

SUBMISSION TO THE SENATE INQUIRY ON

MATURE AGE UNEMPLOYMENT

BY

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1. INTRODUCTION

Jobseeking Over Forty Association, JOFA was formed in early 1992 when at the initiation of a retrenched stockbroker, a group of other white collar unemployed together formed Jobless, Unemployed and Angry.

After immediate press interest, the group was overwhelmed with applicants for assistance. Incorporation followed and a small premises established in Malvern with the assistance of local government and secretarial/photocopying help from the local Federal Member, Peter Costello.

As secretary of the Association and professional trainer and curriculum writer, Carol McCabe began to look for a means of supporting appropriate programs which addressed the specific needs of this group. This had grown to many hundreds and included both blue and white collar workers.

Extensive public speaking and media exposure ensured that the group grew to over one thousand members across the East Coast and ultimately 2000.

A broad curriculum was created by Carol to encompass all of the needs of this demographic group. It was conducted with the support of Melbourne and Prahran Rotary in 1993. With growing numbers and requests for assistance, the then DEET funded this pilot program in 1994 as Future Options. It was an innovative and creative program which encompassed the key areas of need for this group.

Grief management, self esteem and motivation, identification of transferable skills, jobsearch techniques, knowledge of workplace change, new industries and small business opportunities were the main elements of the 9 week program.

This has been the mainstay of JOFA's activities since then as ESRA accredited Case Management providers and Victorian Government program CBE program providers from 1995.

As an unsuccessful Job Network tenderer, JOFA has continued to the end of 1998 conducting State Government funded job placement programs and now provides expert advice and information regarding Mature Age issues to Job Network providers, other Government Departments and organisations such as Vic Health, ACOSS and Council on the Ageing.

JOFA is keen to maintain its media liaison in order to raise public awareness of the issues and it plays a role in lobbying government and representative organisations.

Carol McCabe has maintained contact and visits to Europe as a delegate to the European Commission conferences on Mature Workers. This has provided advice and information since 1995 on the need for workplace information and pre-retirement strategies to be put into place.

JOFA has been instrumental in the establishment and on-going work of the Jobs East Mature Age Working Group under the chairmanship of Carol McCabe. It initiated the research document, "Profiting from Maturity" and public seminar as a starting point from which strategies for assisting this disadvantaged group could be compiled.

Jobseeking Over Forty Association Inc is very interested in participating in this Senate inquiry and values the opportunity to provide its expert knowledge and experience of the problems which face this group and the means by which some of the solutions may be found.

2. OVERVIEW

World demographic changes indicate an ageing population. The average age is increasing and the labour force growth rate falling. 28.7% of the labour force are 45+ years which will rise to 33% by 2005.

This suggests that current practices promoting early retirement and redundancies will eventually lead to a shortage in labour availability and will lead to difficulties in maintaining global competitiveness. The subsequent socio-economic impact will be enormous unless strategies promoting older workers are put into place now.

Peter Drucker in *The Age* 1998, suggests that the falling birth rate is leading to a deterioration in the mix between older and younger workers.

“Thisis becoming the key challenge for societies and economies as they move into the next century.

The dominant factor for business in the next 20 years – barring war, pestilence or collision with a comet – will not be economics or technology

It will be demographics. The key factors for business will not be the overpopulation of the world It will be the increasing under population of the developed countries...”

He also predicts that the working age will increase to 75 which will happen before 2010.

Flatter structures, changing career paths, changes in work patterns, contract, part time and self employment will also affect how organisations operate into the new millennium.

Studies on the rise in contract employment suggest that by 2005, over 50% of the population will work outside the traditional organisation

Workplace reform and the subsequent downsizing led to massive losses of older workers through enforced early retirement or redundancy.

This baby boomer generation had begun working in the 50's and 60's and the understanding was that a job was for life. The 90's has thrown these old understandings out of the window. Frustration, anger and grief added to this group's inability to regain its place in the new workplace.

Mature age unemployed are represented as the group which remain unemployed for the greatest number of weeks compared to younger unemployed.

The average for 45-54 year olds is 79 weeks compared to 42 weeks for their younger counterparts.

Age discrimination on the part of employers, agencies, colleagues, and the unemployed themselves, maintains the myth that older unemployed are less capable than others of securing work.

Age discrimination is rife in the workplace and the mature age jobseeker has to carry the additional burden of financial and emotional distress in this difficult time.

The reality, of course, is that a very large group of mature workers are displaced from the workplace and unable to regain a position due to a range of difficulties all of which will be discussed more fully in Chapter 4.

So the dilemma for the older worker is to come to terms with the changing workplace, to adopt positive strategies, to recognise their own potential and to be able to identify opportunities in traditional or new industries.

The direction for industry is to begin career planning strategies now in order to address the real issues of skills loss in the future.

There needs to be a focus on the issues of grief management, skills loss, identification of transferable skills, knowledge of appropriate industries, skills enhancement especially IT and marketing, and the practical issues such as appropriate documentation and jobsearch skills.

While the latter can be prepared by almost any job placement provider, the critical issues of grief management, identification of transferable skills and their application in the workplace and other common issues such as family responses, financial management and social interaction need to be addressed in homogenous working groups according to the overwhelming feedback from our groups through the years.

A specialist provider can best provide the support infrastructure which will allow mature age unemployed a non-threatening situation in which to work, learn and move forward to a positive future either in employment, small business or retirement.

This past 6 months has seen a rise in inquiry for JOFA to train Job Network staff to manage mature age jobseekers. As well as Job Network providers, we work with private recruitment companies to address the issues of age discrimination within the industry and career management for older workers. Organisations such as ACOSS, VCOSS, NESA, Jobs Australia, COTA and VicHealth have sought our expert advice for seminar/conference presentations.

It is my view that the current generalist providers do not have the expertise and knowledge to manage this group of unemployed.

An organisation such as Jobseeking Over Forty Association Inc. can provide a cost effective solution to large numbers of mature age clients managed by these agencies, due to its specific expertise and longstanding experience in this area.

Through the establishment of Mature Age Centres solutions to these issues, which are significant barriers to re-employment of mature age unemployed, can be provided.

In many cases, it can be 12 months or more before an informed and positive jobsearch can commence which will lead to a realistic and positive outcome. Mature age jobseekers are prepared to travel, so the placement of these centres in capital cities would serve the greater population.

A Mature Age Centre would act as a focal point for the community catering for greater numbers of unemployed through group programs as well as an informal flow of people seeking information.

Many hundreds of employers seek out the services of specialist providers such as JOFA, making vacancy generation and commitment from the employer to the unemployed easier to source and manage.

JOFA HAS PROVIDED SPECIALIST MATURE AGE SERVICES IN MELBOURNE, SYDNEY AND BRISBANE FOR MANY YEARS AND WOULD BE WELL PLACED TO PROVIDE A PILOT CENTRE TO ASSESS THE FEASIBILITY OF OTHER SUCH CENTRES IN THE FUTURE.

3. WORKPLACE CHANGE

The restructuring necessary over the last decade to increase productivity and respond to global competitiveness and the subsequent industrial reform brought with it massive workplace change. Staff re-organisation in an effort to curb costs and create flatter, more accountable structures, led to massive, worldwide downsizing.

In this climate, the group which suffered most dramatically has been the older worker.

Packages offered to older workers were more attractive than to other age groups because the length of years service translated into larger payouts. Other groups of older workers had been actually downsized within their existing workplaces through lack of training and career opportunities and were often the first to be targeted.

Stories of workers being marched from their desks by security, holding a cardboard box of belongings, are heard frequently. It is this phenomenon which has caused such distress to such a great number of loyal workers.

While the official unemployment rate is officially around 5.9% for this age group, it fails to address two significant characteristics of this group. The high non-participation rate in the labour force of 28.9% for men and 58% for women aged 45 – 64 (ABS 1995) and the very high numbers of discouraged jobseekers at 62% (ABS 1996).

The anger, grief and loss of self esteem, which will be discussed in Chapter 4, is caused in many cases by the negative experience of separation from the workplace.

Between 1981 and 1991 the population of 65+ year olds increased by 33.4% which is twice as fast as the total population. Between 2011 and 2031 the total population will increase by 14%. The numbers of elderly will increase by two thirds of that number from 2.89m to 4.84m

The total number of aged will exceed the total number of children by 2026.

The total elderly will impact on housing, health and other services which will need to be supported by a declining working population.

The increasing displacement of mature age workers will add to an increase in the dependency ratio.

So, for socio-economic reasons, employers must begin to change their employment practices in order to address this fundamental problem in the near future.

Age discrimination is actively practiced by employers based on the myth that older workers are less productive, less motivated, have declining mental capacity and overall skills despite absenteeism and staff turnover being far more common with other age groups.

A survey by Falconer and Rothman, 1994, revealed that HR managers are reluctant to hire a person over 45 and less likely to encourage that person to stay at work and that recruitment companies often screen out applicants over the age of 40.

Australia has a high rate of part time work and the increases in this area along with downsizing has resulted in a greater inability for unemployed workers to remain full time. While part time work has many advantages in giving flexibility to the employee, it also brings with it loss of income, loss of retirement benefits. Two thirds of the part time workforce are now employed on a casual basis which further undermines planning opportunities.

In the 1990 there were 7.8m people employed, 6.3m of these full time. In 1997, there were 8.4m employed with 6.3m full time. In other words, the rate of full time opportunities has remained static with the growth of part time/casual jobs being the growth area.

Polarisation of the workforce is growing with greater numbers working in excess of 40 hours a week and more working less than 30 hours a week. Only 53 % of the full time workforce work a standard working week. Both ends of the continuum are contributors to the increase in stress in the workplace and its effect on family life.

We have reached the stage of great inequities where lucky workers are putting in extreme hours while others have no work at all.

There should be opportunities to divide the work if the people who are working a great number of hours are prepared to divest their home services such as maintenance, child care, shopping, cooking etc to others, thus creating a new source of employment and spreading the workload.

It has now been accepted that restructuring brought with it many negative results and thankfully, the wheel may be turning towards recognising the value of the human resource.

The workplace of the next millennium may not resemble our current situation at all. Workers may be attached to the workplace by technology alone. This will bring its own set of difficulties such as loss of social interaction but may provide many more opportunities such as greater family interaction.

The opportunities brought by industry restructuring at the very least gives us an insight into the social dilemma we will all face in the 2000's. The issues which face us as a result of an ageing population and declining youth population must be addressed as soon as possible.

4. MATURE AGE UNEMPLOYMENT

As mentioned before, one of the results of the downsizing in the 90's has been the movement of hundreds of thousands of experienced older workers to the ranks of the unemployed.

The tragedy of this situation is that, once unemployed, the chance of finding comparable work becomes very slim.

Mature age jobseekers will remain unemployed, on average for a far longer period and comprise the majority of discouraged jobseekers.

Mature age unemployed represent a group which remains unemployed for the greatest time, on average 87 weeks and represents the greatest number of discouraged jobseekers of all disadvantaged groups.

LOSS OF SELF ESTEEM/ GRIEF

Probably the singular most significant element in the downhill spiral experienced by most jobseekers and particularly for Mature Age unemployed is that of loss of self esteem.

This can be caused by a variety of reasons: breakdown of business and social networks, extreme financial hardship, continual rejection of job applications, the nature of dismissal, breakdown of the family support network.

Mature age unemployed face feelings of worthlessness, despair, lack of self esteem, loss of social place, and motivation specifically tied to the baby boomers' notion of lifelong employment, loyalty to employer and individual persona inextricably tied to the employment role.

Grief and loss are very real to the older worker. If unemployed, the loss of a lifestyle and loss of position in the family are particularly relevant.

Stages of grieving are the same as grief for a death in the family, and as painful.

Survival strategies are critical.

More attention given to this important issue would lead to significantly greater success rates for jobseekers.

The result of prolonged loss of self esteem and the associated issues can result in depression and other illnesses which must also be taken into consideration.

Grief management and the recognition that feelings are a legitimate part of this process are critical.

THE MANAGEMENT OF THIS AREA IS THE SINGULAR MOST IMPORTANT ISSUE FOR THE MATURE AGE JOBSEEKER AS OUR 7 YEAR PROJECT HAS SHOWN.

CHANGES IN FAMILY RELATIONSHIPS

Of great relevance to the disadvantage suffered by Mature Age unemployed is the loss of position and the associated income. This can lead to the breakdown of many facets in family relationships.

To the group of unemployed commonly called mature age (or over 40), social constraints have been a conditional part of the growth of this group of “baby boomers”. It was realistic for this group to choose a career which was entered following secondary school. For many decades, these people have followed their aspirations, reaching some level of seniority to date.

With the 80’s downturn in the economy, downsizing resulted in many mature age people dispossessed for the first time in their lives.

Unemployment affects the family unit through lack of financial stability and the subsequent on-going commitments to children, ageing parents, mortgage, school and other fixed expenses.

The Mature age are not unemployed as a result of incompetence however they are unable to rejoin the workforce and need intensive assistance from a specialist organisation.

As well as facing feelings of low self esteem, this group has the additional dilemma of believing they have let their family down, which particularly affects the male in his “role” of breadwinner, thus creating on-going feelings of inadequacy. The baby boomers, rightly or wrongly were brought up to choose their own career, work hard to provide for their families, seek promotion and plan for retirement.

This life planning has been taken away and has created a situation where the future is an unknown quantity.

FINANCIAL DISTRESS

This is one of the critical problems facing mature age unemployed.

Any accumulated assets need to be used before benefits can be accessed. The superannuation savings will be expended well before true retirement age for many hundreds of thousands of Australians which will have dire consequences for us all in the future.

For many, the long entrenched view that to accept social security is to admit an inability to care for and support the family and resulted in large groups of mature age unemployed living off their savings rather than be humiliated by asking for support. This group is almost invisible in our community and needs extra encouragement and support from peer groups and experienced organisations to work with them.

DISCRIMINATION

Studies have shown that ageism is the greatest problem mature age unemployed face. Age discrimination in the workplace, ie, in training opportunities and promotion leaves the older worker as the most likely to be chosen for redundancies and retrenchment.

Age discrimination is widely experienced by mature age jobseekers from employers, recruitment agencies, Centrelink and Job network agencies.

ABS statistics show that in 1994 mature age unemployed thought that age was the biggest obstacle to their employment prospects. By 1997, the number had increased to 81.7%.

It is worth noting that only 24.9% of the 25 – 49 age group thought that age was relevant.

Mature age unemployed account for over 62% of discouraged jobseekers. That is, those who have given up the search.

Employers, in many cases the mature age themselves, often judge mature age employees and jobseekers according to old and outdated rhetoric which has been allowed to remain in the workplace. That is that mature age workers are less competent than their younger colleagues, are unable to be re-trained, have memory difficulties, are resistant to new technology and lack motivation.

We know that these are unsubstantiated claims. In fact, research has shown the opposite to be true.

Mature age workers bring to their workplace many skills and attributes which enhance and add value to the workforce.

LOSS OF SKILLS AND EXPERIENCE

Whatever the level of skill of the jobseeker, continued absence from the workplace results in a skill loss.

All things being equal, employers will still prefer the candidate coming from current employment to the unemployed jobseeker for a variety of reasons, one of which is the issue of loss of skills.

Mature age unemployed may not be IT literate or may have been denied access to other training in the workplace for many years

Older workers may not have knowledge or information on other or new industries where their skills can be transferred

There is difficulty in identifying transferable skills and the subsequent application of these skills into a professional marketing document

Skill loss compounds loss of self-esteem which exacerbates the situation even further.

Work for the dole programs keep participants up to date with the work ethic. However, the type of projects need not be created within the labour intensive major works and unskilled type jobs.

Some creative thinking can devise solutions for jobseekers from all backgrounds with projects more appropriate to the jobseekers' skill levels and types of work being sought, see solutions Chapter 9.

The small business industry for example, could be assisted by providing a mentor/coaching network, which could provide valuable help to the small business operator and great incentive to the mature age unemployed.

Projects such as Business Angels and Small Business Incubators where Mature Age experts can use this extensive knowledge and experience to assist new and struggling small enterprises.

Business Incubators have a record both here in Australia and overseas of creating an 80% success rate in start-up businesses. Spin-off businesses and particularly export possibilities are usual products of successful incubators.

SKILLS LOSS TO INDUSTRY

Unemployment and early retirement affects individual and family units but there is also a cost to industry which has remained for the most part unmeasured.

If older experienced workers are overlooked for training and promotion, their accumulated expertise is “lost” to each individual company.

This has been investigated in some European countries.

SUSTAINABILITY

The European experience tells us that this age group cannot be sustained out of the workforce and strategies must be put into place before the issues created by unemployment become overwhelming.

Health and family breakdown, bankruptcies and the inability of the family to provide for growing children and ageing parents is an ever increasing cost to be met by the community at large. Even before services for the elderly are needed.

SOLUTIONS

Knowledge of relevant solutions, information facilities and on-going support are critical in allowing this group to regain their position in the community.

See SOLUTIONS Chapter 9.

5. EUROPEAN EXPERIENCE

Finland – National Programme for Older Workers

This program has been put into place to account for the changing workforce demographics in the Finnish workforce from 1998 to 2002. The changing structure will see 170000 more in the 50 to 64 age group while the 25 to 49 year olds will decrease by 150000. As the employment rate of older workers is low through strongly enforced early retirement, strategies must be put into place to address this skills loss to the economy.

Some of the strategies to be put into place following a Government study in 1997 will be :

- encouraging self employment
- training subsidies
- individualised training programs
- flexible work strategies
- part time work and pension options
- new management practices which take age issues into account

The Netherlands

Positive Age-Related Human Resource Management (PAHM)

This initiative was established by the Driekant Institute. It aims to give attention to positive ageing issues in the workforce. Important issues are the well being of the workforce through on-going career planning and the benefits to the employer through well-informed and motivated employees.

Two programs to date are “Career on the move” for 30 – 50 year olds and “Keep in Company” for 50+ year olds.

Part time employment is protected by legislation which ensures that all benefits due to full time workers are paid to part time workers on a pro-rata basis.

Gradual retirement in combination with PTE is common. 16% of men here work on that basis.

United States

Part Time Employment (PTE) raises productivity and reduces absenteeism. The productivity of a ½ time employee has been estimated at 64% of that of a full time employee. 60% : 77 and 70% : 87

France

Early retirement schemes introduced in 1997 have involved over 70000 workers in the 50 – 59 age group.

The European Commission has passed regulations for part time work and it is expected that PTE will continue to grow due to the expansion of the services sector, increased participation of women and changing industry needs.

The Geneva Association ... sees and important increase of PTE at end of career as one of the best and most easily implemented policies for companies seeking to reconcile employee, employer and the community interests in the years to come.

Canada

The demographics here show that the ageing population is far less advanced, however strategies are being assessed. Government will look at seniors program, workplace practices with labour force participation as the key variable which will have a positive impact on dependency ratios.

Germany

Partial early retirement schemes

Unions and management have worked together to reach agreement of the law of 23 July 1996 which is to "Provide for a smooth transition to retirement"

There is a provision for the part time employment of older employees who can reduce their working week by half when they reach 56.

The employer increases the part time pro-rata pay by 20% and pays pension contributions at 90% of the full time remuneration. In some cases, Government reimburses the employer if the vacancy created is filled by hiring an unemployed person or trainee.

Part time work as a proportion of the total working population

Australia 25%

Netherlands 36.5%

Norway 26.5%

Sweden 23.6%

Switzerland 27.4%

United Kingdom 24%

United States 18.3%

Compared with Italy 6.6%

Spain 8%

Source: Les Quatre Piliers, Geneva, August 1998

6. CAREER PLANNING

It is very important to begin the planning process while still in the workforce. For the employer, pre-retirement planning is critical to address any skills loss from the age of 45 onwards and as in many European countries, be part of a total “career package” not just industry based but part of the overall social culture and expectation.

The planning process needs to incorporate an holistic approach as the leisure, retirement, work and spiritual life are important as well as the organisation’s goals and motivation.

Career planning is a recent practice and in a survey (AITD 1991) it was found that 52.7% of organisation had a career development in place with 2/3ds introduced in the last 4 years.

High technology, banking, finance and manufacturing sectors appear to have instituted career planning systems. Insufficient support from top management seems to be the explanation from those organisation which do not have systems in place.

Australian career development practices focus on traditional activities designed to enhance current job performance whereas the emphasis should be on strategic skill development aligned with longer term business needs.

There must be more emphasis in this area.

7. NEW INDUSTRIES

Telemarketing

The telemarketing industry holds opportunities for the mature age worker. It needs to revisit its employment strategies with consideration given to a mature component.

Telecommunications

The telecommunications industry can assist the mature age worker as its incredible growth has spawned great opportunities for experienced people from other industries. Information on this industry needs to be sold to the existing workforce.

Service industry

Home services and the leisure industry hold many opportunities for mature people as this is the growth area of the new millennium. With the ageing population, age services and home based services can provide many work opportunities.

The disproportionate hours worked by a proportion of the workforce itself develops a need for services to this group in shopping, cooking, cleaning and many other areas where small business opportunities arise.

The difficulty is in being able to target these opportunities being able to act upon them.

e-Commerce

Experienced people are needed to manage e-commerce networks.

For example, an entrepreneurial consultant can earn up to \$250000 and needs to have extensive business management expertise. Fulfilment specialists earn \$60000 - \$100000 per annum and should have a logistics, transport, military procurement background. A broker can earn up to \$2m a year and can come from a merchant banking, negotiator or sales background.

Customer service

While not a specific industry sector in itself, the customer service departments in organisations, particularly in retail and finance, is a growth area.

Often, experience is very important and the mature age applicant can be successful here.

With knowledge of these new industries, and others, along with small business possibilities and part time opportunities, the mature age jobseeker has a greater range of options with which to make an informed choice about future

8. SOLUTIONS

RECOGNITION OF MATURE AGE AS A PRIORITY DISADVANTAGED GROUP

The establishment of an advisory committee which will:

- assess the impact of the ageing workforce nationally
- present a positive image of older workers and address negative attitudes
- raise the image of mature age unemployed with employers and the public in general
- assist employers to create opportunities for mature age people
- provide facilities for mature age unemployed to assist in the jobsearch
- address self esteem issues
- create opportunities for innovative projects to provide creative solutions for mature age unemployed

WORKPLACE STRATEGIES are of critical importance considering the ageing workforce and the subsequent loss of expertise both to the individual and to industry at large.

MATURE AGE CENTRES

As in some of the European countries, pre-retirement planning addresses the skills loss in a company due to under-use of its human resource.

Leaving the over 45 year olds to see out their days without promotion and training prospects will allow the individual no room to continue professional growth and be of benefit to the employer.

It further exacerbates the situation for the older worker by lowering self esteem and motivation and beginning a downward cycle.

JOFA would welcome the opportunity to conduct a pilot program in the Melbourne CBD.

PART TIME/ CONSULTING/ HOME-BASED BUSINESS

As part of pre-retirement strategies, part-time work with a combination of consultancies, voluntary work or leisure is the optimum. Often, the pre-retirement planning needs to spell these options out as part of the lifestyle choices. Assistance with creating a consultancy is necessary and hardly ever given relevance.

SMALL AND MEDIUM ENTERPRISES

The consultancy is one of the options for an older worker in either combining with a reduced workload or as a replacement for full time work.

The small business option is a legitimate one for older workers as often it combines a leisure activity with the work skills built up over a lifetime of work.

Small business incubators can assist in reversing the failure rate of new business start-ups.

DEVELOPMENT OF JOINT VENTURES where innovative projects such

as Business Angels and Business Incubators can be developed and funded incorporating industry support and sponsorship.

HR PRACTICES need to be attuned to the abilities of each individual.

Myths about older workers are irrelevant and each individual should be assessed on their merits.

A diverse workplace is the most important goal for any HR Manager.

Resources

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