



Tackling Ageism in the Workplace

Guidelines to Developing a Mature Age Policy (MAP)

A GUIDE TO DEVELOPING A MATURE AGE POLICY (MAP)

Intergenerational Report 2021 (Australia's decreasing mature age workforce)

“The population will continue to age, largely as a result of improved life expectancies and low fertility. In 2060-61, 23 percent of the population is projected to be over 65, a rise of around 7 percentage points from 2020-21. The ratio of working-age people to those over 65 is projected to fall from 4.0 to 2.7 over the next 40 years.

Australia is currently in the middle of a significant demographic transition, as people in the baby boomer generation reach 65. This has already driven a rapid fall in the ratio of working-age people to those over 65 through the past decade, which will continue for the next decade. Ageing will reduce labour force participation. The participation rate is projected to decline from a record high of 66.3 percent in March 2021 to 63.6 per cent by 2060-61. This reflects the increasing proportion of older people in the population, which is expected to be only partially offset by projected increases in women's and older people's participation.”

[Intergenerational Report 2021](#)

Why develop a MAP? As identified in the Intergenerational Report above, employers will suffer skill shortages if they don't retain a percentage of their current over 50 workers. In order to maintain workforce participation rates, mature age workers will need to be encouraged, supported, and engaged to continue to contribute. A Mature Age policy will be a valued asset in that process.

Benefits of retaining or recruiting mature age workers for the employer?

- Availability of government funds to support your plans financially. (see link below)
- Improve productivity, performance and innovation by tapping the selective skills of the experienced workers
- Mentoring options
- Stability in workplace
- Market your diversity culture in line with community expectations
- Cater for the looming skill shortages
- Leadership and role modelling options
- Emotional intelligence
- Work ethic
- Maintaining your present workforce

[Government Financial Assistance to Employers](#)

Preparing for a MAP

Firstly, senior staff, senior in years that is say over 50, need to be surveyed for ideas/options for the policy (MAP). The entire staff can be invited to submit their ideas as well before the policy is developed and approval sought.

From the BONZA Report (www.bonza.com.au), Australian Boomers have suggested the following for their MAP:

- Unpaid leave for as long as needed (realistically maybe no more than 12 months at a time)
- Shared workloads and timetables (half day each)
- Increase employer super contribution by half a percent every 5 years of extra service over 50
- Senior workers spend at least one day a week mentoring younger staff on any identified up-skills needed (and they will learn skills from the younger generations)
- Shorter working week of three or four days
- Subsidised dental treatment as bad teeth can destroy your health
- Information on health and fitness for seniors
- Workplace re-education for ageism practises and identifying ageist HR policies
- Access to health care and well-being practitioners
- A well-being officer appointed from staff to identify any co-workers who might be suffering from mental health related problems
- Depression and ill health are not inevitable in older age. They can affect someone at any age and aren't necessarily more prevalent in older people.
- Psychologists can help to improve the health and wellbeing of older people, especially when working in a team with carers and other health practitioners.
- Financial Planning help, including a prediction of financial status at various retirement ages, to assist workers to better work towards a reasonably comfortable future in retirement and to plan towards a suitable retirement age.

Once options have been identified and listed, staff and management can negotiate an industry specific MAP and formally introduce it to your workplace.

The list would not be endless and by including staff in the process then you are ensuring they feel valued and will reciprocate by being loyal to their workplace. BONZA notes that not all industries or countries are ready for a MAP but the majority in non-developing countries are able to develop one in our opinion.

Preparing a Mature Age Employment Policy

There are economic benefits for individuals and governments when older people remain in the workforce. People who work longer accrue more superannuation savings and are less reliant on the pension during retirement. Workers also provide an increase in tax revenue.

In 1901, only 4 percent of Australians were aged 65 years or older. By June 2010, this proportion had risen to 13.5 percent, and is projected to increase to between 21 percent and 23 percent by 2041.¹

There are also strong correlations between workforce participation and health status. Data indicates that working is a protective factor against physical ill-health and poor mental health. The data show that people staying in the workforce past retirement age tend to have better

health status compared with those not working. Poor health can also impact on a person's ability to participate in paid work.

Labour force participation rates are consistently lower for people with chronic conditions and as people age; they are more likely to have a chronic National Health Priority Areas (NHPA) condition or injury... arthritis or osteoporosis, asthma, cancer, cardiovascular disease, diabetes, injury, mental health and obesity.

A healthy older generation has positive economic implications for governments. Over the next 40 years approximately two-thirds of all projected increases in government spending are expected to be on health. This reflects pressures from an ageing population and increases in demands on health services and new technologies.

Australian companies are facing skills shortages, while at the same time, demographic changes mean that the workforce is ageing. By looking to mature age workers as their source of new skills businesses can recruit and retain these skilled workers.

There are many reasons to recruit and retain mature age workers as outlined earlier. Here are just a few:

Future labour shortages

As Australia's population ages, it will be harder for your organisation to find workers and workplace skills. The key to staying viable and successful is to develop policies now that will help you recruit and retain mature age workers well into the future.

Technological competence

According to ABS data, mature age people are the fastest growing users of information technology. Research supports the ability of mature age workers to learn new information technology skills and adjust to the introduction of new technologies in the workplace.

Productive Time at Work

A study by Australian Health Management which examined the daily work habits of 4000 employees found that workers aged 55 years and over performed at their best for approximately seven hours out of an eight-hour day—an achievement that other workers in the study were unable to match.

More productive days

The Australian Bureau of Statistics has also reported that mature age workers are less likely to take days off due to illness or to care for others.

Skilled, experienced and more productive

Experienced workers have built up knowledge and skills during their time in the workforce. They can easily transfer these skills to new situations and therefore become more productive more quickly than inexperienced staff.

Peak performance

We are now living longer, healthier lives. Life expectancy has increased to 78 years for men and 83 years for women and over 75 per cent of Australians aged 55–64 report their health as ‘good’, ‘very good’ or ‘excellent’.

Support in the workplace

Effective workplace mentoring can reduce staff turnover and improve staff morale. Staff who have both ‘work’ and ‘life’ experience are valuable assets to a business.

Loyalty

Employee loyalty saves money on absenteeism, training, and recruitment. There is evidence that workers aged over 55 are five times less likely to change jobs compared with workers aged 20 – 24.7

Many older Australians want to continue to work but find it difficult to get work if they have become made redundant or otherwise become unemployed, often deliberately targeted in redundancy. BONZA advocates the removing of barriers to a longer working life for Australians and the right of older Australians to work on as long as they wish and are able, including measures to enable that.

Some of these barriers, such as the lifting of age restrictions on Workers’ Compensation, are being closely looked at and will make it even more attractive to keep more mature workers in employment. (In some States, there are no age limits on cover by Workers’ Compensation)

Your company may need a Mature Age Policy very soon if you haven't one. BONZA has developed a guide which your company may wish to consider when drafting its policy document.

[Legal Protections for Mature Workers](#)

DEVELOPING A MATURE AGE POLICY FOR YOUR COMPANY

Step 1: Assess the current situation

Looking inside your company can reveal some facts about your workforce and the value of different age-groups within the organisation that you may not be aware of.

1. Company Demographics – Employees by age				
Age Group	Number of Employees		% of Workforce	
Below 25 years				
26 – 35 years				
36 – 45 Years				
46 – 55 Years				
56 – 65 Years				
Over 65 Years				
TOTAL			100%	
2. Absenteeism, Staff Turnover in % Terms by Age (Previous 12 Months)				
Age Group	Sick/Special Leave	Work Related Injury	Workers' Compensation	Staff Turnover
Below 25 years				
26 – 35 years				
36 – 45 Years				
46 – 55 Years				
56 – 65 Years				
Over 65 Years				
TOTAL				

3. Company Policy Checklist					
Current Policy	Yes	No	Current Policy	Yes	No
Do you have an Equal Opportunity policy?			Do you have a skills / knowledge transfer policy and programmes in place?		
If yes, is age included in this policy?			Do you offer phased / gradual retirement?		
Are management and staff aware of age-discrimination legislation?			Do you offer retirement planning assistance?		
Do you ensure that age is never used as a factor in staff recruitment, development or exit procedures?			Do you have policies and practices in place to promote and support age diversity?		
Do you offer flexible working arrangements to employees regardless of age?			Do you have policies and practices in place to promote and support age diversity?		
Do you track the uptake of flexible working arrangements by age?			Is the business case for employing and retaining mature age workers well understood in your organisation?		

Step 2: Using Self-Assessment to develop an Action Plan

Once you have completed the Self-Assessment you can use the outcome to prepare an action plan for your organisation.

1. Use the 'NO' responses from your checklist to determine what needs to be reviewed and improved.
2. Appoint a Working Party to implement changes and develop ongoing strategies.
3. Include current staff, especially those in the age group being targeted to ensure general acceptance of the Mature Age Policy in your workplace.
4. Keep all staff informed and set timelines working towards full implementation.
5. Encourage feedback from all staff at each stage of the implementation process.
6. Provide and maintain well-informed and clear contact points for inquiries, concerns, and information.

Step 3: Involving Employees in Implementation

Suggestion for release to staff regarding MAP:

1. MAP Procedures Mature Age Policy (MAP) is a constantly developing initiative by (this company /organisation/business) to formulate a living policy that will both encourage mature age workers to stay with us after the age of 50 and to reflect on our appreciation of the service given by individuals and skills that they will continue to offer us. The policy will be developed over a short period of time and will include input from staff and management.
2. We will call for representatives from staff to be a member of the working party. Nominations will be called from current staff, especially those who are aged over 50, to be a working member of the company's Mature Age Policy Group. The role of the

group will be to converse with staff to ascertain what ideas/options they have that could be included in our policy so that they have ownership of the living policy.

3. The working group will meet once a week to discuss roles and submission gathered from all interested parties. A facilitator will be appointed for each meeting, so all members receive equal time and input.
4. The working group will encourage feedback and suggestions from ALL staff to encourage a diversity of thoughts and input and to ensure that no group is disadvantaged by the implementation of any adopted policy.
5. The draft policy will be presented to management in an agreed timeframe and feedback given.
6. The final document will be sanctioned and presented to all staff as an over 50 entitlement and incentive to stay loyal to their employer.

Step 4: Recruiting Mature Age Staff

Recruiting any new staff member can be a very costly process. It is estimated that the cost of replacing a new employee can be anything up to 150 per cent of an annual salary when recruitment, training, specialist knowledge and productivity are included in the calculation.

1. **Job analysis:** The process starts with a thorough job analysis which allows you to establish the key aspects of the job including:
 - duties and tasks
 - the work environment including physical aspects of the job
 - any specific tools and equipment needed for the job
 - supervisory relationships; relevant relationships within and outside the organisation and minimum job requirements
 - any flexible working practices such as part-time, job-sharing or working from home.
2. **Job description:** Having analysed the job, the next task is to develop a full job description which:
 - defines selection criteria for the job
 - assigns occupational codes, titles and pay levels
 - establishes performance requirements
 - makes decisions on job restructuring
 - does NOT consider age is relevant to the position
3. **Advertising the Position:** When advertising, be sure to:
 - use age-inclusive language
 - focus on the requirements of the position
 - advertise widely to achieve the widest pool of applicants
 - use age-neutral wording
 - avoid phrases that refer to youth e.g., 'young', 'exuberant'
 - also avoid terms such as 'mature' which may discriminate against younger applicants
 - choose to be more direct and include a statement such as 'people of all ages are encouraged to apply'
 - focus on job needs
 - advise that all people with the right skills, qualifications and experience will be considered

Step 5: Selection Process:

Set aside preconceptions and assumptions about personal characteristics, including age, before interviewing. Be sure the interviewers are aware of your mature age employment policy and do not ask age-related questions.

Awareness of Company's MAP: The Interview Panel must recognise the value of age diversity and that should be aware of the organisation's policy on employing mature age workers.

- use a mixed-age interview panel wherever possible
- ask job-related questions
- ask all candidates the same questions
- don't base decisions on prejudices or stereotypes.
- consider the personal attributes that may be desirable for someone to successfully perform this role.
- prioritise those skills and attributes
- don't limit your access to the right skills for the wrong reasons, such as age.
- be aware of assumptions (e.g., don't assume capability or medical fitness based on age).

Step 6: Integration of Mature Age Workers:

Education of younger staff should focus on allaying concerns younger workers may have about working with, or perhaps managing workers significantly older than themselves. Focus on skills and abilities of the candidate and ensure that any mature age candidate interviewed is aware that they will (if that is the case) be working with younger staff and may have a supervisor/s much younger than them.

Mature age workers often have the willingness, knowledge and expertise to mentor less-experienced workers. This helps pass on 'tricks of the trade' and should be encouraged. If correctly monitored, it can generate early acceptance of the older employee and quickly break down any age-related barriers.

It should be remembered that the completed MAP is a working document and can be upgraded or changed at any time by management after consulting with the working party if any parts prove contentious or unworkable.

Note: BONZA (Baby Boomers of NZ and Australia) believe that ageism is common in the workplace and that compulsory mature age policy would be an option to stop it.

The BONZA Report is on the Baby Boomer website www.bonza.com.au and this annual report contains suggestions by Boomers that would make their life in Ageing Australia, much more tolerable. It has outlined a list of valuable senior's needs and wants for government, community leaders and business for evaluation and perhaps introduction.

It suggests a mature age policy for all workplaces so the over 50s have an idea what is available to them as they age so they can stay in your employment for as long as the employer wants them and for as long as they feel they want to be there.

[BONZA \(Babyboomers of NZ & Aust\)](http://www.bonza.com.au)

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