

Chapter 4

Ageing, Work, Care in Australia: Progress and Prospects in Meeting Sustainable Development Goals of Inclusive Growth and Gender Equality



Marian Baird and Alison Williams

Abstract The ageing of Australia's population and workforce presents significant social, economic and policy challenges to government, employers and individuals themselves. In response, the federal government has progressively introduced a number of policies including increasing the age of eligibility for the aged pension and encouraging older workers to stay in the workforce longer. At the same time, the government policy of care for the elderly of 'ageing in place' sets up conflict for workers, as informal care (by family and friends, traditionally provided by women) is the most common form of care for aged Australians. However, mature women are entering and remaining, in the workforce in significant numbers, thus creating a work-care tension at work and in the home. This chapter provides an overview of Australia's changing population and labour market, analysed by age and gender. This is followed by a discussion of government policies relating to two of the UN's Sustainable Development Goals (SDGs): SDG 8 and SDG 10. The chapter also discusses results of the 2019 Australian Mature Workers in Organisations Survey (MWOS) for insight into the employment and care experiences of mature workers and concludes with reflections on the impact of the COVID-19 pandemic on older Australians at work.

Keywords Australia · Older workers · Gender equality · Carers · Flexible working · Government policies

M. Baird (✉) · A. Williams
University of Sydney Business School, Abercrombie Building H70,
The University of Sydney, Sydney, NSW, Australia
e-mail: marian.baird@sydney.edu.au; alison.williams@sydney.edu.au

© The Author(s), under exclusive license to Springer Nature Singapore Pte Ltd. 2022

S. Dhakal et al. (eds.), *Ageing in Asia and the Pacific in Changing Times*,
https://doi.org/10.1007/978-981-16-6663-6_4

4.1 Introduction

Australia, like many of its neighbours and trading partners, is facing significant social, economic and policy challenges brought about by the ageing of its population. In responding to these challenges, Australia has had only partial success in meeting the United Nation's Sustainable Development Goal 8, which aims to 'promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all', and Sustainable Development Goal 10, which is focussed on achieving equality within and between countries. COVID-19 has added additional stresses to the employment and care concerns of older Australians, and the economy and equality overall.

The chapter firstly provides an overview of Australia's population and labour market, with close attention to differences by age and gender over the past four decades. The chapter then elaborates on the policy framework in Australia around work and age in both state and federal jurisdictions with attention to meeting SDG 8 and SDG 10. Following these contextual sections, the chapter turns to recent empirical research and discusses the results of the 2019 Australian Mature Workers in Organisations Survey (MWOS) for some insight into the employment and care experiences of mature workers, defined as those aged 45 and over (ABS 2005). The chapter concludes by contemplating the extent to which the SDG goals may be met, and considers the impact of the COVID-19 pandemic on older Australians at work and in care.

4.2 The Australian Population and Labour Market – Ageing and Working

In the thirty years between 1990 and 2020 the Australian population has both grown and aged considerably. In 1990 the population was approximately 20 million and in 2020 it is 25.7 million (ABS 2020a). Figure 4.1 shows the changing shape of the Australian population from 1990 to 2020 and projects the 2050 population distribution. The 2050 data is based on demographic trends prior to the effects of COVID-19, which for Australia may result in a faster rate of ageing unless migration rates recover. As these population pyramids show, the Australian population will continue to age, so that by 2050 a sizeable proportion of the population will be over 45, and even 65 years of age. Two factors exacerbate the ageing population – the decrease in Australia's fertility rate (at 1.65 currently) and the slowdown in migration due to COVID-19 restrictions. Fewer babies and immigrants (who tend to be younger) increase the overall age of the population. Present indications are that fertility levels may remain low post-COVID-19 (McDonald 2020), and as migration levels are dependent on government policy it is uncertain which direction they will take. As a result it is likely that not only will Australia have an older population, it will also see a reduction in growth of the labour force over the next 15 years (Temple

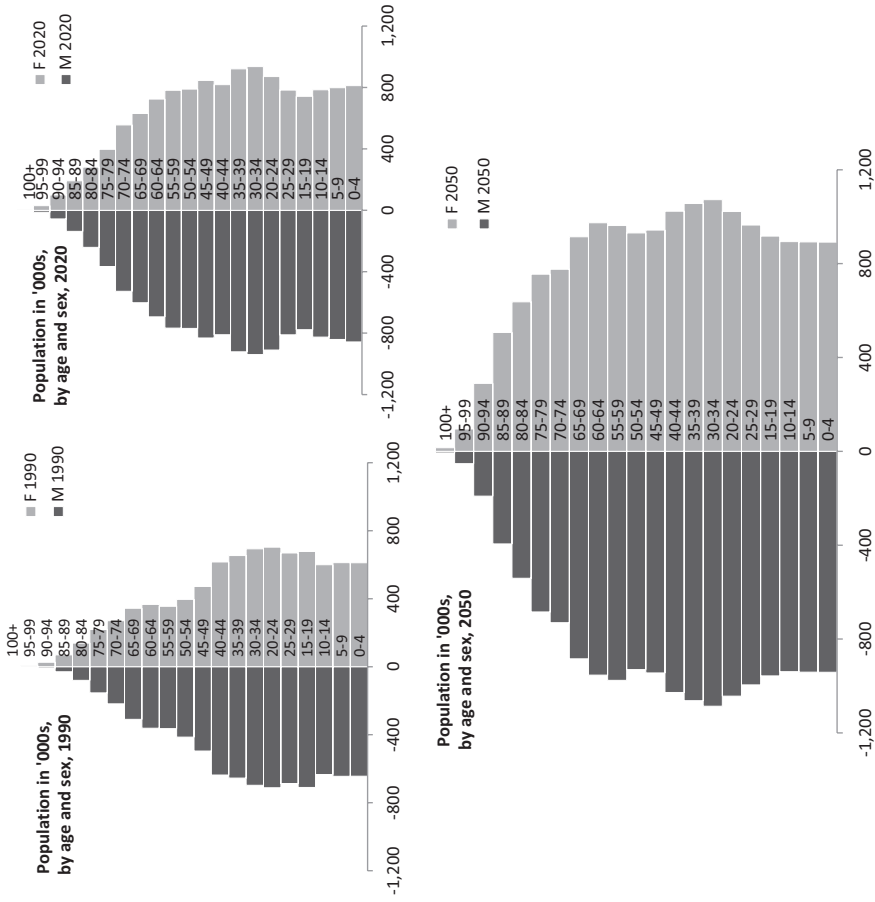


Fig. 4.1 Australian population as % of total, by age and sex, 1990, 2020 and 2050. (Source: United Nations Department of Economic and Social Affairs (2019), *World Population Prospects*. Accessed 18 January 2021)

and McDonald 2017). This combination will put greater pressure on Australia’s overall working population and employing organisations.

In addition to the ageing of the Australian population the Australian labour market has undergone considerable change in the past forty years in terms of age and gender. A feminisation of the labour force has occurred (Baird and Heron 2020) with the participation rates of females increasing significantly over the past forty years, while males’ participation rates have slightly decreased (see Fig. 4.2). As more women have entered the workforce, how to manage the informal care to family members has become an evolving policy challenge for both governments and employing organisations, and as workers of both genders demand more flexibility. Figure 4.3 also provides a comparison of participation rates by age and gender between 1980 and 2020, and this shows that females over 45 increasingly retain their attachment to the paid labour force well into their mature years, with women in the 60–64 age group representing one of the fastest growing workforce cohorts

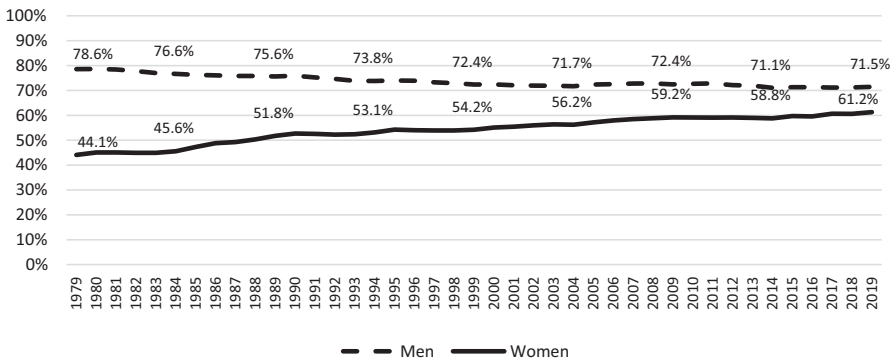


Fig. 4.2 Labour force participation, by gender, 1979–2019. (Source: ABS (2020c, Table 1). Labour force status by sex, Australia – Seasonally adjusted data)

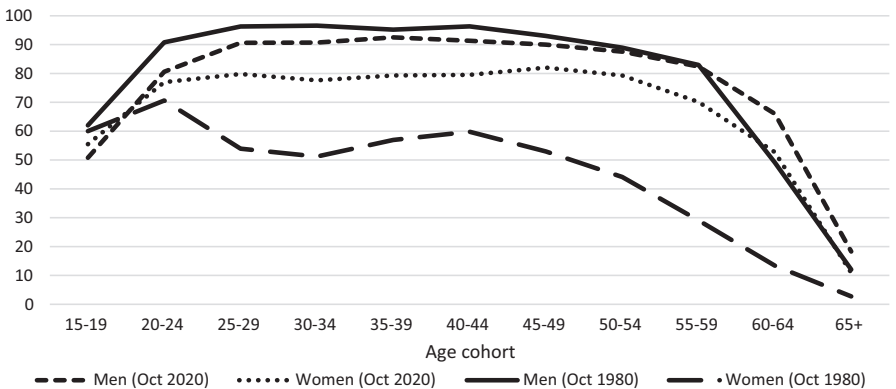


Fig. 4.3 Labour force participation rate (%) by age and gender, 1980 and 2020. (Source: ABS (2020c, Table 01). Labour force status by Age, Social marital status, and Sex)

(Baird and Heron 2020). As women stay attached to the labour market, and as the population ages and women have children at later ages, these mature working women are also likely to be women with both eldercare and childcare duties, often referred to as the ‘sandwich generation’.

Enabling greater flexibility at work and more support in the care domain is therefore needed in order to meet SDG 10, in particular reducing inequality between genders, and in terms of the economic inclusion of ageing Australians. The experience of Australian businesses during COVID-19 has demonstrated that more flexibility in work location and work hours can be provided to employees, and for both men and women, in certain sectors (Baird et al. 2021), however it is too early to tell if such flexibility will continue in the longer run. For workers in Australia, there is also considerable evidence from surveys undertaken during the COVID period of 2020 to show that greater access to more flexible working arrangements is preferred, to lessen commute times and provide more balance between work and family responsibilities (Baird and Dinale 2020).

As these demographic trends became more starkly obvious, the government instituted a number of influential inquiries, including those conducted by the national Productivity Commission and Treasury (Australian Senate Select Committee on the Future of Work and Workers 2018; Department of Health 2017; Parliamentary Budget Office 2017; 2018a, b; Productivity Commission 2005, 2013; Steering Committee for the Review of Government Service Provision 2010; The Treasury 2013, 2015; Thomas and Gilfillan 2018). From 2013–2018 these inquiries highlighted concerns over projected slower economic growth and reduced productivity as fewer workers support more aged Australians. Following these inquiries, the government began implementing a number of policy changes such as increasing the eligibility age for the aged pension, encouraging workers to remain longer in the workforce and increasing support for ‘ageing in place’ (McIntosh and Phillips 2003), which aims for aged Australians to remain in their own homes rather than entering residential aged care. This latter policy has led to increased work-family conflict for workers, particularly women who have traditionally cared for elderly family members.

4.3 Government Policies

Government policy in Australia has a number of different strands. Australia is a federation of six states and two territories, with the federal, state and territory governments having differing levels of responsibility in the areas of work and ageing. Eighty-seven per cent of Australian employees are covered by the Fair Work Act (FWA), the primary labour legislation (ABS 2018a). State industrial relations laws cover the remainder, the majority of whom are employed in the state and local government sectors which offer equivalent or better conditions of employment. Governments at all levels have enacted policies in the areas of employment, support

for the aged and disabled and support for carers. These will be outlined in relation to SDG goals 8 and 10.

4.3.1 Goal 8 and Employment Policies

4.3.1.1 Standard Employment Conditions

Australia's *Fair Work Act 2009* assists it to meet Goal 8.5 of 'full and productive employment and decent work for all women and men' by providing a floor of standard employment conditions (the National Employment Standards – NES), including an annually reviewed national minimum wage. In addition, there is a framework of 'modern awards', determined by the national industrial relations tribunal, the Fair Work Commission, which sets out the minimum working conditions and pay rates for particular industries (for example, horticulture, mining, retail) and particular types of work (for example, architects, nurses, journalists). There are 122 modern awards. The Act also provides a framework for employers and employees to negotiate wages and conditions above the award minimums through collective bargaining. The resulting instruments are called Enterprise Agreements.

However in relation to the indicator for Goal 8.5 of equalising average hourly earnings of female and male employees, by occupation, age and persons with disabilities, Australia has a segmented labour market. While labour laws in principle apply equally to males and females, the concentration of females into some industries and males in others, coupled with a history of undervaluing care and domestic tasks, has resulted in a persistent gender pay gap. This gap compounds over time such that older women retire with less income, assets and superannuation than older men (Baird and Heron 2020). Additionally, mature workers (45 and above) do experience age discrimination and harassment in the workplace, with women experiencing higher rates than men (Australian Human Rights Commission 2020, pp. 105 and 172).

4.3.1.2 Paid Leave Entitlements

Under the National Employment Standards, Australian employees are entitled to four weeks' paid holiday leave, 10 days' paid personal/carers' leave and two days' compassionate leave annually, with unused annual leave and personal/carers' leave able to be accumulated. A further two days of unpaid carers' leave per occasion is also available. Two days of paid compassionate leave is granted to employees who suffer a bereavement of, or life-threatening illness or injury to, a close family or household member. Last, workers are entitled to a uniquely Australian paid leave benefit called Long Service Leave. Employees who have worked for their employer for between 7 and 10 years (depending on the state/territory jurisdiction) receive

6–13 weeks' paid leave (again, depending on the jurisdiction) with a top up after a further 5 years.

These NES and paid leave benefits provide a number of avenues to access paid leave, however they are only available to permanent workers, with a few other benefits available to long-term casual workers (for example, only casual employees who have worked regularly and systematically for the same employer for 12 months have the right to request flexible work). With rising precarity in the labour market, there is justifiable concern that these employment standards are increasingly inaccessible for a growing number of Australian workers, particularly for younger workers (Kaine and Josserand 2019). Labour scholars have noted that increasing insecure employment in Australia means short-term contractors, casual employees, and gig workers, are excluded from most of the benefits of the Fair Work system, with little job security and no leave entitlements (Stewart and Stanford 2017). The evolution of this increasingly two-tiered system is creating concern for equity, income security and social cohesion (Berg 2016; MacDonald and Giazitzoglu 2019). While the youth are particularly impacted, age and gender intersect in a negative way for many female workers as a result of them predominately working part-time or in casual jobs over their lives in order to provide the flexibility to care for children and elders.

4.3.1.3 Unemployment

Prior to the COVID-19 pandemic, the unemployment rate in Australia was 5.1% (ABS 2020b) and employment had been increasing. However underemployment, that is where workers have fewer hours of work than they wish, had also been increasing (8.6%). Underemployment rates for women have for some time been higher than for men, and this pattern has continued during COVID-19. By August 2020, as the economy entered a COVID-induced recession, the unemployment rate was at 6.8% and the underemployment rate was 11.2%. While relatively good by world standards, the federal and state governments were focussed on rebuilding the economy in light of the changed trade, travel and population challenges.

In relation to the indicators for Goal 8.5.2 (Unemployment rate, by sex, age and persons with disabilities), the federal government offers several programs targeted at assisting older Australians to find and remain in work. Employers are eligible for a wage subsidy of up to \$10,000 if they employ (and retain) a worker aged 50+. The government also tries to assist eligible Australians aged 45–70 through the Skills Checkpoint program which provides guidance on career transition either within their current industry or into a different industry and new career. Despite these policies there is concern that they are not well known and that age discrimination will increase as the economy rebuilds.

4.3.2 *Goal 10 and Employment Policies*

4.3.2.1 Flexibility at Work

The economic inclusion of all Australians irrespective of age and gender, in order to meet SDG 10.2, increasingly needs to be underpinned by employment policies to support older people working, and one of those most frequently discussed is flexible work. With 63.5% of Australian workers aged 55–64 (and 57.6% of women in this age group) and 13.4% of workers aged 65+ (9.9% of women) in the workforce (ABS 2020c), workers require flexibility to meet their care needs. Nearly 20% of Australians aged 55–64 provide informal care (22.7% of Australian women) and there are also 2.5 million Australians who are primary carers for persons with disabilities (ABS 2018b). Primary carers (58.8%) are less likely to be in the labour force than non-carers (81.5%) (ABS 2020d). Furthermore, primary carers are more likely to be women, and as they are not in the labour force they do not have access to carers leave. The average age of a primary carer is 54, with women being two and a half times more likely to be primary carers than men (ABS 2018b). It is important to acknowledge the caring roles of so many Australians, and as the population continues to age, this segment will continue to grow. The Royal Commission into Aged Care Quality and Safety (2021) has highlighted the need for more attention to be paid to the role played by informal carers and the need for improved elder care entitlements. For instance, the final submission from the Counsel Assisting argued for a new national employment standard providing ‘two years unpaid carer’s leave to provide care or support to a member of the employee’s family or a member of their household who requires care or support because they are frail and aged’ (p. 234).

This need for flexibility is supported to a limited extent by the Fair Work Act which allows eligible employees to request flexible work arrangements, such as when, how and where work is performed, from their employers if they meet certain criteria. Whereas being aged 55 or older is a category of worker that has the right to request flexibility, providing informal care of the elderly is not at present. Paid carers leave is part of personal leave but as noted above, is only available to those in permanent positions. An employee’s ‘right’ however is only that of ‘request’; the employer, while required to consider the employee’s individual needs, can refuse the request on reasonable business grounds.

While the Fair Work Act currently confines employee eligibility to flexible work, it is expected that it will increasingly be seen as a right for all workers, post-pandemic. Even prior to the pandemic, many private sector and public sector organisations, for example Telstra, Qantas and the Public Service Commission of NSW, were moving toward more flexible working arrangements for all employees.

4.3.3 Goal 10 and Social Protection Policies

4.3.3.1 Social Protection Programs

SDG 10.4 requires governments to ‘adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality’. Social protection policies for older Australians include the Age Pension, the employer and employee contributory superannuation scheme, and the unemployment benefit. The federal government funds the Age Pension from general revenue. It is currently paid at the rate of \$944.30 per fortnight, including supplements and benefits, for a single person, and \$711.80 each for persons who are partnered. Currently accessible at age 66, the eligible pension age is being increased every six months until at 1 July 2023, when it will be 67 for both males and females. Employed Australians also receive mandated superannuation contributions of 9.5% of their salaries from their employers throughout their working lifetime. Although currently being fiercely debated, this percentage is set to increase by .5% per year until it reaches 12%. The age at which they can access their superannuation is also currently being increased, depending on the person’s year of birth, up to the age of 60.

4.3.3.2 Job Security

Job security for older Australians can be precarious (AHRC 2015). In recognition of the difficulties which they face in securing further employment, the Fair Work Act (s.117) mandates that employees aged over 45, with two years of service with their employer, must receive an additional week of notice if their employment is terminated or if they are made redundant.

Older Australian workers who lose their jobs and who are not yet eligible for the Age Pension or to access their superannuation are usually eligible for a government unemployment benefit. The current benefit is called ‘Jobseeker’ and was renamed and the amount increased after the onset of the COVID-19 pandemic. The previous payment, called ‘Newstart’, was generally recognised to be inadequate for most people’s needs in Australia (Davidson et al. 2020). A COVID-19 supplement to Jobseeker boosted the amount paid to the unemployed but was reduced in December 2020 and is set to end in March 2021. All unemployment payments are subject to ‘mutual obligation’ requisites, such as looking for work and participating in job-focused training.

Some older Australians may be disincentivised from continuing to work because of the additional benefits attached to the Age Pension – for example, subsidised health benefits and public transport. Further, any income earned above the threshold reduces their pension. The government recognises this and offers a Work Bonus of \$300 per fortnight to eligible pensioners to enable them to do some paid work without reducing their Age Pension.

4.3.3.3 Injured or Ill Workers

Australia has an extensive workplace health and safety (WHS) system, embedded into the operations of all organisations. Legislation is at the federal, state and territory level, but most jurisdictions have ‘harmonised’ their legislation to ensure national coherence: ‘persons conducting a business or undertaking’ (a legal entity created by the WHS legislation) are obligated to ensure the health and safety of workers and a number of other legally defined individuals – for example, contractors, apprentices, and so on. This obligation extends to managing any risks to older workers and accommodating limitations and disabilities which can make older workers seem less attractive to employers in the labour market.

Workers who suffer work-related injuries and/or illnesses are entitled to workers compensation income support payments and care services, as well as assistance with returning to work through state-based workers compensation schemes. These schemes are supposed to be self-funded through levies on employers, however state governments may need to ‘top up’ to prevent insolvency.

4.3.3.4 Workers with Disabilities

Older workers with a permanent physical, intellectual or psychiatric disability that prevents them from working may receive the Disability Support Pension (up to age 67), conditional on their meeting certain medical and non-medical requirements, including income and assets tests (Services Australia 2020). It is possible to work up to 30 h per week while receiving this pension. Support for Australians with significant disabilities is also available until age 65 through the National Disability Insurance Scheme (NDIS), which provides individual non-monetary support packages. These can include support for employment, such as training, employer subsidy and transport. Further support for people with disability and their employers is available from the federal government’s Job Access scheme which funds workplace modifications and assessments and wage subsidies as well as special Disability Employment Services to help eligible participants find and maintain employment.

4.3.3.5 Carers

Workers who are carers (of someone with a severe disability or illness, or an adult who is frail and aged) are supported by the federal government through a means-tested Carer Payment which allows the carer to work, study, volunteer or train for up to 25 h per week.

Working carers, as defined above, are also given the right to request flexible work by the Fair Work Act (s65). Legislation has been enacted at the federal level – the *Carer Recognition Act 2010* (Cth) – and by most states and territories to protect carers’ rights, and in many cases to encourage the development of policies to assist carers and so that they may also remain attached to the labour force. However more

workplace and employer policies are also needed to enable mature workers, particularly females, to provide eldercare and remain in the paid workforce (Temple et al. 2019).

4.3.4 Goal 10 and Ensuring Equal Opportunity

Goal 10.3 seeks to ‘ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard’.

4.3.4.1 Discrimination

Mature workers can be subject to discrimination in employment (AHRC 2015) and federal, state and territory anti-discrimination legislation has been enacted to make this illegal. Discrimination is defined as direct – where a person is directly discriminated against because of their age – or indirect – where the application of otherwise-seeming reasonable policies creates discrimination (for example, requiring a fitness test for all job applicants, regardless of the job, may discriminate against older workers). Despite the presence of legislation, older workers however still report discrimination (AHRC 2015).

The Fair Work legislation (s351) protects workers from their employer, or prospective employer, taking adverse action against them on a number of grounds. These grounds include age, sex, disability and carer’s responsibilities. Adverse actions include actions such as not hiring them, terminating their employment, altering their job to a lesser one, acting differently towards them, or offering changed and unfair employment terms. Indirect actions are also included. However, despite the common perception of age discrimination, formal complaints on this ground are rare. For example, in 2018–19, only 7% (137 cases) of complaints to the Australian Human Rights Commission were age related, with 61% of these being employment-related (AHRC 2018–2019).

4.4 Recent Research Findings

In this section, for an indication of the progress of Australian mature workers’ attainment of SDG Goals 8 and 10, we draw on recent research conducted by the Mature Workers in Organisations research team (Andrei et al. 2019) which was undertaken as part of the ARC Centre of Excellence in Population Ageing Research (CEPAR). The Mature Workers in Organisations Survey (MWOS) is a large-scale survey conducted in 2019 of 2009 Australian workers aged 18–81 years who were

working at least one day per week, who were surveyed to understand their perceptions and experiences of work.

4.4.1 Goal 8: Full and Productive Employment and Decent Work for All

While government can provide a range of programs and protections for older Australians, in order for them to enjoy full and productive employment and decent work, their employers must employ human resources practices which support their workers' individual circumstances. The MWOS survey asked whether respondents had access to HR practices such as:

- challenging and meaningful new roles or assignment opportunities
- job redesign or to transfer to a less stressful/strenuous job
- specific age-appropriate job performance feedback
- phased retirement programs
- alternate career paths.

Older respondents regularly reported less availability of these practices. For example, only 20% of younger men aged 18–44 reported they had little or no opportunity to experience challenging or meaningful work. Men in the 45–54 age group reported the most access to these practices compared to all age groups, and certainly compared to women in this age group. For example, 55% of women aged 45–54 have no access to their job being redesigned or made less strenuous compared to only 24% of men in this age group. This likely may reflect men's reaching their career peak at around this age, before age discrimination possibly begins kicking in: the experiences of men and women aged 55–64 were essentially similar. Again, women aged 65 had less negative perceptions than men of the same age.

For mature workers to remain in the labour force in a meaningful and productive way, they and their employers must also be prepared to invest in their skills. In relation to whether their employers monitored the skill levels of all their employees regardless of their age and trained them to maintain or gain skills, a negative picture emerged: nearly 40% of respondents aged 55–64 said they did not, compared to 25% of respondents aged 18–44. Managers (60%) were much more likely than labourers (29%) to agree that their organisation was monitoring skills and providing training to upgrade skills. Workers in the Information Media & Telecommunications (73%) and Financial & Insurance Services (61%) industries were also much more likely to agree than workers in the Mining (21%) and Wholesale Trade (24%) industries.

Gender differences were also notable in the 65+ age group, where women responded positively (20%) compared to men (47%) in response to whether or not their employer provided training. An opposite result is observed in the 45–54 age group where women reported less access to investment in their skills (34%)

compared to men (12%). It is tempting to speculate that by age 65, women who have remained in the workforce have been accustomed to 'lesser' treatment in their employers' investment in their skills compared to men, whereas men in this age group are experiencing a sharper drop compared to their 'peak' years in the 45–54 age group. Their differing levels of acceptance may reflect this.

Gender is also a factor in why older men and women continue in the workforce. The survey found that overall, mature employees had less financial pressure on them to work compared to younger workers, not surprisingly as by mid-life individuals have started to accumulate some assets. However, men's and women's responses differed. Women aged 45–64 cited financial pressure, almost 20% more than men of the same age as the reason they continue working, most likely reflecting broken career patterns, divorces, and the gender pay gap compounding to produce lesser superannuation savings.

4.4.2 Goal 10: Ensuring Equal Opportunity and Outcomes

4.4.2.1 Discrimination

Discrimination in recruitment against mature workers has been widely reported (EY 2016) and there was some support for this in the survey findings. When asked if their organisation did not discriminate based on age in its recruitment practices, workers aged 55–64 of both genders, and men aged 65+, were less likely to agree. Women aged 65+ had the most positive perceptions of their employer's recruitment practices than women in any other age group. It is interesting to speculate on why this might be: possibly women who remain in the workforce at this age consider they have avoided the double bind of age and sex discrimination and are more predisposed to view their employers positively. Women who worked in the Mining industry had quite negative perceptions, with only 30% agreeing that their employer had non-discriminatory recruitment practices.

There were marked differences between industries with 78.5% of all age groups working in Information Media and Telecommunications agreeing that their employers did not discriminate on the basis of age. By contrast, only 48.3% of respondents working in Public Administration and Safety, and 46% of those working in Wholesale Trade agreed, indicating these industries were exhibiting more discrimination in recruitment.

The MWOS survey also asked respondents whether they had positive interactions with their colleagues from different generations and on the whole, older workers reported that they did. Men aged 45–64 and both genders aged 65+ had the most positive perceptions about how they interacted with their younger colleagues. The survey found workers' perception of age bias in the workplace is more pronounced at a younger age; but as workers age, men consistently report more age bias than women, to the point that at age 65+ only 6% of women agree they have sometimes been treated unfairly at work because of their age compared to 20% of men.

4.4.2.2 Flexibility

With a growing number of Australian women aged 45+ in the workforce, work-life balance is critical to reducing inequality between mature workers of both genders. Employees want their employers to not only provide formal flexible work programs – allowing more choice of how, when and where the work is performed – but to also be supportive of their use of these programs (Tomlinson et al. 2018). Respondents were asked if their employer supported flexible working arrangements. Although overall two thirds of respondents agreed, women were more likely to agree in all age groups except for age 45–54 where 80% of men agreed, compared to 66% of women. However, when asked if they had a request for flexible working arrangements refused (as noted earlier the right to request is a legislated entitlement in Australia), far more older women aged 65+ answered no (82%) compared to men of the same age (62%). That is, women appear to experience more flexibility at work than men.

Survey respondents were asked whether they agreed that workers who took ‘time off to attend to personal matters are not committed to their work’ and there were also gender differences in these responses: 74% of women aged 45+ disagreed with the statement compared to 65% of men in the same age group – 20% of men aged 65+ agreed, compared to only 6% of women. These differences between perceptions are likely attributed to men’s and women’s differing care experiences throughout their lifetimes, with older men less likely to have had to juggle work and care. Crucially, many workers aged 45+ have unpaid elder care responsibilities and 65% of these are in the 45–54 age group. The majority of women (53%) aged 45+ indicated that were stressed by their care responsibilities.

It is not yet common for Australian employers to offer paid leave for elder care or grand parenting, although it is found more often in some industries – for example, Media and Telecommunications (71%) and Financial and Insurance Services (60%). This may be because older employees (aged 55+), especially women, reported they do not feel confident in disclosing to their employer that they have caring responsibilities, so employers may not be aware of the need.

Given the need for flexible work to assist them to balance their work and home lives, respondents were asked if they found it ‘difficult ... to fulfil my family/carer responsibilities because of the amount of time I spend on the job’. Around one fifth of workers aged 45+ agreed with this statement, significantly less than the 40% of younger workers who are more likely to have primary child care responsibilities. We also assessed how satisfied respondents were with their work-life balance. On a five-point scale, the average was 3.5. Women’s satisfaction improved as they aged, from the lowest satisfaction of all age groups, when aged 25–34, to quite satisfied at age 65+. Women aged 18–34 also reported the highest number of unpaid care hours so it is perhaps not surprising that they feel dissatisfied.

4.4.3 COVID-19

The COVID-19 pandemic has disproportionately affected older workers in Australia: 5.8% of workers aged 60–69 have lost their jobs since March 2020 and 11.1% of workers aged 70+, a higher rate than all other age groups except those aged 20–29 years (6.7%) (ABS 2020e). The biggest decreases in total wages have also been borne by older workers (for example, wages of workers aged 60–69 are down 7.5%, whereas workers aged 30–39 are down 3.6% (ABS 2020e)). The Federal Government’s JobKeeper program, a wage subsidy for significantly affected businesses, supported many jobs during this period, and it remains to be seen as the program is wound back whether these jobs will disappear thus leading to older workers being made redundant. Previous research shows that older workers are twice as likely to become inactive after a spell of unemployment. The pandemic has also affected women in different ways to men, as occupations with the greatest exposure to infection tend to be low wage and these are often held by older women, such as caring, cleaning and retail (CEPAR 2020).

However the picture is not completely negative. Qualitative interviews with managers of a broad range of primarily large Australian organisations have shown that mature workers who have remained in work have fared well during the COVID-19 pandemic (Baird et al. 2021). Some organisations offered special paid leave to workers in high risk groups, such as those over aged 70, providing them with job security at a time of high personal health risk. Organisations reported few problems with workers adapting to working from home, although some noted younger workers had more difficulties than older workers due to their less settled living circumstances. Mature workers occasionally did have problems with technology, however these were usually resolved quickly. Overall, workers of all ages wanted to keep working from home at least some days per week post-COVID-19, with employers indicating they would continue to provide this flexibility. It will remain to be seen whether both employers and employees remain satisfied with continued work from home.

4.5 Conclusion

In this chapter we explored whether Australia is meeting its SDG goals, in particular SDG 8.5 and SDG 10.3 in relation to its ageing, working population. As shown, Australia’s policy framework goes some way to meeting Goal 8.5 of ‘full and productive employment and decent work for all women and men’ with its suite of statutory, national employment entitlements such as generous paid leaves, an indexed minimum wage and other employment conditions. While the majority of mature Australian workers benefit from these entitlements, changes in the labour market and increasing employee precarity leave increasing numbers of workers with no access to these conditions. Unemployment is currently of concern, particularly with

the devastating impact of COVID-19 on many Australian businesses. While social supports were enhanced or introduced (JobSeeker and JobKeeper) for the unemployed, the adequacy and continuity of these payments is of some debate.

The chapter also examined the individual experiences of 'productive employment and decent work' for older Australian workers at the workplace level through the results of the MWOS survey and argues that older workers generally had less access to supportive HR practices than their younger counterparts; although men in the 45–54 year age group appeared to be more privileged than other age groups and certainly more privileged than women in the same, or other age groups. On the one hand, Australian mature workers generally have access to high levels of employment conditions by world standards, while on an individual basis they believe that they experience less investment by their employers in skills development, less meaningful work and less opportunities for broadening their careers than their younger colleagues. Also of note are the significant gender differences: with women, particularly those aged 45–64, more likely than men to need to keep working into their older years for financial reasons and less likely to receive training from their employers than men of the same age.

It could be argued that Australia has gone a long way towards achieving Goal 10.3 through its extensive employment policies, social protection policies and equal opportunity policies. However, results from MWOS demonstrate there has not been complete success in practice and at the level of the individual worker. Employees with caring needs are supported by legislation that recognises their rights and also establishes their entitlement to making flexible work requests – although the entitlement is only to make a request. The MWOS survey showed that flexible working is supported by two thirds of employers, but that men and women experience flexible work options differently. Older women (aged 65+) are more likely to have requests for flexibility approved than men of the same age. One encouraging outcome from the COVID-19 pandemic is that Australian employers appear to have a renewed commitment to flexible working and this will continue on a much broader scale than continuously.

Extensive legislation at the state and federal level protects workers from discrimination on a broad range of grounds, including age. However, as the MWOS survey showed, mature workers were more likely to perceive that their employers do discriminate based on age in their recruitment practices. MWOS respondents in the older age groups were also more likely to perceive more age bias, particularly men, again demonstrating differing experiences by gender.

As Australia's population and workforce continues to age, coupled with declining fertility and immigration, it is likely that public policies and workplace practices directed towards ageing and caring will need more attention and will become a greater focus of policy activity, highlighting the need for Australia to respond more directly to the UN's Sustainable Development Goals if Australia is to achieve decent work and equality for all. A first step would be for employment conditions currently provided only to permanent workers to be extended to contingent workers. A further step would be to introduce a specific right to elder care leave in the National Employment Standards. At the organisational level there is considerable

opportunity to finesse existing policies to take account of older workers and their care responsibilities, or to introduce new policies, such as purchased leave (where employees sacrifice some of their salary to obtain additional leave), job sharing, compressed work weeks and phased retirement programs (Truxillo et al. 2015; Public Sector Commission of Western Australia 2010). Some of these policies are already in use in Australia, but others (for example compressed work weeks) will require refinement at both the public policy and workplace levels. As the mature worker and eldercare crunch intensifies we predict pressures for such policy changes will rise, and indeed policy change will be necessary if the sustainable development goals of inclusive growth and gender equality are to be realised.

References

- Andrei DM, Parker SK, Constantin A, Baird M, Iles L, Petery G, Zoszak L, Williams A, Chen S (2019) Maximising potential: findings from the mature workers in organisations survey (MWOS), Industry Report. Centre for Excellence in Population Ageing Research (CEPAR), Perth
- Australian Bureau of Statistics (2005) Year Book Australia, 2005 (No.1301.0): Mature workers are defined as those aged 45 years and older
- Australian Bureau of Statistics (ABS) (2018a) 6102.0.55.001 – Labour statistics: concepts, sources and methods, Feb 2018 <https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/6102.0.55.001~Feb%202018~Main%20Features~Workplace%20Relations~12>. Accessed 23 Aug 2020
- Australian Bureau of Statistics (2018b) Disability, ageing and carers, Australia: summary of findings. <https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/2018>. Accessed 20 Sept 2020
- Australian Bureau of Statistics (2020a) Population clock. <https://www.abs.gov.au/ausstats/abs@.nsf/0/1647509ef7e25faaca2568a900154b63>. Accessed 21 Jan 2021
- Australian Bureau of Statistics (2020b) Labour Force, Australia, February. <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia/feb-2020>
- Australian Bureau of Statistics (2020c) Labour Force, Detailed. Table 01. Labour force status by age, social marital status and sex. <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia-detailed/aug-2020>
- Australian Bureau of Statistics (2020d) Gender Indicators, Australia, December 2020. <https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/2018>
- Australian Bureau of Statistics (2020e) Weekly payroll jobs and wages in Australia, Week ending 19 September 2020. <https://www.abs.gov.au/statistics/labour/earnings-and-work-hours/weekly-payroll-jobs-and-wages-australia/week-ending-5-september-2020>
- Australian Government Inquiries and Reports 2013–2018:
- Australian Senate Select Committee on the Future of Work and Workers (2018) Hope is not a strategy – our shared responsibility for the future of work and workers. Parliament of Australia, Canberra
 - Department of Health (2017) 2016 National Aged Care Workforce Census and survey – the aged care workforce. Commonwealth of Australia, Canberra
 - Parliamentary Budget Office (2017) 2017–18 Budget medium-term projections: economic scenario analysis, Report no. 05/2017, Parliament of Australia
 - Parliamentary Budget Office (2018a) Trends affecting the sustainability of Commonwealth taxes, Report no. 02/2018, Parliament of Australia

- Parliamentary Budget Office (2018b) 2018–19 Budget: medium-term projections, Report No. 03/2018, Parliament of Australia
 - Productivity Commission (2005) Economic implications of an ageing Australia, Research Report, Canberra
 - Productivity Commission (2013) An ageing Australia: preparing for the future, Commission Research Paper, Canberra
 - Steering Committee for the Review of Government Service Provision (2010) Report on government services 2010: volume 2, Productivity Commission, Canberra
 - The Treasury (2013) A Super Charter: fewer changes, better outcomes, Canberra
 - The Treasury (2015) Intergenerational Report, Canberra
 - Thomas M, Gilfillan G (2018) Workforce participation measures; Budget Review 2018–19 Index. Parliament of Australia
- Australian Human Rights Commission (2015) National prevalence survey of age discrimination in the workplace. Sydney. <https://humanrights.gov.au/sites/default/files/document/publication/AgePrevalenceReport2015.pdf>
- Australian Human Rights Commission. Annual Report 2018–2019. <https://humanrights.gov.au/our-work/commission-general/publications/annual-report-2018-2019>. Accessed 20 Sept 2020
- Australian Human Rights Commission (2020) Respect@Work: sexual harassment national enquiry report. https://humanrights.gov.au/sites/default/files/document/publication/ahrc_wsh_report_2020.pdf. Accessed 11 Feb 2021
- Baird M, Dinale D (2020) Preferences for flexible working arrangements: before, during and after COVID-19. A report to the Fair Work Commission. <https://www.fwc.gov.au/documents/documents/awardmod/variations/2020/am202098-research-report-bd-301120.pdf>
- Baird M, Heron A (2020) The life cycle of women’s employment in Australia and inequality markers. In: Lansbury RD, Johnson A, van den Broek D (eds) Contemporary issues in work and organisations: actors and institutions. Routledge, London, United Kingdom, pp 42–56
- Baird M, Hamilton M, Gulesserian L, Williams A, Parker S (2021) An employer lens on COVID-19: adapting to change in Australian workplaces, Industry report. Centre for Excellence in Population Ageing Research (CEPAR), Sydney. <https://www.cepar.edu.au/publications/reports-government-submissions/employer-lens-covid-19-adapting-change-australian-workplaces>
- Berg J (2016) Income security in the on-demand economy: findings and policy lessons from survey of crowdworkers. *Comp Labor Law Policy J* 37(3):543–576
- Centre of Excellence in Population and Ageing Research (CEPAR) (2020) COVID-19 and the demographic distribution of health and economic risks. Fact Sheet. <https://cepar.edu.au/sites/default/files/COVID-19-and-populations-at-risk.pdf>
- Davidson P, Bradbury B, Hill T, Wong M (2020) Poverty in Australia 2020: part 1, overview. ACOSS/UNSW poverty and inequality partnership report no. 3. ACOSS, Sydney
- EY (2016) Qualitative study of employment discrimination against older Australians. Australian Human Rights Commission, Sydney, 6 April
- Kaine S, Josserand E (2019) The organisation and experience of work in the gig economy. *J Ind Relat* 61(4):479–501. <https://doi.org/10.1177/0022185619865480>
- MacDonald R, Giazitzoglu A (2019) Youth, enterprise and precarity: or, what is, and what is wrong with, the ‘gig economy’? *J Sociol* 55(4):724–740. <https://doi.org/10.1177/1440783319837604>
- McDonald P (2020) ‘A projection of Australia’s future fertility rates’, Centre of Population research paper, Australian Government, Canberra
- McIntosh G, Phillips J (2003) ‘Caring for the elderly’ – an overview of Aged Care Support and Services in Australia. Parliament of Australia, Canberra. https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/Publications_Archive/archive/agedcare Accessed 21 Jan 2021
- Public Sector Commission of Western Australia (2010) A guide to managing an ageing workforce; maximising the experience of mature-age workers through modern employment practices. Perth

- Royal Commission into Aged Care Quality and Safety (2021). Counsel Assisting's Final Submissions. Commonwealth of Australia, Canberra <https://agedcare.royalcommission.gov.au/sites/default/files/2021-02/RCD.9999.0541.0001.pdf>
- Stewart A, Stanford J (2017) Regulating work in the gig economy: what are the options? *Econ Labour Relat Rev* 28(3):420–437. <https://doi.org/10.1177/1035304617722461>
- Temple J, Dow B, Baird M (2019) Special working arrangements to allow for care responsibilities in Australia: availability, usage and barriers. *Aust Popul Stud* 3(1):13–29
- Temple J, McDonald P (2017) Population ageing and the labour force: 2000–2015 and 2015–2030. *Australas J Ageing* 36(4):264–270
- Tomlinson J, Baird M, Berg P, Cooper R (2018) Flexible careers across the life course: advancing theory, research and practice. *Hum Relat* 71(1):4–22
- Truxillo DM, Cadiz DM, Hammer LB (2015) Supporting the aging workforce: a review and recommendations for workplace intervention research. *Annu Rev Organ Psych Organ Behav* 2:351–381