems through positive interactions and knowledge sharing.³¹
- Social exchange theories: younger and older workers possess resources they each value but might not have, therefore fostering reciprocal processes leads to positive interrelations.³²

Research spotlight: Research by CEPAR AIs indicates that generations possess distinct expert, practical, social, and self knowledge. Intergenerational learning is a bidirectional process with mutual knowledge exchange across time.^{33,34}

Practice spotlight: Mentoring interventions implemented at Central Baptist Hospital (USA) have been shown to reduce turnover for the entire workforce and increase satisfaction.³⁵

Survey Method and Demographics

SURVEY METHOD

About the survey	Survey instrument: constructs and sample items are available in Appendix A.
Sampling Procedures	Data collection processes, procedures, and limitations.
Interpreting the Report	Representativeness of the report, inferences, and limitations.

DEMOGRAPHICS

About the sample	Overview of the sample, including comparisons with the Australian population.
Sample distributions	Demographic characteristics broken down by age and gender.

SURVEY METHOD

ABOUT THE SURVEY

This large-scale survey of Australian employees sought to assess mature workers' perceptions of support in the workplace and to understand their experiences. A detailed overview of the survey used in this research, the scales used to assess constructs, and sample items can be found in Appendix A at the end of this report.

SAMPLING PROCEDURES

The survey data was collected using a convenience sample obtained through Australian online panels. Convenience sampling or availability sampling, is a type of non-probability sampling method that relies on data being gathered from individuals who are available to participate in the study.³⁶

The survey questionnaire was distributed electronically to employed individuals working at least one day a week. Given the specific focus of this project on mature workers, quotas were set for age composition with the aim of oversampling working individuals aged 45+. Thus, employees aged 45+ accounted for two thirds of the sample, with the remaining one third comprising of employees 18-44 years old. We included younger workers to provide a point of comparison. A second quota was set for gender composition so that we sampled approximately the same numbers of men and women.

The Australian Bureau of Statistics (ABS) defines mature workers as employed people aged 45-64 years.³⁷ However, the analyses based on this survey identified the age of 55 years as being a significant age threshold in terms of opinions and behaviours. Hence for many analyses in this report, we focus on mature workers who are 55+ years.

INTERPRETING THIS REPORT

The sample included 2,009 people who are working. The sample does not include retired individuals or people looking for a job. This composition means, for example, we cannot comment on the experiences of those mature individuals who have decided to leave work or were forced to leave work (e.g. due to not being able to combine work and care), nor can we comment on the experiences of mature individuals who have been excluded from getting a job due to bias in recruitment and selection processes. Caution should be exercised when making inferences from this study to the Australian population.

This report is based on self-reported data collected at a single point in time and does not allow for causal inferences.

Comparisons across age groups do not adjust for non-age specific differences in these groups (for example, mature workers tend to be more experienced and more likely to have older children than younger workers, but we do not adjust for these factors when presenting findings about age). We, therefore, assume differences in experiences across age groups are partly a function of chronological "age", but also reflect life stage and other such factors.

STRUCTURE OF THIS REPORT

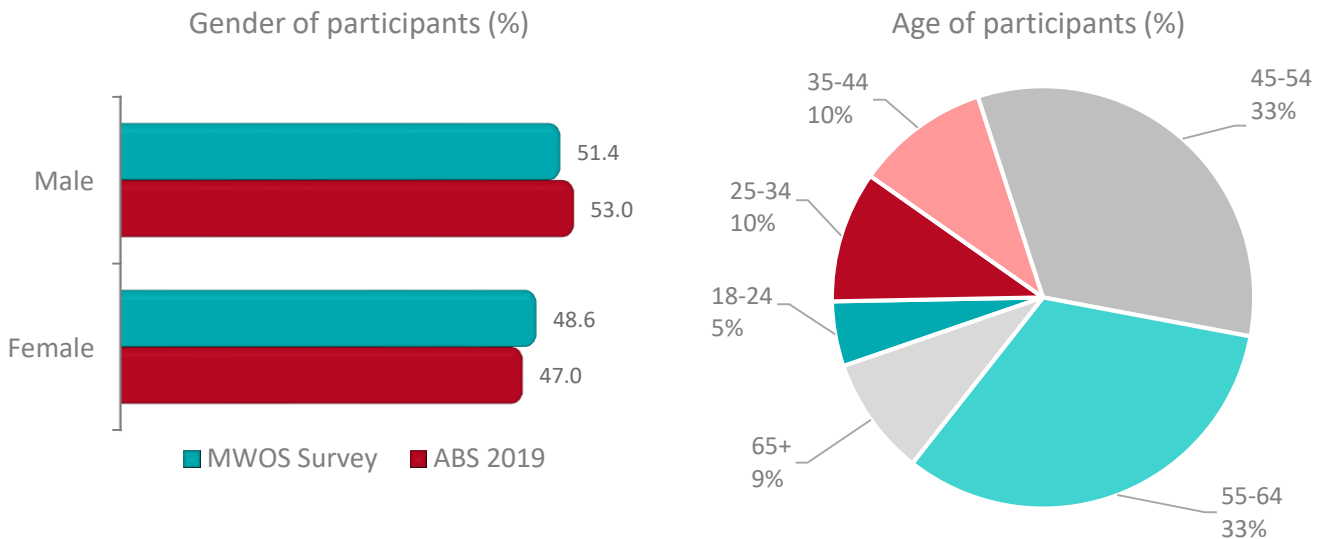
Following the description of the demographics of the sample, we present the findings in regard to the extent of **Include** organisational practices, as well as workers' experienced reality and individual actions. We then follow with the same format applied to **Individualise** and **Integrate**.

We end the report with the **Outcomes** section. In this section, we describe how the key work and organisational practices (within **Include**, **Individualise**, and **Integrate**) correlate with job and personal outcomes such as job satisfaction. This section, therefore, shows the potential impact when these practices are implemented in organisations.

DEMOGRAPHICS

AGE AND GENDER

The sample included 2,009 Australian workers aged 18 to 81. It was purposefully designed to over-represent the mature working population. Consequently, the age distribution does not mirror the general population of Australia. Instead, it allows for detailed analyses focused on the age categories of 45-54 representing 33% of the sample, 55-64 representing 32.7% of the sample, and of 65+, representing 9.1% of the sample.

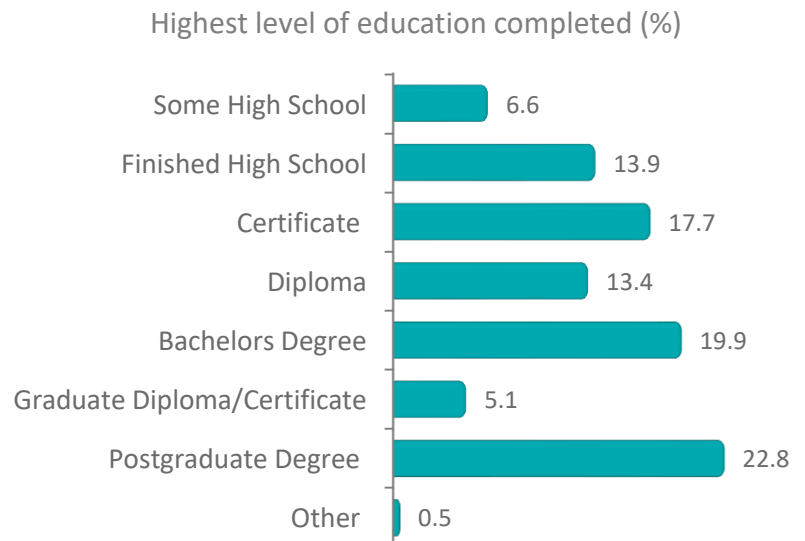


Despite the non-probabilistic nature of the sampling method, the resulting sample distribution is similar to the population distribution reported by the ABS, in terms of, the main characteristics of interest (such as gender, industry and occupational role).

With 51.4% male employees and 48.6% female employees, the sample is fairly balanced in terms of gender, closely resembling the working Australian population distribution.³⁸ Although the survey accounted for other gender categories, data analyses only consider the binary female/male due to the insufficient number registered on all other categories.

EDUCATION

A majority (61.8%) of the respondents have completed at least a Diploma degree, with over 22% having completed a Postgraduate degree, 5% a Graduate diploma and about 20% a Bachelors diploma. At the other end, only 6.6% of the sample has not finished high school. While not absolutely representative of the Australian population, the respondents reflect the professional role structure and income distribution dominated by highly skilled workers; in general, highly educated individuals working in highly skilled jobs are also better remunerated.

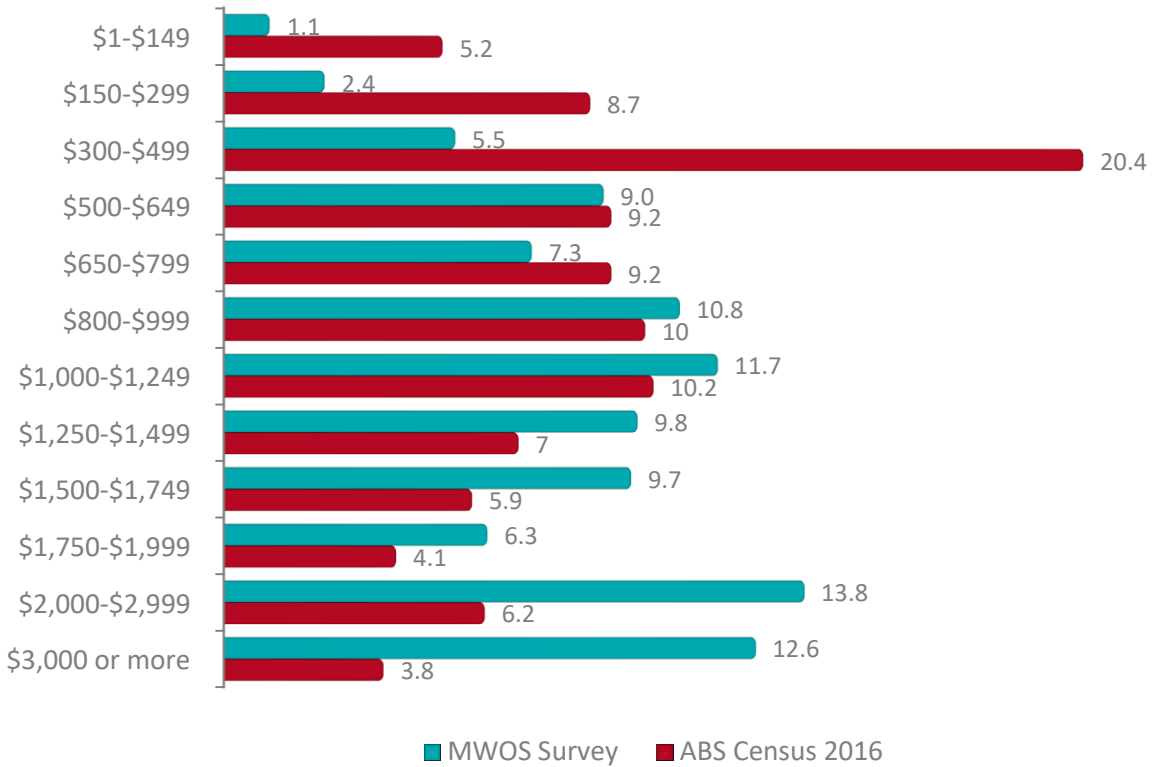


DEMOGRAPHICS

WEEKLY INCOME DISTRIBUTION

The sample was slightly skewed towards higher income earners, including fewer individuals with low incomes and more individuals with very high incomes than the general population as measured in the 2016 ABS Census. This is explained by the structure of the sample, which included more individuals working in better paid jobs due to their seniority and a higher number of older individuals.

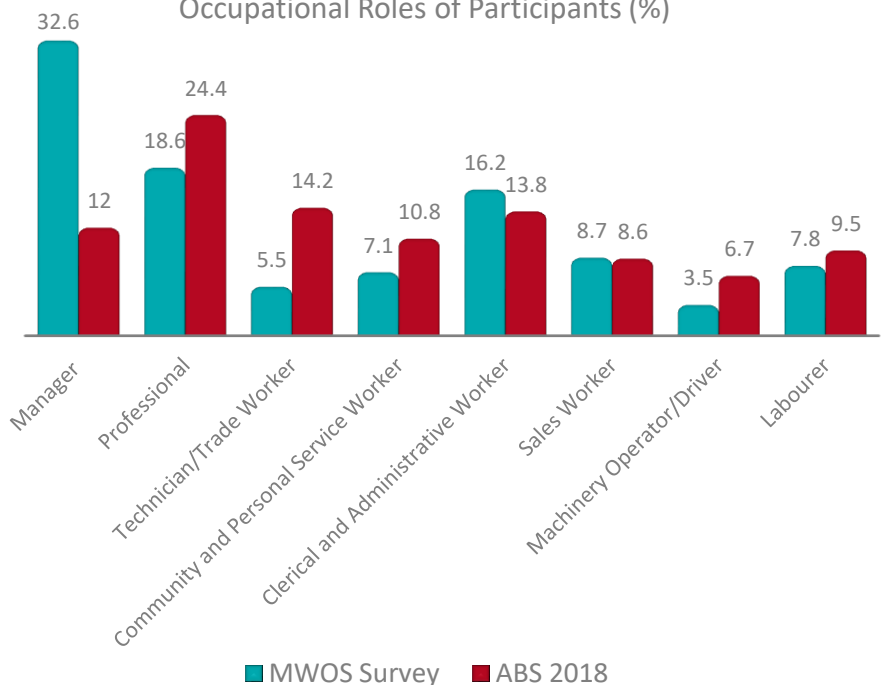
Weekly Income Distribution (%)



OCCUPATIONAL ROLES OF PARTICIPANTS

When comparing the occupational role distribution, the data showed that there were more highly skilled individuals, professionals and managers in the sample than in the Australian population as described by the national statistics.³⁹ As almost a third of the sample represents those in a managerial position, some results may overrepresent the opinions of managers over those in different occupations. However, given the nature of the sample and the ‘by design overrepresentation’ of mature workers, the higher percentage of individuals in highly skilled roles is not surprising.

Occupational Roles of Participants (%)

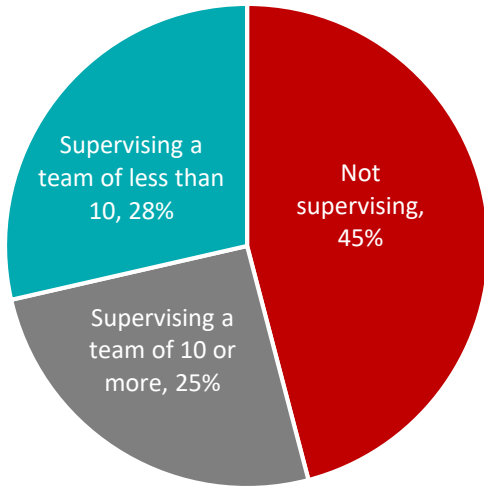


DEMOGRAPHICS

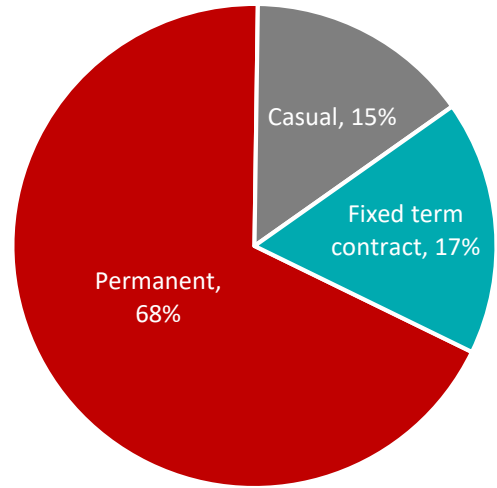
SUPERVISORY ROLE AND EMPLOYMENT TYPE

A quarter of the respondents (25%) reported supervising a work team comprising of 10 or more workers, while, just over a quarter of respondents (28%) reported supervising a work team of less than 10 workers. When looking at the type of employment contract, the data showed that 68% of the respondents were employed on a permanent contract, 17% on a fixed term contract and 15% work on casual basis.

Supervisor Role (%)



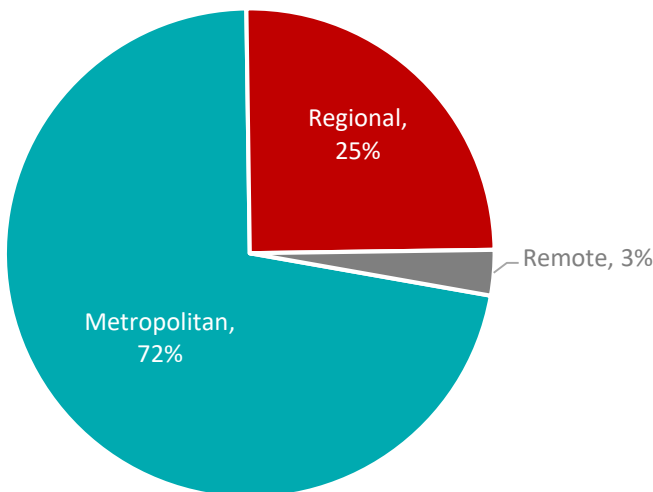
Employment Type (%)



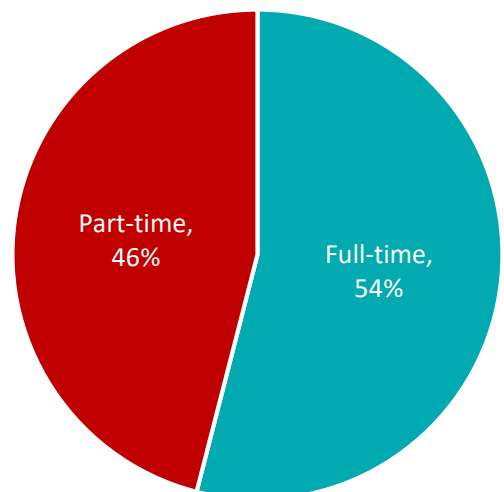
WORK LOCATION AND WORK HOURS

54% of the respondents were working full-time, while the remaining 46% worked on a part-time basis. Most (72%) had a workplace located in a metropolitan area, followed by 25% working in a regional area and only 3% having a workplace located in a remote area.

Work Location (%)



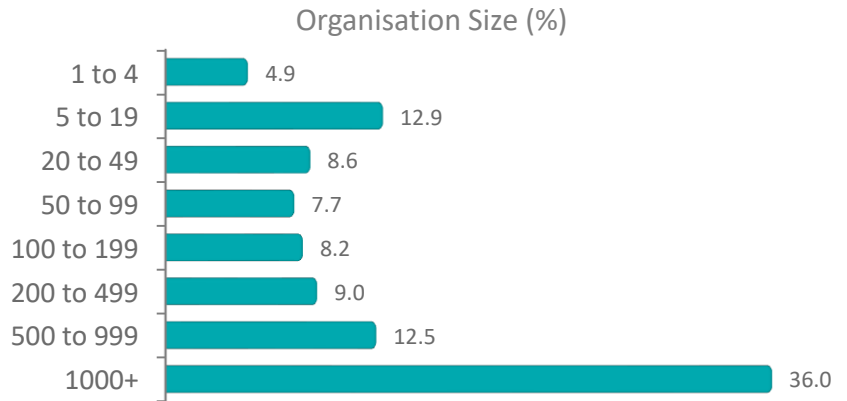
Work Hours (%)



DEMOGRAPHICS

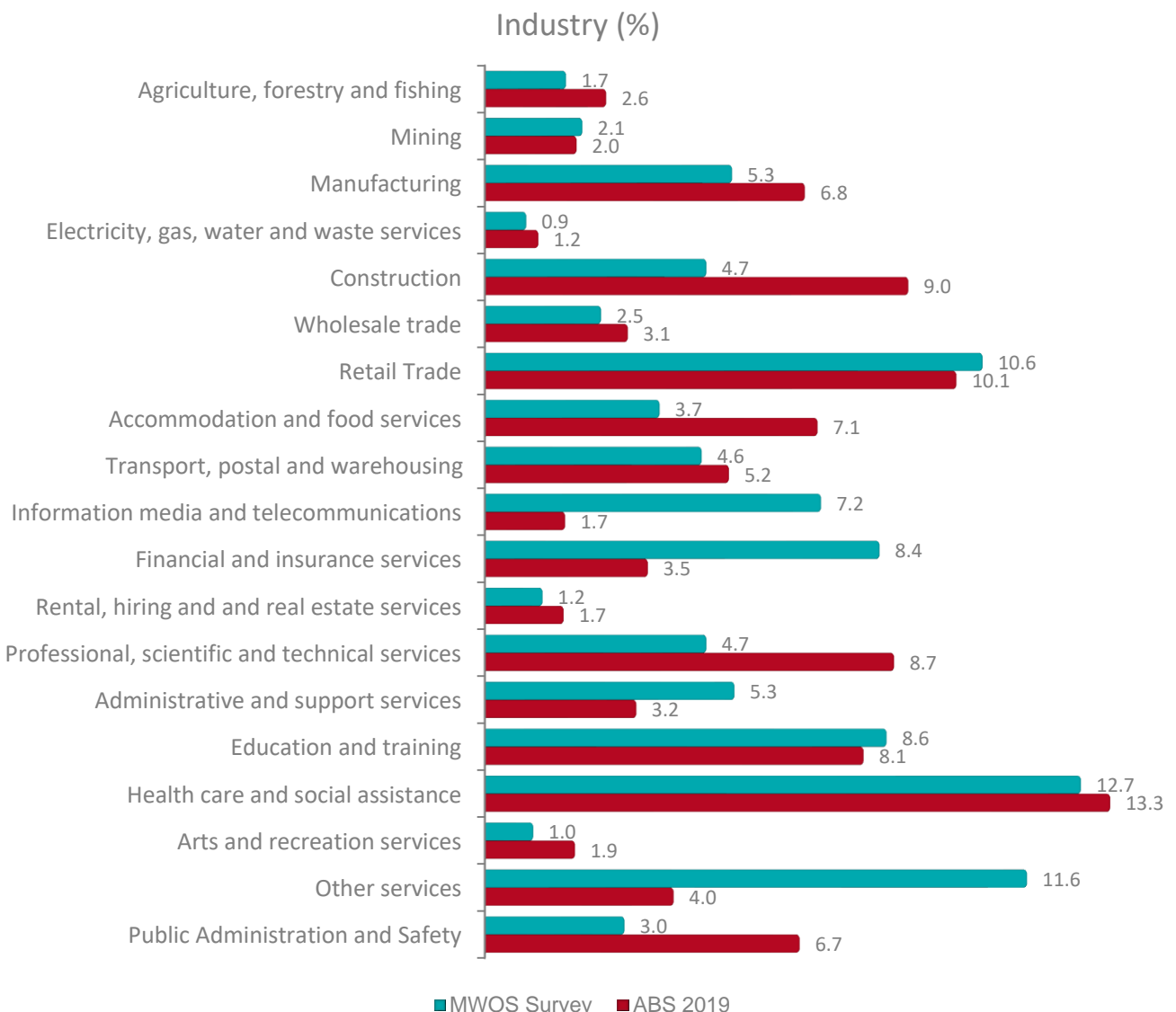
ORGANISATION SIZE

The majority of the respondents worked for large organisations. Thirty-six per cent of the participants worked in organisations with more than 1000 employees and around 21% in organisations with between 200 and 999 employees. Only 5% of the respondents worked for organisations with less than 5 employees.



INDUSTRY

The survey data distribution is fairly balanced across industries when compared to the ABS 2019 statistics. A few industries were somewhat underrepresented, such as Construction, Accommodation and Food Services, Professional, Scientific and Technical Services and Public Administration and Safety. There were also a few industries overrepresented in the sample, such as Information, Media and Telecommunications, Financial and Insurance Services and Other Services.

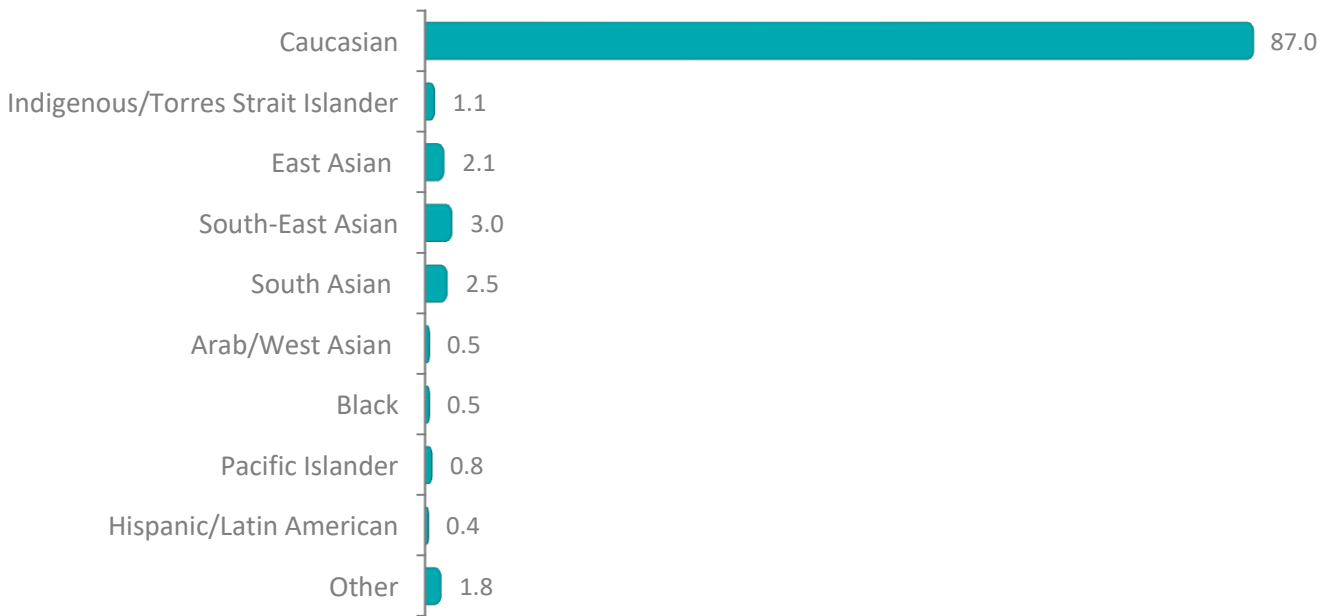


DEMOGRAPHICS

ETHNICITY

In addition to work-related demographics, the MWOS Survey also collected data on ethnicity and relationship status. These characteristics tend to be associated with, or are used to explain, work outcomes or other work-related issues. As shown below, the vast majority (87%) of the survey respondents have self-identified as Caucasians, followed by South-East Asians (3%), South Asian (2.5%) and Indigenous/Torres Strait Islanders (1.1%).

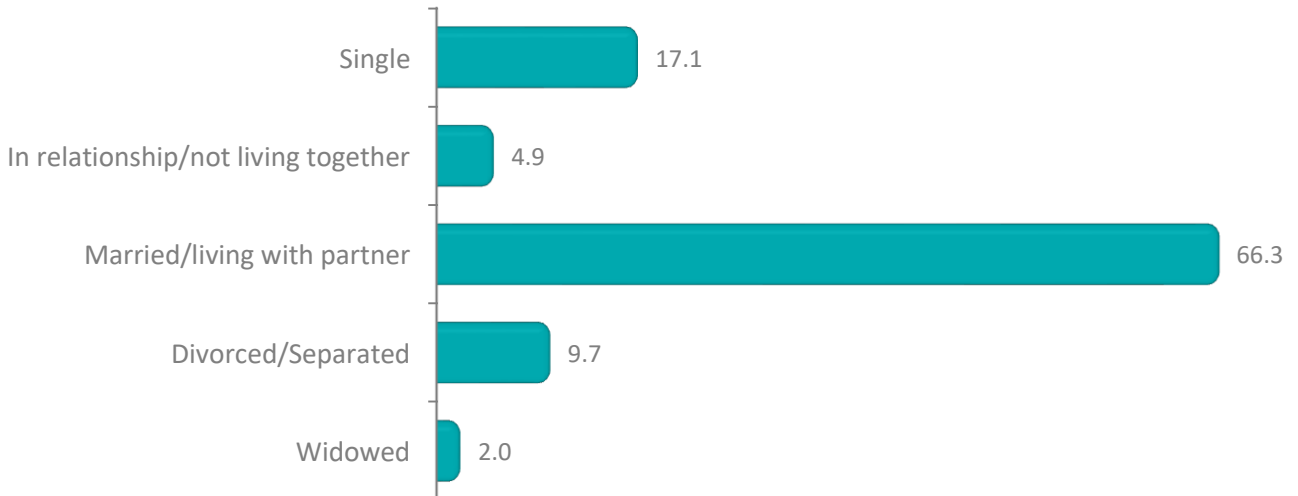
Ethnicity (%)



RELATIONSHIP STATUS

Most of the respondents (71.2%) had a partner, with 66.3% married or living together. The other 28.8% of the sample included employees who did not have a partner or were widowed.

Relationship Status (%)



DEMOGRAPHICS

AGE AND GENDER BREAKDOWNS USED THROUGHOUT THE REPORT

Throughout the report, we provide detailed breakdowns of findings into twelve groups of age and gender. Specifically, we provide separate findings for men and women in the age categories of 18-24, 25-34, 35-44, 45-54, 65+.

To support the interpretation of these breakdowns, we have provided a more detailed analysis of the demographics for these groups in Appendix B.

As can be observed, and supported by statistical analyses, demographic, contractual, and background aspects differed significantly across the age/ gender categories. Consequently, the categories we used may reflect or capture differences beyond chronological age.

For example, as noted in Appendix B, men in the age category for 45-54 were disproportionately managers, had higher incomes, and were supervisors of large teams, permanent workers, metropolitan-based and with the greatest number of dependent children.

The highest percentage of female managers was found in the 35-44 age group, and this group also had the highest percentage of female workers earning an income above the average, working full-time, and working in metropolitan areas. The highest average number of dependent children in care was reported by women aged 35-44.

Women 65+ held the highest percentage of professional roles, were the highest percentage of women working part-time, and were the highest percentage of women hired on a permanent contract basis. However, this age group also included the highest percentage of below average incomes.

These differences should be considered when interpreting the findings in which we compare scores across the age/ gender groups.

Number of Participants in Each Age Category

Age	Male	Female
18-24	19	79
25-34	71	131
35-44	60	146
45-54	349	313
55-64	399	256
65+	133	50
Total*	1031	975

*Total sample N=2009. There were 3 respondents who did not answer to the Gender or Age questions.

Include

The *Include* theme focuses on how to eliminate bias and discrimination to create a work environment in which all employees, regardless of age, feel welcomed and valued as fully contributing members of their organisation.

Organisations that successfully promote inclusion through their **organisational actions** not only welcome diverse individuals but also value the characteristics that make them unique. Such actions create **positive experienced realities** for employees, and shape their **individual actions**.

Inclusive work environments are increasingly important as Australia's demographics continue to shift and the workforce becomes more age-diverse.

ORGANISATIONAL ACTIONS

Age diversity climate

Employees' shared perceptions of their organisation's diversity-related policies, practices, and procedures.

Age-inclusive HR practices

Human Resources practices that specifically help mature employees to feel included.

Leadership quality

Leaders that respond to the needs of employees and value their contributions.

EXPERIENCED REALITY

Age bias perceptions

Individuals' experiences of unfair treatment at work due to age.

Family supportive environment

Individuals' perceptions that the work environment allows them to prioritise family commitments.

INDIVIDUAL ACTIONS

Career withdrawal behaviour

Individuals' withdrawal from participating in work activities.

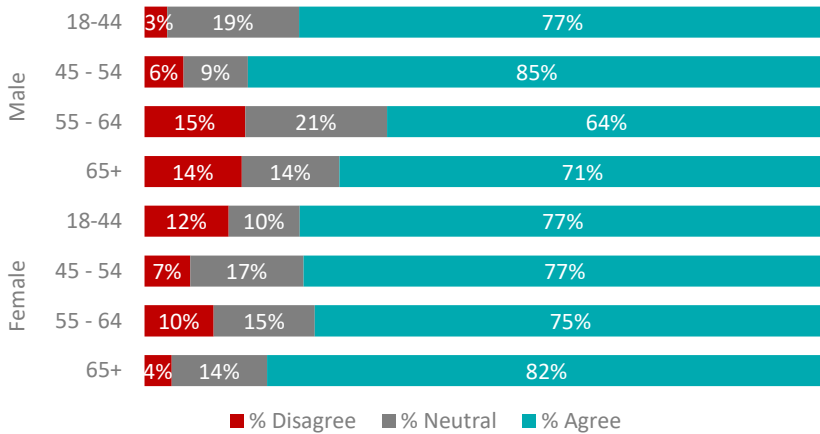
Retirement obligation

Mature employees' (unhelpful) beliefs that they should retire to "make way" for younger employees.

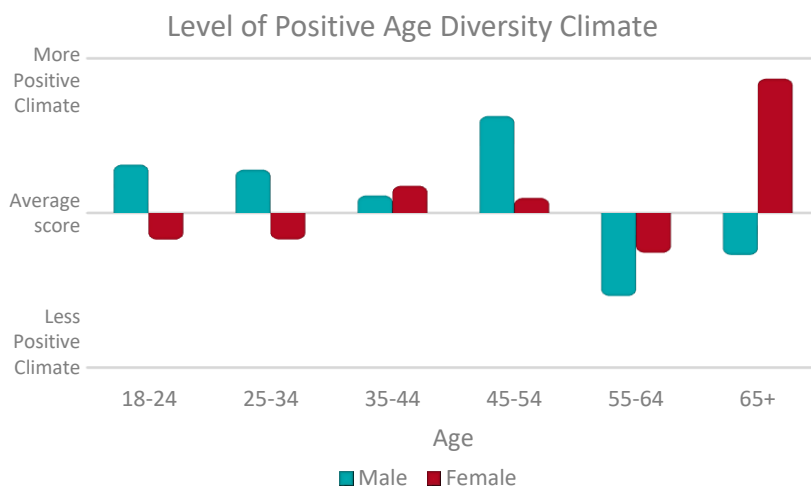
ORGANISATIONAL ACTIONS: AGE DIVERSITY CLIMATE

On average, respondents in our sample reported positive age diversity climates in their employing organisations (average score 3.9/5). Men 55+ years perceived a less positive age diversity climate in their workplace than other groups. Women 65+ years perceived a more positive age diversity climate.

"Our company makes it easy for people from diverse age groups to fit in and be accepted"



A closer analysis (see below) further shows that, with the exception of women aged 65+, the most negative views on age diversity climate are held by employees aged 55 and above. Specifically, for men aged 55-64, 14.8% report that their company makes it difficult for people from diverse ages to fit in and be accepted. For women in this age bracket, the percentage is 10.1%, and for men aged 65+, the percentage who report experiencing poor diversity climate is 14.3%.



WHAT IS AGE DIVERSITY CLIMATE?

Age diversity climate refers to employees' perceptions of the fair treatment of employees of all ages in organisational policies, practices, procedures, and rewards.¹ Importantly, age diversity climate is about *perceptions* of treatment (not *actual* treatment), but perceptions are crucial in shaping behaviours like early retirement.

A positive age diversity climate suggests that employees do not believe that age (either youth or maturity) presents a barrier to participation or progression in the organisation.

Research shows that a positive age diversity climate is associated with positive outcomes for individual employees, teams and overall organisation performance.²

With age diversity projected to continue to increase in Australian organisations, creating an environment in which all employees feel valued regardless of their age is important.

Organisations can improve their age diversity climate through the development of age-inclusive Human Resources policies and practices, such as age neutral hiring procedures, equal access to training and development, and fair opportunities for promotion.



Workers who experience a positive age diversity climate are also much more likely to report higher levels of job satisfaction ($r=.47$) and reduced turnover intentions ($r=.36$).

20%

20% of sales workers aged 55-64 reported that their organisation did not make it easy for people from diverse age groups to fit in and be accepted. This was higher than any other age group.

45+

Employees aged 45 and over working in remote areas experience more positive age diversity climates.

ORGANISATIONAL ACTIONS: AGE-INCLUSIVE HR PRACTICES

WHAT ARE AGE INCLUSIVE HR PRACTICES?

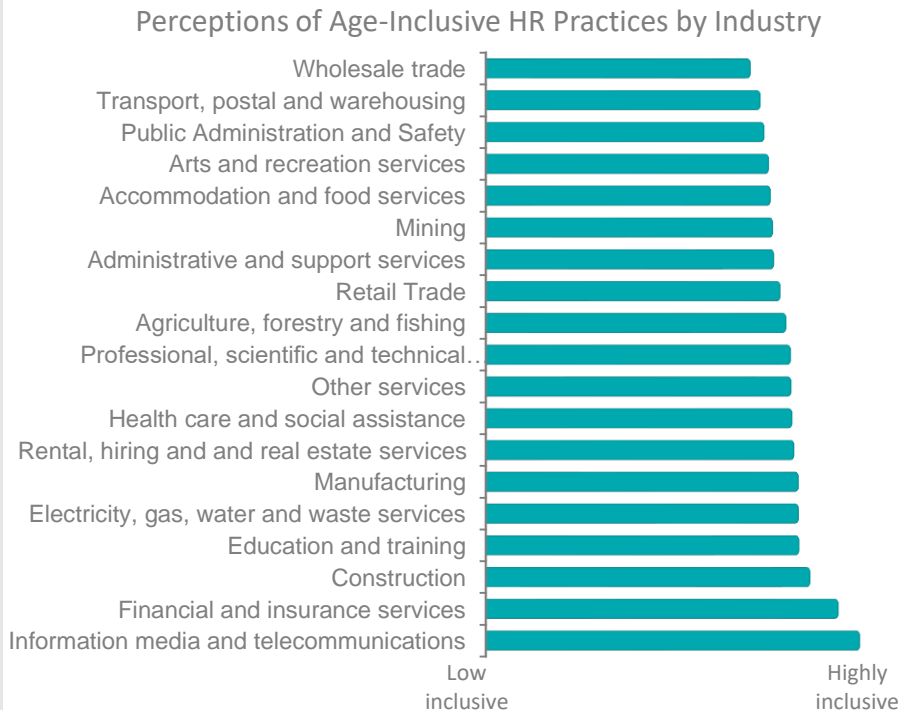
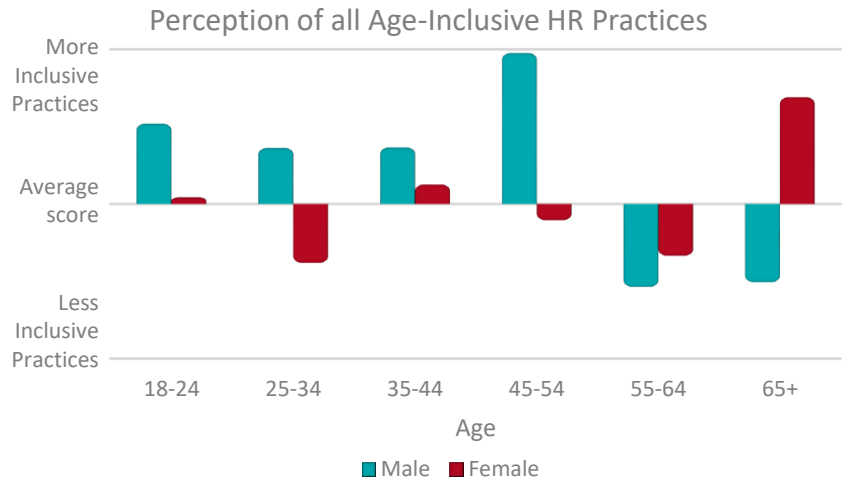
Age-inclusive HR practices refers to the provision of human resources practices in a non-discriminatory way, such as ensuring fair processes for attraction, selection, training and skills development, career transitions and promotions.³

The presence of such HR practices demonstrates that mature employees are valued in the organisation, which helps to attract and retain mature employees. These practices are vital to ensuring the long term success of organisations and our economy.⁴ Greater reliance on mature employees could be a solution to the serious skill shortages predicted for the Australian workforce.

As one example, fair access to training and development opportunities will help mature employees to retrain and acquire the skills needed to cope with an increasingly digital environment. It is important that organisations support employees in maintaining their skills over a longer working life.

Our survey measured working Australians' perceptions of their organisation's skills monitoring and training regardless of age; non-discriminatory recruitment practices; and availability of elder-care leave opportunities.

The graph below depicts respondents' perceptions of age-inclusive HR practices in their employing organisations. Generally, employees aged 55 and over perceived their organisations' policies to be less age inclusive than younger employees, with the exception of women aged 65+ (these women perceive HR policies as being more inclusive than their male colleagues).



Respondents in medium-sized organisations had the most positive perceptions of their organisation's age-inclusive HR practices.



Professionals working in white collar industries are the most positive about their organisations' HR practices, whereas blue collar professions, such as machinery operators, were less positive.



Age-inclusive HR practices were positively associated with outcomes such as job satisfaction ($r=.54$) and affective commitment ($r=.57$).

ORGANISATIONAL ACTIONS: AGE-INCLUSIVE HR PRACTICES

WHICH AGE-INCLUSIVE HR PRACTICES ARE EMPLOYEES MISSING OUT ON?

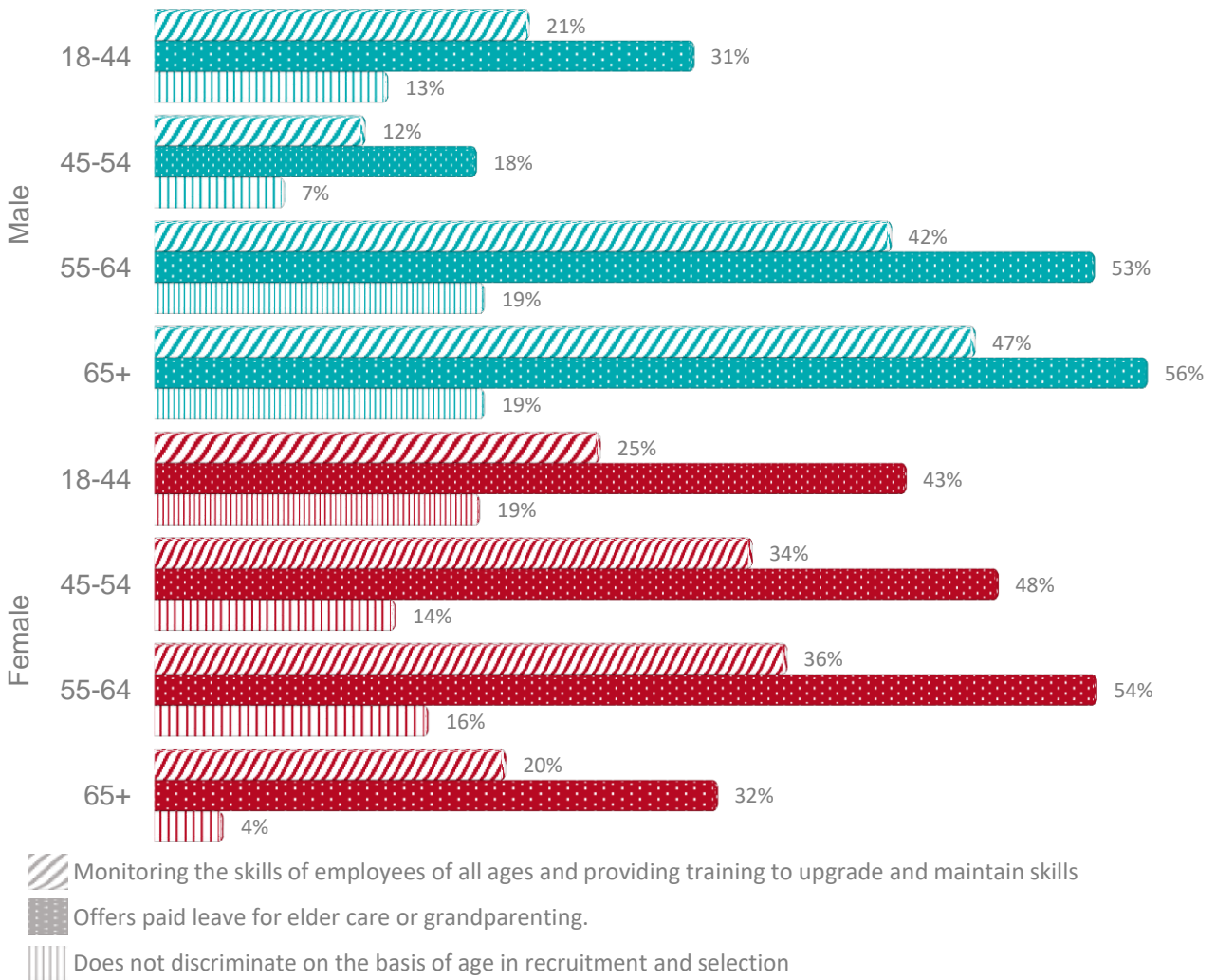
More specifically, the age-inclusive HR practices we considered in the survey include non-discriminatory recruitment processes; access to paid leave for elder care or grandparenting; and monitoring skills and providing training to all employees.

The graph below depicts negative perceptions of the availability of these practices in Australian organisations by age and gender. Notably, almost 40% of respondents in the 55 to 64 age group (males, 41.9% and females 35.9%) and the 65+ age group (males and females 46.6% and 20% respectively) reported negative perceptions of their organisation’s actions in monitoring skills to employees and providing training regardless of age. This stands in contrast to the 25% of the total respondents in the 18 to 44 age group, who reported little to no access.

Across all age groups, access to elder care and grandparenting leave appears to be uncommon in Australian organisations. However, negative responses were more than 10% higher for the 55-64 year olds (males and females reported 53.4% and 53.5% respectively) compared to 18-44 year olds (males, 30.7% and females, 47.9%).

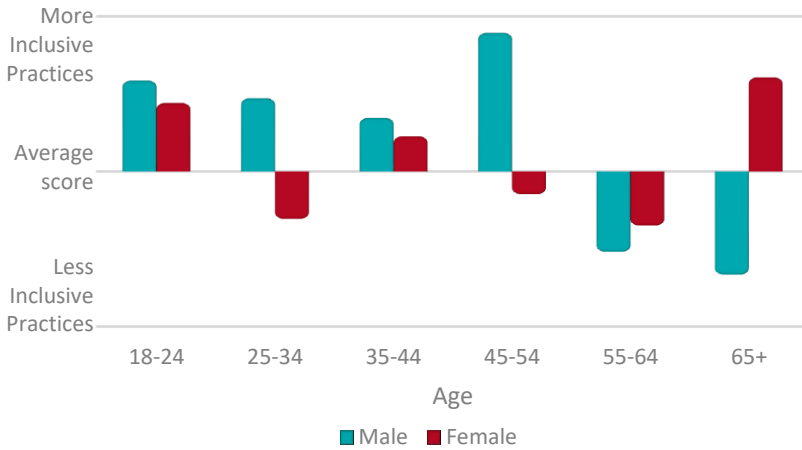
Finally, on average, men and women aged 55-64, and men aged 65 and over, reported higher age discrimination in recruitment and selection processes than any other age group. This rate is less negative for women aged 65 + years (only 4.0% of this group perceived age discrimination in these processes).

Percentage of respondents who indicated that they had **LITTLE/NO ACCESS** to each Individualised HR Practice in their organisation



ORGANISATIONAL ACTIONS: AGE-INCLUSIVE HR PRACTICES

“My organisation is monitoring the skills of workers irrespective of their age and providing training to upgrade and maintain skills”



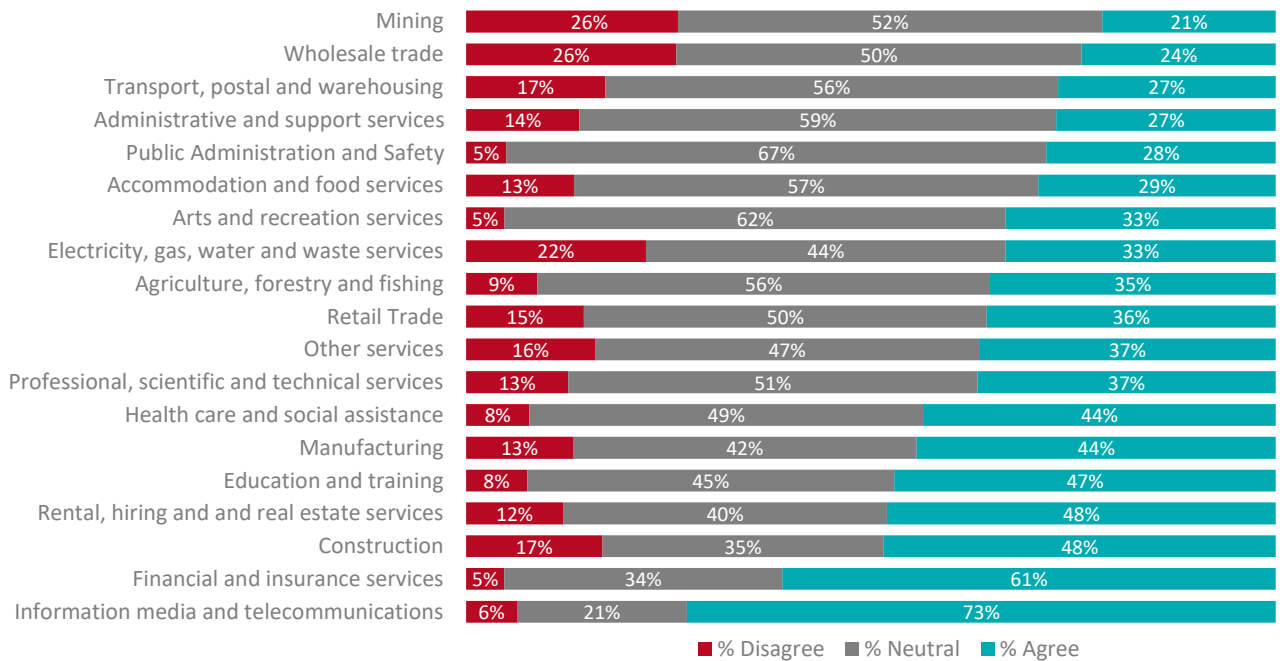
Overall, respondents over 55 were less positive about whether the organisation supports training to upgrade and maintain skills irrespective of age.

Although men and women aged 55-64 have similarly negative views, we observed strong gender differences for those over 65: women over 65 responded positively, but men over 65 had the lowest scores of our sample.

There is a large gender gap for those aged 25-34, and those aged 45-54, with women being much less positive than men.

Respondents working in Mining, Wholesale Trade and Electricity, Gas, Water and Waste Services reported fewer positive responses to these questions. In contrast, organisations in Information Media and Telecommunications and Financial and Insurance services performed well, with 61% of respondents agreeing that employees are trained irrespective of age (see below).

“My organisation is monitoring the skills of workers irrespective of their age and providing training to upgrade and maintain skills” by industry



Managers were significantly more positive about monitoring skills & providing training regardless of age, compared to all other roles.



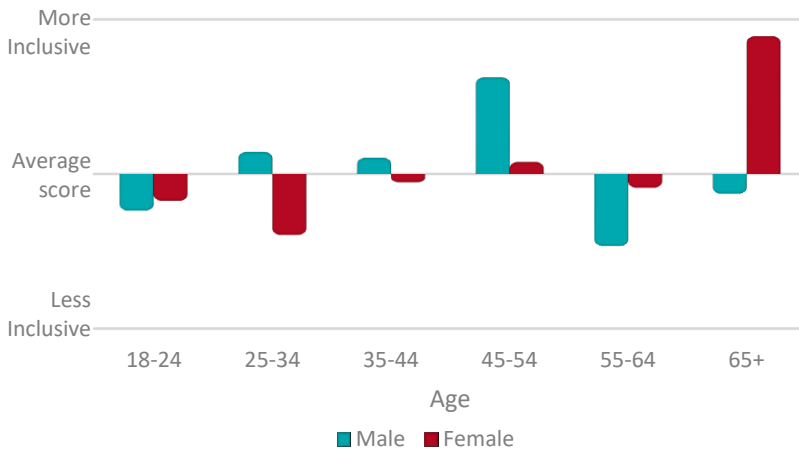
60% of managers but only 29% of labourers agreed that their organisations monitor skills and provide training regardless of age.



Monitoring skills and providing training regardless of age was negatively associated with turnover intentions ($r = -.26$).

ORGANISATIONAL ACTIONS: AGE-INCLUSIVE HR PRACTICES

"My organisation does not discriminate on the basis of age in recruitment and selection"



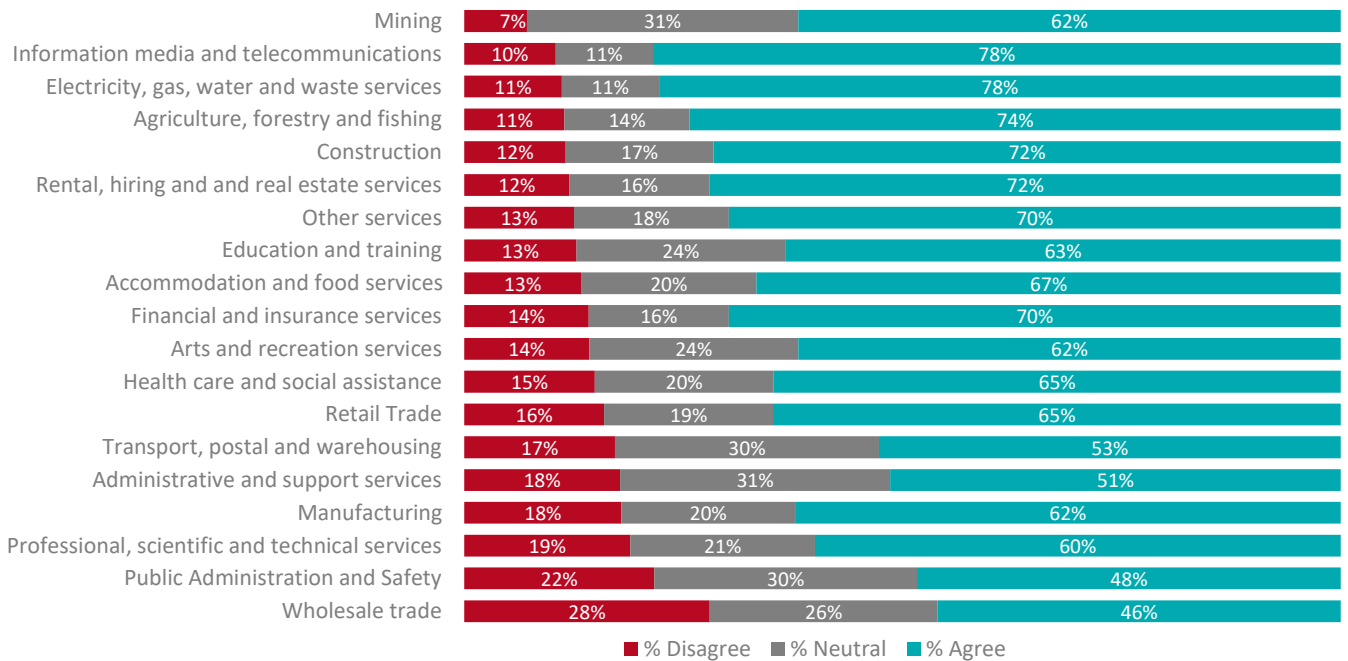
The survey asked respondents the extent to which they perceived that their organisation *did not* discriminate when recruiting and selecting employees. Women aged 65+ had the most positive perceptions of recruitment and selection practices, whereas men in the same age bracket had lower scores.

The highest perceived discrimination was reported by men in the 55-64 age group, followed by women aged 25-34.

For younger employees, men and women in the 18-24 age range scored similarly, with both groups falling below the sample average.

The lowest perceived discrimination was found among organisations in Information Media and Telecommunications (78.5% agreed there was little discrimination). By contrast, fewer respondents working in Public Administration and Safety (48.3%) and Wholesale trade (46%) agreed with the statement, suggesting greater discrimination in these industries.

"My organisation does not discriminate on the basis of age in recruitment and selection" by Industry



For respondents over 65, the least perceived discrimination in recruitment and selection was in companies with 5-19 employees.



Only about 30% of women working in Mining agreed that their organisation does not discriminate on the basis of age in recruitment and selection.



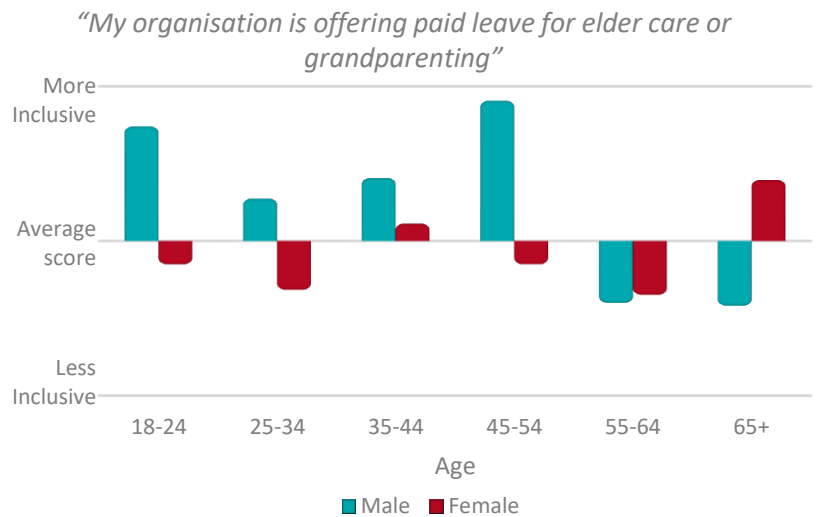
22% of managers over 65 have perceived age discrimination in recruitment and selection, compared to only 12% for managers aged 18-44.

ORGANISATIONAL ACTIONS: AGE-INCLUSIVE HR PRACTICES

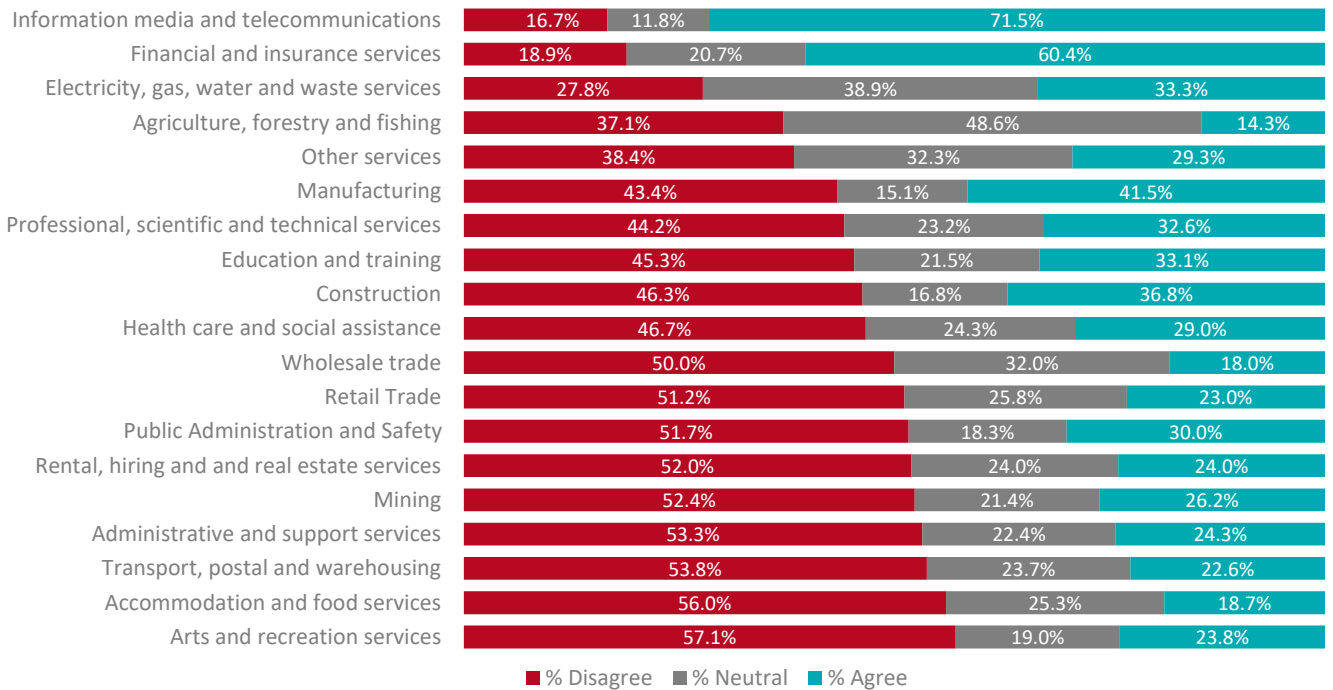
As the mature workforce continues to grow, options for paid leave for elder care and grandparenting are likely to become a higher priority for mature job seekers, so these strategies can provide a competitive advantage for organisations aiming to attract/retain high performing mature employees. Analysis across the sample suggests that (except for women 65+), employees aged 55 and above scored below average in terms of perceiving the presence of elder or grandparenting care options, despite being most in need of these leave programs.

There were large gender variations in response to this question. In the age range of 18 to 54, men rated the presence of elder care and grandparenting leave much higher than women, who fell below the sample average.

In our sample, employees in Information Media and Telecommunications and Financial and Insurance Services report the highest rates of agreement (71% and 60%) that their organisation offers these practices.



“My organisation is offering paid leave for elder care or grandparenting” by Industry



68% of Machinery Operators and Drivers 45+ responded that they *did not* have access to elder care or grandparenting leave



Overall, employees’ views about paid leave for elder care or grandparenting tended to be more positive in larger companies.



Younger managers (18-44) reported higher rates of elder care and grandparenting leave than older managers (60+).

ORGANISATIONAL ACTIONS: LEADERSHIP QUALITY

WHAT IS LEADERSHIP QUALITY?

Leadership quality refers to the extent to which employees feel supported and recognised by their manager.⁵

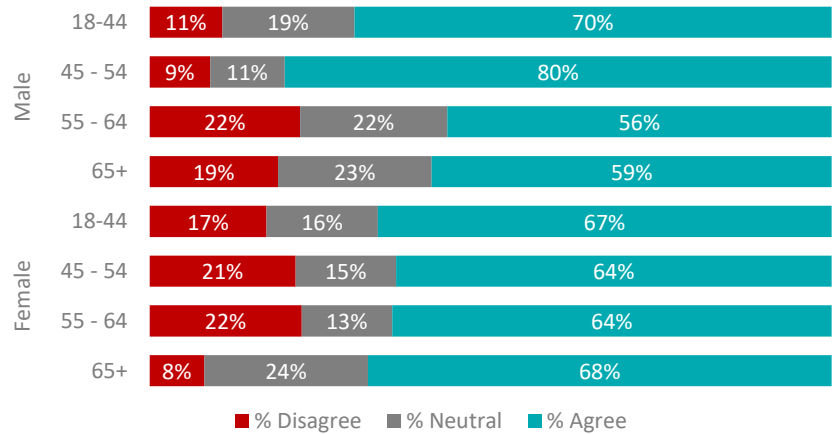
Managers and leaders play a critical role in shaping work environments in which diverse employees feel welcomed, supported and valued.

Personal recognition is an example of a positive leadership behaviour by which managers acknowledge improvements in quality of work and compliment high levels of performance.⁶ This feedback communicates that the employee's contribution to the organisation is valued. Likewise supportive leadership, in which leaders and supervisors recognise and support the personal needs and interests of employees ensures that the organisation can be responsive to the needs of mature employees⁷, which can help improve retention.

Emerging research suggests that younger and mature employees have different needs from their leaders. This suggests that organisations need to adopt adaptive management practices to meet the different needs of an age diverse workforce.⁸

On average, respondents reported moderately positive levels of leadership quality (average score 3.6/5). As shown for the example 'personal recognition' item below, about two thirds of the sample perceived their supervisor/ manager commends them when they do a good job.

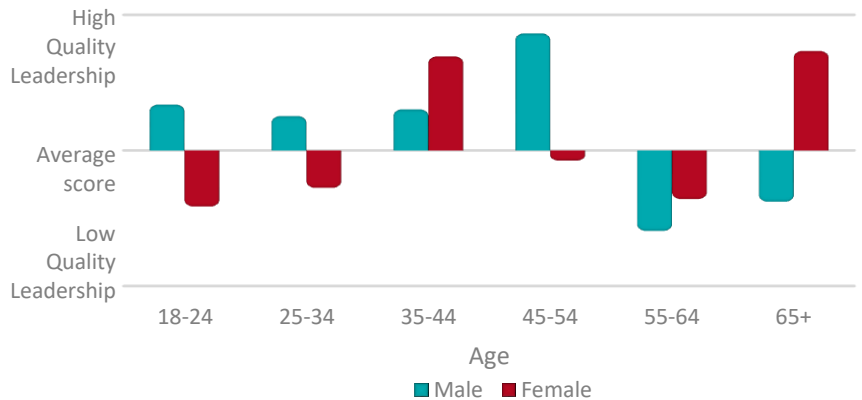
"My supervisor commends me when I do a better than average job"



The results of our full scale (measured using 6 questions), depicted below, indicate that men's experience of Supportive Leadership and Personal Recognition tend to be positive up until the age of 55, and thereafter they are negative. This suggests males aged 55 and over do not feel their work is sufficiently supported and recognised.

For women, the picture is more complex. Again, women 65+ are positive, as are those 35-44. In all other age categories, women are less positive about their leadership quality. This is particularly true for those in the 55-64 age group, where both women (22.3%) and men (22.1%) feel that their supervisor does not commend them when they do a better than average job.

Supportive Leadership and Personal Recognition



Employees aged 60+ employed in Public Administration report some of the lowest leadership quality scores.



Employees in companies with 20-40 employees reported poorer leadership quality than other sizes.

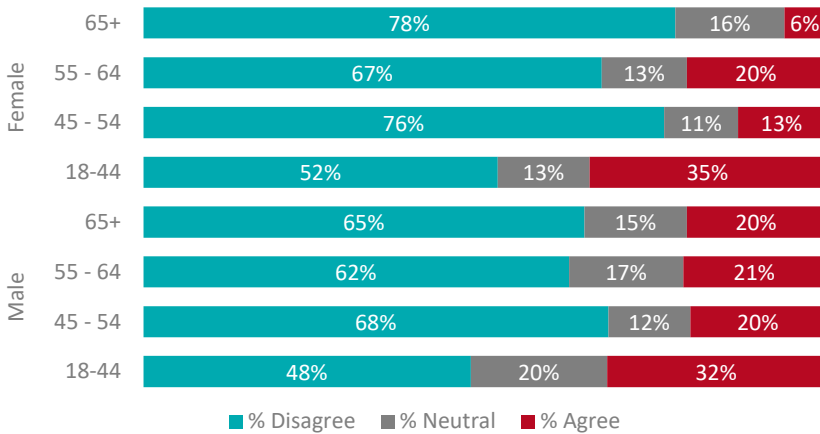


Men in Community/Personal Services roles and women in Machinery/Operator roles reported poorer leadership quality.

EXPERIENCED REALITY: AGE BIAS

A sizeable group of respondents perceived age bias in their workplace. For the example item below, 22% of the total sample indicated that they have been unfairly treated at work because of their age.

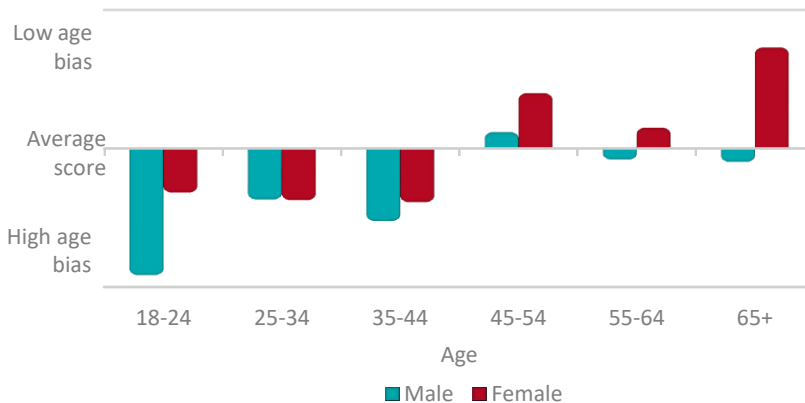
"I have sometimes been unfairly treated at work because of my age"



Across the full sample, the average score for perception of bias (measured using 4 questions) was 2.4 out of 5. A closer analysis reveals significant variations across age and gender. Both men and women tend to report more age bias at younger ages, with men aged between 18 -24 reporting the highest rate of bias in our sample.

The experience shifts for employees over 45, at which point mature women consistently report more positive experiences of bias (i.e. low levels of bias).

Perception of Age Bias



WHAT IS AGE BIAS?

Studies show that older employees often report being treated differently in the workplace due to age. Often such biased treatment is driven by age stereotypes. Age stereotypes are pervasive generalised beliefs about the characteristics of people of a particular age.⁹ For example, one common (and false) stereotype is that mature employees are resistant to change. Stereotypes are often not based on 'reality', but rather on assumptions.

Stereotypes can play a significant role in driving bias and discrimination at work.¹⁰ For example, when decision makers (e.g., leaders, promotion boards) are guided by age stereotypes rather than reality, mature employees can be excluded from entering the workforce (e.g., because of biased recruitment practices), experience an inability to maintain or build skills and capabilities (e.g., because they are excluded from training), receive unfair performance feedback (e.g., biased evaluations), and have unwelcoming environments (e.g., biased leadership).

Outcomes of such experiences include higher turnover, absenteeism, poorer psychological wellbeing, and work engagement.¹¹



Perceived age bias is one of the strongest drivers of employee absenteeism reported in our sample.

40%

About 40% of respondents under 45 agreed that older employees should retire on time. This belief can be considered a form of age bias.



Women tend to report less age bias than men across all company sizes *except* in very large companies (1000+).

EXPERIENCED REALITY: FAMILY SUPPORTIVE WORK ENVIRONMENT

WHAT IS A FAMILY SUPPORTIVE WORK ENVIRONMENT?

Employees' perceptions of family support are influenced by the presence of programs and policies that enable employees to manage their work and family demands, such as flexible work schedules and carers leave.¹²

However, these perceptions are influenced by more than the just the presence of these programs. The fundamental values and norms about work and family can either encourage or hinder the use of these programs, and therefore influence employees' success in meeting their family's needs.

Employees who believe that they will be considered less committed to their job if they make use of family supportive programs are less likely to utilise them and therefore can experience difficulty managing competing demands.

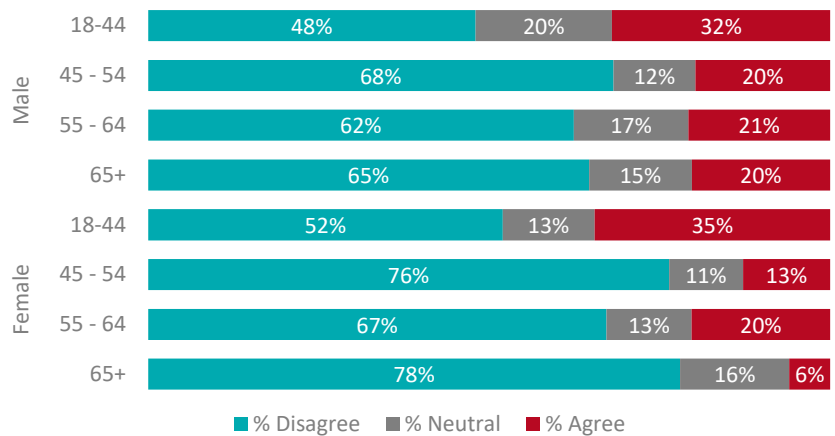
Mature employees, particularly women, often have more caring responsibilities than their younger counterparts. Organisations who enable their employees to successfully meet their family responsibilities gain a competitive advantage through the attraction and retention of top talent and increased organisational commitment.¹³



The highest scores for family supportiveness were reported by employees working in Administrative and Support Services.

Respondents reported only low to moderate levels of perceived family supportiveness in their organisations (average score across the sample was 2.7/5). For example, nearly one third (29%) believe that if they take time off to attend to personal matters, their employer will assume that they are "not committed to their work". This percentage is even higher amongst respondents aged 18-44.

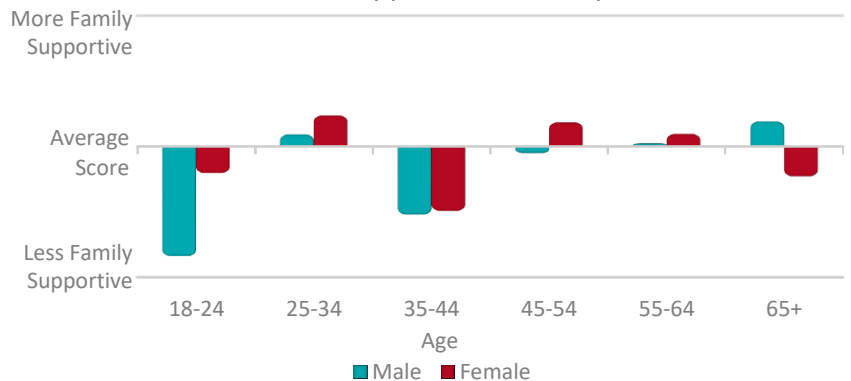
"In my company it is assumed that individuals who take time off to attend to personal matters are not committed to their work"



Analysis of the whole scale (4 questions) showed that perceptions of family supportive environments are worst for men aged between 18-24, followed by men and women aged between 35-44. This result is concerning as care responsibilities tend to start at around this age, yet the norms and values in the work environments are not conducive to successfully managing work and family commitments.

It is interesting to observe that (in contrast to most findings reported so far) women aged 65+ perceive less family supportiveness in their organisations compared to men aged 65+.

Work That Is Supportive of Family Commitments



Female managers report lower levels of family supportiveness than their male counterparts.

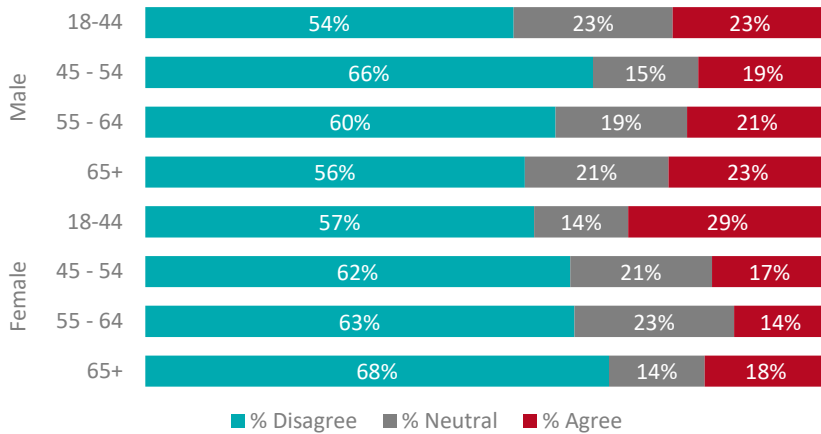


In remote locations, employees aged 60+ report significantly lower levels of family supportive practices than other age groups.

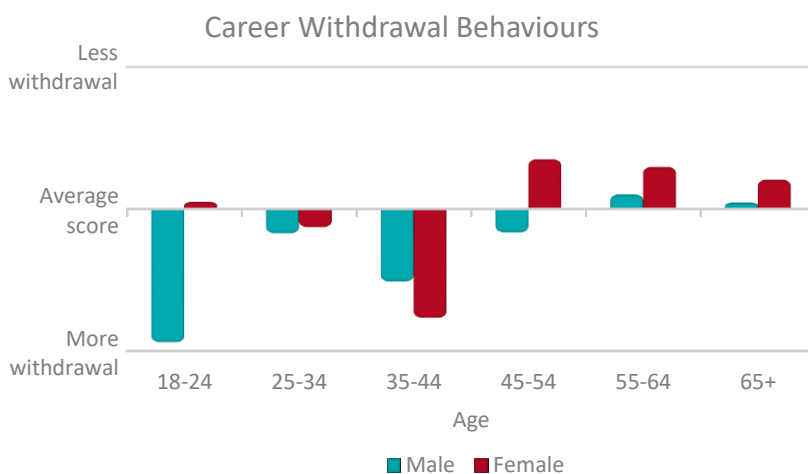
INDIVIDUAL RESPONSE: CAREER WITHDRAWAL

Overall, a reasonable number of respondents in this study reported some psychological withdrawal from work. For example, 20% of the total sampled responded that they are not keeping up with the developments in their professional field.

"I do not keep up as well with the latest developments in my field as I did 2 years ago"



An analysis of the full scale (measured using 4 questions) found average withdrawal by age and gender shows, interestingly, more withdrawal was reported by men aged 18-24 as well as men and women aged 35-44. Employees aged 45+, especially females, reported less career withdrawal. These findings challenge the stereotype that mature employees have lost interest in keeping up with change.



WHAT ARE CAREER WITHDRAWAL BEHAVIOURS?

Career withdrawal refers to the process of gradually reducing engagement in work activities and motivation.¹⁴ Such behaviours include unwillingness to participate in new courses, reducing work hours and expressing a preference to have their work responsibilities transferred to younger co-employees.

Often these withdrawal behaviours gradually increase as the individual moves towards retirement. However, this is not always the case. When employers provide motivating opportunities, such as promotions or job change, mature employees demonstrate less psychological withdrawal and more motivation.¹⁵

Failure to create an inclusive work environment is likely to result in higher rates of psychological withdrawal. When mature employees are no longer provided the opportunities to participate, their motivation to participate and perform decreases.

Our survey asked respondents the extent to which they feel that they have psychologically withdrawn from their career. For example, not keeping up with new developments; using every opportunity to reduce work hours; and their belief that they should no longer participate in new courses.



Managerial and manual/ physical roles show the highest rates of withdrawal. By gender, the rate of withdrawal is highest for female managers and male labourers.



When employees experience age bias (see p.30) they are also more likely to report higher levels of psychological career withdrawal (r=.36)

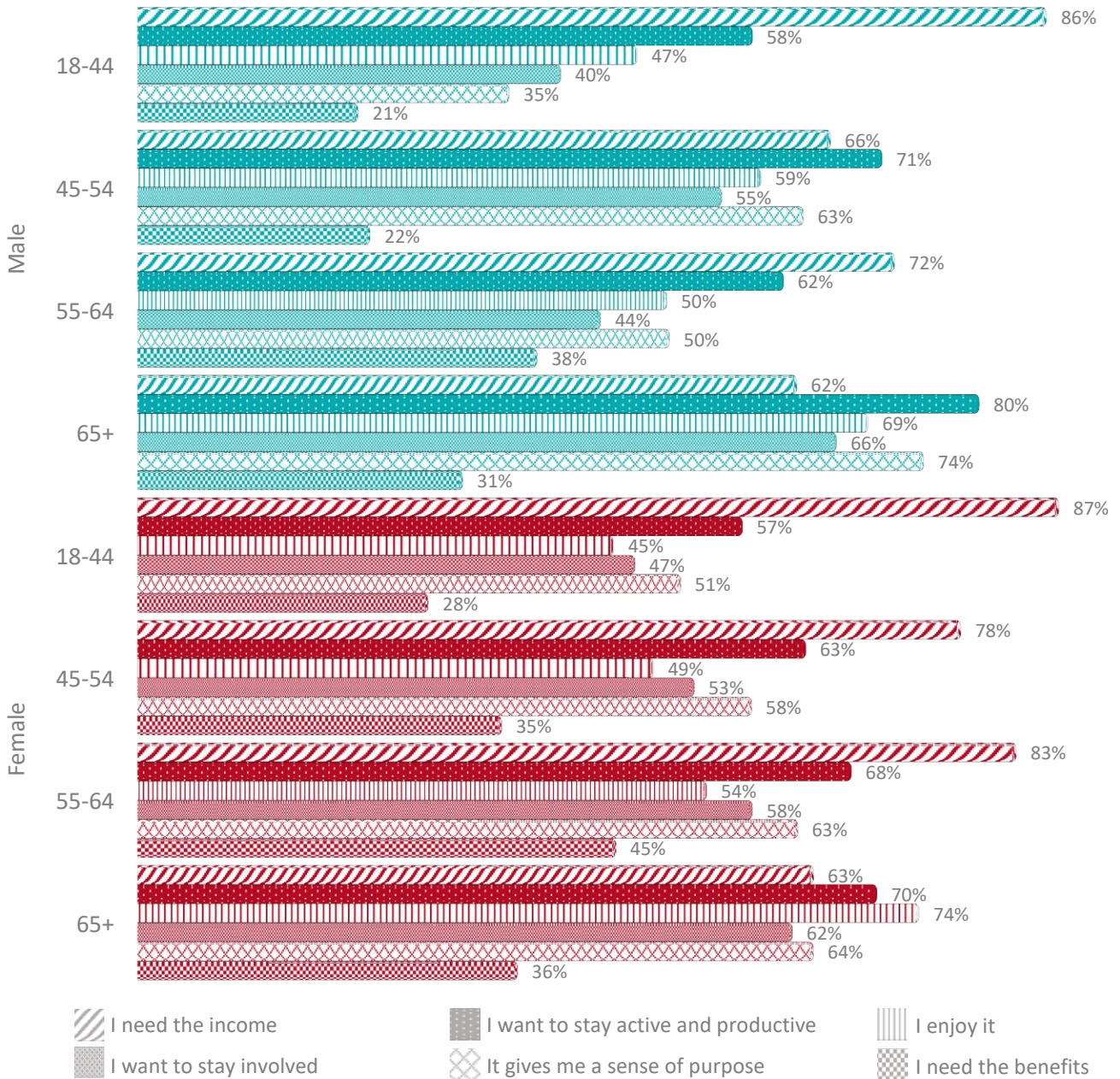


respondents over 60 working in small companies (1-19 employees) reported the lowest levels of career withdrawal.

INDIVIDUAL RESPONSE: CAREER WITHDRAWAL

Tightly coupled with the behaviours surrounding career withdrawal are the reasons that individuals work and continue to work. Inspection of the results suggest that the **need for income (extrinsic motive)** is the top reason for employees aged 18-44. As individuals age, the primary reasons for working becomes more **intrinsic**, such as the need to stay active, the desire to remain social, finding purpose in work or simply because they enjoy it. This finding highlights the importance of offering interesting, meaningful work for mature employees.

Reasons to Continue Working



Employees aged 18-44 in Agriculture, Wholesale and Natural Resource industries report 'need the income' as their primary factor for working.



Male and female managers report job enjoyment as the greatest reason they stay in the workforce.



Young employees (18-44) report the need for income as a significant reason for working, especially when employed in very small organisations (1-4 employees).

INDIVIDUAL RESPONSE: RETIREMENT OBLIGATION

WHAT IS RETIREMENT OBLIGATION?

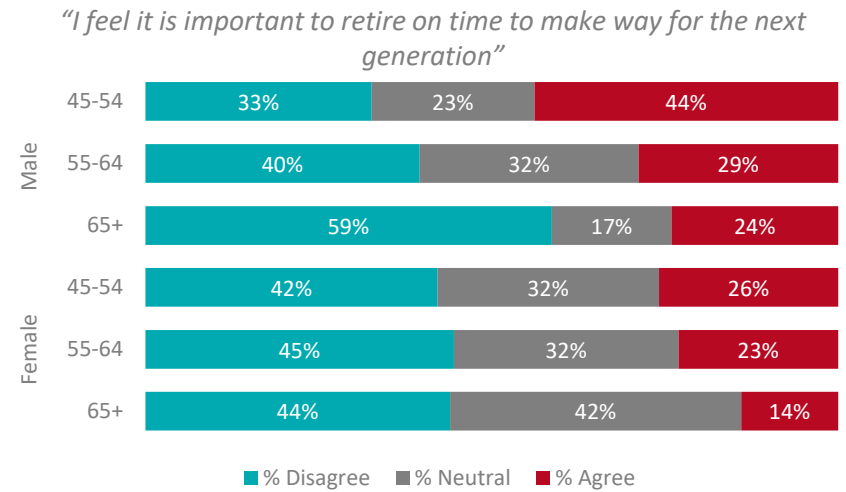
Retirement obligation refers to the extent to which individuals believe that mature employees should retire to 'make way' for the younger generation.¹⁶

Both young and mature employees hold stereotypes about when people should retire from the workforce. When young people hold these beliefs, they can influence the way they interact with mature employees who choose to continue working beyond the expected age. Experimental research has found that these beliefs are associated with biased decision making and unequal resource allocation.¹⁷ That is, when mature individuals continue working past the conventional retirement age, they are seen as using valuable resources that should be passed on to younger employees.

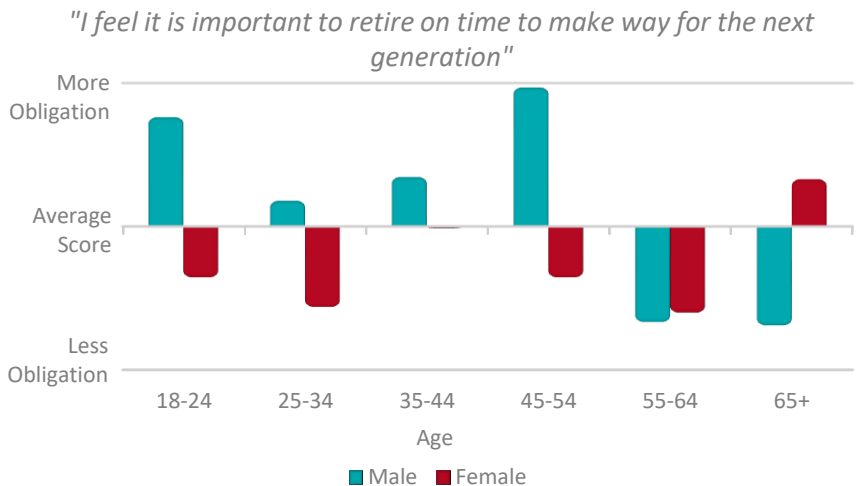
Mature employees also hold self-stereotypes about expected retirement ages. These attitudes are likely to influence the way mature employees participate at work as well as retirement planning and preparation.

Looking at the retirement obligations for mature employees specifically, it appears that retirement obligation is a moderately strong driver in this sample, with almost 30% of respondents aged 45+ agreeing that it is important to retire on time to make way for the next generation.

It appears that at older ages in this group, this sense of obligation is lower. For instance, males aged 45-54 reported the highest rate of agreement (44%), which is much higher than males over 65 (24%).



A closer look at the data reveals that men and women feel differently about retirement obligations. Men under 54 appear to consistently score above the sample mean, suggesting stronger beliefs about retirement and succession. By contrast, women tend to score below the sample mean for all age groups except over 65. Interestingly, both men and women aged 55-64 report low levels of obligation to retire.



Female managers had the highest retirement obligation, whereas female machine operators scored the lowest.



Employees in metropolitan organisations had the highest retirement obligation, compared to those in regional and remote locations.



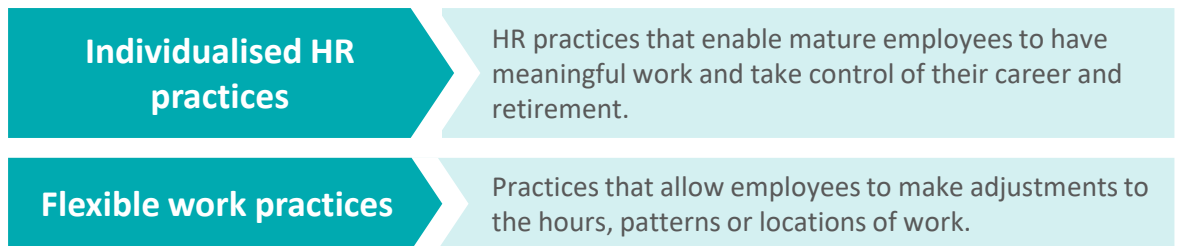
Of the respondents over 65, those working in organisations with more than 1000 employees had the lowest retirement obligation.

Individualise

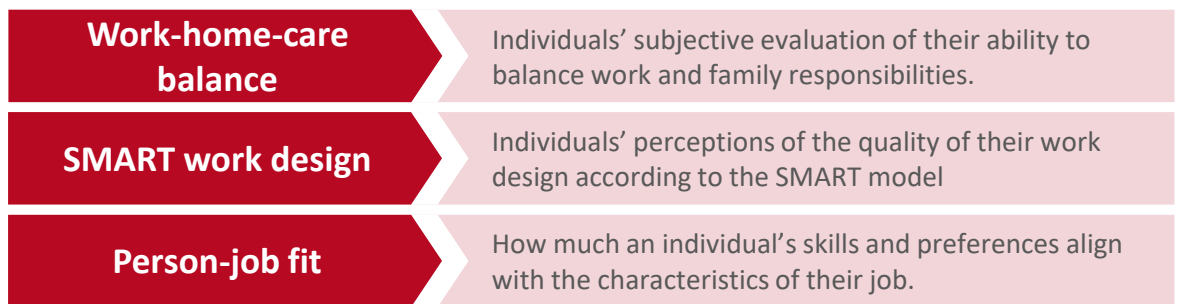
As people age, they experience a range of physical, psychological, and cognitive changes that impact how they work. For example, there can be physical decline as the body ages, yet also enhanced desire for carrying out purposeful work as people mature. Importantly, employees age in different ways, at different speeds, so there is no “one-size fits all” solution.

Individualise strategies introduced by organisations create opportunities for all employees to engage in work in a way that suits their needs and plays to their strengths. Organisations that consider the needs of employees when designing work can improve the performance and wellbeing of all employees.

ORGANISATIONAL ACTIONS



EXPERIENCED REALITY



INDIVIDUAL ACTIONS

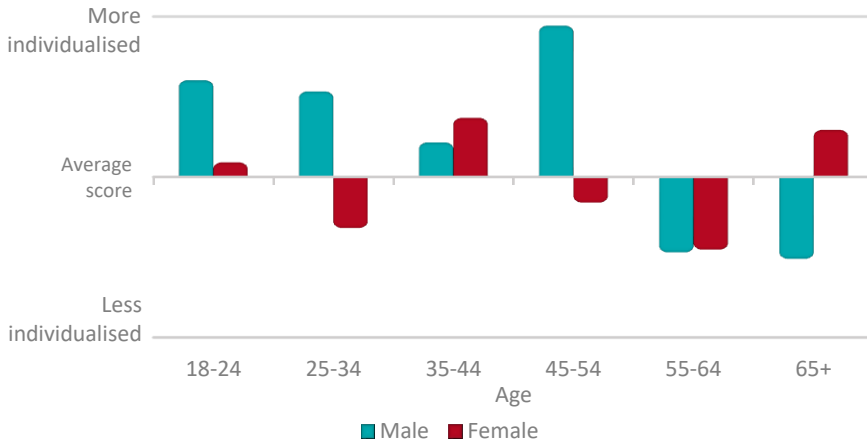


ORGANISATIONAL ACTIONS: “INDIVIDUALISE” HR PRACTICES

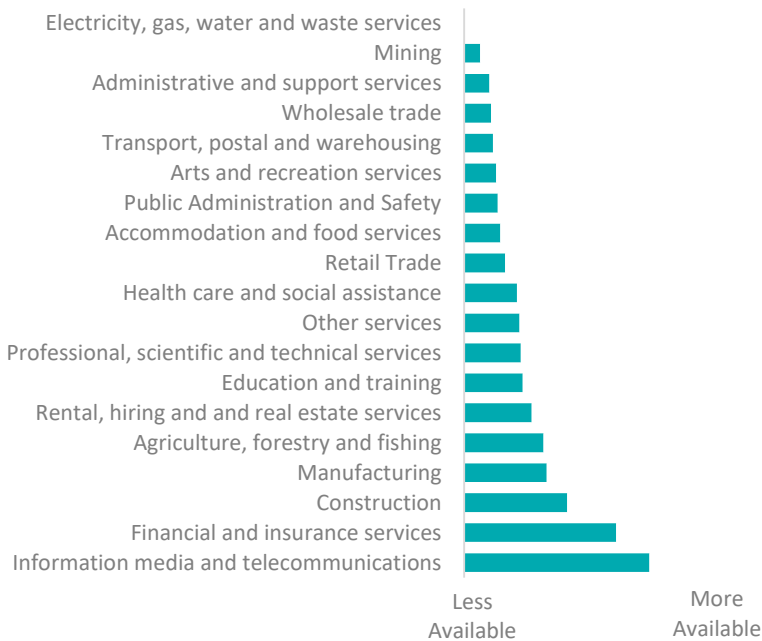
On average our sample reported low to moderate availability of individualised HR practices, with a score of 2.7 out of 5. Generally, respondents aged 55 and over scored below the sample average, with the exception of females aged 65 and over.

The second chart suggests that employees in the Information, Media and Telecommunications industry had the most positive perceptions of available HR practices, though it should be noted that overall the results were relatively low.

Perception of Individualised-HR Practices



Availability of all Types of Individualised HR Practices by Industry



WHAT ARE INDIVIDUALISED HR PRACTICES?

When we refer to Individualised HR practices, we mean having in place HR practices and systems that allow employees to develop and manage their own careers and retirement, in a way that suits their needs. These HR practices signal to employees that their contributions to the organisation are valuable and recognised. For example, phased retirement options enable employees to manage their retirement to suit their preferences whilst still contributing meaningfully to the workplace throughout the transition.

Creating options for employees to manage their career progression and retirement through the development of individualised HR practices increases the likelihood that mature employees will remain in an organisation.¹ This also provides a means to retain their expertise and knowledge for a longer period of time with more meaningful work opportunities.²

In our survey we asked respondents about their access to phased retirement options, alternate career paths for mature employees, opportunities to take on challenging work, and options to redesign stressful and/or strenuous jobs.



Female respondents 65 and older were twice as likely as their male counterparts to report access to phased retirement programs.



Only 17% of female employees in regional areas benefited from phased retirement programs as compared to 31% of men.



Twice as many managers under 45 agree that they have the opportunity to transfer to less strenuous jobs compared to managers over 65.

ORGANISATIONAL ACTIONS: “INDIVIDUALISE” HR PRACTICES

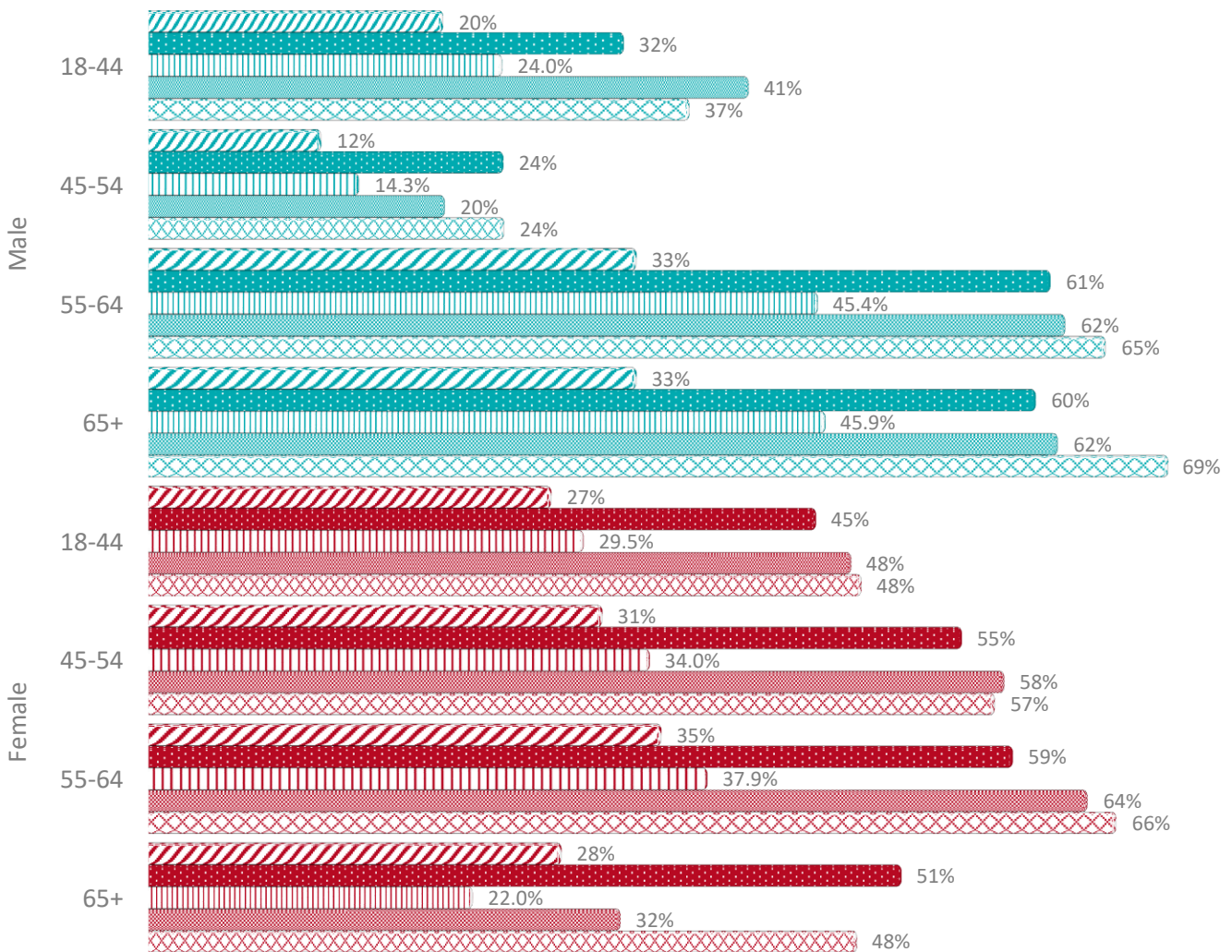
WHICH INDIVIDUALISE-HR PRACTICES ARE EMPLOYEES MISSING OUT ON?

Our survey assessed a range of Individualise HR Practices that support organisations in meeting the needs and preferences of their mature employees.

The graph below depicts *negative* perceptions of each individualised HR practice, that is, the percentage of employees who report having little or no access to these HR practices in their employing organisations. Across all individualised HR practices, respondents 65 and over had more negative perceptions than those in younger age groups. A particularly stark difference was observed between respondents aged 65 and over and those aged 18 to 44 year olds, with 20% more negative responses observed for respondents 65 and over.

Further, the opportunity to redesign work for mature employees appeared to be an uncommon practice, with almost 60% of respondents aged 65 and over reporting little to no opportunity to redesign their work to be less stressful or strenuous.

Percentage of respondents who indicated that they had **LITTLE/NO ACCESS** to each Individualised HR Practice in their organisation



- Opportunities for employees of all ages to take on challenging and meaningful new roles or work assignments
- The opportunity to have your job redesigned or to transfer to a less stressful/strenuous job
- Performance-related feedback specifically relevant to employees at all ages across different stages of their careers
- Phased retirement programs that allow employees to ease into retirement
- Alternate career paths with a specific focus on employees of different ages

ORGANISATIONAL ACTIONS: FLEXIBLE WORK PRACTICES

WHAT ARE FLEXIBLE WORK PRACTICES?

Flexible work arrangements mean that employees have the opportunity to make adjustments to their work hours, their work patterns, and their work locations.³

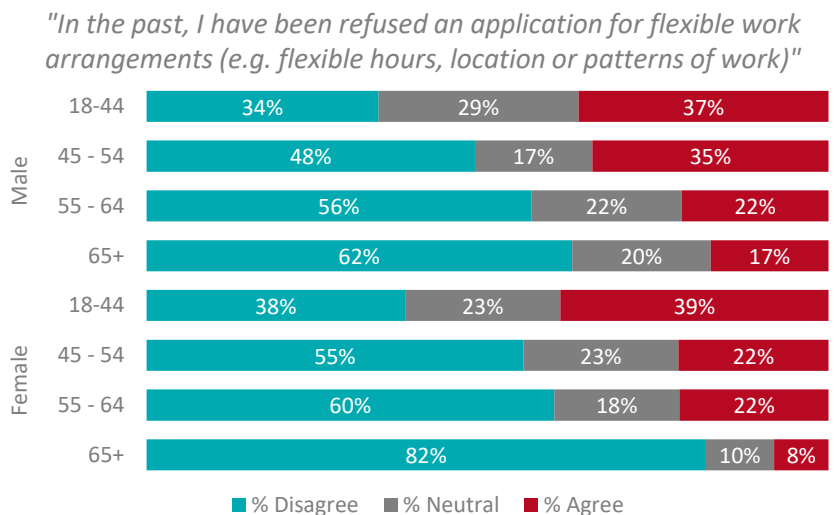
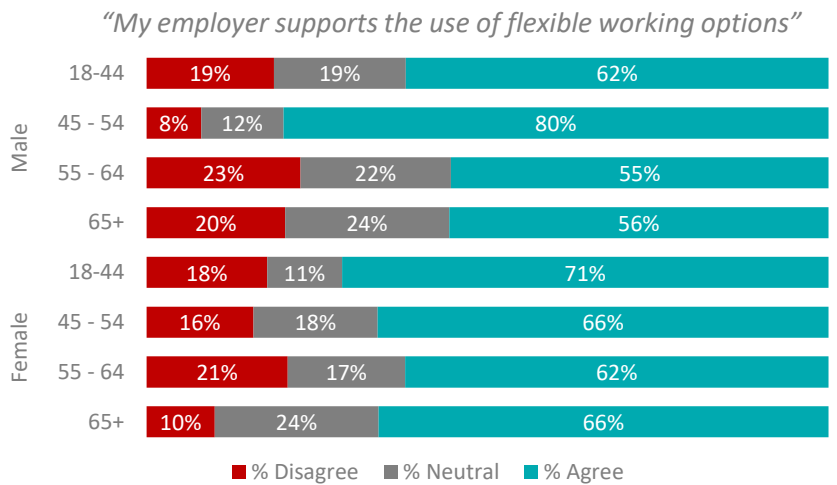
Flexible working arrangements have recently become a focal point of research due to their increased popularity within organisations.

Research indicates that mature employees who have secured work patterns that fit their needs tend to experience increased motivation.⁴ and deliver greater performance outcomes.⁵

Flexible working arrangements are important for employees of all ages. Nevertheless, as organisations strive to reduce skills shortages, and improve attraction and retention of mature employees, flexibility will be more important than ever. Greater flexibility in working arrangements may become an increasingly important strategy to position organisations as employers of choice with the mature workforce.

In our survey we asked employees to report on the extent to which they felt that their employer supported the use of flexible working options, as well as their previous access to flexible arrangements.

Across the full sample, two thirds of respondents reported that their employing organisations support the use of flexible work practices. However, survey responses indicated a discrepancy between the support that employees felt their organisation had for flexible work and actual reports of access to flexible arrangements, with 27% of the sample indicating that they had an application for flexible work arrangements rejected in the past. Further, as can be seen in the first graph below, respondents aged 18-44, particularly women, tended to agree that their organisation supports the use of flexible working options. However, the second graph shows that almost 40% of women aged 18-44 who had applied for flexible working options had their application refused.



52.8% of women aged 35-44 reported that their application for flexible work arrangements had been refused, compared to 31.7% for men the same age



Male employees in part-time jobs and female employees in full-time jobs were most often refused flexible work arrangements and requests.



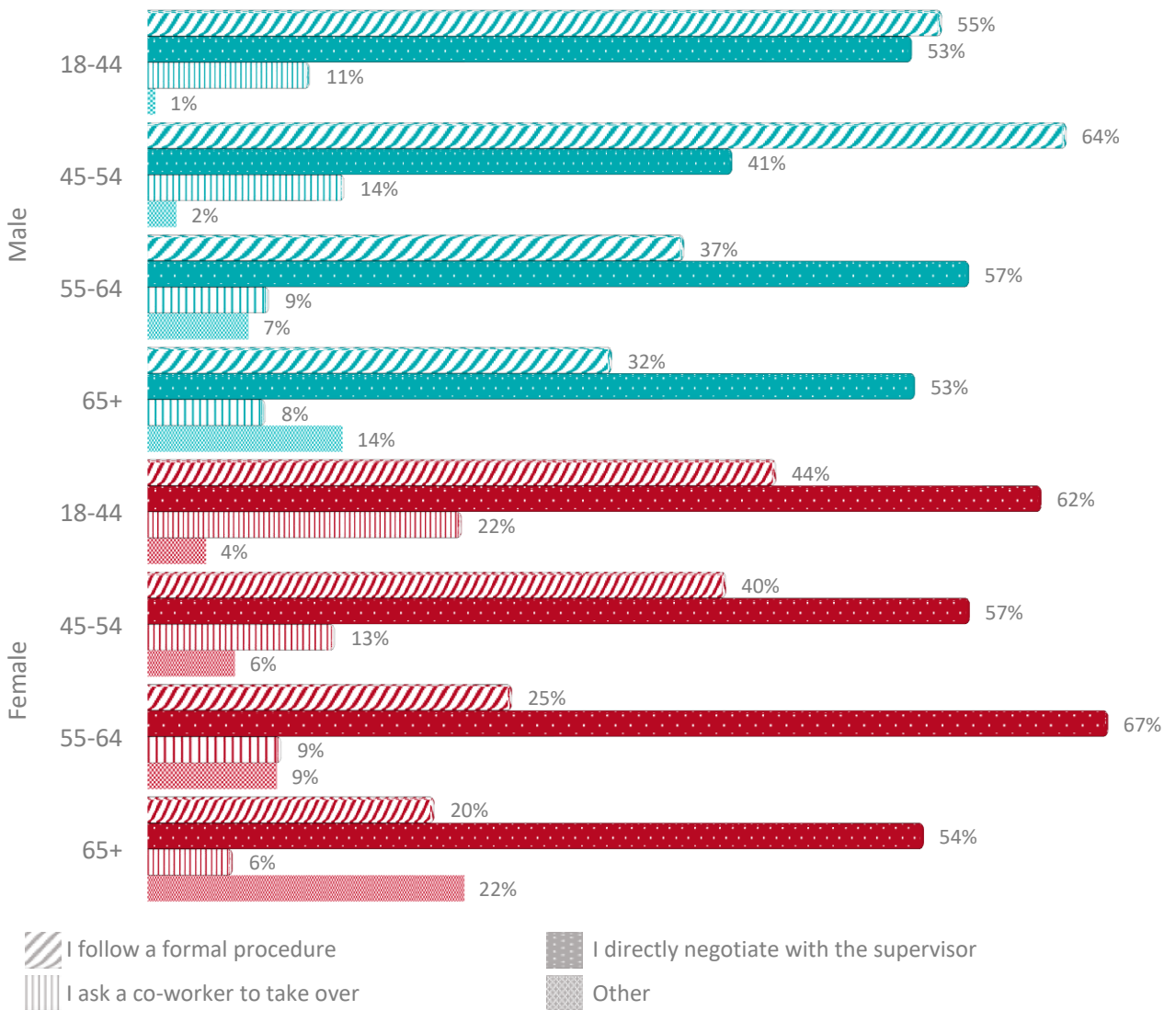
Only 40% of male Community and Personal Service employees felt their employer supported flexible work compared to 68% of their female counterparts.

ORGANISATIONAL ACTIONS: FLEXIBLE WORK PRACTICES

WHAT DO EMPLOYEES DO TO ARRANGE TAKING AN HOUR OR TWO OFF DURING WORK HOURS?

We asked employees what methods they use in order to take time off during work hours for family responsibilities. Overall, the results suggested that employees aged 18-44 were more likely to follow formal procedures when needing a couple of hours off from work to provide care or to deal with personal matters than employees aged 45 and over. However, across all age groups, respondents reported similar tendencies to negotiate directly with their managers, though this tended to be a more common practice among females. Generally respondents in older age categories were less likely than their younger counterparts to ask their co-worker to take over.

"What do you usually do whenever you need to arrange taking an hour or two off during working hours to provide care / take care of personal or family matters?"



Women in very small organisations (1-4 employees) were more often refused flexible work requests than their male colleagues (26% and 8.6% respectively)



86% of Information, Media & Telecommunications employees agreed their employer supports flexible work arrangements. Yet, 60% of these employees had been refused flexible arrangements.



Only 6% of employees in the Electricity, Gas, Water, and Waste Services had been denied flexible working arrangements.

EXPERIENCED REALITY: WORK-HOME-CARE BALANCE

WHAT IS WORK-HOME-CARE BALANCE?

Work-home-care balance is an employee's subjective evaluation of their ability to balance work and family responsibilities.

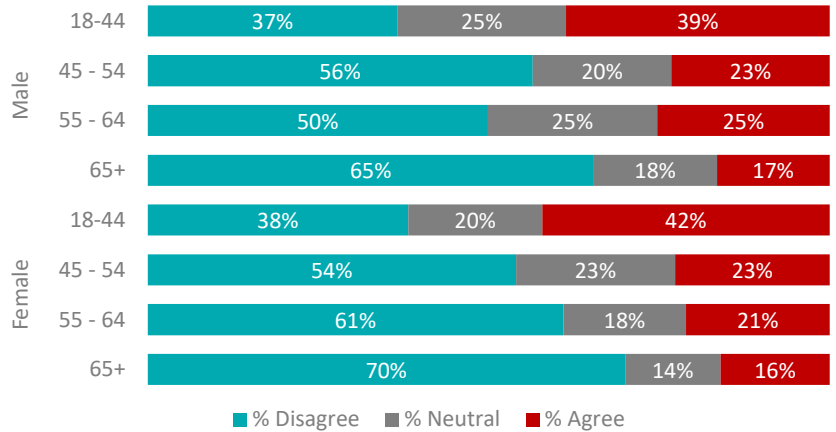
At any given time, many employees may struggle to balance conflicting work and care responsibilities. Finding the right balance between work and caring can be difficult for employees of all ages.⁶ Whereas younger employees tend to have more child care responsibilities, mature employees often need to juggle elder care and grandparenting responsibilities.

Balancing work and caring responsibilities can be stressful, unpredictable and difficult to manage. Care responsibilities have been identified as a key factor driving mature employees to consider early retirement.⁷ Therefore, supporting employees who are balancing care responsibilities is an important issue for organisations with an ageing workforce.

We asked respondents about the extent to which they experience difficulty fulfilling their work and family responsibilities, and about their overall sense of work-life balance.

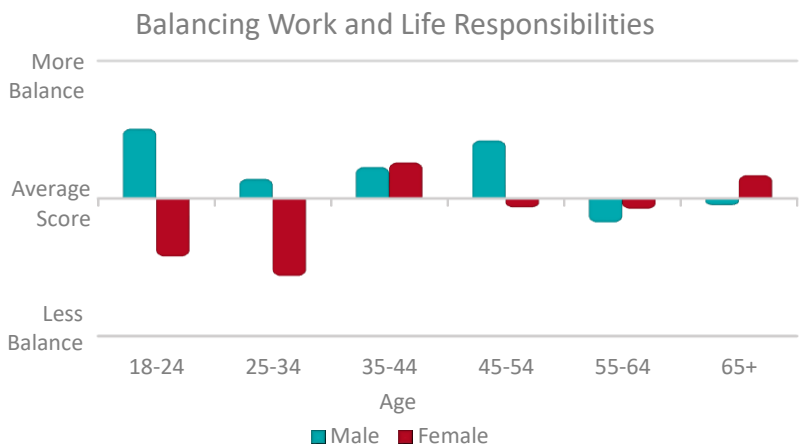
In our sample, more than one quarter of respondents reported that they have had difficulty fulfilling their family and care responsibilities because of the amount of time they spend on the job. Respondents aged 18-44 reported more difficulty fulfilling their family and care responsibilities than more mature respondents.

"It has been difficult for me to fulfil my family/carer responsibilities because of the amount of time I spend on the job"



We also asked respondents the extent to which they felt that they had achieved an adequate balance between their work and family life. The average score for this question was moderately positive (3.5 out of 5).

A deeper look into this result revealed that men aged 18-24 reported the best balance between their work and home life, closely followed by 45-54 year old men. Conversely, women aged 18-34 reported very poor work-home-care balance, which may be explained by the onset of care responsibilities around this time.



Men in organisations with 500-999 employees had the best work-home-care balance. Women in organisations with 200-499 employees reported the worst balance.



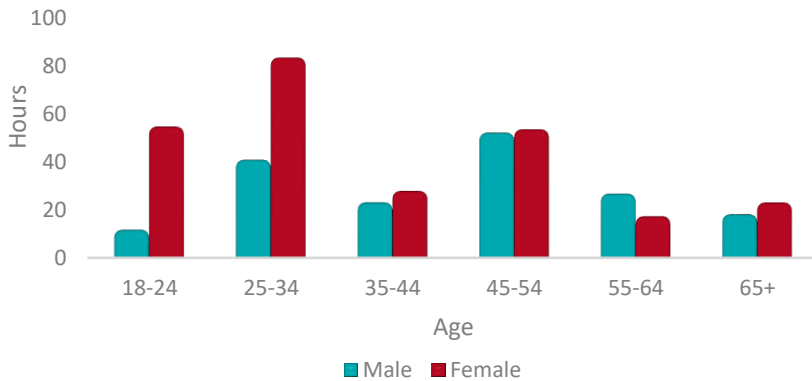
Those who reported difficulties in maintaining an adequate balance between work and care responsibilities also reported high levels of burnout ($r=.65$).



For employees aged 45 and over, the only industry where work-home conflict rose above sample average was Public Administration.

EXPERIENCED REALITY: WORK-HOME-CARE BALANCE

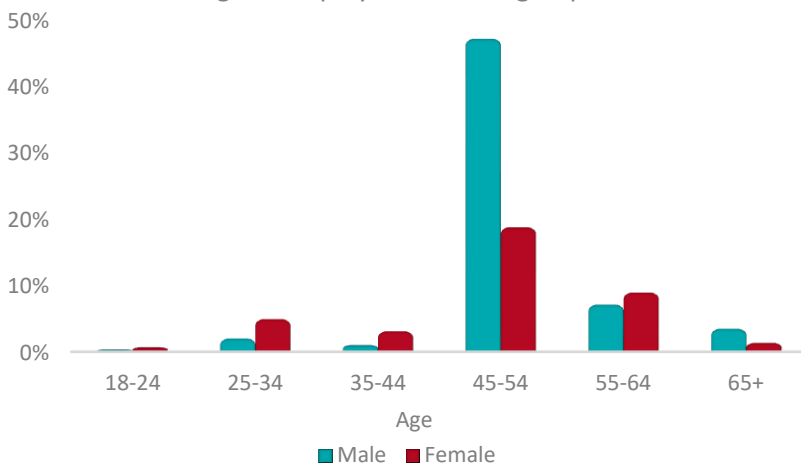
Average Number of Hours Spent Doing Unpaid Care



NUMBER OF CARE HOURS

Women aged 18-34 reported much more unpaid care work than men of the same age. For older employees, the gender differences in number of caring hours decreased. An exception were those aged 55-64, with male employees tending to report engaging in more care work than female employees.

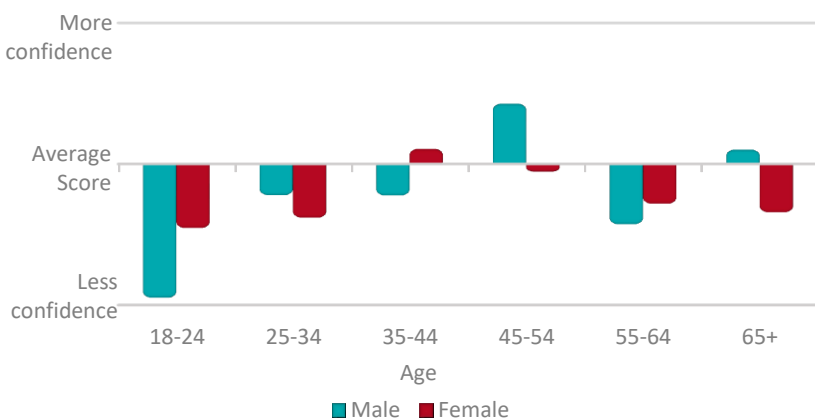
Percentage of Employees Providing Unpaid Eldercare



ELDER CARE RESPONSIBILITIES

In our sample, employees aged 45 and over have substantially more elder care responsibilities than younger employees. 65% of respondents who have elder care responsibilities were in the 45-54 age group. Males in this age group account for the highest proportion of those providing elder care.

Confidence to Disclose Any Care Responsibilities



DISCLOSING CARE RESPONSIBILITIES

When asked about their confidence to disclose care responsibilities, our sample reported an average score of 3.7 out of 5. Investigating this further, employees aged 45-54 felt most confident disclosing their care responsibilities. Men aged 18-44 reported the lowest levels of confidence, falling well below the sample average.



Females aged 18-44 felt that unpaid care interfered with their work more than men of any age.



Employees aged 55+, particularly women, lacked confidence in disclosing their care responsibilities at work.



53% of women aged 45+ reported that they find their care responsibilities stressful.

EXPERIENCED REALITY: SMART WORK DESIGN

WHAT IS SMART WORK DESIGN?

Quality work design relates to individuals' perceptions of the quality of their work. The SMART model focuses on the five key aspects of work that foster engagement, job satisfaction, and high performance.^{8,9,10}

SMART work is:

Stimulating – work that is interesting, varied, and involves creative problem solving.

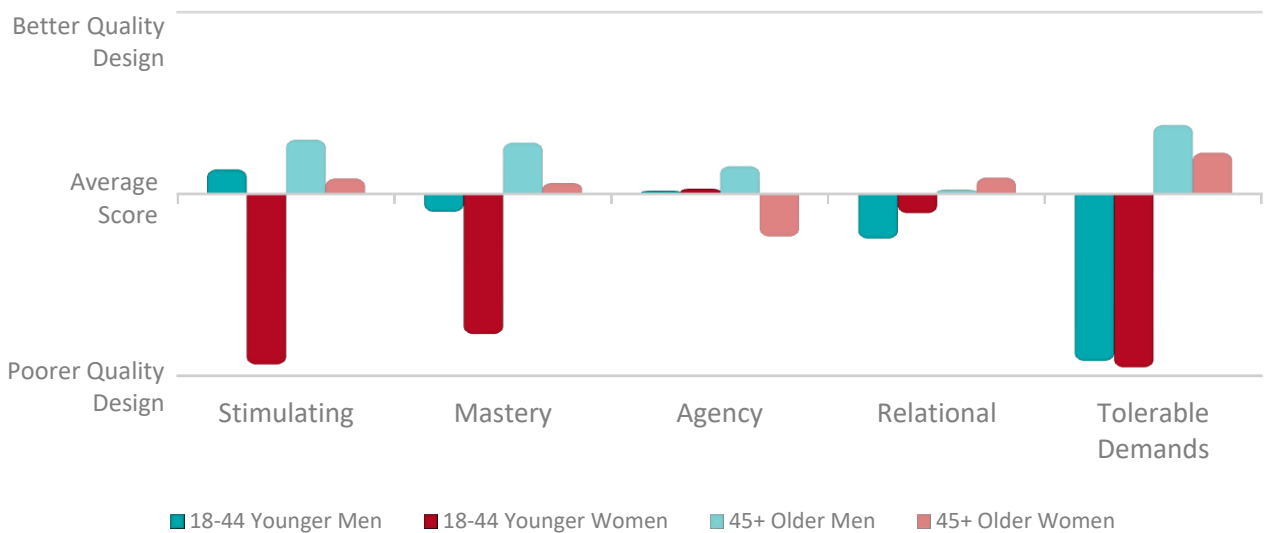
Mastery-Oriented – clarity about one's task, and being able to do a task from beginning to end.

Agentic – autonomy over work methods, timing, and decisions, and being able to use personal initiative.

Relational – being part of a team, feeling supported, and believing that one makes a difference to others.

Tolerable demands – having a reasonable level of pressure and demands that one feels able to manage (e.g., reasonable levels of work load, emotional demands).

Degree of SMART Work



Across all **SMART** domains, our overall results showed moderately positive levels of quality in the design of Australian jobs (averages ranged from 2.3 to 3.9 out of 5). However, a deeper analysis indicated that, in particular, women aged 18-44, reported much poorer job quality, with jobs that were neither stimulating nor engendered a sense of mastery, but rather high in physical, emotional and mental demands.

Interestingly, women aged 45 and over reported significantly higher levels of quality work across all domains (except Agency) than their younger counterparts. Similarly, men of all ages generally experienced better quality work design. However, there was a large discrepancy between younger and older male employees in the Tolerable Demands domain, where younger men had significantly higher demands placed on them.



Employees aged 65+ experienced higher levels of Agency when they worked part-time, compared to those who worked full-time.



Women in Information, Media, & Telecommunications reporting having the least Mastery (Role clarity) of any group. Men in Construction had the most.



Men working in Community and Personal Services had the lowest levels of Relational work design. Women in the same roles had the most.

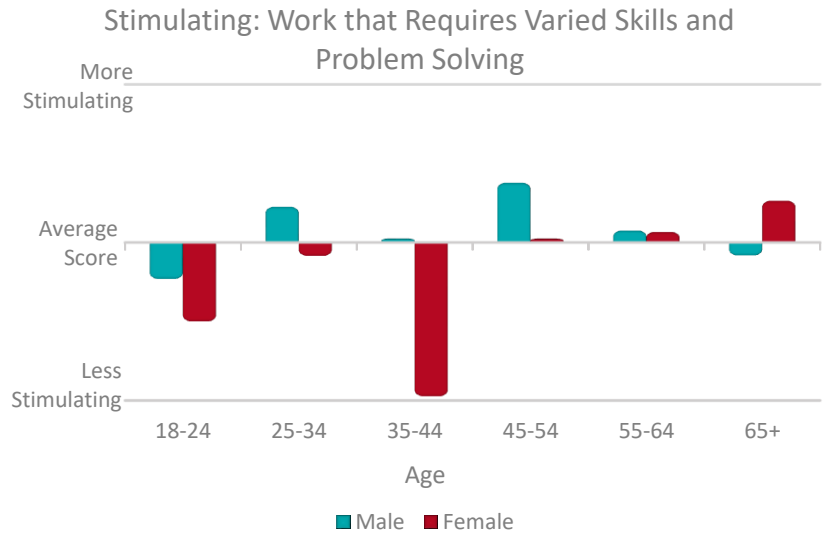
EXPERIENCED REALITY: SMART WORK DESIGN

STIMULATING WORK DESIGN

We asked respondents the extent to which their job provides **Stimulating** work design, characterised as the level of skill variety their job required, as well as the amount of creative problem solving that was required of them. The overall average score was moderately positive (3.9/5).

Overall, men and women differ in the degree to which they find their work stimulating. Women aged 18 to 44 reported scores far below the sample mean, indicating that their work provided low to very low levels of stimulation.

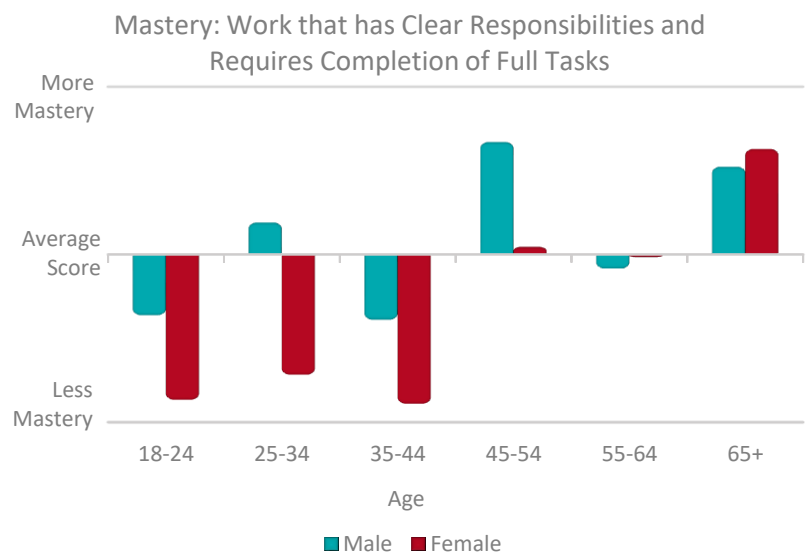
Overall, men reported that they problem solved and used a wide variety of skills in their jobs, more often than women at every age, except those 55 and over.



MASTERY-ORIENTED WORK DESIGN

We evaluated **Mastery**-oriented work design by asking respondents about the clarity they had around their tasks, responsibilities and goals at work, and the opportunity they had to see a task through from beginning to end. Overall, the sample reported an average of 3.9 out of 5 for Mastery-oriented work design.

Clear trends appeared at different age groups. Overall, employees under 45 tended to report low levels of Mastery-oriented work, indicating lower levels of role clarity and less opportunity see work through from beginning to end. This trend was particularly strong for women under 45, who scored well below the sample average. Men had consistently higher mastery-oriented work design in every age group, except 55+ years.



Women aged 35-44 had the lowest levels of Stimulating work (task variety, problem solving) in their jobs.



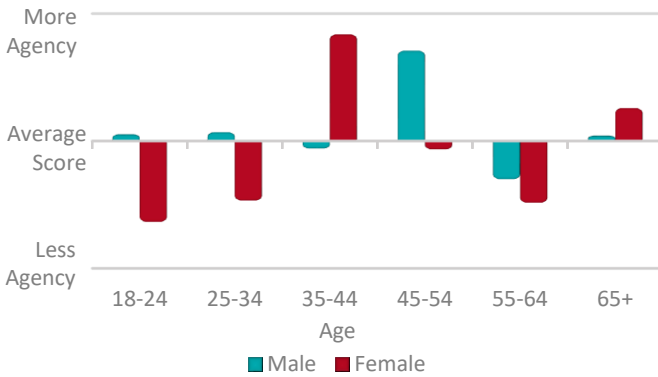
Managers aged 45+ had the highest level of Mastery-orientation, that is, the opportunity to finish the tasks they started and role clarity.



Participants who reported high levels of Mastery in their work also reported high levels of job satisfaction ($r=.39$).

EXPERIENCED REALITY: SMART WORK DESIGN

Agency: Work that has Autonomy and Allows for Personal Initiative



AGENTIC WORK DESIGN

We evaluated the extent to which work provides a sense of control and opportunity to use personal initiative. Overall the sample reported moderate levels of **Agentic** work design, with an average sample score of 3.5 out of 5.

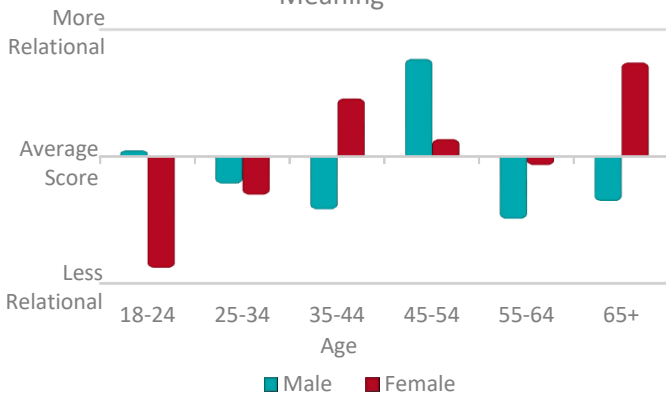
We found that women aged 35-44, and men aged 45-54, reported the highest levels of Agency in their work compared to men and women in other age groups. Agency for women in other age groups was typically lower than that reported by their male counterparts.

RELATIONAL WORK DESIGN

Work that is high in **Relational** work design characteristics provides social support and a sense of meaning at work whereby employees can see the impact of their efforts on others. Our sample reported moderately positive scores on Relational work design, with an average score of 3.8 out of 5.

Overall, we found more variation in women's scores across age groups. Women aged 18-24 reported very low levels compared to the sample average and males of the same age. Women in older age categories tended to have more positive experiences, with women over 65 reporting the highest scores. Men of all age groups (except those aged 45-54) reported low to average levels of Relational work characteristics.

Relational: Being Supported at Work and Experiencing Meaning

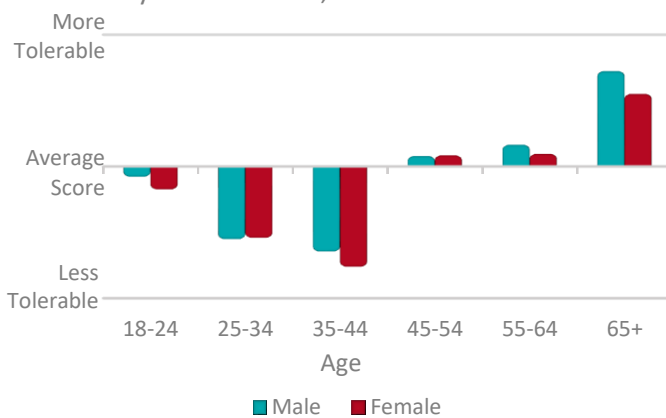


TOLERABLE DEMANDS

Our study defined tolerable demands as manageable levels of time pressure, physical demands and absence of role conflict. Overall, the sample reported low to moderate levels of **Tolerable Demands** (average score of 2.3 out of 5).

Males and females in each age category experienced similar levels of work demands. Overall, respondents under 45 indicated their work as being more demanding than the sample average, with those aged 35-44 reporting the most intense demands. For those aged 45 and older, work demands were more positive at each category, with those age 65+ reporting the most tolerable levels of demands.

Tolerable Demands: Reasonable Time Pressure, Physical Demands, Absence of Role Conflict



Men in part time roles had higher levels of Agency than any other group. Women in part time roles experienced the lowest levels of autonomy in their jobs.



At least 60% of the survey respondents reported positive Relational work design, reporting that their work significantly impacts the lives of other people.



Almost half of employees under 45 reported low levels of Tolerable Demands, indicating that they received conflicting instructions from different people at work.

EXPERIENCED REALITY: PERSON-JOB FIT

WHAT IS PERSON-JOB FIT?

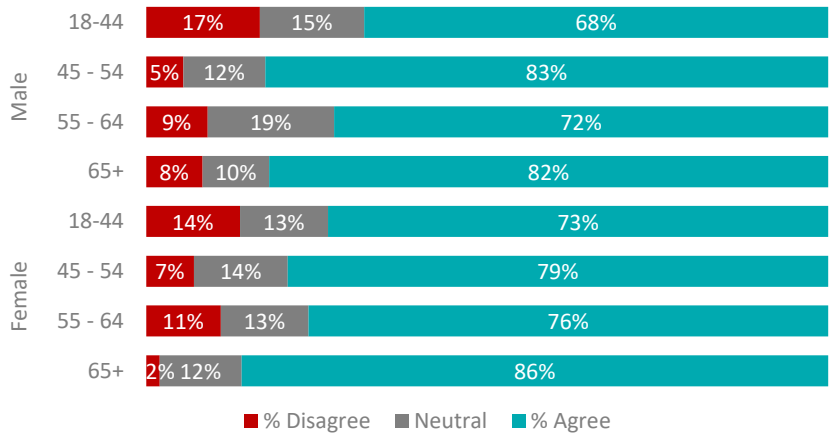
Person-job fit is the extent to which an individual's skills and preferences are perceived to align with the characteristics and demands of their job.

Previous research indicates that employees who experience high person-job fit are more likely to report increased job satisfaction because of the positively reinforcing nature of meeting performance goals that results from good job fit.¹¹ Likewise, good person-job fit results in improved employee performance as an upward spiral is established.¹² Conversely, employees who do not achieve adequate person-job fit experience lower job satisfaction and well-being, as well as poorer job performance as they struggle to cope with the demands of their job.

The level of person-job fit can be conceived in two ways. The first is the fit between an employee's needs and the characteristics of their job. The second is the fit between an employee's skills and their work. Each contributes to overall person-job fit and to the successful completion of a role and therefore are likely to influence aspects of employee tenure and turnover.

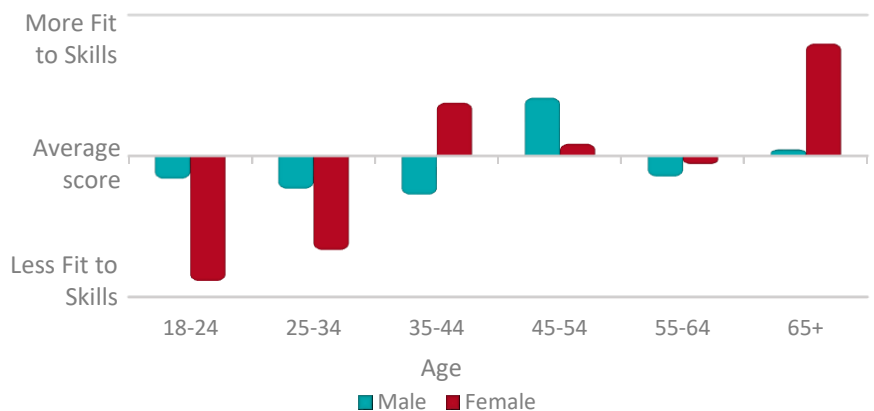
Results indicate that both men and women experienced a better match between their skillset and their job at older ages, though overall high levels of fit were reported in this sample. Men and women aged 18-44 reported the lowest levels of skill based person-job fit.

"The match is very good between the demands of my job and my personal skills"



The results for the full measure of person-job fit (measured using 3 questions), indicated that employees had a moderately good fit between their job and their skills (average score 3.9/5). A closer look revealed that women experienced wide ranging levels of job-to-skills fit, with overall poor levels for women aged 18-34, and highest levels among women 65 and over. The scores for men tended to be closer to the sample average, peaking for those aged 45-54 years, and dropping again for those aged 55 and over.

Person-Job Fit Based on Skills



In manual and low-skilled jobs, older employees had better person-job fit than younger employees.

65+

Female employees 65+ reported better skills-job requirements fit than any other age and gender group.



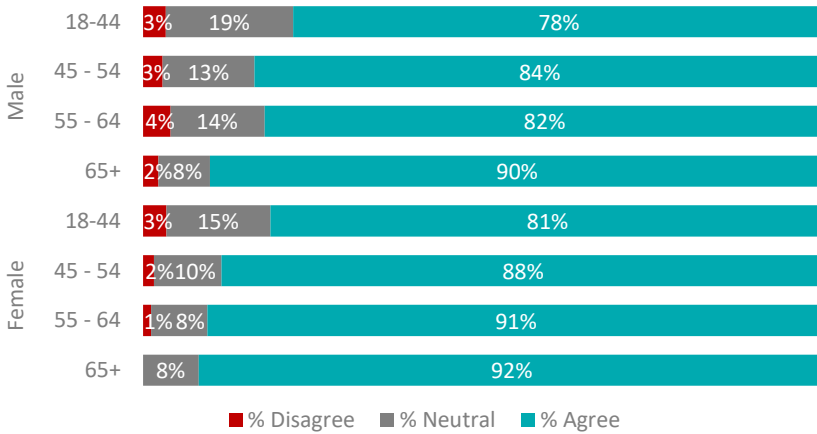
Employees aged 45+ working in remote areas enjoyed better person-job fit than their younger colleagues.

INDIVIDUAL ACTIONS: INDIVIDUAL PERFORMANCE

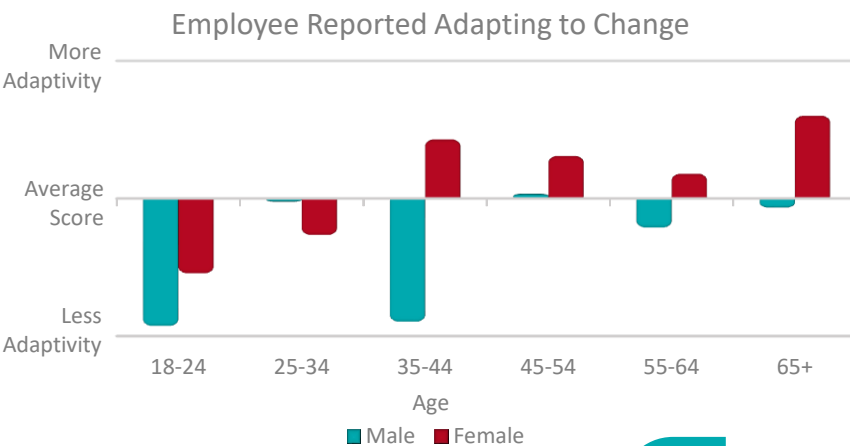
Being adaptive, such as coping with changes in one's core tasks, is important for maintaining optimal levels of job performance. Results revealed high levels of self-reported adaptivity at work, with 85% of employees reporting that they had coped with changes to their tasks.

Importantly, perceptions of adaptivity increased with age, as both men and women in older age groups reported increasingly higher adaptivity. In fact, 90% of respondents 65 and over reported that they had successfully coped with changes in their tasks at work. This was 10% higher than men and women aged 18-44.

"Over the past month, I have coped with changes to the way I have to do my core tasks"



The average score for the full measure (3 questions) was 4 out of 5. Male and (especially) female employees aged 45 and over reported substantially higher adaptivity scores than younger employees. These results go against the typical older employee stereotypes and indicate that *young employees* struggle more to adapt to changes and to learn new ways of completing their core work tasks.



In companies with 100-199 employees, respondents aged 65+ reported the highest level of adaptivity.



Part-time employees aged 45+ were significantly more adaptive than younger part-time employees.



Managers aged 45-54 reported higher adaptivity than managers of any other age group.

WHAT IS INDIVIDUAL PERFORMANCE?

Our study defines individual performance as an employee's subjective evaluation of their level of core task performance, their adaptivity to the working environment, and their proactivity at work.

Performance can fluctuate over time due to many factors, including the way work is designed, the individual's motivation, impact of external commitments, and current skill levels.^{13,14}

Employees can manage fluctuations in performance through compensatory behaviours. For example, very mature employees may experience some cognitive and physical declines as they age. However, these employees tend to have the benefit of a great wealth of knowledge and experience to draw upon, which can be leveraged to maintain performance standards. Likewise, younger employees may be able to maintain performance by working on a task for longer whilst engaging in skill building.

Perceptions of good job performance are important for employees' sense of satisfaction at work and long term retention.¹⁵ It is therefore important that employees are given opportunities to succeed at their jobs.

INDIVIDUAL ACTIONS: JOB CRAFTING

WHAT IS JOB CRAFTING?

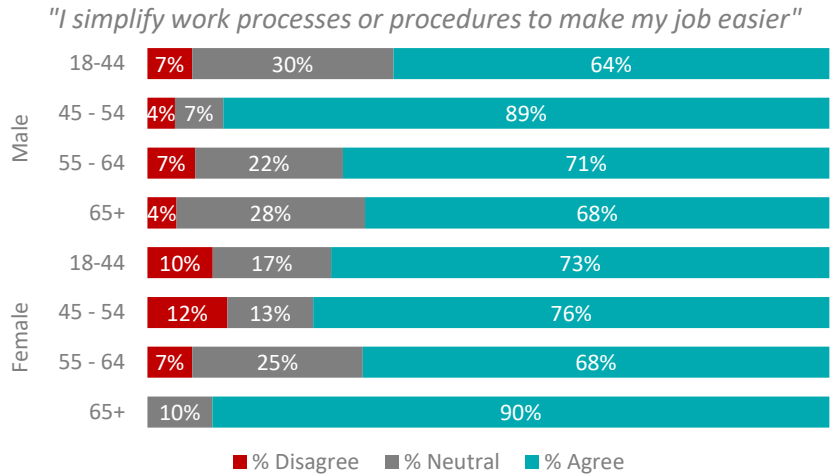
Job crafting occurs when individuals make self-initiated adjustments to their work characteristics to better align with their needs and preferences.^{16,17}

One example of job crafting is *demands optimisation*. This concept is based on the idea of “working smarter not harder”, whereby employees simplify processes or procedures to make them more efficient.¹⁸

Employees can use their existing skills and knowledge about work processes to bypass inefficiencies and eliminate obstacles, thus completing tasks more effectively.

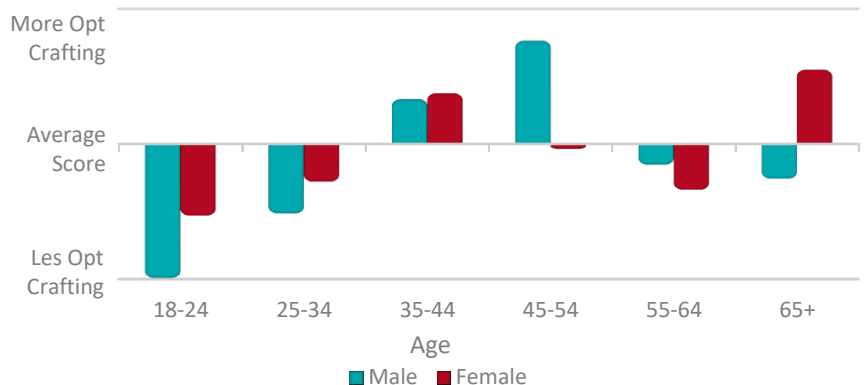
Optimising demands (and job crafting more broadly) is likely to be very important for mature employees. As employees age, the importance of proactive compensatory behaviours (such as demands optimisation) become more important. For instance, to compensate for declines in aspects of cognitive functioning, mature employees may make alterations to the way they engage with their tasks to allow them to draw more heavily on wisdom and task focused knowledge.

Focusing on one type of job crafting, optimising demands, our survey responses suggested that many employees utilise methods to simplify their tasks. Across all age groups, 75% of respondents agreed that they simplify work processes or procedures to make their job easier. However, women aged 65 and older are more likely than any other group to craft by simplifying processes and procedures. Men aged 18-44 are the least likely.



Looking closer, the overall scores for optimising demands (measured using 2 questions), indicated a sample average of 3.9 out of 5. The results suggested that 18-24 year old employees engaged in less efforts to streamline their work processes, with males in this age group reporting the lowest level of crafting in the sample. Levels of demands optimisation were higher in the older age groups for both men and women, but amongst these groups, those aged 55-64 reported lower scores. Women aged 65 and older engaged in substantially more demands optimisation.

Optimising Demands Crafting by Age and Gender



Managers optimise demands significantly more than professionals, trade workers, or clerical employees.



35-44 year old employees from remote locations were most likely to try to reduce the mental, emotional, and physical demands of their job.



91% of employees 45+ in Community and Personal Services (e.g. carers, emergency services) agreed that they simplified processes and procedures.

INDIVIDUAL ACTIONS: CAREER & RETIREMENT PLANNING

WHAT IS CAREER AND RETIREMENT PLANNING?

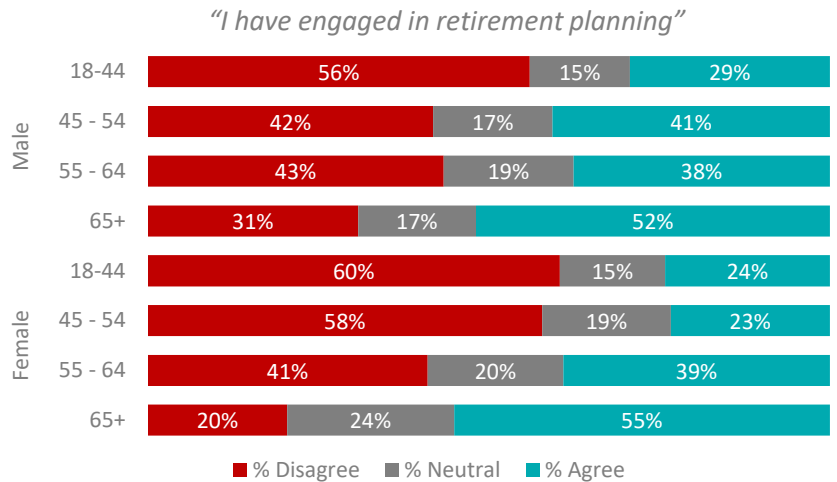
Although career and retirement planning may be viewed as activities for different purposes, both involve actively engaging in planning activities across the span of one's career. Involvement in career planning activities has been linked to greater levels of psychological happiness and better adjustment into retired life.^{19,20}

Career planning activities can include discussion and development of career goals and aspirations that an employee is motivated to work towards. Retirement planning activities can include formally communicating the intentions to retire with one's workplace, as well as discussion of retirement intentions with family and co-workers, and planning exit strategies from the workforce.²¹

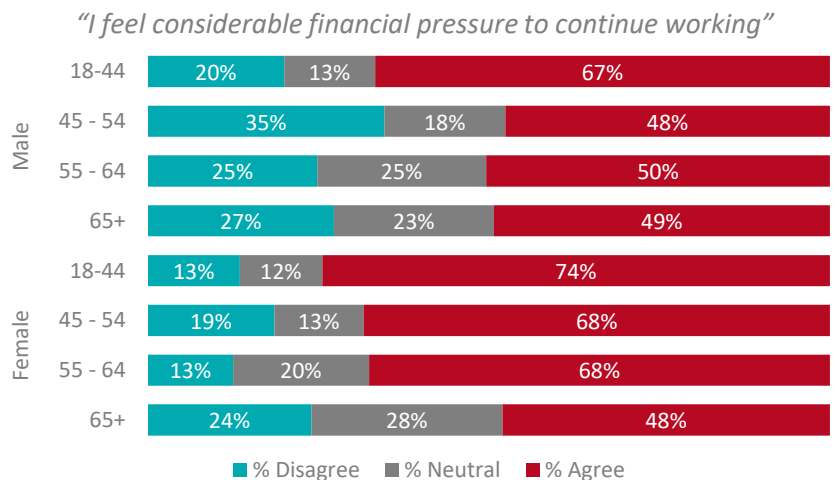
One factor that forms part of the decision to retire for most employees is the level of financial pressure they feel to continue working.²² Therefore, financial planning for retirement is a practical consideration to be addressed as part of the retirement planning process.

Helping employees develop their own career and retirement plans can aid organisations in workforce planning, which can minimise the impact of an individual's retirement on the organisation.

Across our entire sample, over one third of respondents had engaged in some form of retirement planning. As expected, engagement in retirement planning activities increased with age. Looking closer at mature age respondents, it appears that only 32% of respondents aged 45-54 have engaged in retirement planning. Although substantially more planning was reported by respondents 65 and over, with 53% of males and females having engaged in planning for their retirement.



Financial pressure was a key driver for around two-thirds of employees aged 18-44 to continue in employment. On average, mature employees felt comparatively less financial pressure to continue working, with respondents 65 and over reporting the least financial pressure. Notably, for respondents in the 45-54 and 55-64 age categories almost 20% more women felt considerable financial pressure to continue working compared with males of the same age.



20% of men and 18% of women aged 65+ had not discussed plans to retire with family, friends, or co-workers, whereas 27% of those aged 18-44 had.



Men within the age group of 45-64 reported the greatest levels of satisfaction with their current financial position. Women aged 45-64 years reported the least.



Only 38% of labourers aged 55-64 had discussed their plans to retire with family and friends – 10% higher than for managers of the same age.

Integrate

Integrate practices involve organisations building a culture of teamwork and knowledge sharing between employees of all ages.

Integrative **organisational actions** are important because “fault lines” can occur in which employees of different ages operate as siloed subgroups. Yet employees of different ages often have distinct knowledge and skills; with younger employees benefiting from the greater wisdom and organisational experience of mature employees, and mature employees benefiting from the technological know-how of their younger counterparts.

Companies who encourage integrative practices foster **positive intergenerational contact** and **knowledge transfer** across age groups, which then benefits organisational productivity and fosters employee job satisfaction.

ORGANISATIONAL ACTIONS

Integrative HR practices

Organisational practices that encourage participation in mentoring and reverse mentoring programs.

EXPERIENCED REALITY

Positive intergenerational contact

Employees’ experiencing positive and productive interactions with people of different ages at work.

Knowledge transfer

The extent to which employees receive knowledge from, and provide knowledge to, their co-workers.

INDIVIDUAL ACTIONS

Team citizenship behaviour

Employees’ self-rated assessment of their contribution to their work team.

ORGANISATIONAL ACTIONS: INTEGRATIVE HR PRACTICES

WHAT ARE INTEGRATIVE HR PRACTICES?

Integrative HR practices are organisational policies and procedures that encourage communication and collaboration between employees of different ages. Young and mature employees often have different knowledge, experiences, values and perspectives. Integrative HR practices provide a useful mechanism for organisations and employees to benefit from these.¹

Mentoring and reverse mentoring programs that pair younger and older individuals together to support each others' growth and development can be valuable practices that enable employees to share knowledge, build relationships and learn from each other.²

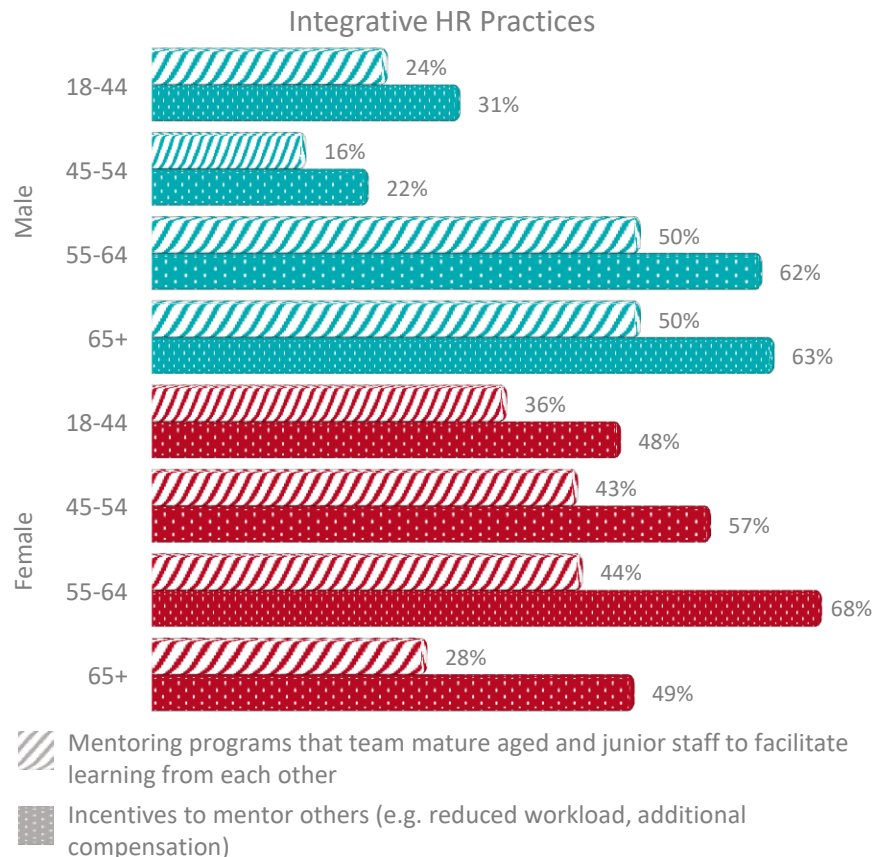
For organisations to build participation in mentoring and reverse mentoring programs, it can be useful to provide participation incentives. For example, an organisation may reduce employees' workloads to compensate for the time they commit to their mentoring responsibilities.

Research shows that mentoring and reverse mentoring programs predict job satisfaction as well as greater intergenerational workplace contact.³

We asked respondents whether their organisations have mentoring programs, as well as whether they receive incentives (e.g. reduced workload) for participating in these programs.

Most employees do not have mentoring programs that facilitate cross-generational learning. The lowest scores were reported by respondents aged 55-64 (49% of men, and 44% of women reported that their organisations do not offer such schemes), and by men aged 65 and over (50% reported not having mentoring schemes). Yet, mature employees are likely to add most value by participating in such programs.

Percentage of Respondents who Reported **LITTLE OR NO** Access to



Overall, male and female employees aged 55-64, and aged 65 and over reported little to no incentives for mentoring in their organisation. For example, 68% of women aged 55-64 and over 60% of men aged 55+ reported a lack of incentives to mentor others in their organisation.

Interestingly, men aged 45-54 were most likely to report having mentoring schemes in their organisations as well as incentives to mentor others.



Women under the age of 65 had, on average, less access to mentoring programs than their male colleagues. For those age 65+ the pattern was reversed.



Information, Media, & Telecommunications had the highest rate of integrative HR practices, and Electricity, Gas, Water & Waste had the least.

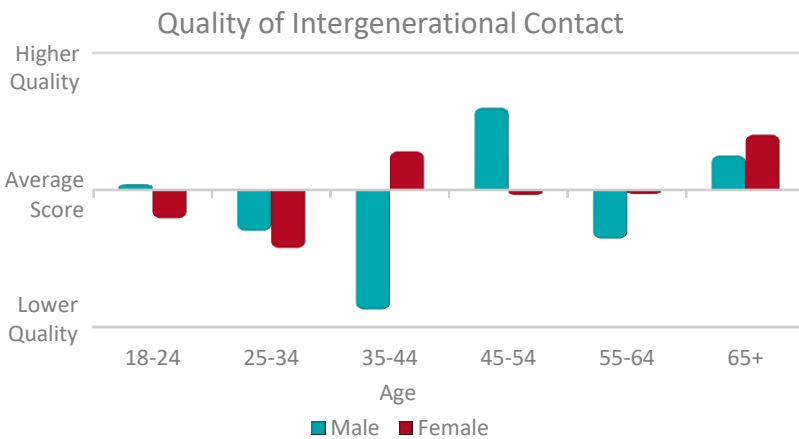


Employees in Public Administration & Safety had the most incentives to become mentors. Those in Finance & Insurance Services had the least.

EXPERIENCED REALITY: POSITIVE INTERGENERATIONAL CONTACT

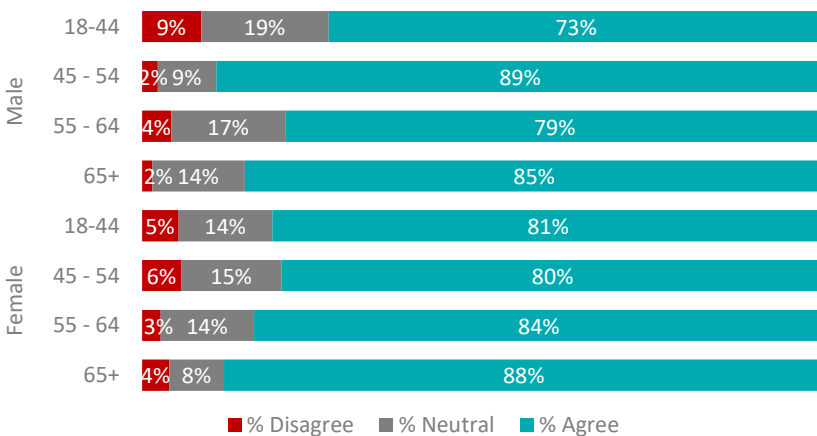
At least 90% of male and female employees from each age group reported interacting with colleagues from a different age generation at least once a week. Employees aged 65 and over reported slightly more frequent intergenerational contact than any other group.

When it comes to the quality of these interactions, there seemed to be greater variation in the experiences across age groups. Employees under the age of 45 perceived their interactions to be poorer in quality than their older colleagues, with men aged 35-44 rating the quality of their intergenerational contact well below the sample average of 4.14 (out of 5).



For instance, in contrast to their counterparts aged 45 and over, fewer employees aged 18-44 perceived their interactions with colleagues from other age groups to be productive. Overall, men aged 45-64 as well as women and men aged 65 and over were the most positive about their interactions with colleagues of different age groups.

"I generally feel that my interactions with colleagues of different age generations are productive"



WHAT IS POSITIVE INTERGENERATIONAL CONTACT?

Intergenerational contact refers to interactions an employee has with age diverse co-workers in their day-to-day work life. A work environment that creates opportunities for frequent positive, productive, and cooperative interactions between employees of different ages supports the development of positive relationships, which is important for all employees.

Research suggests that negative intergenerational experiences can lead to biased beliefs, as well as avoidance and bullying behaviours.⁴ Conversely, when intergenerational contact is positive, a workplace culture of accommodating behaviours and satisfying experiences may develop.⁵ Further, high quality intergenerational contact has also been associated with reduced age bias, more positive perceptions of older employees, and reduced intentions to quit.⁶ Therefore, creating opportunities for positive intergenerational contact is a strategy that organisations can use to improve the retention of mature employees.

Our survey measured both the frequency and quality of intergenerational contact.



Machinery Operators and Labourers felt the least positive about the quality of intergenerational contact.



Part-time employees aged 65+ reported significantly better quality intergenerational contact than younger part time employees.



The most productive intergenerational interactions were reported by those employed in Information & Telecommunications.

EXPERIENCED REALITY: KNOWLEDGE TRANSFER

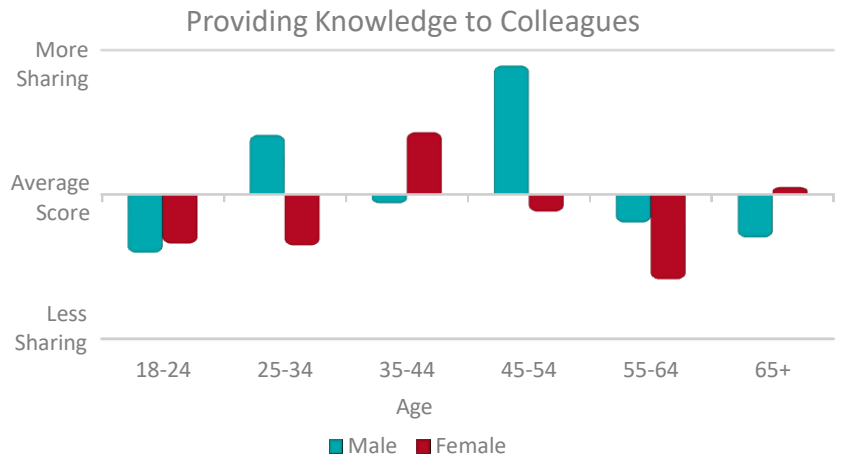
WHAT IS KNOWLEDGE TRANSFER?

Knowledge transfer is the process by which information is transmitted from one individual to another.⁷

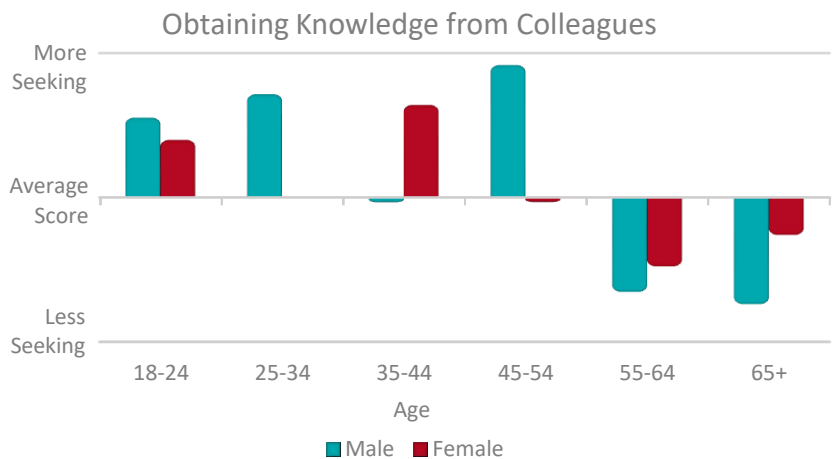
It is important that both young and mature employees seek and share knowledge with each other. Transferring knowledge from mature to younger employees can help maintain institutional knowledge gained through experience. This process can reduce the risk of knowledge loss, which can occur when mature employees retire.⁸ Mature employees can equally benefit from obtaining knowledge from younger colleagues. Younger employees often have different skills, techniques or perspectives to share, which can help maintain work ability.

Organisational cultures should be receptive to the idea that knowledge can be equally sought and shared between colleagues, where each individual has something to give and gain from the other. This type of reciprocal communication improves productivity and employee wellbeing by breaking down generational barriers.⁹

To measure knowledge sharing, we asked respondents about their experiences with colleagues asking them for their knowledge or support to gain work experience. The average score for respondents' perceptions of providing knowledge was 3.86 out of 5. Our results indicated that most young (under 44) and mature (55+) employees had little experience with being a source of knowledge. One exception to this trend were men aged 45-54, who reported excellent experiences with colleagues asking them for their knowledge and support.



We also asked respondents about their experiences with obtaining knowledge and support from their colleagues. Across the sample, the average score for perceptions of obtaining knowledge was 3.59 out of 5. The graph shows a clear age divide, with men and women under 54 reporting that they obtained more knowledge and support from colleagues than employees aged 55 and over.



Knowledge transfer was best for men in part time roles and worst for women in part time roles.

67%

67% of men aged 18-44 reported that their colleagues helped them to learn special procedures, compared with just 38% of men age 65+.

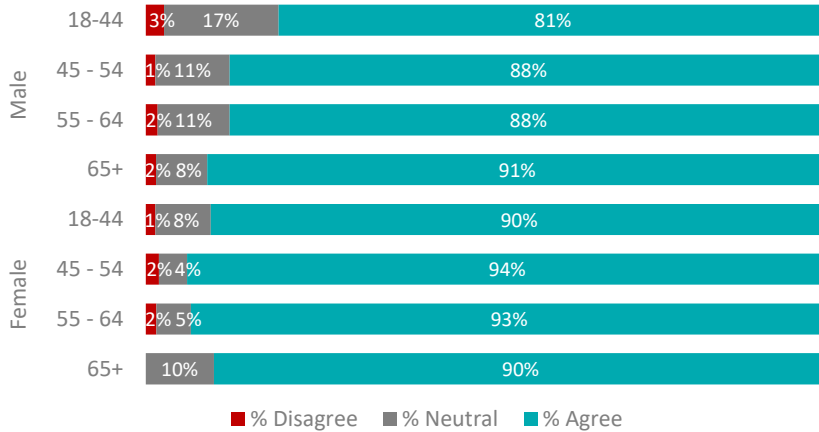


Wholesale Trade employees aged 18-24 reported the lowest levels of both providing *and* obtaining knowledge.

INDIVIDUAL ACTIONS: TEAM CITIZENSHIP BEHAVIOUR

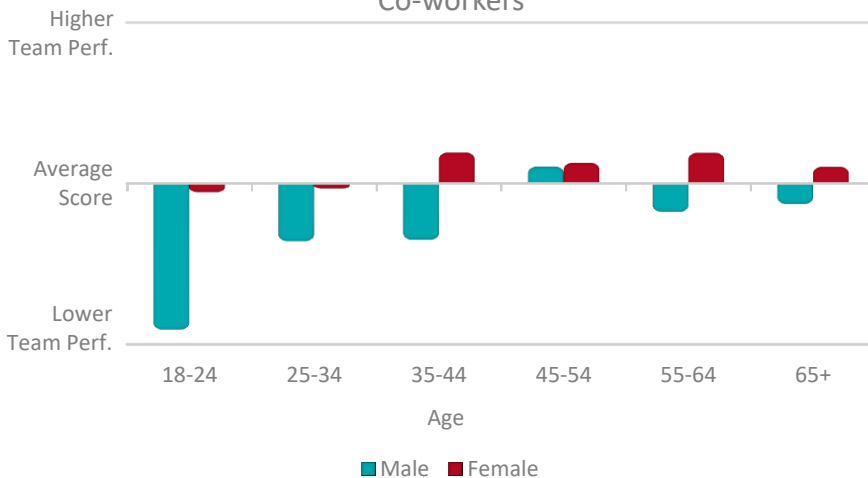
Our results revealed that Australian employees perceived themselves as effective workplace communicators. At least 80% of male and female employees in every age group reported that they have effectively communicated with their work colleagues in the past month.

"Over the past month I have communicated effectively with my co-workers"



On average, employees positively perceived their participation and contribution to their team (4.26 out of 5). Looking at team citizenship overall, our results found that older employees see themselves as more effective at communicating, coordinating and assisting their colleagues. Men's reported team citizenship behaviours are higher with age, but still lower than their female counterparts at every age.

Communication, Coordination and Cooperation with Co-workers



WHAT IS TEAM CITIZENSHIP BEHAVIOUR?

Team citizenship performance describes an individual's participation and contribution to their team.¹⁰

A huge amount of work in organisations is completed by teams. With highly interconnected roles and responsibilities, it is important that individual team members not only perform their own tasks to a high standard but also work well with their colleagues. This involves good communication between individuals, cooperation to complete shared tasks and a willingness to provide help to team members who need it.¹¹

Maintaining the perception of positive performance within a team is important for mature employees' motivation and workplace identity.¹²

Our survey asked employees the extent to which they contribute to their team's performance through communication, cooperation and coordination with colleagues.



Labourers age 65+ reported the lowest levels of team citizenship behaviours. Sales employees 65 and over reported the highest.



Women in full time roles had the highest levels of team citizenship behaviours. Men in full time roles reported the lowest.



The larger the organisation, the higher the rating of team citizenship behaviours.

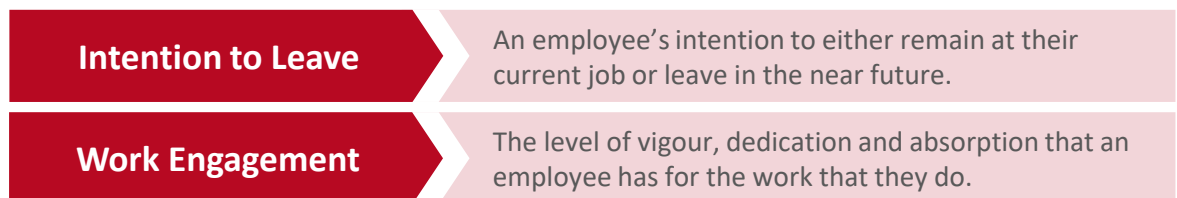
Outcomes

Implementing the ‘Include, Individualise, and Integrate’ organisational practices potentially affect two types of employee outcomes:

- **Job Outcomes** include work engagement and intention to leave. These outcomes have economic and productivity consequences. For example, research shows intention to leave predicts actual turnover.
- **Personal Outcomes** include burnout, psychological wellbeing, and life satisfaction.

This section shows how the organisational practices included in our survey relate to these outcomes. Thus, this section does not analyse perceptions about the existence or extent of these practices. Rather, it shows the potential impact of these practices when they exist.

JOB OUTCOMES



PERSONAL OUTCOMES



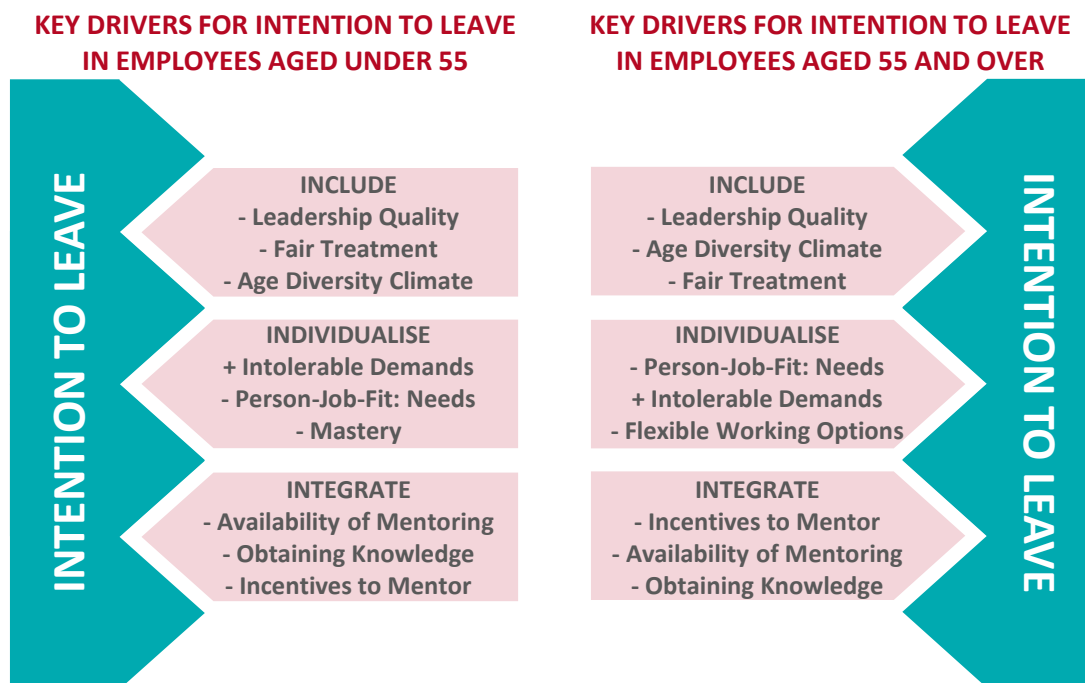
JOB OUTCOMES

HOW DO INCLUDE, INDIVIDUALISE AND INTEGRATE IMPACT JOB OUTCOMES?

In this section, we show how employee experiences of Include, Individualise and Integrate organisational practices relate to outcomes. We show these findings separately for employees aged 55 years and over.

In interpreting these findings, please note:

- We focus on mature employees as 55 and over (rather than 45 years and over, as defined by the Australian Bureau of Statistics¹) because this age group was consistently distinct in its responses in this research.
- We show some of the most important drivers of outcomes *within the set of practices*. These are listed within each category in order of the strength of the relationship with outcomes. These are NOT the only important significant correlates (just the key ones), nor should causality be assumed.



Overall, intentions to leave work were associated with slightly different drivers for mature and younger employees.

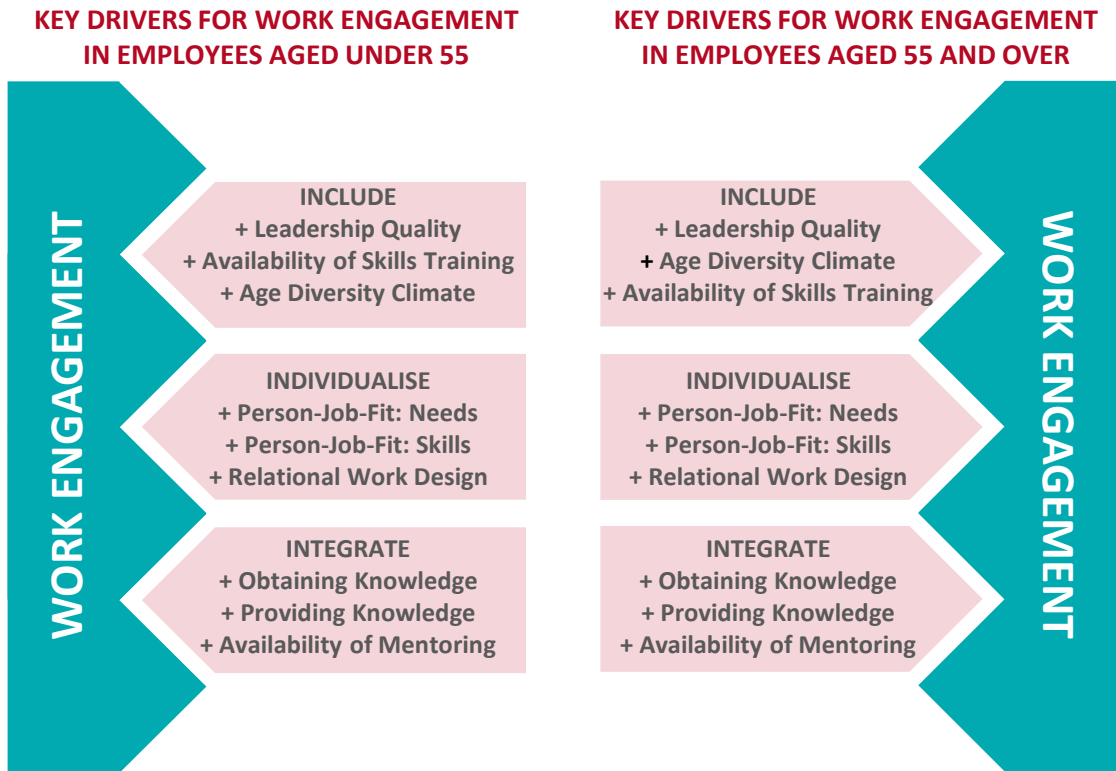
For employees 55 and over, those who experienced high quality leadership and a positive age-diverse climate were less likely to want to leave the organisation. Likewise, if these people perceived they had a job that fits their needs, if they had tolerable (manageable) demands in their job, and if they had flexible working options, they were less likely to plan to leave. Having incentives to engage in mentoring (which suggests a positive age climate) was also an important factor motivating employees aged 55+ to want to remain in the organisation.

It can be seen that the drivers for employees under 55 had some similarities, but also some differences. For example, in terms of Integrate practices, having incentives to mentor was strongly associated with the decision to stay for mature employees, whereas younger employees also valued having access to mentoring (availability of mentoring).

KEY TAKEAWAY

Although causality cannot be confirmed in this study, our research suggests that – if governments are serious about motivating older employees to stay at work – attention needs to be given to creating inclusive work climates, individualising work by ensuring fit, flexibility, and tolerable demands, and supporting mature employees' engagement in mentoring schemes.

JOB OUTCOMES



The factors driving workplace engagement were very similar for mature and younger employees, with just one exception – which was the slight difference in importance of skills training for younger employees.

It is very interesting to observe that leadership quality, a positive age diversity climate and the availability of skills training were important for all employees, as was having jobs that “fit” with one’s skills and needs, as well as having relational work designs in which employees are supported and have the chance to make a difference to others’ lives. These findings reinforce the concept that positive work climates and work designs are important for all employees, including mature employees.

A NOTE ON RETIREMENT INTENTIONS

We asked our survey respondents to indicate the age that they would ideally like to retire. We found a significant difference across age groups, whereas employees under 55 suggested 62.3 years as their optimal retirement age, employees 55+ identified 67.3 years as their ideal. It is interesting that the mature group’s average age reflects the current government pension age, while under 55s suggested a less realistic age given current retirement trends. Though these results do not imply cause, they suggest the potential opportunity for education of younger people on career and retirement planning to align expectations with probable results. They also highlight the need for good work design practices to make work motivating and engaging for workers into their mature years in order to retain their valuable contributions to the Australian workforce.

Work engagement and job satisfaction were significantly associated with intentions to retire, reflecting the importance of these outcomes for retention of mature workers.

A NOTE ON THE RELATIVE IMPORTANCE OF EACH CATEGORY OF WORK PRACTICES

Each of the three categories fulfils a critical and unique role in developing a productive age diverse workplace. For example, the importance of *Inclusive* practices is in providing a foundation of equal access to work and training opportunities. *Individualised* practices become important in providing work designs that suit the individuals within a diverse workplace. Finally, *Integrative* practices build upon effective implementation of Inclusive and Individualised strategies to bring age diverse employees together to work in a cohesive way and learn from each other. We recommend, therefore, consideration of all three sets of practices.

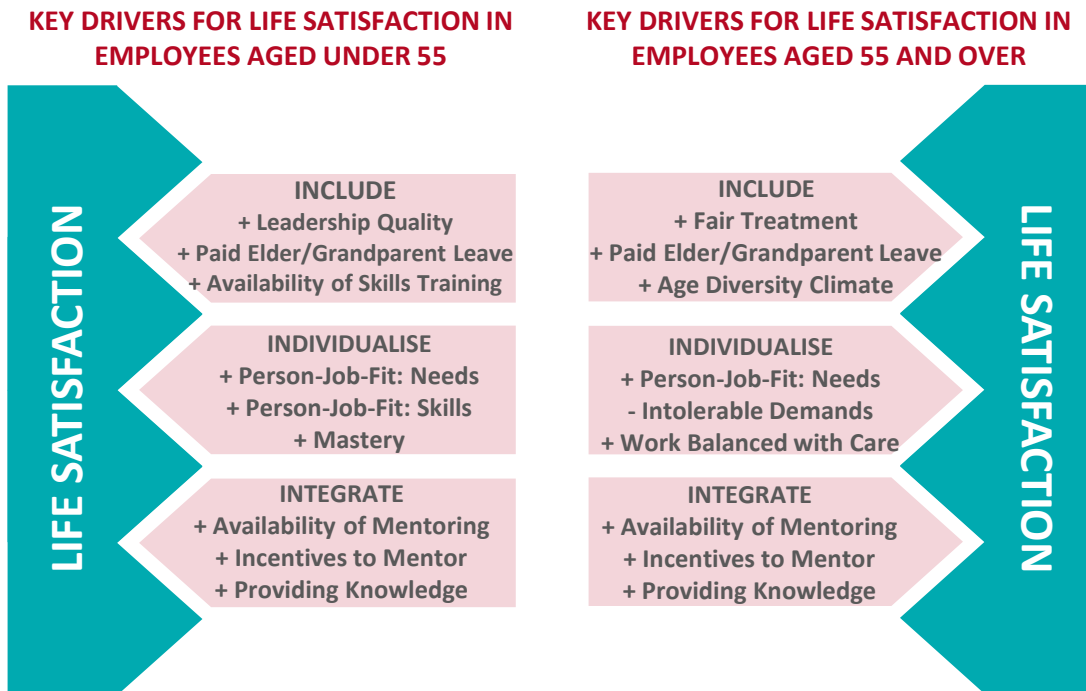
PERSONAL OUTCOMES

HOW DO INCLUDE, INDIVIDUALISE AND INTEGRATE IMPACT PERSONAL OUTCOMES?

Personal outcomes are important to include in observations of working populations, because, in addition to employee welfare being mandated under Australian Work Health and Safety legislation,² these outcomes link to societal benefits (e.g., successful ageing) and economic benefits (e.g., lower levels of employee compensation claims).

In relation to life satisfaction, a positive age diversity climate, with fair treatment according to age, as well as paid elder/grandparent leave, were all important drivers for mature employees 55 and over. Having tolerable demands, a job that fits one's needs, and the chance to balance care and work were also very important for the life satisfaction of mature employees 55 and over. Mentoring and knowledge sharing were the most important Integrate practices.

There were some small differences in Include and Individualise drivers for employees under 55. For example, once again, leadership quality is important, and overall there tended to be a stronger focus on skills (e.g., availability of skills training, person-job fit skills).



KEY TAKEAWAY

Altogether, these findings suggest the importance of creating workplaces in which employees are included and fairly treated, in which workplaces cater for changing needs as people age, and in which mentoring and knowledge sharing across age groups is encouraged. The results suggest that providing inclusive, individualised and integrative opportunities not only contribute to positive workplace outcomes, but also positively impact the lives of all employees.

PERSONAL OUTCOMES

KEY DRIVERS FOR PSYCHOLOGICAL WELLBEING IN EMPLOYEES AGED UNDER 55



KEY DRIVERS FOR PSYCHOLOGICAL WELLBEING IN EMPLOYEES AGED 55 AND OVER



With regards to psychological wellbeing, there were some differences in drivers between the two age groups. For example, employees aged under 55 with high quality leadership reported higher psychological wellbeing while mature employees with an age diverse climate experienced more psychological wellbeing. In terms of Individualise practices, mature employees with Mastery-Oriented work design (i.e. role clarity and feedback) and good social support within the workplace (Relational work design) experienced better psychological wellbeing. Younger employees had more focus on the ‘fit’ of their jobs to their skills and needs, as well as being given autonomy in their roles (Agentic work design). Integrative practices were important for all employees.

KEY DRIVERS FOR BURNOUT IN EMPLOYEES AGED UNDER 55



KEY DRIVERS FOR BURNOUT IN EMPLOYEES AGED 55 AND OVER



To avoid burnout at work, mature employees aged 55 and over required similar organisational practices as their colleagues aged under 55 years, particularly with regards to Integrate practices. For example, when employees of all ages experienced fair treatment as a function of age (rather than discrimination) they reported lower burnout. For all employees, having tolerable job demands and the chance to balance work and care, was associated with lower burnout.

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**These authors are co-lead authors of the report.*

CHIEF INVESTIGATORS: ORGANISATIONS AND THE MATURE WORKFORCE



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About CEPAR

The ARC Centre of Excellence in Population Ageing Research (CEPAR) is a unique collaboration between academia, government and industry, committed to delivering solutions to one of the major economic and social challenges of the 21st century.

Funded primarily by an initial seven-year grant from the Australian Research Council (ARC), with generous support from the collaborating universities and partner organisations, the Centre was established in March 2011 to undertake high impact independent multidisciplinary research and build research capacity in the field of population ageing.

Renewed funding awarded for an additional seven-year term from 2017-2023 supports an exciting new research program which will deliver comprehensive outcomes with the potential to secure Australia's future as a well-informed nation with world-best policy and practice for an ageing demographic.

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This report is from the *Mature Workers in Organisations* Research Stream within CEPAR led by CI Sharon K. Parker and CI Marian Baird. For more information, see:

<https://matureworkers.cepar.edu.au>

INTERESTED IN IMPROVING YOUR STRATEGY FOR MATURE WORKERS?

Researchers from the team are collaborating with a select group of organisations wishing to improve their work practices and policies for mature workers. For more information about becoming a potential collaborator in the research, see

<https://mw.ctwd.com.au/p/join/>

JOB OUTCOMES

Construct	Description	Example item	Mean	Scale
Work Engagement	Work engagement is the extent to which employees are invested in work tasks and processes. Measured through: (1) Vigour, (2) Dedication and (3) Absorption	At my work... Vigour: ...I feel bursting with energy.	3.21	5 Point (1=Strongly disagree, 5=Strongly agree)
		Dedication: ...I am enthusiastic about my job.	3.76	
		Absorption: ...I am immersed in my work.	3.75	
Intentions to Leave	Thoughts that an employee has on leaving their present workplace.	How often have you seriously considered quitting your job in the last 6 months?	2.56	5 point (As above)

PERSONAL OUTCOMES

Construct	Description	Example item	Mean	Scale
Burnout	Burnout is a feeling of emotional depletion or exhaustion at work.	I feel emotionally drained from my work.	3.06	5 Point (1=Strongly disagree, 5=Strongly agree)
Psychological Wellbeing	Psychological wellbeing is a state of positive functioning in an individual's life, or work life within the current context	In the past month, how often did you feel the following... ...That you liked most parts of your personality	4.56	5 point (1=Never, 5=Every day)
Life Satisfaction	The feeling of fulfilment one has with their life.	Overall, I am satisfied with my life as a whole.	4.43	5 point (As above)

INCLUDE

ORGANISATIONAL ACTIONS

Construct	Description	Example item	Mean	Scale
Age Diversity climate	Shared perceptions of an organisation's diversity related policies, practices and procedures	Our company makes it easy for people from diverse age groups to fit in and be accepted.	3.86	5 Point (1=Strongly disagree, 5=Strongly agree)

Construct	Description	Example item	Mean	Scale
Leadership Quality	The extent to which leaders respond to the needs of employees and value their contributions. Measured through employee perceptions of: (1) Supportive Leadership and (2) Personal Recognition	<i>My Supervisor... Supportive Leadership: ...Considers my personal feelings before acting.</i>	3.60	5 Point (1=Strongly disagree, 5=Strongly agree)
		<i>Personal Recognition: ...Acknowledges improvement in my quality of work.</i>	3.64	5 Point (As above)
Inclusive HR Practices	Human Resources practices that specifically address the needs of mature age workers.	<i>This organisation does not discriminate on the basis of age in recruitment and selection.</i>	3.19	5 Point (1=Not at all, 5=To a very large extent)

EXPERIENCED REALITY

Construct	Description	Example item	Mean	Scale
Age Bias Perceptions	Individuals' experiences of unfair treatment at work due to age.	<i>At work I feel socially isolated because of my age.</i>	2.31	5 Point (1=Strongly disagree, 5=Strongly agree)
Family Supportive Environment	Individuals' perceptions that the work environment allows them to prioritise family commitments.	<i>Work should be the primary priority in a person's life.</i>	3.24	5 Point (As above)

INDIVIDUAL ACTIONS

Construct	Description	Example item	Mean	Scale
Career Withdrawal Behaviours	An individual's active withdrawal of participation in work activities.	<i>I have reduced my working hours</i>	2.71	5 Point (1=Strongly disagree, 5=Strongly agree)
Retirement Obligations	The extent to which mature individuals feel that they should retire to make way for younger employees.	<i>I feel it is important to retire on time to make way for the next generation.</i>	2.92	5 Point (As above)

INDIVIDUALISE

ORGANISATIONAL ACTIONS

Construct	Description	Example item	Mean	Scale
Individualised HR Practices	HR practices that enable mature workers to have meaningful work and take control of their career and retirement.	<i>My employer allows the opportunity for employees to have their job redesigned or to transfer to a less stressful/strenuous job.</i>	2.76	5 Point (1=Not at all, 5=To a very large extent)
Flexible Work Practices	Opportunity to make adjustments to the hours, patterns or locations of work.	<i>My employer supports the use of flexible working options.</i>	3.16	5 Point (1=Strongly disagree, 5=Strongly agree)

EXPERIENCED REALITY

Construct	Description	Example item	Mean	Scale
Work-Home Care Balance	Individuals' subjective evaluation of friction between life and work responsibilities and is measured by the European Quality of Life Survey (EQLS) through: (1) Work to family/care; (2) Family/care to work and (3) Evaluation of balance	<i>Work-Family-Care Conflict: It has been difficult for me to fulfil my family/carer responsibilities because of the amount of time I spend on the job</i>	2.68	5 Point (1=Strongly disagree, 5=Strongly agree)
		<i>Family-Care-Work Conflict: I have found it difficult to concentrate at work because of my family / carer responsibilities.</i>	2.45	
		<i>Evaluation of Balance: In general I feel that I have an adequate balance between my work and personal/family life.</i>	3.47	
Stimulating Work Design	Stimulating work refers to the level of (1) Skill Variety: The degree of variety in skills and abilities required for a job, and (2) Problem Solving: how much one is required to 'think outside the box'.	<i>Skill Variety: The job requires a variety of skills</i>	4.11	5 Point (1=Strongly disagree, 5=Strongly agree)
		<i>Problem Solving: The job requires me to be creative</i>	3.75	
Mastery-Oriented work Design	Mastery is the degree to which an employee has (1) Role Clarity: Clear understanding of the role that they are required to perform, and (2) Task identity: The ability to take a task from beginning to end.	<i>Role Clarity: I know what my responsibilities are</i>	4.05	5 Point (As above)
		<i>Task Identity: The job allows me to complete work I start</i>	1.47	

Construct	Description	Example item	Mean	Scale
Agentic Work Design	Agency refers to (1) Work Scheduling: The extent to which you can choose your own schedule, (2) Work Methods: The extent to which you choose they way you achieve your work goals, (3) Decision Making: The extent to which you can make individual judgements and decisions.	Work Scheduling Flexibility: <i>The job allows me to decide my hours of work</i>	2.90	5 Point (As above)
		Work Methods: <i>The job allows me to make a lot of decisions on my own</i>	3.73	
		Decision Making Authority: <i>The job allows me to decide on my own how to go about doing my work</i>	3.71	
Relational Work Design	Relational work is defined as the amount of (1) Social Support: The amount of support from colleagues and supervisors an individual feels they receive, and (2) the importance that they feel their work has in society.	Social Support: <i>People I work with take a personal interest in me</i>	3.82	5 Point (As above)
		Task Significance: <i>The job itself is very significant and important in the broader scheme of things</i>	3.87	
Tolerable Demands	Tolerable Demands refers to (1) Time Pressure: The time frames provided to complete work, (2) Role Conflict: The consistency of feedback/instruction, and (3) Physical Demands: The physical exertion required to perform work.	Time Pressure: <i>There is just not enough time to do my work</i>	2.89	5 Point (As above)
		Role Conflict: <i>People at work make conflicting demands of me</i>	2.71	
		Physical Demands: <i>I have to work in uncomfortable or tiring positions</i>	2.71	
Person-Job-Fit	The extent to which an individual's (1) Skills and, (2) Needs align with the characteristics of their job.	Skills: <i>My abilities and training are a good fit with the requirements of my job</i>	3.81	5 Point (As above)
		Needs: <i>There is a good fit between what my job offers me and what I am looking for in a job.</i>		

INDIVIDUAL ACTIONS				
Construct	Description	Example item	Mean	Scale
Individual Performance	Individual performance is a subjective evaluation of performance within the work environment. It can be measured through: (1) Task Proficiency, (2) Task Adaptivity, (3) Task Proactivity	Task Proficiency: <i>Carried out the core parts of my role well.</i>	4.44	5 Point (1=Never, 5=All the time)
		Task Adaptivity: <i>Adapted well to changes in core tasks.</i>	4.04	5 Point (As above)
		Task Proactivity: <i>Initiated better ways of doing my core tasks.</i>	3.55	5 Point (As above)
Job Crafting	Individuals' self-initiated adjustments to their work characteristics to better align with their preferences. Measured by an employee's reported attempts to (1) Increase Resources, (2) Reduce Demands, and (3) Optimise Demands.	Increase Resources: <i>I try to develop my capabilities.</i>	3.62	5 Point (1=Strongly disagree, 5=Strongly agree)
		Reduce Demands: <i>I make sure that my work is mentally less intense.</i>		
		Optimise Demands: <i>I simplify work processes or procedures to make my job easier</i>		
Retirement Planning	Defined as an individual's engagement in retirement	<i>I have engaged in retirement planning</i>	2.85	5 Point (1=Strongly disagree, 5=Strongly agree)
Financial Pressure	The extent to which monetary reasons factor into a decision to be in the workforce.	<i>How satisfied are you with your present financial situation?</i>	3.61	5 Point (1=Strongly disagree, 5=Strongly agree)
Reasons for Working	An employee's personal justifications for continuing in the workforce.	<i>I need the income</i>		Tick box options

INTEGRATE

ORGANISATIONAL ACTIONS

Construct	Description	Example item	Mean	Scale
Integrative HR Practices	Organisational practices that encourage participation in mentoring and reverse mentoring programs.	<i>My Organisation provides incentives to mentor others (e.g., reduced workload, additional compensation)"</i>	2.75	5 Point (1=Not at all, 5=To a very large extent)

EXPERIENCED REALITY

Construct	Description	Example item	Mean	Scale
Positive Intergenerational Contact	Positive and productive experiences interacting with people of different ages at work.	<i>How often are you in contact with colleagues of a different age generation?</i>	2.75	5 Point (1=Never, 5=Daily)
Knowledge Transfer	The extent to which co-workers attempt to (1) Provide knowledge to mature workers and, (2) Obtain knowledge from them.	<i>Providing Knowledge: I learnt a lot by asking colleagues for their knowledge</i>	3.59	5 Point (1=Strongly disagree, 5=Strongly agree)
		<i>Obtaining Knowledge: My colleagues asked me for my knowledge</i>	3.86	

INDIVIDUAL ACTIONS

Construct	Description	Example item	Mean	Scale
Team Member Performance	Mature workers' self-rated assessment of their contribution to their work team.	<i>Over the past month at work, how often have you carried out each of the behaviours described below? - Provided help to co-workers when asked, or needed.</i>	4.26	5 Point (1=Never, 5=All the time)

Throughout the report, we provide detailed breakdowns of findings into 12 groups of age and gender, that is, men and women ages 18-24, 25-34, 35-44, 45-54, 65+. To support the interpretation of these breakdowns, we provide a more detailed breakdown of the demographics, work conditions, etc for these groups below. AS can be observed, and supported by statistical analyses, demographic and background aspects differ significantly across the age/gender categories. Consequently, the categories we used may reflect or capture differences beyond chronological age.

	Age	N (number in the group)	Average number of years of education	Role	Supervisor	Full-time / Part-time	Employment contract	Income categories	Location	Average number of dependent children
Total sample		N=2009	14.81	Manager=32.6%; Professional=18.6%; Other=48.8%	Not supervising (NS)=46.3%; Supervising small team - less than 10 people (SS)=27.6%; Supervising large team - more than 10 people (SL)=26.1%.	PT=45.6%; FT=52.6%	Fixed-term=16.9%; Casual=14.9%; Permanent=68.1%	Below average=57.3%; Average=9.6%; Above average=32.5%	Metropolitan=70.2%; Regional=24.3%; Remote=3.1%	1.9
Male	18-24	19	13.16	Manager=31.6%; Professional=10.5%; Other=57.9%	NS=42.1%; SS=36.8%; SL=21.1%.	PT=47.4%; FT=52.6%	Fixed-term=31.6%; Casual=15.8%; Permanent=52.6%	Below average=89.5%; Average=5.3%; Above average=5.3%	Metropolitan=84.2%; Regional=10.5%; Remote=5.3%	1.2
	25-34	71	13.90	Manager=32.9%; Professional=17.1%; Other=50%	NS=45.1%; SS=33.8%; SL=21.1%.	PT=29.4%; FT=70.6%	Fixed-term=29.6%; Casual=16.9%; Permanent=53.5%	Below average=67.6%; Average=9.9%; Above average=22.5%	Metropolitan=69.6%; Regional=27.5%; Remote=2.9%	1.7
	35-44	60	14.70	Manager=43.3%; Professional=21.7%; Other=35%	NS=31.7%; SS=35%; SL=33.3%.	PT=23.7%; FT=76.3%	Fixed-term=28.3%; Casual=13.3%; Permanent=58.3%	Below average=51.7%; Average=20%; Above average=28.3%	Metropolitan=68.3%; Regional=26.7%; Remote=5%	2.2
	45-54	349	15.71	Manager=62.8%; Professional=15.8%; Other=21.5%	NS=18.9%; SS=18.9%; SL=62.2%.	PT=49.4%; FT=50.6%	Fixed-term=19.8%; Casual=6.3%; Permanent=73.9%	Below average=30.1%; Average=8.3%; Above average=61.6%	Metropolitan=77.1%; Regional=18.1%; Remote=4.9%	2.8
	55-64	399	15.00	Manager=33.3%; Professional=17.5%; Other=49.1%	NS=45.6%; SS=29.8%; SL=24.6%.	PT=26%; FT=74%	Fixed-term=8.5%; Casual=13.5%; Permanent=77.9%	Below average=42.4%; Average=14%; Above average=43.6%	Metropolitan=72.8%; Regional=23%; Remote=4.2%	1.6
	65+	133	15.16	Manager=20.3%; Professional=16.5%; Other=63.2%	NS=54.1%; SS=31.6%; SL=14.3%.	PT=47.3%; FT=52.7%	Fixed-term=12%; Casual=17.3%; Permanent=70.7%	Below average=61.1%; Average=16.8%; Above average=22.1%	Metropolitan=74.2%; Regional=22.7%; Remote=3.1%	1.3

	Age	N (number in the group)	Average number of years of education	Role	Supervisor	Full-time / Part-time	Employment contract	Income categories	Location	Average number of dependent children
Total sample		N=2006	14.81	Manager=32.6%; Professional=18.6%; Other=48.8%	Not supervising (NS)=46.3%; Supervising small team - less than 10 people (SS)=27.6%; Supervising large team - more than 10 people (SL)=26.1%.	PT=45.6%; FT=52.6%	Fixed-term=16.9%; Casual=14.9%; Permanent=68.1%	Below average=57.3%; Average=9.6%; Above average=32.5%	Metropolitan=70.2%; Regional=24.3%; Remote=3.1%	1.9
Female	18-24	79	14.14	Manager=17.7%; Professional=15.2%; Other=67.1%	NS=57.7%; SS=26.6%; SL=17.7%.	PT=61.5%; FT=38.5%	Fixed-term=21.5%; Casual=36.7%; Permanent=41.8%	Below average=92.4%; Average=0%; Above average=7.6%	Metropolitan=59%; Regional=37.2%; Remote=3.8%	1.3
	25-34	131	14.76	Manager=23.7%; Professional=23.7%; Other=52.7%	NS=52.7%; SS=35.1%; SL=12.2%.	PT=46.5%; FT=53.5%	Fixed-term=21.4%; Casual=16.8%; Permanent=61.8%	Below average=73.6%; Average=11.6%; Above average=14.7%	Metropolitan=79.7%; Regional=19.5%; Remote=0.8%	1.8
	35-44	146	13.94	Manager=41.1%; Professional=17.1%; Other=41.8%	NS=37.7%; SS=53.4%; SL=8.9%.	PT=37.5%; FT=62.5%	Fixed-term=40%; Casual=9%; Permanent=51%	Below average=51%; Average=5.5%; Above average=43.4%	Metropolitan=80.3%; Regional=19%; Remote=0.7%	2.8
	45-54	313	14.90	Manager=23.6%; Professional=22.4%; Other=54%	NS=54.3%; SS=22.7%; SL=23%.	PT=54.2%; FT=45.8%	Fixed-term=16.3%; Casual=14.7%; Permanent=69%	Below average=68.4%; Average=6.5%; Above average=25.2%	Metropolitan=67.9%; Regional=29.5%; Remote=2.6%	2.0
	55-64	256	14.27	Manager=14.5%; Professional=18%; Other=67.6%	NS=68%; SS=21.5%; SL=10.5%.	PT=69.6%; FT=30.4%	Fixed-term=7.8%; Casual=21.5%; Permanent=70.7%	Below average=79.8%; Average=8.3%; Above average=11.9%	Metropolitan=65.9%; Regional=31.3%; Remote=2.8%	1.3
	65+	50	13.90	Manager=8%; Professional=30%; Other=62%	NS=76%; SS=6%; SL=18%.	PT=70%; FT=30%	Fixed-term=6%; Casual=20%; Permanent=74%	Below average=87.8%; Average=4.1%; Above average=8.2%	Metropolitan=57.1%; Regional=42.9%; Remote=0%	1.0