



Sidelined!

Workforce participation and non-participation among baby boomers in Australia

Dina Bowman & Helen Kimberley

2011



Brotherhood
of St Laurence

Working for an Australia free of poverty

This report forms part of a larger project on mature-age workforce participation.

Part one of the study was completed by Dr Cathy Honge Gong and Dr Justine McNamara of the National Centre for Social and Economic Modelling (NATSEM), University of Canberra. Their report *Workforce participation and non-participation among baby boomers in Australia: a profile from HILDA data* is available at <www.bsl.org.au/publications> and <www.canberra.edu.au/centres/natsem/publications>.

This document reports on part two of the study, which seeks to qualitatively investigate the experience of mature-age workforce participation and non-participation.

A support document to this report, *Workforce participation and non-participation among Australian baby boomers: a life-course outline and literature review*, was completed by Nicole Berrell during an internship with the Brotherhood of St Laurence as part of her Bachelor of Social Science at Swinburne University of Technology (SUT), with Dina Bowman and Helen Kimberley as supervisors. This support document is available at <www.bsl.org.au/publications>.

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Foreword

The questions raised by an ageing population are becoming important policy concerns, both nationally and internationally. The fact that Australians are living longer and healthier lives is a testament to the success of the welfare state. However, it also creates an unprecedented situation, for which many in society are unprepared. Successful adaptation requires new ways of thinking about the social contribution of older adults, the relationship between generations, and the balance of risk between the individual and the state. Increasing the participation of older workers in productive life is one of the key routes available to policymakers who are looking for answers.

This is the second of several papers, sponsored by the Brotherhood of St Laurence, that address factors affecting the mature-age workforce. The authors pay particular attention to the situation of older adults not in employment who nevertheless wish to continue working. Their findings suggest that, while the debate is often couched in terms of a seemingly homogeneous group, the participation and non-participation of 'baby boomers' in the workforce reflects a complex combination of circumstances, with some unexpected differences and associations. The current report provides insight into the experiences of a small number of mature aged workers and adds depth to existing studies in this area.

It is hoped that this body of work, which is itself a collaboration by the In and Out of Work and Retirement and Ageing research teams at the Brotherhood, will contribute to an ongoing debate about the roles older people can play in society, and the directions that future might take.

Professor Simon Biggs
Senior Manager, Retirement and Ageing
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Summary

Withdrawal from the labour force is not always a choice of baby boomers.¹ Many would like to continue working or to work more hours. Recent research from the Brotherhood of St Laurence has highlighted the widespread and damaging nature of involuntary non-participation and under-participation for older people. Helen Kimberley and Bonnie Simons pointed out in *The Brotherhood's social barometer* (2009, p. 10), 'there is substantial risk of poverty' caused by involuntary non-employment and underemployment. In addition, a longitudinal study we are undertaking in partnership with the Melbourne Institute about the job pathways of disadvantaged job seekers (Bowman & Clarke forthcoming) highlights the particular challenges facing older workers and job seekers.

Sidelined! reports on a qualitative study that was undertaken as part of an initial inquiry into the contours of mature-age workforce² participation in Australia.

Key points

- **Workforce non-participation and retirement:** Participants in this study who were not participating in the workforce or who were underemployed did not regard themselves as retired or semi-retired. Rather they were looking for work, albeit they are not included in the unemployment and underemployment statistics.
- **From stable to precarious employment:** The most common work trajectory exhibited in this study was of stable employment earlier in working life giving way to insecure, low-paid, part-time and casual jobs. This pattern correlates with structural change and workforce deregulation over the past 30 years.
- **Responsibility and risk:** The interviewees in this study all began their working lives in what could be seen as a more benign work environment, where employers took greater responsibility for managing risks faced by employees such as ensuring they were trained on the job. Baby boomers are having difficulty in understanding and adjusting to the increasing transfer of risk from the collective to the individual.
- **Under-utilisation of accumulated skills and experience:** Large reservoirs of knowledge and experience remain largely untapped by the labour market. Because older adults may lack formal qualifications, their skills tend to be ignored by employers who increasingly require qualifications, even for quite basic work.
- **Age discrimination:** Direct and indirect age discrimination in the workforce or in recruitment is a common experience.
- **Hard physical work:** Work-related disability and injury resulting from physically demanding jobs often cause early exit and can restrict work options for mature-age workers. Without the acquisition of other skills or qualifications, job opportunities are often extremely limited.

¹ The term 'baby boomers' refers to those born in the postwar years from 1946 to 1965 who, in 2010, were aged 45–64.

² The Australian Bureau of Statistics defines mature-age workers as those aged between 45 and 74 years (ABS 2008a).

Background

Concern about mature-age workforce participation has been increasing over the past few decades as the first of the baby boomers approach retirement age. It tends to stem from three main sources:

- the forecast increase in the dependency ratio
- the high level of age discrimination that Australian workers experience
- the mismatch between the kinds of jobs that are available and the skills and abilities of older workers.

These three areas of concern are interrelated. The economic imperative is to encourage workers to remain employed as they age, but individual workers who seek to do this may encounter discrimination and discouragement and—in the absence of job redesign—a lack of suitable job options, especially for those with diminished physical capacities.

This study is one of three complementary research elements. First, we contracted the National Centre for Social and Economic Modelling (NATSEM) to undertake an analysis of Household Income and Labour Dynamics in Australia (HILDA) Wave 8 survey (2008) to better understand the contours of participation (see Gong & McNamara 2011). Building on this evidence, we then developed this qualitative study, in which we asked 10 interviewees to reflect on their working lives since leaving school, their current circumstances and their future aspirations. Finally, to set these findings in historical context we briefly reviewed the social, cultural, economic and political landscape over the past 50 years to better understand the changing context of the working lives of Australian baby boomers (see Berrell 2011). Each aspect of the research provides different insights into the workforce participation of mature-age Australians.

Research methodology

Expressions of interest to participate in the project were invited through union, community, employment and older-people organisations. Ten interviews were completed in three main baby boomer cohorts: 45–54; 55–59; and 60 plus.

The 10 interviewees all lived in Victoria and ranged in age from 47 to 71 years. Nine interviews were conducted by telephone and one face-to-face. Semi-structured interviews were conducted around three main sections. The first section focused on gaining some insight into the interviewee's background and current circumstances (employment, family situation, education, housing, etc.); the second section focused on exploring their working life (when and why they left school, employment trajectories, experience, understandings of what shaped their working lives); and the final section focused on future aspirations (retirement, family activities, employment, etc.).

Research findings

Baby boomers are diverse

The stereotypical view of baby boomers as 'successful and self-satisfied' (Hamilton & Hamilton 2006, p. 11) does not hold among participants in this study. Their work trajectories are diverse and shaped by the intersection of individual factors such as gender, education and class with social, economic and political factors that determine the availability and nature of paid work.

Fifty years of change

Baby boomers have lived through periods of social, economic and technological change that have shaped their experiences and expectations about work, and family roles and responsibilities. There are now different jobs on different terms from when they first started on their working lives. Many baby boomers find it hard to secure employment because the ‘rules of the game’ have changed.

Deregulation of the workforce has led to increasing numbers of baby boomers having access only to jobs offered on a casual, temporary or part-time basis.

Baby boomers want to work

The interviewees in our study are ordinary, working-class Australians. Most of the men have had long periods of stable employment but have more recently worked on a casual—often ‘permanent casual’—or short-term basis. The early working lives of the women tended to be shaped by their family care responsibilities, which in turn have shaped their job opportunities in later life.

Among the 10 research participants, only two had full-time ‘permanent’ jobs, two worked on a casual or short-term basis and one had a permanent part-time job. All of the interviewees, whether employed or not, wanted to work, and often wanted to work more hours; but not surprisingly, this depended on the nature and conditions of the job.

Transfer of risk

Economic and workforce reforms over the past 50 years have been characterised by the interrelated processes of individualisation, financialisation and globalisation. These changes have entailed the uneven transfer of risk from the state to the individual. The increasing casualisation of the workforce reflects a shift in risk from employers to employees, as employers manage wage costs by forcing casual employers to manage uncertainty of time (due to uncertain and irregular hours) and income.

Underemployment or involuntary withdrawal from the workforce increases the risk of poverty in old age because accumulated resources are drawn down prematurely to meet day-to-day living costs. Those who are not home owners face insecure, unaffordable housing. Increasing numbers of older single women who have experienced financial disadvantage through divorce and separation are at risk of homelessness.

Gender, work and family structures

The financial consequences of divorce, especially for women, can be severe. In part, this is because of the disadvantage women experience in the paid workforce, and in part because of how the family home is treated in Australian economic and social policy. Home ownership is a key buffer against poverty, especially in older age. Divorce can mean the loss of the family home and a move to private rental, which tends to be expensive and insecure.

The credentials trap

Formal qualifications are increasingly demanded for even the most basic of jobs. As a result, baby boomers without formal qualifications are unable to obtain jobs that recognise and utilise their accumulated knowledge and experience. Also, because casual employment or non-participation in the workforce usually precludes access to education and training that is timely, relevant and affordable, many baby boomers become locked into low-paid, insecure and irregular employment, often at ‘entry level’, despite their skills or abilities, accumulated knowledge and experience.

At risk of poverty

None of our interviewees was registered as unemployed, in part because they were ineligible for income support until their liquid assets totalled less than \$3000 (if single) or \$6000 (if partnered or with dependent children) (Centrelink 2011). Decreasing assets to these low levels would increase their risk of poverty in older age.

Conclusions and implications

Involuntary workforce non-participation and under-participation in mature age have significant social and financial effects on quality of life in later years, including on health and wellbeing—not least because of the resulting poverty.

The needs of mature-age workers have remained relatively unexamined and unmet, even though this age group accounts for a significant percentage of those who are long-term unemployed or underemployed, or who have exited the workforce involuntarily.

Concurrent with this study, the federal government introduced a number of initiatives to assist mature-age workers. These include skills assessment and training for those with trade skills; subsidies to employers for the engagement of mature-age unemployed for two years or more; and expansion of the Experience Plus program. These measures have been expanded in the 2011 budget through the More Help for Mature Age Workers program. These initiatives are welcome. However, eligibility for these kinds of government-sponsored programs is dependent upon formal unemployment status, thus excluding the much larger number of discouraged or underemployed mature-age workers.

In addition, the federal government has established the Advisory Panel on the Economic Potential of Senior Australians and appointed an Age Discrimination Commissioner.

It remains to be seen how effective these initiatives will be in developing appropriate, sustainable jobs for mature-age Australians. A key element of future research at the Brotherhood of St Laurence will be to examine the outcomes of these initiatives and to inform the development of preventative strategies and policies designed to enable mature-age Australians to obtain and keep decent jobs that contribute to individual wellbeing and national productivity.

1 Introduction

This document reports on an qualitative study that was undertaken as part of an initial inquiry into the contours of mature-age workforce participation in Australia. The study is a collaborative project between the In and Out of Work and the Retirement and Ageing research teams at the Brotherhood of St Laurence.

Our interest in mature-age workforce participation was sparked by earlier Brotherhood research that highlighted the widespread and damaging nature of involuntary non-participation and under-participation³ for older people. Helen Kimberley and Bonnie Simons pointed out in *The Brotherhood's social barometer* (2009, p. 10), 'there is substantial risk of poverty' caused by involuntary non-employment and underemployment. Our longitudinal study in partnership with the Melbourne Institute on the job pathways of disadvantaged job seekers (Bowman & Clarke forthcoming) highlighted the particular challenges facing older workers and job seekers. For example, when a 64-year-old interviewee was asked if he would describe himself as retired, he replied, 'Well, I wouldn't use anything as fancy as that. We're destitute financially'. Later he said, 'I'm quietly dying inside'. For many older people, retirement is involuntary, premature and comes at a high price.

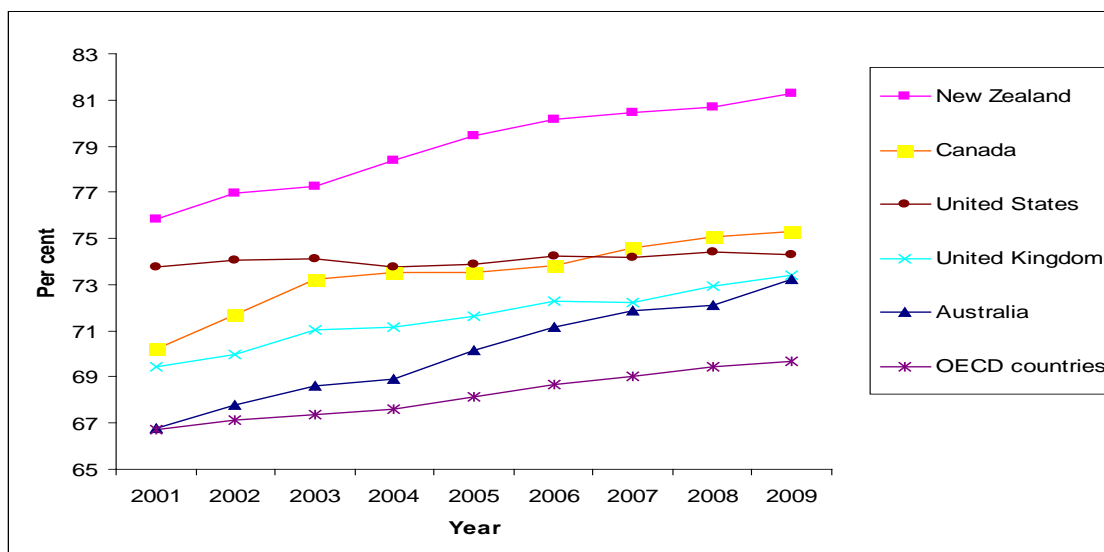
Concern about mature-age workforce participation has been increasing over the past few decades as the first of the baby boomers approach retirement. It tends to stem from three main sources.

The first is a concern about the forecast increase in the dependency ratio (Commonwealth of Australia 2010). The dependency ratio represents the proportion of employed 'productive' members of the population against those who are not in the labour force, who are cast as 'non-productive' or dependent. As those born in the postwar 'baby boom' grow older, the concern is that a smaller labour force will have to meet the costs of supporting an increasing number of older people.

As shown in Figure 1.1, the labour force participation rate of mature-age Australians is above the OECD average, but it is lower than in countries such as New Zealand, Canada and the United States.

³ In this study, 'participation' refers to participation in the labour force, which is often characterised as 'economic participation'.

Figure 1.1 Labour force participation of people aged 45–64 years, selected OECD countries, 2009



Source: Data extracted on 12 July 2010 02:16 UTC (GMT) from OECD Statistics, as cited in Gong & McNamara 2011, p. 7.

Even though Australia's participation rate of mature-age people is ranked thirteenth in the OECD, the authors of the 2010 Intergenerational Report (Commonwealth of Australia 2010, p. 3) consider that it is sufficiently low to give cause for concern. Their argument is predominantly based on an economic logic (p. 3):

Living standards are projected to rise over the next 40 years. But population ageing means that this growth will be slower than over the past 40 years, unless action is taken now to grow the economy faster.

The authors of the report suggest that 'there is scope for Australia to increase participation rates for the mature age group' (p. 29) and estimate that if mature-age labour force participation rates were to increase by 5 per cent to 67 per cent in 2049–2050, then real GDP per capita would increase by 2.4 per cent in 2049–2050.

The second source of concern is the high level of age discrimination that Australian workers experience. According to a recent report by the Australian Human Rights Commission (AHRC), age discrimination against mature-age workers 'doesn't just exist—it thrives' (AHRC 2010, p. 3).

The third source of concern relates to job design and the nature of available work. For example, the Construction, Forestry, Mining and Energy Union (CFMEU) developed a 'mature-age blokes' campaign to highlight the issue of older workers in the construction industry (CFMEU 2009). This campaign focused on the increased tendency within their industries to outsource 'light' jobs, with the result that there are fewer employment opportunities for older or injured workers. Researchers have also highlighted the need to redesign jobs to meet the needs of older workers (Brooke 2003; Brooke 2008; Critchley 2006; NSA 2010; Taylor 2008).

These three areas of concern are interrelated. The economic imperative is to encourage workers to remain employed as they age, but individual workers who seek to do this may encounter

discrimination and discouragement and, in the absence of job redesign, some older workers may be unable to find suitable jobs.

Within this context, we developed a multi-method study as a first step towards a deeper examination of the issues. The study comprises three separate but related research elements. First, we contracted the National Centre for Social and Economic Modelling (NATSEM) to undertake an analysis of Household Income and Labour Dynamics in Australia (HILDA)⁴ Wave 8 survey (2008) to better understand the contours of mature-age participation (Gong & McNamara 2011). Building on this evidence we developed this qualitative study, in which we asked 10 non-employed or underemployed baby boomers to reflect on their working lives since leaving school, their current circumstances and their future aspirations. To set these findings in historical context, we briefly reviewed the social, cultural, economic and political landscape over the past 50 years to better understand the changing context of the working lives of Australian baby boomers (Berrell 2011). Each aspect of the research provides different insights into workforce participation among mature-age Australians.

The broad aims of this component of the research are to examine both what shapes baby boomers' participation in the labour force, and the social, financial and personal implications of low levels of labour force participation in Australia among people aged 45–64.

Beyond generational generalisations

The concept of 'generation' has become popular in the media and is often used as shorthand to explain differences between various age groups. Karl Mannheim argued that groups of people who live through particular periods of time are affected by those times, which then shape their cultural and social understandings so that they have a shared perspective and approach to life (see Pilcher 1994) or, as Mannheim described it, 'certain definite modes of behaviour, feeling and thought' (Mannheim 1952, p. 291).

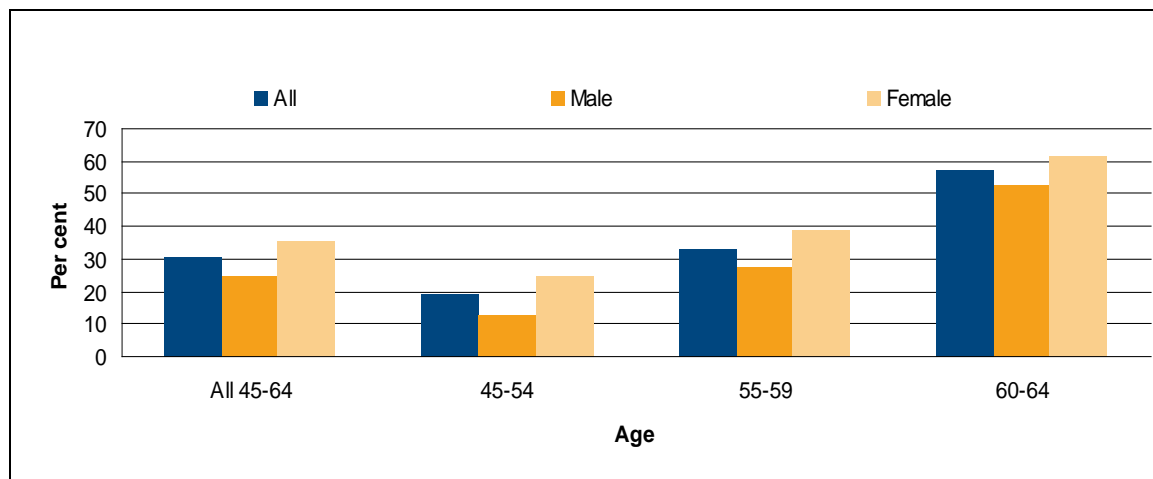
The term 'baby boomers' refers to those born in the postwar years from 1946 to 1965 who, in 2010, were aged 45–64. The term, like all such generational terms, can mask diversity and lead to misleading generalisations about generations. The oldest baby boomers are now approaching retirement age, while the youngest are still well within 'prime' working age. In addition, baby boomers born at different points over the generational span have experienced quite different social, economic and employment contexts.

Baby boomers can be grouped into three cohorts:

- (1) the older baby boomers, born in the immediate postwar years (1946–1950)
- (2) the middle group, born in the years 1951–1955
- (3) the younger baby boomers, born in the years 1956–1966.

Figure 1.2 shows workforce non-participation by age cohort and gender.

⁴ The HILDA survey is a household-based panel study which began in 2001. 'It has the following key features: It collects information about economic and subjective wellbeing, labour market dynamics and family dynamics. Special questionnaire modules are included each wave. The wave 1 panel consisted of 7682 households and 19,914 individuals. Interviews are conducted annually with all adult members of each household. The panel members are followed over time.' See <<http://www.melbourneinstitute.com/hilda/>>.

Figure 1.2 Baby boomers not in paid work, by age and gender, Australia, 2008

Source: Gong & McNamara 2011, p. 11 (HILDA Wave 8; NATSEM calculations).

In Australia, workforce participation tends to decrease with age. According to NATSEM calculations, more than half of baby boomers aged 60–64, one-third of those aged 55–59 and almost one-fifth of those aged 45–54 are not participating in the workforce (Gong & McNamara 2011). Only a very small proportion of wage and salary earners are over the age of 65. These workers tend to be low-income earners (which may be due to the part-time nature of their work) (Gong & McNamara 2011).

To understand the nature of mature-age workforce participation it is important to distinguish between voluntary and involuntary non-participation. Table 1.1 details how Cathy Gong and Justine McNamara (2011) define ‘voluntarily not working’ and ‘involuntarily not working’.

Table 1.1 Definitions of voluntarily/involuntarily not working

Voluntarily not working	Involuntarily not working
Not in labour force, and do not want a job	Unemployed
Not in labour force but report that they might want a job, AND they are not looking for a job because (one of) ‘do not need to work/no time/prefer to look after children/not interested’	Not in labour force, but want a job
Not in labour force, did not report whether or not they wanted a job, AND their main activity is one of ‘retired/voluntarily inactive/study/travel/holiday/leisure/doing voluntary job’	Not in labour force but might want a job, AND they are not looking for a job because (one of) ‘own illness, injury or disability/other childcare reason/health of someone else/too young or too old’ ⁵
	Not in labour force and did not report whether they want a job

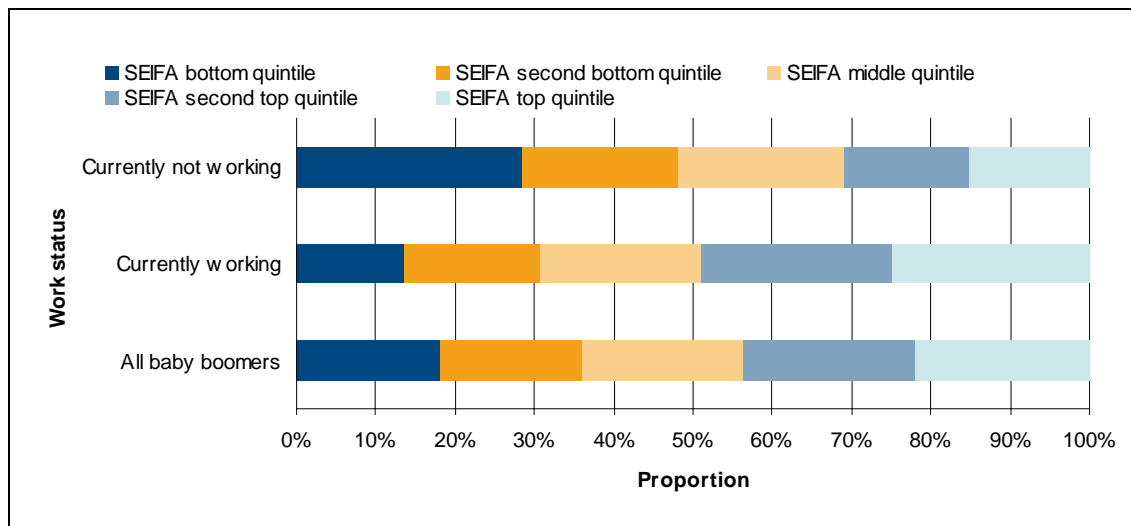
Gong and McNamara also found that those not in paid work are over-represented in disadvantaged areas as identified by Socio-economic Indexes for Areas (SEIFA),⁶ while those in paid work are over-represented in more advantaged areas (see Figure 1.3). Further, their analysis suggests that

⁵ There are some other categories of reasons included in the survey data but not represented in this sample.

⁶ ABS (2008b, p. 5): ‘SEIFA indexes are summary measures of a number of variables that represent different aspects of relative socio-economic disadvantage and/or advantage in a geographic area. For example, the Index of Relative Socio-economic Disadvantage uses information deemed to indicate a general level of relative socio-economic disadvantage. This index can then be used to show how one community compares to another community; that is, every area in Australia can be ranked using this summary measure of relative disadvantage.’

there is substantial variation between women in terms of SEIFA scores, with a higher proportion of ‘involuntarily-not-working’ women in the most disadvantaged areas. ‘Not-working’ baby boomers living in households without a second-income earner were overwhelmingly likely to fall into the bottom quintile of equivalised disposable household income (Gong & McNamara 2011, p. 18).

Figure 1.3 Baby boomers by SEIFA score (of area of residence) and labour force status, Australia, 2008

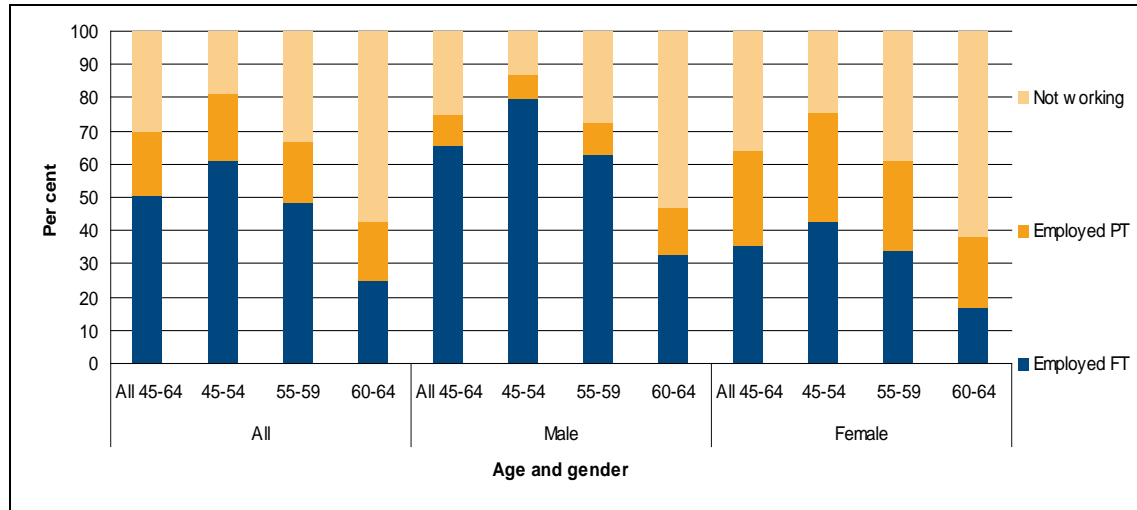


Note: SEIFA scores from HILDA survey are based on 2001 Census data.

Source: Gong & McNamara 2011, p. 18, Figure 10 (HILDA Wave 8; NATSEM calculations).

Educational attainment also shapes engagement with paid work. Those baby boomers who have jobs tend to have substantially higher educational attainment, either at school or in further education, than those not in work. Those who have *not* completed school are more likely to be out of work but less likely to say that they want to be in work. This may be because of the nature of the work that is available for people with low levels of educational attainment, or it could be that they are discouraged in the face of unsuccessful job seeking. Interestingly, those with more qualifications are slightly over-represented in the involuntary group: there is a high number of men with Year 12 qualifications in the ‘involuntarily-not-working’ group, which may be because this level of education is no longer adequate for the jobs they might be seeking (Gong & McNamara 2011).

Overall, the labour force participation rate has risen, but Barbara Pocock (2009, p. 21) points out that the overall rise masks a steady increase in women’s participation and a fall in men’s participation. Gong’s and McNamara’s (2011, p. 13) analysis, as shown in Figure 1.4 highlights the gendered nature of mature-age workforce participation. Mature-age men are more likely to work long hours (50-plus hours per week), and mature-age women are more likely to work fewer hours (less than 20 hours per week). Men are more likely than women to be involuntarily not working (men account for 44 per cent and women 32 per cent of those involuntarily not working). Nearly one-third of men (31 per cent) and one-fifth of women (20 per cent) are underemployed; that is, they would like to work more hours.

Figure 1.4 Labour force status of baby boomers by age and gender, Australia, 2008

Source: Gong & McNamara 2011, p.13 (HILDA Wave 8; NATSEM calculations).

Gong's and McNamara's analysis suggests that the workforce participation of baby boomers in Australia is heterogeneous, gendered and shaped by place and class—not *just* age. Their analysis of HILDA data highlights some patterns of workforce participation but does not shed light on the processes that shape these patterns.

Simon Duncan (2010, p. 6) suggests that the 'standard account' of change from the 'staid' 1950s, through the 'rebellious' 1960s, to 'neoliberal consumer capitalism' is 'highly simplified' and tends to rely on 'interpretations of representations for the media, literature and popular culture'. He points out, 'people's lives do not simply follow social and economic structures ... they exercise degrees of choice and agency and even—cumulatively—reshape these structures'. Nevertheless, understanding the historical context is important as it highlights how responsibility for managing risk has shifted over the past 50 years, and how what seems reasonable or possible has changed. Johanna Wyn and Dan Woodman (2007; 2009) suggest that a sociological understanding of generation is useful because it can locate generations within the broad economic, cultural, social and political conditions through which they have lived.

Our review of 50 years of profound social, economic, technological and cultural change from the 1960s to the present (Berrell 2011) highlights some of the key factors that have shaped baby boomers' lives in Australia. This period of change has been characterised by the interrelated processes of individualisation (Beck 2001), financialisation (Martin 2002) and globalisation (Giddens 2002), which all entail the uneven transfer of risk from the state to the individual.

For much of the twentieth century in Australia, a strong male-dominated trade union tradition, legal recognition of male breadwinning status and a regulated economy together entrenched the idea and the practice of the male breadwinner (Hearn 2006). This was underpinned by a legislative and social policy framework that explicitly based participation in the market on the idea of 'traditional' families, in which men provide and women care. Over the past 40 years or so, in response to second-wave feminism, most of these policy and legislative impediments to women's participation in the market have been removed. In principle, men and women are now equally free to engage in market or non-market work. However, the persistence of the gender-based 'deal' (Bowman 2009) continues to shape work and family relations, with Australian women continuing to be under-represented in the paid workforce and over-represented in part-time work.

At the same time, as Leah Vosko and her colleagues point out (Vosko, McDonald & Campbell 2009, p. 10, citing Bosch 2004):

[The] standard employment relationship' (SER) has declined. The SER can be defined as 'a stable, socially protected, dependent, full-time job ... the basic conditions of which (working time, pay, social transfers) are regulated to a minimum level by collective agreement or by labour and/or social security law.

To a large extent, in Australia the male breadwinner/female caregiver deal relied on the stability of the standard employment relationship. Brian Howe (2010, p. 269) argues that the 'set of relational understandings concerning work and family' that underpinned the Australian welfare state is no longer valid. The way in which work, family and the state fit together has undergone fundamental change, with risk shifting from employers to individual men and women.

ABS data (2010) illustrate how underemployment has grown since 1979. What is striking about these data is that overall underemployment has grown for both men and women—across all age groups—with the growth in underemployment of older men up from 1.4 per cent in 1979 to 4.9 per cent in 2009, and for older women up from 2.2 per cent in 1979 to 6.3 per cent in 2009.

The erosion of stable secure employment has seen the rise of casual and short-term contract work. These more risky forms of employment are often referred to as 'precarious work'. The concept of precarious work encompasses more than casual or temporary work; it also encapsulates the insecurity that adheres to apparently 'permanent' jobs. Leah Vosko and her colleagues (Vosko, MacDonald & Campbell 2009, p. 1) observe that 'as a general term, precariousness suggests a risky or hazardous lack of security or stability'. The term 'precarious work' highlights the fundamental changes in employment over the past 30 years or so and is useful in assessing the nature and extent of such change (Vosko, MacDonald & Campbell 2009, p. 2). Importantly, it focuses on the changes in terms and conditions of employment, rather than on individual assessments of security or insecurity. Vosko defines precarious work as 'paid work characterised by limited social benefits and statutory entitlements, job insecurity, low wages and high risks of ill-health' (in Vosko, MacDonald & Campbell 2009, p. 2).

Brian Howe (2010, p. 260) points out that the shift in risk from employers to employees has created an economic buffer that enables employers to respond more rapidly to globalised market forces. Further, he suggests that the redefined notion of 'full employment' masks the wide variation in working hours, with some—mainly middle-aged men—working very long hours, and others—mainly women and older workers—working part-time and fewer hours than they desire. At the same time, there has been a reframing of the relationship between the individual and the state. Myra Hamilton (2010, p. 84) argues that this transfer of risk comprises two processes:

[T]he first is the individualisation of the causes of risk, whereby the dominant explanations of risk have moved away from structural conditions and towards individual behaviour. The second process, a consequence of the first, is the individualisation of the responsibility for managing risk, which involves a movement away from the role of the state in managing and providing for the risks faced throughout the life course, towards individual risk management.

She suggests the process of individualisation of risk not only shifts risk onto individuals but also 'creates an environment that makes individualised responsibility appear to be the most appropriate method of managing risk'.

2 Method and sample

Qualitative inquiry

An understanding of the social, cultural, economic, technological and political factors that may have shaped the working lives of Australian baby boomers over the past 50 years provides the backdrop to the interviewees' reflections on their working lives, current circumstances and future aspirations (see Berrell 2011). We asked interviewees to reflect on their working lives since leaving school because we were interested not only in their working lives but also in how they made sense of the changes they have experienced. Semi-structured interviews provided an opportunity for the exploration of meaning.

This qualitative approach complements the quantitative analysis undertaken by Gong and McNamara (2011). Interestingly, little qualitative research has been conducted in relation to mature-age workforce participation, so this study provides unique insight.

Interviews

Expressions of interest to participate in the project were invited through union, community, employment and older people organisations. Ten interviews were completed in three main baby boomer cohorts: 45–54; 55–59; and 60 plus.

The semi-structured interviews were organised into three main sections. The first section focused on gaining some insight into the informant's background and current circumstances (employment, family situation, education, housing etc.); the second section focused on exploring the informant's working life (when and why they left school, employment trajectories, experience and understandings of what shaped their working lives); and the final section focused on future aspirations (retirement, family activities, employment etc.).

Most interviews were conducted by phone; one interview was conducted face-to-face. Interviews ranged in duration from around half an hour to over an hour. The researchers adopted two approaches to recording the interviews: they were either digitally recorded and then reviewed to allow for detailed note-taking, or notes were taken during the interviews. The notes were de-identified and analysed thematically.

Limitations

This study draws on a small, purposive sample. As a preliminary study, it provides rich insights into some of the challenges facing mature-age Australians in relation to workforce participation. Further research is needed to more fully examine the issues it raises.

Ethics

Ethics approval was sought and obtained through the Brotherhood of St Laurence Ethics Committee. All data was provided on a confidential basis. Names and personal details have been changed to minimise the possible identification of interviewees.

Consent

Informed consent was sought from interviewees, who were able to opt out of the study at any time. Verbal consent was sought for telephone interviews. Written consent was sought before the

commencement of face-to-face interview. Interviewees received \$40 as recompense for their participation in the research.

The interviewees

Informants were recruited purposively in three main age cohorts (45–54; 55–59; and 60 plus). Table 2.1 sets out the age and gender of the informants. Of the 10 interviewees, half were employed. Of these, two had full-time ‘permanent’ jobs, one worked on a casual basis, one had a permanent part-time job, and one took short-term jobs when available.

Half of the interviewees were not employed at the time of the interview. All of the interviewees, whether employed or not, wanted to work, and often wanted to work more hours; but not surprisingly, this depended on the nature and conditions of available jobs.

Table 2.1 Interviewees by age and gender

Age	Men	Women	Total
45–54	2	1	3
55–59	1	2	3
60+	1	3	4
Total	4	6	10

The ‘younger’ interviewees (45–54)

Liz (47) is married for the second time and has a young child. ‘I’m an older mum.’ She lost her full-time job when she returned from 12 months’ adoption leave: ‘They would only give me a part-time job but not my previous position’. After a brief stint in the aged and community care sector, she took a job in environmental management but after six months she was made redundant. ‘I never saw it coming.’ Liz is now studying business administration part-time. ‘Next year I’ll go back to work full-time and go back to earning good money like I used to.’

Pat (49) is Australian-born of Italian background. Having been divorced from his wife, he lives with his father and brother in a large, five-bedroom house. Pat is a baker. He left school and joined the family business, where he worked for some 30 years before leaving and taking a break five years ago to ‘try out a new life’. He came back because ‘of family, I suppose’. The business is now sold and he works as an employee baker for a large supermarket chain.

Mac (52) lives with his long-term partner on a small farm in rural Victoria, but ‘raising beef cattle isn’t very intensive’, and ‘doesn’t keep you nearly busy enough’. He has no children. He left school at 16 but returned a year later to undertake a certificate in agriculture. He then completed further qualifications in horticulture and worked as a greenkeeper for 30 years. Since his last greenkeeping job, he has had several part-time jobs but has found it hard to obtain a job that suits his skills and interests. Despite applying for ‘20 or 30 jobs’, he was not employed at the time of the interview.

The ‘middle-aged’ interviewees (55–59)

Andrew (57) came to Australia from Ireland with his family when he was 10. At ‘14-and-a-half’ he left school. Andrew worked in a variety of jobs before settling into a job as a printer for 17 years. He left that job due to the relocation and restructuring of the business. Since then he has worked in a series of temporary jobs. He was not working at the time of the interview, but he had just applied for a job and said, ‘I think I’ll probably be getting a phone call in a couple of days’. Andrew is married; his wife works part-time. They have two adult sons and several grandchildren.

Carole (58) is married with adult children. The daughter of European migrants, Carole was born and raised in suburban Melbourne. The family struggled financially. Although she had won a scholarship, in 1967 she insisted on leaving school at the end of Year 9, but at her father's insistence she completed a secretarial course. She worked as a secretary but left that job when her second child was born. Since then she has held a series of ever-lower-skilled jobs, and at the time of interview was working as a casual sandwich hand while looking for a better job.

Jocelyn (58) emigrated from Canada almost 30 years ago. She met her husband, married in Australia and had a son, who is now in his early 20s. Jocelyn worked in the 'family business' with her husband, but since her divorce she has had a number of temporary jobs. At the time of the interview she had been working as a medical receptionist for three months. The pay was poor, 'just enough to cover the rent and pay a few bills'. Not surprisingly, she felt insecure financially and was looking for a better paid, more stable job.

The 'older' interviewees (60 plus)

Robyn (60) lives with her second husband and three adult children in suburban Melbourne. Despite successfully completing Year 12, Robyn's congenital hearing impairment initially thwarted her desire to become a teacher: 'They wouldn't take anyone with any sort of disability beyond having to wear glasses'. Following her divorce, she trained as a primary teacher and a teacher for the hearing-impaired, but she was unsuccessful in securing a permanent position. After seeing an advertisement for work in aged care, Robyn completed a Certificate III in Aged and Community Care, and since then has worked in community aged care.

Gina (63) came to Australia from Italy when she was two years old. She is 'a mother of three and a grandmother of seven'. She was brought up in rural Victoria, where she met and married her husband. They had a farm, but with the high interest rates of the early 1980s they were 'forced to sell and come to Melbourne'. When her children were young, Gina worked as an outworker making garments at home and then worked in factories sewing. Gina was not employed at the time of the interview. She said, 'Who would want to employ a 63-year-old woman?' Gina's husband is retired.

Trevor (64) was born in the United Kingdom and came to Australia when he was three. His father was a carpenter. They moved to a country town when he was a young boy and he 'schooled there and did a plumbing apprenticeship' and then moved back down to the city to get additional work. Since then he has had 'maybe eight or so jobs'. His most recent job was driving trucks, which he 'thoroughly enjoyed', for five years on a 'permanent casual' basis, but he lost that job when he needed time off. He says this 'was a bit unfortunate ... and I haven't worked since then'. Trevor is married with adult children. He lives with his wife, who works part-time.

Janet (71) lives with her second husband. She has two adult children. When she turned 15, her father said, 'get to work', even though she would have preferred to finish school. Her first job was as a clerical assistant with the Commonwealth Public Service, where she remained until she married: 'The government made you leave when you got married'. After her divorce she worked for local government for 30 years. She was dismissed when she turned 70. 'You know, there's an age limit, an unwritten law. Seventy and you're out.' Janet is now a busy volunteer but would 'rather work'.

3 Working lives

As Berrell's review (2011) indicates, over the past 40 years or so, since the oldest of the interviewees left school, paid employment in Australia has undergone profound changes including:

- a decline in manufacturing industries
- the privatisation of public services
- the loss of jobs through technological innovation
- an increase in casualisation and temporary contract-based work
- an increasing expectation that almost all workers will have some form of formal qualifications.

How individuals experienced these changes and navigated a path through employment in later life is shaped by their personal, social and financial resources. Their personal history, along with their expectations and understandings of work and ageing, shape their engagement with work.

Career trajectories have traditionally been understood as a progression from entry-level work to more skilled and better paid employment. Recognising that early experiences and opportunities shape later opportunities and choices, we analysed the interview data across the interviewees' working lives, from leaving school to the present.

Leaving school and early working life

Most of the interviewees had left school as soon as they could. For the girls, this was often not a matter of choice. The expectation tended to be that they leave school to help out with the family, regardless of any personal aspirations, with the result that career opportunities were limited. For example, Gina left school at 12 years of age in 1959. She explains:

I'm from a family of six and my sister and I we were the two eldest, and of course we had to look after the young ones while my mum and dad worked on the land, and they worked for other people also. Yeah. It wasn't my choice. I cried for months. I was forced to leave school, therefore ... when we moved to Melbourne, I didn't have a really good education—so could just go to a factory because I knew how to sew.

When Janet turned 15, her father said, 'get to work', even though she would have preferred to finish school. She had aspired to study veterinary science, but 'they didn't take women and you had to train in Sydney. It was also too expensive and too late by the time I could have done it'. Instead, her first job was as a clerical assistant. Carole's family was poor so, even though she had won a scholarship, in 1967 at the age of 15 she left school to attend secretarial business college. She worked as a secretary until the birth of her second child.

Changing family circumstances also shaped school-leaving decisions. For example, Liz, the eldest of seven children, grew up in northern Victoria and came to live in the western suburbs of Melbourne when she was 12. When she was 15, in 1978, her parents divorced and because she didn't want to live with either of them she left school and went to live with friends. By the time she was 16 she had a full-time job at a jeweller's shop and was renting her own flat.

Family circumstances shaped the boys' school-leaving decisions too—especially in relation to family business and the need to contribute to family income—but the boys were more often motivated by a desire for independence. For example, Pat left school in 1979, halfway through Form 5 (Year 11) because 'school got boring' for him. He wouldn't listen to the teachers, wouldn't

do his homework and was more interested in money in those days. And he wanted a car. He went straight into the family business (with his father and brother), where he stayed for some 25–30 years. He did baking, ordered supplies, looked after customers and ‘finally became manager’. He said he was ‘sort of pushed into it’ but that he ‘got to like it’.

Andrew was 14 when he left school to become an apprentice jockey, but he put on too much weight. He took on a job as a junior storeman and then he heard that ‘there was good money to be made working in an abattoir’. An acquaintance got him a job in the meatworks, ‘around Melbourne in those days there were four or five’. He was 16 and moved around the abattoirs, in part to avoid getting tied down in a relationship with a ‘really nice bird’. When he was 19, he got his truck driving licence because he thought ‘that’s the thing to do so you’re not stuck in a factory’. Reflecting on leaving school, he said he ‘made the big mistake of not being a good scholar at school, so I didn’t have much of an education behind me’.

Only two of the interviewees (Jocelyn and Robyn) completed their secondary schooling. Like Janet, Jocelyn aspired to be a veterinary surgeon, but her maths wasn’t good enough. She completed her secondary schooling and became a medical receptionist, like her mother, and did not pursue further education. Robyn wanted to be a teacher, but initially her hearing impairment barred her from entry to teacher training.

Of the interviewees, four completed further education soon after leaving school; two, Mac and Trevor, qualified in trades that served as the foundation of their careers.

Mac grew up on a soldier settlement farm. He initially left school at 16 in the mid-1970s, but returned a year later to undertake a certificate in agriculture. He then completed a Diploma of Horticulture and obtained a Greenkeeper’s Certificate. Trevor, like Andrew, regrets leaving school early but says he ‘wasn’t terribly bright at school’ and so left when he was 16 or 17 at Year 10 (in the early 1960s). He did a plumbing apprenticeship for five years, but after a few years joined a firm of consulting engineers. He explains: ‘I probably should have gone to school for a little longer and found something for me’.

Two of the women undertook post-secondary study upon leaving school. Carole completed a secretarial course in the late 1960s and worked as a secretary for some years until she took on full-time childcare responsibilities. When she returned to the paid workforce, she found her secretarial skills had been superseded with the introduction of computers in the 1980s, and yet she was unable to access training to update her skills. Robyn has a congenital hearing impairment. She completed Year 12 at the age of 19, having repeated Year 11. She aspired to become a teacher, but in the late 1960s and early 1970s they ‘wouldn’t take anyone with any sort of disability beyond having to wear glasses’. Instead she studied art and design at technical college, but she failed her second year due to the lack of responsiveness to her disability. Her first job was as a shift worker in a residential institution for adults with disabilities. Robyn is the only interviewee to have completed a university education, and this was many years after she left school.

Despite leaving school comparatively early, several of the interviewees completed post-secondary qualifications—mainly vocational certificates—later in life. One was studying towards a diploma in business administration at the time of the interview. This pattern of gaining vocational qualifications despite non-completion of schooling is common among baby boomers and highlights the need for a nuanced consideration of skills and training by policymakers, employers and training providers.

Work and family

Family and caring responsibilities shaped engagement with paid work for both men and women. All the interviewees had been married/partnered at some stage and all but two had children. Separation and divorce affected the lives of men and women in different ways. Of the four men, only Andrew was divorced. He divorced some 25 years ago, after a short-lived marriage. His divorce had little impact on his employment. The women who divorced were not so lucky.

Most of the men took on the role of primary provider. For example, Andrew explains that work, of whatever sort, is central to his understanding of the role of husband and father:

I think as a husband and a father you have a commitment to provide for your family. No matter what happens you've still got to provide for those people. And if you can only get a shit job like cleaning streets, well do it. I think the male of the family—that's his thing to do—that's his responsibility.

Family responsibilities were also important in shaping the women's career trajectories. Most married young, and all had children. The 'traditional' expectations of women's role as wife and mother limited their opportunities to pursue training or career advancement. Some of the women found their options limited by regulation: two women lost their jobs upon marriage because in the late 1960s and early 1970s the public service did not employ married women. Others found their options limited by family expectations. For example, one woman left the workforce because her husband did not approve of 'working mothers'.

All six of the women interviewed had interrupted their employment to have their children (birth or adoption). Most did not have the option of maternity leave. The only one who did, found that when she returned she was not reinstated in her previous full-time job but demoted to a part-time position, despite her wish to work full-time.

Taking time out of the workforce to care for their children affected the women's careers. For example, Carole spent three years out of the workforce after the birth of her second child. Her absence from the workforce coincided with the introduction of computers in the mid-1980s. After three years, she found that her secretarial skills were outdated as she had missed out on computer training. Because she needed a job, she accepted work as a care attendant in a large facility for children with disabilities rather than develop her computer skills. For the next six years she worked night shift at the facility. Not surprisingly, Carole says: 'I wouldn't advise women to give up their job for having kids'.

Gina married at 18 and by time she had turned 21, in 1968, she already had the first of her three children. Her lack of educational opportunity as a child underpinned her deep commitment to her children's education. When she and her husband sold their failing farm and moved to Melbourne, she continued to organise her work around her children's needs:

I didn't start to work in a factory given that I had a two year old, and I didn't like to leave her with strangers for me to go to work. My aunty knew of this person who wanted machinists to work at home so that's what I done ... machining, and I was getting paid per garment. It was hard work and due to the fact that that was all I was getting, I didn't get any holiday or sick pay or super being paid, which I suffer for now. Whatever work [I was given] I had to do—if I didn't catch up through the day, once I had fed and bathed the kids and put them to bed I would work at night until about midnight, and sometimes if there was pressure for these garments to be finished I would work up until two or three o'clock in the morning.

Once her youngest child had started secondary school Gina started work at a factory, which she fitted around the needs of her children.

It was close to home and I was able to work the hours I requested. I wanted to be with my kids and I didn't want them to go to aftercare. I dropped them off at school and I picked them up. I done that until my youngest went to uni—once she went to uni, she had her own wheels and I didn't have to do any picking up or dropping off or whatever.

While convenient, working conditions at the factory were appalling and Gina's commitment to her children came at a high cost. As she points out: 'I done it tough. I really did. I done it tough'.

Four of the six women had divorced, and at the time of the interview three had re-partnered. For all the divorced women, divorce entailed a change in their family, personal, financial and employment circumstances. For Robyn, who was responsible for a young family of three children, divorce provided the opportunity to return to study full-time and reprise the teaching career to which she had aspired when she left school. But for Jocelyn, divorce required an unplanned return to the workforce. It wasn't easy to get a job after years out of the workforce as a 'home mum'. She 'hunted and hunted and hunted' until eventually she found a telemarketing job which required split shifts. It was 'very time consuming, very hard work'. She worked in the mornings, came home and then went back in the evenings to work in an attempt to balance her need to work with the needs of her then-teenage son.

It was horrendous ... You sit there on the phone and you have to get to certain targets a day and you don't reach those targets they give you a warning and at the end of the week if you haven't reached your targets they can tell you to go.

She then decided to do temp work through an agency. She found medical receptionist work with a large hospital and worked on a 'permanent casual'⁷ basis for several years, until a few months before our interview. She left that role as a result of 'bullying and harassment and shocking conditions'. At the time of the interview she was employed as a medical receptionist, but she was not happy because of the very low pay and the unchallenging work. Jocelyn wanted to return to casual work and saw the trade-off between the higher hourly pay rate and insecurity of casual work as reasonable because she was confident that for her a casual position would not be short-term:

You get more money [as a casual] and even though your job isn't secure you can go into a job and they can say, listen, I'm not happy with her and I don't want her to come back tomorrow ... but I know if I work in a casual position they would keep me.

Jocelyn was the only interviewee who was living alone. As a divorced woman who had not re-partnered, she lacked the emotional and financial support of the other interviewees, which provided a buffer from the worst effects of non-employment. Even though she had a job, she felt insecure and anxious about the future.

Career trajectories through midlife and beyond

The employment trajectories of the men and women we interviewed were shaped not only by family responsibilities, but also by economic and structural issues. In the 1980s and 1990s, the

⁷ Several of the interviewees referred to their casual jobs as 'permanent casual'. This term is misleading and appears to lend a sense of security to insecure casual jobs: see Rosemary Owens (2001) for an interesting discussion about the Australianism 'permanent casual'.

recession, privatisation of public services and the deregulation of working conditions combined to constrain opportunities. For example, Gina and her husband were forced to sell their farm in the recession of the late 1980s:

My mum and dad, they sort of helped us along when we bought the land, but as I said, before we just couldn't make ends meet ... We were on the land for about six or seven years. It was just too hard. Every time we got the season in we would pay all our debts and then, by the time it got to the next season, we were back to square one with the bank, and we just couldn't afford it. You know with three children, I had two children at school and another little one at home ... it was just all too much for us. So that is why we sold. It was a very big change and unfortunately for us, when we did sell our property, a year later it doubled [in value]. We were so distraught but, anyhow, we just couldn't go back on it and that was that.

At first, Gina worked as a garment pieceworker at home and later as a machinist in unregulated factories. The conditions were atrocious and seriously affected her health.

It was just so hot—we were in a factory under a tin roof—it was just ... there was no heating in winter; there was no cooling in summer, so you can imagine—being locked up in sweat with all these curtains to make. It was a heavy job. And then I became ill ... I was so sick.

Gina became seriously ill and as a result she required surgery and was off work for 12 months. Her employer refused to re-employ her because, as she explains, 'he thought I had an illness and that I would take time off and sponge on his WorkCover, which was not my intention'. In the late 1990s, Gina then found another job in a factory but the 'conditions were much the same'.

I think that my experience with work—when I was younger I could do the heavy lifting with the drapes—I think if the working conditions were better I probably wouldn't have suffered all these [illnesses] that I had over the years due to the bad conditions. I would have enjoyed it a lot better—because the conditions were appalling.

Gina's lack of education affected her sense of self, and what she thought was possible:

Oh, but look, because I had no education I had very low self-esteem. I didn't feel that I could work in a shop, or I had no computer skills, I had none of that ... I just put up with it. If you mention the word 'union' you are out the door. That's how they got you. So what do you do? You just shut your neck and, 'oh well, I'm getting paid'.

She put up with the conditions because she saw little choice.

'Entry-level' and casual work

A few of the interviewees had always worked in relatively low-paid 'entry-level' jobs, but most had a period of advancement and employment in apparently secure jobs. The downward trajectory of Carole's employment was shaped by a combination of factors relating to technological change; lack of opportunity to develop relevant skills on returning to employment after a period out of the workforce; privatisation; and workplace restructuring. For many years she had been a competent secretary to senior managers, and on the birth of her second child she decided to focus on the care of her young children. She had planned to return to work as a secretary, but the four years she spent at home saw her absent from the workforce during a vital period of change when offices were being computerised. At the same time, secretarial jobs were declining as more and more employees at all levels were required to carry out their own word processing and administration. As a result, Carole found it impossible to find a job as a secretary. Drawing on the skills she had developed as a

mother, she found work first as a care worker in a supported accommodation facility and then as a cook at a childcare centre, but she lost her job when the centre was taken over by a national provider that contracted out food preparation.

Then it's been all downhill from there. The childcare centre was taken over by [name of corporation] and food was brought in ... and since then all I've been able to get are casual sandwich hand positions.

Trevor's career trajectory was also shaped by privatisation. As a young man he trained as a plumber and after a few years joined a firm of consulting engineers, designing sewer plans and doing plumbing inspections throughout the state. He enjoyed the work and stayed in the role for 15 years until he was made redundant for the first of three times. He then joined a water board doing much the same job, and then in the same organisation took on a plumbing inspection job for about five years. He was made redundant for the second time when 'Jeff Kennett in his infinite wisdom decided to close all the water boards down'. The inspections were privatised and Trevor secured a job with a company on a three-year contract. When the contract was not renewed, he was made redundant for the third time.

This time he was out of work for a long period. It was stressful, but his wife had a job and they 'managed to survive' until he started work as a bus driver. After four or five years it became 'a bit boring', so he returned to the plumbing field, doing drainage work. This was hard physical work. After three or four years, at the age of 55 he began to find it

too hard on the body. If you are doing concreting or bricklaying it's just impossible. You can't. I've got a crook back and I guess a lot of people my age do, but I put it down to all this physical stuff.

Trevor then took a 'permanent casual' job as a truck driver, which he enjoyed for the autonomy and lack of pressure.

I wouldn't mind going back to doing that. I loved it ... Once you left the area where you were picking stuff up you were your own boss, you could do it as quickly or slowly as you liked. That wasn't stressful at all. I used to take every day as a holiday. You'd never go to the same place in a week. I loved it.

He lost this job when he asked for some time off work. Even though he had given six weeks' notice and his employers had agreed that he could take leave, when the time came they changed their minds.

They said—Do you want to work or don't you? And I said, I told you I needed this time off and I gave you plenty of notice. And they said, look if you don't want to work, we'll have to let you go. So I didn't argue with them. I had to have those weeks off, so it was a bit unfortunate because I really enjoyed that. The silly part was I had been there for five years, I didn't have a problem with them and they did not have a problem with me. It was something that got up their nose. They just weren't happy. If something gets up their nose they just say rack off.

As a casual worker, Trevor believed that he had no recourse. He has not had a job since then. He was a reliable, responsible worker and could not understand why he had been treated with such disregard.

And when you are older and reliable you'd think they'd compromise a little bit. I was there for five years, never took a day off, apart from when my father died. Never smashed their trucks, but it was the way it went.

Mac has had a similar downward trajectory and is frustrated by his lack of success in obtaining a suitable job. After having been a greenkeeper for 30 years, 20 of them at large metropolitan golf courses, he was made redundant and since then has not been able to find work for which he is qualified. Instead, he has had a number of casual jobs, but none have been satisfying.

Most of the interviewees did not plan their careers but responded to circumstances and did what they could. For some, like Trevor, there was a sense of fatalism, despite the consequences of not having plans.

When you are young like that you don't give much thought to the rest of your life. You think you're going to live forever and it will be a bed of roses. But as time goes on you realise that it ain't. It's so long ago, and unless you've got a definite vision—maybe there are some kids that do—but it's just sort of, let's cruise through life and let it all happen around you. It all sort of falls into place. I think your life is laid out for you.

In a similar way, Andrew's career was relatively unplanned and shaped by external factors. In the early days of his working life, Andrew took work that was hard but paid well. He worked as a 'meat-lumper', which required him to deliver carcasses to butchers' shops. It entailed a 3.30 am start and the hours were long, especially as he had to travel from his home in a regional town to the meatworks in Melbourne every day before carting meat for 12 hours.

It was a really good-paying job. I was earning twice as much as a truck driver. But driving to Melbourne to work and then driving the meat truck all day was too much, so I give it away.

Andrew then found a series of other jobs—in a meatworks and then with the local council—but 'the money was really, really poor, you could just survive on it and that was about it'. He found a job as a concrete truck driver, which he 'stuck at for about five years'. He enjoyed the work, but in the late 1980s the company was bought out by a larger corporation. He was made redundant when the company changed from employee drivers to owner drivers:

They come to us and said, if you want to go and buy a truck, we'll give you a job. And back then I didn't have the money and I wasn't going to go and borrow it, so that was the finish of that.

Andrew was unemployed for some time, until he met someone who told him about work that was available as a casual printer.

He said, I work for the [big] newspaper as a printer and if you are prepared to come down and just stand there like the old Depression days, they'll pick you out if they need workers, like just casual workers, you've got to stand there in a line—that was back in 1987.

At the time, the newspaper was changing from black-and-white to colour printing, so it wanted to recruit and train colour printers. At first Andrew was offered a job as a casual. He had to come in for 12 months 'on spec' and stand in a line. Just as he was getting 'sick' of this, he was offered a permanent job with the newspaper; however when he came to work the following night in his permanent overalls and 'fancy work boots', the other casual workers were 'not happy about it'.

Andrew was 'trained up' as a colour printer and worked permanent night shift for the next 17 years, until he was 51. He was active in the union during a turbulent time.

There was a lot of trouble down there between the company and the unions ... there was a lockout in 1997 ... it was very, very stressful ... there was another lockout—we had blues and that—we stopped the paper getting out over working conditions

In 2004, worn out by so many years of working nights and by the long legal battles that ensued from the industrial action, Andrew decided to ‘take a pay out’. Since then it has been hard for him to secure ongoing work. As he puts it: ‘All I seem to have done ... is to have gone from one job to another job to the next job and never been really happy’.

Andrew regrets leaving his permanent job and says he ‘can’t really settle down’. He says this is because ‘when you realise the working conditions at the [company] and how much money they were paying you, it was a really, really good job and I probably didn’t realise it’. Nevertheless, he has maintained engagement in the labour force, but on very different terms. As he points out:

A lot of jobs are not really good paying. You find that there are plenty of jobs there and you think I wonder why people aren’t going for them? And you look at how much they are getting paid and that’s why!

Financially he is much worse off:

A mile behind. Especially on casual rates, like they might say to you—like a permanent wage which is a poor wage, \$700 or \$800 gross [per week], by the time you are taxed you might be on \$17.50 an hour, right—but you are going to get super, sick pay and annual leave in there. You go to a casual rate where you don’t get nothing, all you get is an hour’s pay—\$20 an hour. So for \$3 an hour more they are not paying all that, and I just think it is a complete rip-off but you can’t do nothing about it.

Credentials

One reason for Andrew’s difficulty in finding a well-paying, stable job is his lack of formal credentials.

I’m not ... qualified—except for the printing—I’m just an average semi-qualified, skilled sort of person, but I do find that nowadays, just to do what I have done, they are asking for all these degrees and qualifications and stuff ...

The phenomenon he cites has been described as ‘credentialism’: the reliance on formal credentials or qualifications in preference to demonstrated skill or experience. For many older Australians the growing trend towards credentialism has the unintended consequence of locking experienced workers out of roles for which they are otherwise well suited. At the same time, skill requirements may increase with the increasing technical complexity of some jobs. Without access to professional development or ‘up-skilling’, older workers may find their skills and credentials considered inadequate.

For many women, training was not possible because they could not afford the fees. Indeed, for Robyn, limited choices and the availability of subsidies shaped her decision-making about training. In the early 1990s teaching jobs were scarce. After completing her teaching degree, Robyn joined the ‘relief pool’ to gain experience. However, in 1992 the new Victorian government made large numbers of teachers redundant and the relief pool became super-saturated. In a very tight market, Robyn was at a disadvantage because of her hearing impairment and related speech impediment. As a single mother of three school-aged children, she needed a job so she retrained in aged care. At first she thought this would not be possible because she could not afford the fees, but eventually she found an employer who offered free training. Since then she has worked in aged care, earning much less than she would have earned as a teacher.

(Mis)perceptions of what is needed to get a job

Those interviewees who were not employed or wanted to change jobs were deeply puzzled about their lack of success in obtaining jobs in their chosen fields. Unhappy in her current job as a medical receptionist, Jocelyn has struggled to find another position. She is very frustrated because she seems to be caught in a catch 22 situation: 'People say to me, Get into a different field, and I can't because I am not experienced ... they don't want to train people, it is too time consuming to train people ... it is very difficult'. She is adamant that 'it is 100 per cent the employer's responsibility to provide on-the-job training to employees ... because they should say, we'll train you'. Jocelyn believes that she does not need formal training because she is capable of learning on the job if she is given the chance. She puzzled over the reasons for her lack of success, wondering whether it was her personality, age or lack of training.

I've been through agencies and honestly I don't know. My résumé is brilliant, I'm a good worker, I'm a hard worker, I'm not a clock watcher, I'm very punctual and I don't know. I cannot find a job ... I don't know what they want from a person, I honestly don't know.

Until comparatively recently, it was very common for workers to develop skills through experience, so it is not surprising that most interviewees said that they had developed their skills 'on the job'. For example, when Robyn started work in a residential facility for people with disabilities, there was no formal training for the job and there was no OHS regime, 'so you just had to learn how to lift and things without hurting yourself'.

Janet sees a connection between lack of training, lack of status and gender. She worked for more than 30 years for local government but was never offered any training opportunities. 'Only the males got training—did courses in this, that and the other. My brother's done courses and he's high up in his company.'

Having been demoted on her return from adoption leave, Liz left what had been a permanent full-time job. After training, followed by a brief stint in the aged and community care sector, which she did not enjoy, she took a job at a recycling company where, after six months, she was made redundant. 'I never saw it coming.' Despite having had considerable responsibility, she was told that in order to be eligible for another job with the company, she needed to complete a literacy and numeracy test. 'I was so insulted.' She resigned and was refused a redundancy payout. Liz is now studying business administration part-time. Most of her classmates are managers who have skills and experience but no qualifications. Liz's analysis is that skilled people are being passed over due to a lack of formal qualifications. 'There's meant to be a skills shortage but people with skills are being excluded. Graduates with no life skills are getting the jobs.'

Age discrimination

Most of the interviewees believed that age discrimination handicapped them in finding secure and satisfying employment. For example, Liz, who is 47, observed that employers had lower expectations of mature-age workers because they are no longer at the start of their working lives: 'Age is a factor. They think you don't want to stay around. They don't think you want to succeed'. Several interviewees observed that age is used to filter job applications so that applications from mature-age applicants are not even considered.

They don't even read applicants who are over 30. The ... country club didn't even acknowledge my application. It's only a tin-pot show and they couldn't even acknowledge me. (Mac)

Mac believes that employers favour younger applicants 'so they can control them easier'.

The oldest interviewee, Janet, who is 71, also suggested there was an age limit relating to both the recruitment and the retention of workers. Even though she had recently received a letter praising the quality of her work, Janet felt that she was pushed out of her role under the guise of a 'safety check'. She is convinced that her boss had been told 'to get rid' of her. Janet was dismissed from her job after 30 years' service with local government: 'You know, there's an age limit—an unwritten law—70 and you're out'. Janet refused to go quietly. She made a formal complaint, which resulted in mediation and an apology from council but no reinstatement.

Several interviewees mentioned the age discrimination they had experienced at work. Often this led to their losing their job due to age-related bullying or inflexible expectations of work performance. Ironically, the interviewees who complained of age discrimination tended to characterise younger workers in an unflattering manner. Some felt that younger workers are not really committed to their job and that employers choose them over older workers for the wrong reasons.

Employers need to realise they get a better deal with older workers. They're more stable and reliable. The glamorous little ones are always taking sickies. (Janet)

They [younger workers] are a bit green so they [employers] can boss them around. (Mac)

There is also some resentment towards younger managers, who are perceived to be appointed to management positions on the basis of their formal qualifications rather than their experience. This sense of resentment was particularly acute when the appointment of younger staff meant an older person's demotion, as Janet suggests:

I had a job with local council for 30 years until Christmas 2009. I administered the local community buses, employed the drivers, did the accounts, the lot. Then a new [younger] boss took over my job about 10 years ago, so I started to clean the buses instead.

Several of the interviewees talked about their distress and anxiety at the apparent lack of respect and their loss of status. As mature, experienced workers, they felt demeaned and sidelined. As a result some resigned, perhaps not realising the difficulty of finding another job, let alone a better one.

The boss wouldn't consider any input/suggestions. I'm a proud person. I stayed a month then was told by the manager that there was no redundancy after all. They'd seen what skills I'd brought. They'd checked referees. I was going backwards so I resigned. Then my boss resigned but was reinstated. She was constantly criticising and finding fault. I got so nervous I was on edge and crying all the time. (Liz)

Several of the women suggested that as their physical appearance changed with age, their opportunities became more limited. For example, Carole felt that the younger women at the sandwich shop were put 'out front' while she tended to get the more tiring cleaning tasks, and the more inconvenient shifts. She said: 'At my age you tend to get used a bit—they know you have to work'. Janet was more forthright: 'The biggest boobs get the jobs. No wonder there's sexual harassment'.

Here, age, gender and class intersect. Sally Weller (2004, p. 5) observes, 'Whatever the measure, some groups consistently suffer greater labour market disadvantage—disadvantage that correlates with ascribed (age, gender) rather than achieved (education, skill) characteristics'.

Hard physical work

Some interviewees found that their job opportunities were limited because of their changing physical abilities. For men and women whose working lives were characterised by hard physical labour, age not only brought experience and expertise, it also brought injury and disability. Not surprisingly, they are protective of their health when assessing job opportunities. For example, Andrew decided not to pursue tow-truck driving jobs even though, at 57, his experience and maturity would be a considerable asset in what can be a stressful occupation. In his assessment, 'They've been too hard for me—physically I couldn't do them—too old for that'. Given that this work requires call-outs in the middle of the night in all weather conditions, Andrew felt this job was not suitable for him at this stage in his life.

Similarly, Gina has not pursued work as a machinist, even though work may be available. As she explains, she is not prepared to put her already damaged body at risk of further injury:

In the curtain trade I could be employed tomorrow if I wanted to, but it's just too heavy and you know lifting that amount of material with lining, you know, it's just heavy. I can't do it anymore. I've had one carpal tunnel done, the other one needs doing and I've got a bulging disc on my neck. I'm not going to risk my health through that. I want to enjoy my grandchildren now.

Without other skills or experience and with little formal education, Gina's options are limited and money is tight. She's not eligible for a pension until she's 64-and-a-half. In these circumstances, she asks, 'Who's going to employ a 63-year-old woman? Are they going to teach a 63 year old?'

4 The role of work

The role and importance of paid work changes across the life course for men and women. Family responsibilities, economic circumstances and changing social expectations shape the role of paid employment. We asked the interviewees to reflect on the role of work in their lives and how it had changed over time. The interviewees stressed the importance of paid employment in three main ways:

- money
- intellectual stimulation and a sense of engagement
- status and identity.

The relevant importance of these elements changed over time, as their personal and financial circumstances changed.

Money

For many of the men, earning ‘big money’ was relatively easy when they were young, despite lack of qualifications. As Andrew explains:

So in those days, in meatworks, money was big. Like to give you an idea, when I was 16 [in 1969] my dad was a qualified electrician, and every lunchtime all the meat workers would go up the pub and I would sneak in and someone would buy me a beer. And my dad was there this day and he said, what’s going on son? ... And I had me pay slip and I was looking at it and he said, You are only earning \$10 less than me! Going back in those days—the average wage was \$65 and I was on \$75. I was a 16-year-old kid but I was doing a man’s job in the abattoirs. My dad was upset to think he had a family of seven kids and his son who never got an education was earning just as much—nearly as much as he was.

Since then money has been the main determinant in Andrew’s choice of jobs. He explained, ‘I’m pretty flexible as you can probably see from the amount of jobs that I have had. I can jump into a position, know what I am doing and I’m fairly reliable’. But as he has grown older, the money that he can earn has decreased because of the low levels of pay, poor conditions and the short-term nature of jobs that he has had in the past few years.

I did traffic management [in a regional town] but I only did that for a couple of months because I wasn’t real keen on the management—like you couldn’t get a break. You had to stand there all day with this lollipop stick, you know, ‘stop/go’ and he would only give you two days one week, three day another week so you were lucky if you were earning \$150 a week—well, what good is that to anyone?

For Jocelyn, divorced and not owning her own home, money is very important as she struggles to pay her rent and bills on a low-paid and insecure job.

Even for skilled workers, pay does not necessarily increase with experience. For example, Pat has been a baker for more than 30 years, but he suggests that his pay level has not increased relative to other trades.

Pay is good but it is not fantastic, because a baker today is still getting the same pay as he was getting 20 years ago, our union is pretty piss poor—what can I say—like 25 years ago we were probably getting a bit more than an electrician or plumber and now it is probably the other way around. But what do you do—it’s a job.

Intellectual stimulation and a sense of engagement

For those interviewees who had stable housing and a supportive family, money was important but it was not the sole motivation for having a job. The interviewees emphasised the intellectual stimulation, engagement and sense of satisfaction they found in their work:

I've found it interesting having all these different jobs, all the people I have met over that time. It's a really good cross-section of people. I've enjoyed my life working—the people I've met and the stories I've been told and the longer you live the more you learn, and a lot of these people give you a lot of feedback and you learn a lot, and the older you get I guess you become more wise because of this. (Trevor, unemployed truck driver).

Because I am a relief baker I get to see a lot of different supermarkets ... and I get to see a lot of managers and even though I am almost 50 I am still learning—even though I have done this stuff all my life I am still learning every day. I learn new things—how to do things quicker, how to be more organised. (Pat, baker)

I love the medical work. I find it interesting, I love the people. I find it educational. I have just learned so much about people and their health. It just shows you that even the wealthiest people suffer from the same illnesses. So it doesn't matter what you are, what age you are, what wealth you have, if people are sick they are sick. It's very interesting, the medical world; every day you are seeing something different. (Jocelyn, medical receptionist)

For many people, paid employment provides structure and a sense of purpose. For example, Pat says that his job keeps him fit and healthy: 'I couldn't stay home all day—no way—I'd go crazy!'

None of the interviewees who did not have jobs had actively chosen to stop work. They had lost their jobs because of restructuring, redundancy or because their work had been precarious. When job loss is sudden it is often very difficult to adjust, as Gina explains:

It took about 12 months to really find myself. It was difficult because in the morning I was used to getting up—and I'd been doing it all my life—and all of a sudden all this came to a standstill. It wasn't just a gradual thing. It was a sudden thing.

Since Janet recently lost her job, although she would rather be employed, she has enthusiastically taken on a variety of volunteer roles, assisting with large sporting events, the Bushfire Appeal and taking part in the Melbourne Host Program. Despite being involuntarily retired she remains active and socially engaged.

Status and identity

For some, paid work is also an important source of status and identity. Several of the interviewees spoke about the shock to their sense of self that resulted from losing their jobs or taking on lower level jobs. Most of interviewees placed a very high value on having a job.

The longer I stay out of the workforce my confidence diminishes. The bad treatment I received made me start to question whether there is something wrong with me. (Liz)

Having had management positions, Liz has found the loss of status and responsibility difficult. 'Coming down doesn't fit my demeanour. I need a position with challenges, responsibility and decision-making.'

The equation of paid employment with personal worth has significant social and personal ramifications, especially for those interviewees who want to work but cannot find a suitable job. But for others, while important, a job is not central. Indeed, the low-paid, casual nature of the available jobs meant that some interviewees developed a less attached attitude to paid employment. For example, Andrew moved from job to job, resigning if conditions were poor or pay was low.

I had a security job before we went to Thailand and I was doing it for probably about nine months, but I rang the guy and said, look, I'm going on holidays, and I've given him three months' notice and he started moaning so I said, don't worry about it, mate. I'll come back from me holidays and chase a job up.

For the mature-age Australians we interviewed, not having a full-time job did not mean they were not occupied, engaged or productive. Only one, Gina, described herself as 'retired'. She then quickly explained that she had stopped work when her previous employer had closed the factory. While she did not have a job, she was very busy helping her adult children. Gina explained:

I thought that retirement was going to be great. I thought, gee, I won't have to rush, I can do what I like, and I'll do all these things I really love to do. But believe it or not, two years on I still don't do the things I really love to do, because I'm babysitting for my daughter who is a teacher, and then I go to the other daughter and see if she needs a hand, you know, do a bit of ironing for her because they've got littlies.

Several of the men took on domestic tasks such as cooking and shopping to support their wives who are employed. They also used the available time to do odd jobs and spent time with their grandchildren. These domestic activities did not seem to dominate their time in the same way that women's unpaid family work did. They still had time to pursue leisure activities and hobbies. For example, Trevor explained:

I am certainly not bored. I have got plenty to do. I think I have probably done everything I wanted to do around the house. The computer, and looking after the grandkids, photography and the model railway, and I do all the housework and cooking because my wife works so when she's home we go out every day, so I'm certainly not bored.

In contrast, Carole supported her husband in his property development work, which, combined with her domestic duties and casual work, left little time for her own aspirations. She described herself as 'semi-retired but I'm not really'. She explained that helping her husband with his property development 'doesn't count [as real work] but it's very time consuming'. She said: 'I'd like to work in my own right doing a job I enjoy'.

5 Accumulating security?

While only two of the interviewees had full-time permanent employment at the time of the interviews, most felt relatively secure financially. This can be explained because most had benefited from the social and economic policies that enabled home ownership for most Australians. For example, Andrew and his wife bought a block of land in a small town on the outskirts of Melbourne, which has now skyrocketed in value as the limits of suburban Melbourne have expanded. It was ‘just as a speckie’, he explains. ‘There was a government program back then where if you built a house the government assisted you with the money ... It was dirt cheap.’ Similarly, Trevor and his wife are ‘quite comfortable’ so he really doesn’t ‘need to work’. His wife works three days a week as a nurse. He explains, ‘The money that we get from investments and so forth and from her work means that we are really quite comfortable’. Nevertheless, he would like to work ‘just to fill in a bit of time and get a bit of extra cash. It would be good’.

Home ownership

Home ownership was seen by some as a just reward for hard work. For example, Gina and her husband own their own home. As Gina says, ‘well, we worked hard enough for it so I think we deserve what we got’.

While none of the interviewees is wealthy, only one, Jocelyn talked about feeling financially insecure. She rents her home, unlike most of the others who own their own homes. NATSEM uses home ownership as a proxy for wealth, so it is not surprising that Jocelyn feels insecure financially, especially when she earns a very low wage. She explains that having lost her job as a ‘permanent casual’ she is now on a ‘shocking’ rate of pay, which is much less than had been agreed when she was appointed.

Now I am suffering because the salary I get pays my rent and one or two bills and that’s it! It is very difficult and I am stressing about it.

Jocelyn is stuck in a catch 22—caught in a low-paid job that covers the rent and little else:

I don’t know how much longer I can go. My health—I was very sick last week—I have been just totally stressed from the working situation, financially ... what I am earning is—it’s scary—it’s scary. And I said to my boss, Can I have an increase? I said, you know, this isn’t working because what you have given me is totally different from what you promised, and he said: no, I can’t afford to give you more.

While she has the emotional support of her mother and her young adult son, whom she continues to support financially, as a single woman Jocelyn finds it tough going. She explains:

Nobody helps me financially. I mean my ex-husband doesn’t help me, and I’m renting and it’s a hell of a blow to me, it’s a big shock ... I don’t know how much longer I can do this at my age, but beggars can’t be choosers and I have to do what I have to do ... Times are tough. And people don’t understand that—times are really tough at the moment. The cost of living is astronomical ... It is a very, very difficult situation; we are living in a very, very difficult society financially.

Most of the interviewees who are not employed have partners who at least have part-time jobs. For them, home ownership and a partner cushion the financial and emotional effects of being out of the workforce.

Income support

Few of the interviewees are in receipt of direct income support, which is hardly surprising given the liquid assets eligibility criteria. When Trevor lost his job he approached Centrelink and ‘made an appointment with them, and they said, no you’ve got too much cash. You have to run that down’. This didn’t make sense to him—‘I’m certainly not going to spend that money just to get a hundred dollars a week Newstart’—so instead he relies on his wife’s part-time wage and their savings.

For some it was a sign of pride that they had been self-sufficient during periods of non-employment. For example, Andrew prided himself on his ability to get some sort of work, no matter how badly paid.

My wife said that last night, she said it doesn’t matter with you with work, you always seem to be in work—you’re never out of work ... She said, you’ve got your truck licence, traffic management, security. And I said, yeah, I’m fine because I’ve multi-skilled myself ... I go on the internet some days and have a look at that and there’s a lot of jobs around—like, you hear people saying they can’t find a job—you’ve got to look outside of the square—so what if you get a job and you don’t really like it. If you want to work it for two to three months even—it’s alright to do that till something else pops up. Instead of sitting home or going up to the social security and getting on that because that can be a trap I find, because you can sit back and think, well, at least I’m getting something, I don’t need a job. I don’t know how people think like that because I have never been on the dole.

At the same time, Andrew also recognised that most of the jobs that were available to him were casual and low paid. He referred to a casual job he had been offered as a concrete truck driver: ‘\$21 plus super but you don’t get no annual leave, no sick pay no nothing. So that was that’.

Interestingly, none of the interviewees mentioned any contact with Job Services Australia employment agencies. In seeking work, they instead relied on informal networks, temp agencies or job advertisements.

Retirement income and assets

The Age Pension does not have the same stigma as Newstart. Indeed, many of the interviewees framed their decisions about work around the pension eligibility age, which acts as a de facto retirement age. For example, Trevor was looking forward to travelling around Australia in a caravan with his wife. He explained, ‘My wife is planning on leaving her job when I am 65 when I can get on the pension and there’s no point her working’. Yet there was some confusion about the age of pension eligibility. For example, Andrew said: ‘I would probably like to knock it on the head at about 65 but like I said the government has changed the goal posts, I think it is 67 now isn’t it?’

While pension eligibility shaped retirement plans to some extent, life on the pension was difficult. As Gina pointed out, ‘It’s really hard on the pension, particularly when my husband only gets the pension. It’s terrible—shocking’.

Most of the interviewees had not accumulated significant superannuation balances. With the exception of Robyn, all had been in occupations where superannuation for employees was the exception rather than the rule before the superannuation guarantee was established by the Australian government in 1994. Although Janet and Liz had been public servants, any superannuation accumulated prior to marriage had been cashed out on leaving the service. Robyn had been eligible for superannuation, but as a relief teacher in the early 1990s she missed out.

The other problem was that you had to earn \$450 per month to be eligible for super so lots of schools gave two days per month to keep you under the limit so they wouldn't have to pay. It was dreadful work.

When Gina's youngest son completed primary school, Gina decided to give up piecework and take a job as a machinist in a factory, where she mistakenly thought she would receive paid holiday leave and superannuation.

The reason I put up with that was that I knew—I thought I knew—I was getting my super paid and that. I got my holiday pay, which I saw. They said they paid my super but they never did. I had to have major surgery and I left, and I said I'd be away for about six months and they didn't bother to get in contact with me—nothing—like, I was just nobody, you know. And when I went back to look for them, they were gone. They just packed up and moved on. I didn't know what to do. I just thought, oh well, you just shake yourself off and move on.

Andrew is one of the few interviewees who is quite comfortable financially, having worked in a strongly unionised industry for 17 years. The increasing value of his house, his wife's wages and a reasonable amount of superannuation have allowed him to consider employment as just one part of his life.

We've just come back from Thailand just two weeks ago—I mean, that's what our goal is now at the moment, I mean we own the house, my wife's working, she likes to work, she couldn't stay home and do nothing, so all we do now is work, save up money and go on holidays. We've always been big on holidays, and being from Ireland, I've been back there three times.

He continues:

Where we are here [in a small town] the developers are coming down the street, cos I'm on a five-acre block and they are actually coming down the street and buying people out.

Andrew and his wife plan to sell the house and land, buy a house in the town and 'tip the rest back into superannuation'. He says, 'at the [newspaper] I had a really good super scheme going—not enough to retire really comfortably, but enough not to be sneezed at'.

The economic downturn had affected the superannuation—and retirement plans—of some interviewees, as Trevor explained:

When I was 52 and I thought, well, I'm going to retire at 55, but then in the last six years the whole thing has turned itself right around and ... now I feel have to work until 65, now it's 67, and the way that costs, you know costs of living [go up], and what you were earning at 55 [just isn't enough]—unless you had a really, really good super scheme, I mean even the super got a real big hiding a couple of year ago. I know friends of mine that have lost big money, like a hundred thousand in super. They've retired at 55 and they're now having to rethink their retirement plans.

Decisions about the age of retirement

Most of the interviewees had no plans to retire anytime soon. In fact, several said that they would never retire because they didn't have the money to live the kind of life they would like without working.

I think I'll die there—I will retire being a baker. I won't do anything else unless I won some good money in Lotto. (Pat)

Having enough money to live a decent life in retirement was a key concern for the interviewees:

What's good about [being retired] is you can do what you want to do when you want to. That's the good part. The bad part is not having enough money to do what you want to do when you want to do it. (Trevor)

The men with superannuation talked about financial planning, which included ensuring they received all that they were entitled to. For example, Trevor explained that he and his wife were 'pretty well off'. He took an active role in seeking information and advice and actively planned their financial affairs, but he was concerned about the risk involved in making decisions which had potentially serious implications for their future wellbeing.

You've got to get it right. They'll assess you on assets or they'll assess you in income so you have only got two options. So you have got to get them both right. Definitely I will go on the pension—financially we'll be right. Once I get on the pension, my wife can't get it till she's 65 so we have to scratch through for about three years. But once we're both on it, we'll be fine. Up until then we may have to cut back just a little bit—not terribly much—but if I could get a couple of days a week until she retires, we'll be fine. You don't know if you are going to get sick or you have to [plan for that] too.

Most of the interviewees, however, were more concerned with budgeting than with financial planning because they had few assets other than their home, and so had little choice but to rely on the pension once they were eligible to receive it.

Some interviewees saw retirement as just reward for a long and hard working life. For example, Gina who left school at 12, argues that 60 is the ideal age for retirement.

I worked hard on the land and I worked hard here [in factories]. I think I would be inclined to look after my health due to my past history of illness. I'd be looking after that first if I want to be around. I'd like to be fit if I'm going to live a little bit longer. I think a woman that works hard in factories—I think the ideal age for retirement is 60. I really do because you know ... it is hard work in factories.

The women tended to see retirement as an opportunity to enjoy life and spend more time with family. For example, Jocelyn said she thought she might work until she was 70, 'and then start enjoying my life with me and my son and hopefully he will be married by then and have children and I can be a good granny'.

The men tended to associate retirement with a withdrawal from life. Andrew could see nothing good about retirement and worried that without work to structure his days he would 'turn into a vegetable'. This association of retirement with physical inactivity was common among the men.

I believe if I stop I'd be a couch potato and I think work will keep me motivated and interested in things, walking, talking, exercise all those things—if I stop work I'd be a couch potato and end up under the ground. (Pat)

I'm not retired. I never want to be. I'd be in the box in 12 months. Dad just retired last year at 84. (Mac)

None of the interviewees saw themselves as old, or suited to services or activities targeted at old people. For example, Trevor, who is 64, said:

I'm not old! I don't think of myself as old. I think I have got a young outlook and I don't want to—some of the things they do would drive me crazy. I see myself as about 40. Obviously other people see it differently but for me in my mind I see myself as about 40.

While the women who were not employed remained busy with family and community activities, the men were more likely to refer to loneliness and a sense of exclusion. As Trevor pointed out:

The problem with being unemployed is that most people you know are still working so during the week you can't visit them or go out with them so a lot of the stuff you have to do on your own.

6 Discussion

Our research suggests that baby boomers and their work trajectories are diverse, and are shaped by the intersection of personal factors such as gender, education and class with social, economic and political factors that impact upon the availability and nature of paid work. Elizabeth Ozanne (2009) points out that gender, ethnicity, Indigeneity, location and class are important factors that shape the lives of baby boomers. However, this tends to be obscured by generalisations, as Myra and Clive Hamilton (2006, p. 11) observe:

Contrary to their image as successful and self-satisfied, many baby boomers nurse a sense of disappointment, a barely articulated sense that it was not meant to turn out this way. And the perception of the boomers as the ‘lucky generation’, happily pioneering a trend towards the end of retirement, is simplistic and misleading. The ‘unprecedented wealth’ of the boomers is something reserved for a small portion of the generation, with the majority unable to fund their own retirement.

The interviewees in our study are ordinary, working-class Australians. Most of the men have had long periods of stable employment but have more recently worked on a casual—often ‘permanent casual’—or short-term basis. The women’s working lives were shaped by gendered expectations at home and at work. As Sian Moore (2009, p. 667) puts it, ‘the domestic division of labour and relationships (or the legacy of relationships) continue to define labour market participation’. The three women in our sample who were currently employed were working in part-time jobs of varying levels of security.

Overall, our interviewees’ experiences confirmed the findings of the HILDA data analysis (Gong & McNamara 2011). Insecure employment was more likely to correlate with lack of formal qualifications; home owners and those in stable relationships enjoyed greater financial security—even in the face of unemployment—than non-home owners; and declining health limited the work options available. Care responsibilities do indeed shape paid employment, a factor that mainly affects women. However, for our interviewees, childcare responsibilities earlier in their lives were a greater influence on their work trajectories than caring responsibilities incurred later in life.

Baby boomers began their working lives in an environment in which the state took greater responsibility for the sorts of risks that individuals face over their life course (Hamilton 2010, p. 84) and employers took more responsibility for risks faced by employees (Howe 2010, p. 260). Now, increasingly, as Janet Holland and Rachel Thomson point out (2009, p. 452), the individual is put ‘on the spot’—‘it is the individual who has to make the right choices about work, health, employment and intimate life’. This process has been described as the ‘great risk shift’ (Hacker 2006) and it affects younger and older people differently; not just because of their different positions in the life course, but also because managing risk depends on an individual’s various forms of resources. Holland and Thomson (2009, p. 452) observe:

[A]lthough much of the rhetoric of neoliberal governments and late modern social theory suggest that the structuring patterns (class, gender, race) are giving way to increasingly individualised biographical patterns shaped by choice, in practice life chances continue to be shaped profoundly by familiar inequalities—albeit in new ways.

For older people, there has been a reshaping of expectations, and as Debbie Rudman (2006, p. 184) points out, in many Western countries the state’s commitment to providing for ‘retirees’ is being re-examined. She argues that the ‘retirement and the ageing process itself are being discursively

re-shaped as an individual responsibility that demands pro-active planning and activity'. Furthermore, she and others suggest that policies that focus on raising the age of eligibility for public pensions 'may reinforce ... disadvantages, particularly for women and those with limited education, out-dated skills and low incomes' (Rudman 2006, p. 198; see also O'Brien 2010). Myra Hamilton (2010, p. 84) observe that such policies drive the growing perception that:

[R]isks are within the control of individuals, and that an individual's behavioural choices are driving or preventing risk, [which] creates an environment that makes individualised responsibility appear to be the most appropriate method of managing risk.

Not all baby boomers are the same: they bring different resources and draw on different 'packages of capital' (Silva & Edwards 2004) that they have accumulated across their lives. They have lived through periods of profound change, especially in relation to work and the family. Structural change means that there are now different jobs on different terms from when they first started their working lives. There has been an increase in contract, casual and short-term work, and an increased reliance on IT. At the same time, there has been an increased expectation on the part of employers that employees will have formal qualifications. Dalia Ben-Galim (2011, pers. comm., 1 April) points out the focus has been on skills acquisition rather than skills recognition or utilisation. Working-class baby boomers who left school before completing Year 12, as most of our interviewees did, find themselves caught in a credentials trap; without formal qualifications they are unable to get the jobs they used to do, and as casual workers they don't have access to employer-supported training.

However, while access to training is important, it is not enough on its own (Gordo & Wolff 2011). Sian Moore (2009, p. 657) argues, the problem with a focus on training and investment in individuals (the 'human capital' approach) is that 'it ignores inequality underpinned by wider power relations and fails to recognize specific discriminations and the wider structural conditions that support these'.

Some jobs have become more complex and technical and now require more highly developed expertise. However, there has also been a credentials creep, with higher levels of qualification required for even the most basic of jobs. In part, this is because more highly qualified workers are accepting jobs for which they may be 'over-qualified'. This in turn pushes employers' expectations up and sidelines other workers.

There needs to be a greater recognition of skills—both formal and informal. Most importantly a skills-matching process is required so that skills and experience can be used effectively. This would validate and utilise the existing skills of older people. Skills recognition and matching would save on costly 'dead-end' training that may be counterproductive and alienating. Furthermore, how training is delivered is important. Laura Gordo and Joachim Wolff (2011) found that 'on-the-job' training was more effective in helping older workers get and keep jobs than classroom-based training. And as the Brotherhood of St Laurence has argued, 'standard "off-the-shelf" training that does not lead to a job, does not address basic skill needs or match the aspirations of jobseekers is a waste of resources' (BSL 2011, p. 17).

While 'traditional' gender roles persist in Australia, family life has undergone remarkable change over the past 50 years. Following the introduction of no-fault divorce in 1975, people have been free to end unhappy marriages, but the financial consequences of divorce, especially for women, can be severe. In part this is because of the way in which the family home is treated in Australian economic and social policy. Home ownership is a key buffer against poverty, especially in older

age, and divorce can mean the loss of the family home and a move to private rental—especially for women, as seen in Jocelyn’s situation. This form of accommodation is often unaffordable and insecure and is a key factor in the risk of poverty in later life, as is evidenced by the increasing numbers of homeless older women.

Most of the baby boomers we interviewed were relatively secure financially because most own their own homes and have the support of family and friends. Most of the men have good superannuation—a product of the periods of time they spent in stable jobs—but the women do not. It is important here to note that the people we interviewed are not highly disadvantaged. They are ordinary working people. They all have worked hard and tried their best, given the circumstances. Most want to work, but quite reasonably are not willing to put their health at risk.

Several of the interviewees bore the physical consequences of many years of hard physical work. Disability and injury narrow the kind of work that is possible, and without other skills or qualifications options may be extremely limited. While current political discourse emphasises paid employment as *the* means of social inclusion, the question remains: What are reasonable expectations of workforce participation for older people who have worked hard for many years? For example, Gina, who left school at the age of 12, has worked hard all her life and suffers the physical consequences. She still contributes through her unpaid domestic and family work, including supporting her children and grandchildren.

Job quality is important. Jaimie Timmons and her colleagues (Timmons et al. 2011) argue that universal measures to address job retention—such as job-redesign to minimise risk of injury, flexible work practices and opportunities for training and professional development—are effective in retaining older workers without the stigma of special assistance.

Most of our interviewees had experienced age discrimination either in the workforce or in the recruitment process. Many of our interviewees commented on a loss of respect, which they felt they were due given their age—a finding consistent with a recent study for National Seniors Australia that found generational attitudes between younger and older employees to include considerable areas of prejudice and disrespect (NSA 2010). The interviewees also expressed some resentment towards younger managers, who are perceived to be appointed to management positions on the basis of their formal qualifications rather than their experience. This view is not uncommon and is the subject of extensive discussion by Peter Capelli and Bill Novelli (2010), who are seeking to unravel the complexities that often give rise to conflictual relationships in the workplace, as well as develop strategies for improving rapport between generations.

While such intergenerational tensions may militate against the participation of baby boomers, our research highlights the need for better management of the diversity of age in the workplace to avoid indirect discrimination at any age. To avoid intergenerational conflict and age discrimination, it is important to implement diversity management practices that are sensitive to older people’s experience and expertise, and their desire for respect and the opportunity to make a contribution. At the same time, older workers may need to develop sensitivities and understanding of the challenges that face younger people.

Similarly, there is need for more equitable recruitment practices. It has been suggested that discriminatory recruitment practices constitute one of the most difficult barriers facing mature-age workers. The Australian Human Rights Commission (AHRC 2010, p. 12) points out:

Unlawful age discrimination in recruitment has been described as rampant, systemic and the area of employment decision-making where managers use age to differentiate between people most extensively.

The Australian Human Rights Commission also cites research by Jocelyn Handy and Doreen Davy (2007), who suggest that the problem of ageism is exacerbated by an increasing tendency to outsource recruitment to agencies staffed mainly by young employees who often use indirect tactics to screen out older candidates. As Sian Moore (2009, p. 669) points out:

Addressing age discrimination requires a more complex approach to and understanding of the structural nature of disadvantage than can be offered by anti-discrimination alone ... Age discrimination legislation, while addressing contemporary aspects of disadvantage in the workplace for older women [and men], cannot reverse the legacy of disadvantage accumulated over the life course.

It is important to focus on enabling approaches because people in their late 40s can expect to live for at least another 30–40 years. If they exit from the workforce prematurely and involuntarily, they will have accumulated fewer assets. Furthermore, they will soon exhaust savings in meeting the costs of day-to-day living⁸. As they move into deep old age they will have very few resources to meet health and care costs and their risk of poverty and social exclusion is increased.

The needs of mature-age job seekers remain relatively unexamined and unmet. Many baby boomers feel sidelined. They are keen to make a contribution in the paid workforce but are pushed aside. They also know that paid work is not the only useful contribution they can make. In a strong and inclusive society other forms of work—such as volunteering, caring, learning and sharing—enrich us individually and collectively. But in such a society it is also important that decent, secure jobs are open to those mature-age Australians who want and need to work.

In the context of an ‘ageing society’ it is important that we all support older workers and those who want a job. Clear and effective policies and timely interventions that address the demand side as well as the supply side of the labour market are needed.

This study has highlighted the heterogeneous and complex nature of mature-age workforce participation. Our research is motivated not only by the current predicament of many mature-age adults who are in unsatisfactory employment but also by a preventative imperative. Our research has shown that involuntary non-participation and under-participation among baby boomers has significant effects (socially, financially and on health/wellbeing) for later life—not least because of the resulting risk of poverty. A key element of future research will be to inform the development of policies and interventions to enable mature-age Australians to contribute socially and economically, and to prevent and mitigate current and future disadvantage.

⁸ The current liquid assets test for eligibility for Newstart Allowance is \$3000 for singles and \$6000 for couples. http://www.centrelink.gov.au/internet/internet.nsf/payments/newstart_iat.htm

7 Conclusions and implications

Involuntary workforce non-participation and under-participation in mature age have significant social and financial effects on quality of life in later years, including on health and wellbeing—not least because of resulting poverty. However, the needs of mature-age workers have remained relatively unexamined and unmet, even though this age group accounts for a significant percentage of those who are long-term unemployed or underemployed, as well as those who exited the workforce involuntarily.

Concurrent with this study, the federal government introduced a number of initiatives to assist mature-age workers. These include skills assessment and training for those with trade skills; subsidies to employers for the engagement of mature-age unemployed for two years or more; and expansion of the Experience Plus program. These measures have been expanded in the 2011 budget through the More Help for Mature Age Workers program. These initiatives are welcome. However, eligibility for these kinds of the government-sponsored programs is dependent upon formal unemployment status, thus excluding the much larger number of discouraged or underemployed mature-age workers.

In addition, the federal government has established the Advisory Panel on the Economic Potential of Senior Australians and appointed an Age Discrimination Commissioner.

It remains to be seen how effective these initiatives will be in developing appropriate, sustainable jobs for mature-age Australians. A key element of future research at the Brotherhood of St Laurence will be to examine the outcomes of these initiatives and to inform the development of preventative strategies and policies designed to enable mature-age Australians to obtain and keep decent jobs that contribute to individual wellbeing and national productivity.

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