

**SUBMISSION TO HOUSE OF REPRESENTATIVES STANDING COMMITTEE  
ON EMPLOYMENT, EDUCATION AND WORKPLACE RELATIONS INQUIRY  
INTO**

**Issues Specific to workers over 45 years of age seeking employment, or  
establishing a business following unemployment**

This submission is made on the basis of my own and research carried out by others on the experiences of older workers. It makes some general points about older workers but will primarily address the experiences of older women workers. My research has focussed on the experiences of women aged 55 years and over. This is a growing group in the 1990s. According to ABS statistics only 15% of women over 55 were in paid work in the late 1980s. This jumped to 17% in 1990 and has fluctuated around 20-21% in the mid 1990s. This apparent success in continuing employment, however, obscures a number of obstacles which older workers have to overcome in the labour market and the workplace.

Research indicates that older workers have fewer episodes of sick leave than younger workers. They are less inclined to take 'sickies', possibly a cohort effect of those who were strongly influenced by the 1930s Depression years. They do have longer periods of sick leave than younger workers, but we do not know the extent to which this is a result of past workplace injuries and other occupational illness. Care needs to be exercised in assuming that these workers and their employers would be 'better off if they were not in employment. For example, Finland has generous pension and retirement benefits. In the 1990s they have been undertaking research and seeking incentives to try to keep workers over 45 in employment as pension costs threaten to absorb a higher proportion of GDP.

Most research on older workers addresses redundancy, job search, unemployment and (early) retirement. Much of this literature is based on a masculine norm of continuing employment over the life course, accumulation of entitlements to long service leave pay, sometimes generous severance payments and also superannuation. Where these entitlements are sufficient to 'cushion' early retirement and a worker who has had a long exposure to hazards at work desires retirement, I do not think it is appropriate to pressure these workers to continue in paid work.

These benefits are seldom available to women workers because most women married in the 1950s, were virtually forced from the workforce for child bearing and rearing due to social norms endorsing domesticity, absence of maternity leave and lack of or expensive child care. Nevertheless, most of these workers have returned to the workforce but in less skilled, lower paid, less secure and particularly part time work. While most have been satisfied with this form of employment because it could be made to fit their domestic and family responsibilities, at the end of their working lives they have few financial entitlements. My research also showed that women who had tertiary qualifications who desired and took a 'career break' after 45 found themselves unable to return to comparable employment. Some of these women wish to continue in paid work to secure their future (to some extent). Others, however, have carried heavy caring responsibilities for parents, parents-in-law, other relatives and neighbours as well as their own and sometimes others' children

(e.g., orphans, grandchildren of divorced children). These women may be in ill health, partly as a result of chronic illnesses (which are more common among women), partly as a consequence of occupational illness and injury and sometimes as a consequence of nursing a chronically ill spouse/partner while continuing in paid work.

It seems to me that it is inappropriate to expect women who have made significant social contributions through the family, community and as low paid employees to be able to continue in paid work indefinitely to 'finance' a dignified retirement. Furthermore, it would seem a significant injustice to generate pressures for women in this position who also found themselves involuntarily redundant to be under pressure to retrain for employment or to embark on entrepreneurial ventures.

Older women workers are a much undervalued group in the workforce. My research showed that they provided unpaid supervision to younger colleagues and that employers understood and expected this. Furthermore, young male managers often engaged in managerial tactics which were designed to shore up their fragile authority in the workplace in the face of much higher levels of experience on the part of some older women subordinates. These included unnecessary transfers, some attempts to set older and younger workers against each other and outright opposition to training and promotion opportunities for those older workers who did desire them. For the most part, however, older women in my study tended to accept the view of managers and the wider public that they had limited skills and value at work.

Most research on older workers notes that employers value their stability and loyalty. This was true of my study. This is often contrasted to the greater speed and familiarity with new technologies of younger workers. An earlier study I carried out of technology change in newspaper publishing in the 1980s did not support the view of older women workers as lacking ability with computerised technologies. In that study, older male typesetters for the most part became voluntarily redundant except where they had not had continuous employment. While a small number of these were somewhat slower and less adept with the new technology, only one had to have a further period of retraining. Women telephonist clerks, however, were not entitled to redundancy as this was an area of growing employment. All women who were retrained including many aged over 45 did so successfully and continued in employment. As others have noted in research on job search and labour market programs, the question is not the inherent capabilities or lack of them by older workers, but the quality of the training offered. This could also apply to younger cohorts of workers and may be relevant to long term unemployment among younger workers also.

Researchers in Australia and other countries note that women are defined as 'older' earlier than men. In Britain there are some suggestions that women over 30 are regarded as older workers. This sort of definition needs to be challenged as it may have as much to do with employers' commitments to the 'beauty myth' as to any appraisal of the abilities and competence of women workers. There has been a long standing practice in Japan to 'retire' women from full-time and permanent work at younger ages (30 until the 1980s) to ensure further opportunities for men. As women remain in tertiary education for longer (in greater numbers than men) and maintain their attachment to the labour force for

longer (in contrast to earlier exit for men), it makes no sense to define them as 'older' workers at younger ages.

Researchers and the Human Rights and Equal Opportunity Commission have noted that women face double disadvantage at work. This is usually attributed to their broken careers, part-time and casual work and lack of superannuation and hence lower income in later life. I would suggest that they face a triple disadvantage which also includes their unpaid contributions to family and community through nurturing and caring activities. While men and women engage in voluntary community service, the type of service tends to differ. The more personal and inter-personal level of engagement on the part of women involves a social and personal cost that is not acknowledged in retirement incomes and benefits. Hence, many older women find themselves living in poverty in their retirement.

Social gerontologists and governments pay great attention to aspects of social security, housing and health for older people. This is commendable. But it is one-sided and partial and reflects both a masculine norm of education followed by paid work followed by retirement and social disengagement. Governments (and social gerontologists) need to address the different life course of women with its conflicting demands, broken commitments to and involvement in education, paid work and family and community service and other aspects of the greater longevity of women.

Due to their greater longevity, many women outlive their spouses/partners. They may also have experienced divorce from which they often emerge both financial and emotionally deprived. Many of the women in my study had entered into marriages expecting their partner to be the 'breadwinner'. Many became involved as supporters of their partners' careers. Some had had more than a partial share in the success of their partners' business ventures. They were unlikely to benefit from this in their later life. Socially, they experienced downward social mobility. They found themselves in the workforce after more than twenty years absences.

As well as divorce, some women had also experienced widowhood. In other words, it was not an 'either/or' experience. One woman had experienced divorce, followed rapidly by the death of her ex-husband, remarriage and the death of her second husband. According to both my data and the wider experience of an occupational health nurse, widowhood and the grief this causes is a greater obstacle for older women to overcome than divorce. Nevertheless, I consider that the accumulation of difficult personal, emotional, financial and family life course events has a significant effect on whether older women feel they are in a position to continue in paid work beyond about 60 years of age. Whatever the benefits of bringing women's and men's retirement ages into line (and they are significant in terms of removing the 'dependency' definition of women and instituting a 'citizenship' model), there are disadvantages in terms of the different social and economic position occupied by women at present and for the foreseeable future. Until women achieve parity with men in the field of employment and other aspects of social and economic life, provisions need to be made which take account of their different life course.

Women, then, face what is known as gendered ageism - a set of discriminatory ideas grounded in gender throughout their life course overlaid with ageist

discrimination and prejudice from mid-life onwards. Furthermore, for those of non-English-speaking background (NESB) or indigenous women, gendered ageism further intersects with racism to increase their burden in later life. It is difficult to separate out these effects and their consequences, but it is important to try and to bear them in mind. NESB women, for example, may have had longer attachment to the workforce, but it is in much lower paid, exploitative and often hazardous workplaces. Indigenous women, for example, find greater discrimination at the workplace and carry disproportionate responsibility for their families and in their communities.

To some extent we are experiencing the feminisation of employment in later life. This suggests greater opportunities for older women. While this is superficially true, it remains that these opportunities are occurring in the face of globalisation and the collapse of industries and occupations previously dominated by men and from which women were excluded or marginalised. Women's current opportunities reflect their greater willingness to take on lower paid, lower status work often because it is necessary for theirs and their families' survival.

In any attempts to provide greater employment opportunities for older women workers, these aspects of their experience and life course need to be taken into account. There must be no coercion, particularly for those over 55, to participate. At the same time, for those of 55 and over who are seeking new opportunities, there must be no lack of support, encouragement or training.

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