

## Older workers' perspectives on training and retention of older workers: Support document – National finance sector survey

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# National finance sector survey

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## The Australian finance sector & the Finance Sector Union

The Finance Sector Union was the industry partner of the researchers and NCVER in this National finance sector survey project.

The finance sector is one of the most dynamic sectors in the Australian economy and has been at the forefront of change driven by technological advances, globalisation and regulatory reform (FSU Workforce Report 2002). The Finance Sector Union comprise of employees in this sector. The FSU, the fifth-largest union in the country, was founded in 1991 with the amalgamation of the Australian Bank Employees' Union (ABEU) and the Australian Insurance Employees' Union (AIEU). Three other smaller unions, the AMP Society Staff Association, Trustee Companies Officers' Association and Wool Brokers' Staff Association linked up, and in 1994 it was further strengthened with the addition of the Commonwealth bank Officers' Selection (CBOS).

The finance sector is made up of services, insurance and services segments. Major occupations consist of Managers and Administrators; Professionals; Associate Professionals; Advanced Clerical and Services Workers; Intermediate Clerical and Service Workers; Elementary Clerical, Sales and Service Workers. Gender differences are evident in the occupational makeup of this industry. Women are concentrated in lower level occupations such as in the Intermediate Clerical, Sales and Services section, the Advanced Clerical and Service Workers, and Associate Professionals whereas the occupational classification for men are more varied. In 2002, the top three occupational classifications for women were in the Intermediate Clerical, Sales and Services (57.7 percent), Advanced Clerical, Sales and Services (17.1 percent) and Associate Professionals (12.9 percent). Men were concentrated in Associate Professionals (40.4 percent), Professionals (20.1 percent), and Intermediate Clerical, Sales and Service category (17.4 percent) (FSU Workforce 2002 Report). In terms of age distribution, workers aged 45 and above comprise 28.6 percent compared to 45 percent in the under-35 age group.

In the present study of older workers (aged 45 and over) and their perspectives on training and retention of older workers, total responses were 1,070 out of a national sample of union members in the age-group 45 and above. Of these responses, 674 (63 percent) were women, and 392 (36.6 percent) were men. These figures correspond with the figures for employed persons in the Finance and Insurance Industry, which comprised 44 percent of men and 56 percent of women in 2003. Over 25 percent of employed persons in this industry are in the age group 45 and above (ABS 2003).

# The national finance sector survey

This study is an effort to discover and analyse workers' viewpoints to inform public and policy debates about that important aspect of the "ageing" workforce issues. While many commentators have argued that older workers will need to be persuaded to continue working longer, the views of older workers have been missing from the public discussion of these issues. Many of Australia's policy analysts in government, industry associations and 'think tanks', politicians and media commentators have argued that since older people make up an increasing share of Australia's population, older workers will need to continue working longer. The views of older workers have been missing from the public discussion of these issues.

The purpose of this study was to identify and analyse older worker's perspectives on training and retention of older workers, to determine what training and other complementary policy measures are likely to work best to foster retention of older workers as efficient and effective workforce participants.

This research into the perspectives of older workers (aged 45 and above) on training and retention of older workers encompasses survey-based studies of older workers in three industry categories represented by four union organizations. The research included:

- a national survey of older workers in the finance sector who are members of the Finance Sector Union;
- a Victorian state survey of aged care workers who are members of the Health Services Union of Australia;
- a South Australian survey-based case study of aged care workers who are members of the Liquor, Hospitality and Miscellaneous Union in South Australia;
- a South Australian survey-based case study of construction industry workers who are members of the Construction, Forestry, Mining and Energy Union.

Respondents from these three industry categories consist of older workers in economically and socially important occupations with a VET-sector training base, a balanced gender mix and varied skill profiles, all substantially affected by technological change. The Health Services Union of Australia covers aged care workers in the Eastern states of Australia, and the Liquor, Hospitality and Miscellaneous Union, which covers aged care workers in the South Australia and Western Australia. Aged care workers are a skilled and predominantly middle-aged female health services occupation that will encounter increasing demand as the aged proportion of the Australian population increases. The Construction, Forestry, Mining and Energy Union covers a cluster of construction industry occupations with a predominantly male workforce that has a varied skill profile. The occupations are of significant and growing importance as productive contributors to the Australian economy. The Finance Sector Union covers an economically strategic service sector with a more balanced gender mix and a diverse skill profile that is subject to particularly rapid technological change.

Given the impracticality of establishing names and addresses of the total population of older workers in the finance, aged care and construction industries, the target populations for this study were older workers in these industries who are members of four unions. The study is based on a national survey of older workers in the finance sector, a state survey of older workers in the Victorian aged care industry, and survey-based case studies of older workers in the South Australian aged care and construction industries.

The authors greatly appreciated the cooperation of the four unions. The formulation of the survey questionnaire and validation of the interpretation of survey findings was guided by qualitative focus group research. The project team considered the project to be one in which NCVET and participating union organisations had mutually complementary interests. For the union organisations, research that reports older worker's perspectives on training and retention of older workers will inform public policy on a dimension that is frequently over-looked, and NCVET had a report done that is probably otherwise neither affordable nor feasible. A national household survey seeking responses from older workers could avoid this bias, but it would be absurdly inefficient and expensive. The project team regarded union membership lists as the best available base for cost-effective survey research on older worker's perspectives on training and retention of older workers. The project team knew of no practicable alternative source of a population frame with occupation, age and contact details. Without such a means of access, survey research on older worker's perspectives could not be cost-effective and is probably not even practically feasible. Furthermore, the project team did not know of any reason why union membership lists should be systematically biased on any matter of relevance to the subject-matter this research, unlike some other issues (for example) workplace relations policies or political issues, in which such a bias would be a substantial consideration. The overall report's specific findings include particular training needs, and that most workers expect to continue working beyond retirement age, so that increasing retention requires removal of discriminatory policy disincentives, stronger measures against age discrimination, and attitudinal changes in age-related stereotypes. These are matters on which it is likely that most older workers would agree, whether or not they are union members, but some younger people may differ from older people.

Taken together, these three industry categories provided an excellent basis for identifying and analysing older worker's perspectives on training and retention of older workers, in economically and socially important occupations with a VET-sector training base, a balanced gender mix and varied skill profiles that are all being substantially affected by technological change. This research can inform national policy debates by providing older worker's perspectives on what training and other complementary policy measures are likely to work best to foster retention of older workers as efficient and effective workforce participants.

This project methodology involved an inherently ethical approach to the participant older workers. The creative interaction between qualitative and quantitative research in the research design secured the benefits and minimised the effects of the limitations of each type of research. The initial round of focus groups shaped the specific issues addressed in the survey questionnaire. The survey questionnaire tested the generalisability of the first round focus group findings. Union membership lists for older workers provided a means of accessing samples of older workers in the three industry categories. The bias involved in surveying union members is unlikely to have had significant effects on issues of the type that this survey addressed. A second round of focus groups validated the interpretations of the survey data by the principal researchers and informed the overall findings of the research project.

The first stage, preparation and qualitative focus group research, consisted of liaison to finalise arrangements for participation by the four industry partners, a literature review of trends in employment and training of older workers, Australian labour market statistics on growing and declining industries, and worker profiles affecting the skill requirements and employment prospects of older workers and preparation of a draft questionnaire instrument. The issues addressed in the project were discussed with three focus groups, each consisting of a small selective sample of older workers from the participating industry partners. This tested the questionnaire for use in Stage 2, particularly the relevance of issues that we proposed to incorporate into the survey questionnaire, and provided input from older workers in the relevant occupation group to go beyond issues suggested by our literature review.

It was generally understood that while it might be precise, it would be entirely misplaced and false precision to purport to impose an arbitrary “one size fits all” definition of “retirement age” on respondents in contexts as diverse as those studied. The respondents could be expected to know the retirement age for people of their gender in their industry and they would respond in terms of what “retirement age” means for them

The second stage, quantitative data collection, consisted of administration of the questionnaire instrument (see Appendix A for Finance Sector survey) to four substantial samples of workers over 45 who are members of one of the four participating unions.

The procedure used for drawing the four survey samples was “systematic sample with a random start” (Babbie, 1990, 83-85). A number was selected by chance from a small set (a number from a small set was drawn from a bowl by an uninvolved person) and that number chosen by chance was used to determine the random start of a sample chosen systematically. For the national finance sample the sampling ration was 1:6, so the sampling interval was that every sixth name after the random start was included. The samples drawn and the response rates in each of the four surveys or case studies are provided in the following survey samples and response rates table.

#### Survey samples and response rates

Participating unions	Finance Sector (FSU)	Aged Care (HSU)	Aged Care (LHMU)	Construction (CFMEU)
Scope:	National	Victoria	South Australia	South Australia
% sample size of membership over 45	17%	80%	65%	100%
Sample drawn (letters posted):	2,456	1,500	850	1,800
Returns to sender:	31	11	6	20
Adjusted sample:	2,425	1,489	844	1,780
Valid responses	1070	520	194	242
Response rate:	44.1%	34.9%	23.0%	13.6%

Note: The response rates are calculated as valid responses from the mail-out sample, adjusted for returns to sender.

Over 25 percent of employed persons in the finance and insurance industry sector are aged 45 and over (older workers as defined in this study). With regard to gender, females comprised 56 percent of workers in the finance and insurance industry. The age and gender distribution of the respondents in the finance sector sample are comparable with the ABS data.

Post-ready envelopes with the survey questionnaire and reply paid envelopes were prepared by Document Services of the University of South Australia for each of the four samples. “Sticky labels” with the names and addresses of members over 45 years of age were provided by the four unions from which the sample was drawn and labels attached to post-ready envelopes and posted through the University of South Australia mail service. The responses were returned to the School of International Studies at the University of South Australia which did not have a copy of the names and addresses of the people included in the sample. A second mail-out was undertaken in relation to finance sector, the only national sample of union members. This will permit efficient survey administration while safeguarding the confidentiality of individual survey respondents, which is the most important research ethics consideration in surveys.

The third stage, data analysis, consisted of data entry on to Excel spreadsheets of the responses numbered and identified by the union sample in the top left corner of the cover sheet, and subsequent data analysis directed by the researchers of the four union samples, using the SPSS package. Data entry was performed by the Adelaide Business Bureau with full verification of each survey response (two passes and checking of discrepancies).



The fourth stage, preparation of draft reports, consisted of preparation by the researchers of four union draft reports based on the four union survey samples, and focus group reviews, consisting of discussion by the researchers of the survey data and the interpretations placed upon it with three South Australian focus groups, each consisting of a small selective sample of older workers from the participating industry partners, to validate or correct the interpretations placed upon the data by the researchers and to discuss the implications of the survey for the issues addressed in the project.

The fifth stage, completion of final reports, including a comprehensive project report combining four union-specific reports and the overall findings and implications of the research lodged with the National Centre for Vocational Education Research, with the union-specific reports for each of the four participating industry partners becoming supporting documents available separately on the internet.

# Finance sector – survey responses

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## Finance sector – quantitative responses

**Table 1: Gender of respondents**

<b>Gender categories</b>	<i>responses</i>	<b>%</b>
Female	674	63.2
Male	392	36.8
Total	1066	100.0
Non-response rate	4	0.4

Table 1 indicates the gender mix of respondents in the finance sample was a 3:2 majority of females.

**Table 2: Age range of respondents**

<b>Age ranges</b>	<i>responses</i>	<b>%</b>
45-49	333	31.3
50-54	378	35.5
55-59	227	21.3
60-64	92	8.6
65 and over	34	3.2
Total	1064	100.0
Non-response rate	6	0.6

Table 2 indicates the age mix of the respondents in the finance sample.

**Table 3: Respondent's expectations of dependants beyond respondent's retirement age**

<b>Respondent's dependants</b>	<i>responses</i>	<b>%</b>
Will have several dependants	24	2.3
Will have one dependant	122	11.5
May have one or more dependants	97	9.1
Will have no dependants	713	67.0
Don't know	108	10.2
Total	1064	100.0
Non-response rate	6	0.6

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As Table 3 indicates, of the respondents in the finance sample, about a two-thirds majority of the finance sample did not expect to have dependants beyond retirement age. These low dependency

rates might have been expected to lead to a reduced motivation for most respondents to work beyond retirement, but Tables 5 and 13 indicate that this is not the case.

**Table 4: Respondent's expectations of retirement accommodation**

<b>Respondent's accommodation</b>	<i>responses</i>	<b>%</b>
Own home paid off	752	70.4
Own home mortgaged	228	21.3
Renting home	22	2.1
Other	9	.8
Don't know	57	5.3
Total	1068	100.0
Non-response rate	2	0.2

As Table 4 indicates, of the respondents in the finance sample, more than a two-thirds majority of the finance sample have or expect to have their home paid off by the time of their retirement, and about a fifth of each sample will be in mortgaged homes. Like the low dependency rates, high home ownership might have been expected to lead to a reduced motivation for most respondents to work beyond retirement, but Tables 5 and 13 indicate that this is not the case.

**Table 5: Respondent's expectations of retirement income**

<b>Respondent's income</b>	<i>responses</i>	<b>%</b>
Will need a retirement job	112	10.5
May need to work part-time	299	28.1
May work for better lifestyle	287	27.0
Will not need to work	234	22.0
Don't know	131	12.3
Total	1063	100.0
Non-response rate	7	0.7

As Table 5 indicates, of the respondents in the finance sample, about one in five of the finance sample believe or expect that they will not need to work beyond their retirement age. Most of the respondents in the finance older worker samples believe that they will need to work. This suggests that policy does not need to focus on persuading or inducing older workers to continue working.

**Table 6: Respondent's awareness of incentives or disincentives to work beyond retirement age**

<b>Respondent's awareness</b>	<i>responses</i>	<b>%</b>
Yes	130	12.3
No	318	30.0
Don't know	612	57.7
Total	1060	100.0
Non-response rate	10	0.9

Tables 6 and 7 indicate that for most of the respondents in the finance sample there is a need for much more education of people about the incentives or disincentives to work beyond retirement age.

**Table 7: Qualitative response rate on incentives or disincentives to work beyond retirement age**

<b>Incentives or disincentives</b>	<i>responses</i>	<i>%</i>
Qualitative response given	109	10.2
No qualitative response	961	89.8
<b>Total</b>	<b>1070</b>	<b>100.0</b>

Notes: The high non-response rate to this open-ended question was consistent with the low positive response to the previous question.

Qualitative responses by finance sector respondents to question 7 on incentives to work beyond retirement age included insufficient savings to retire comfortably and increasing cost of living; welcoming new legislation providing for reduced tax paid on superannuation when withdrawn after age 60, which is likely to encourage workers to work until at least 60; the respondent's belief that "for each year after 55 the indexed pension increases"; respondent's superannuation gives increased benefits the longer the person worked; and tax effective contributions. The respondent's workplace "offers part-time positions for older workers wishing to scale down".

Qualitative responses by finance sector respondents to question 7 on disincentives to work beyond retirement age included the respondent's belief that "super does not increase after 60 years, so continuing to work is of no further benefit"; and in another case a "well-managed fund ensured attractive benefits were available when entitlements became fully vested at 50". Respondent's employer would not contribute and his or her superannuation fund would not permit death/disability insurance. Finance sector is biased against workers over 55. A respondent's belief that workers cannot contribute after 75 to a superannuation fund and that income protection insurance was not available to workers over 65.

**Table 8: Respondent's plans for activities other than work beyond retirement age**

<b>Respondent's plans</b>	<i>responses</i>	<i>%</i>
Caring for grandchildren	291	27.2
Home improvements	258	24.1
Travel	761	71.1
Other	335	31.3
No plans	200	18.7
<b>Total</b>	<b>1845</b>	<b>NA</b>

Notes: This question permitted respondents to tick more than one option.

Table 8 indicates that for most of the respondents in the finance sample travel is a high priority for retirement activities. This suggests that workers will be seeking flexible working arrangements which will make travel possible, but also provides a motivation for older workers to continue working beyond their retirement age. Family and domestic activities also have substantial support, as literature on retirement indicates. About one in five have no retirement plans, which the literature indicates is usually is a precursor to problems in adaptation.

**Table 9: Attitude of colleagues or work-mates towards older workers working beyond retirement age**

<b>Perceived attitude</b>	<i>responses</i>	<b>%</b>
Very negative	16	1.5
Negative	168	15.8
Don't know	457	43.1
Positive	386	36.4
Strongly positive	34	3.2
Total	1061	100.0
Non-response rate	9	0.8

Table 9 indicates that for about two in five of the respondents in the finance sample there is ambivalence or uncertainty about the attitude of their colleagues to older workers continuing in work beyond retirement, although only about one in five of the finance sample see their colleagues' attitudes as negative or very negative.

**Table 10: Employer's attitude towards older workers working beyond retirement age**

<b>Perceived attitude</b>	<i>responses</i>	<b>%</b>
Very negative	52	4.9
Negative	172	16.2
Don't know	471	44.5
Positive	323	30.5
Strongly positive	41	3.9
Total	1059	100.0
Non-response rate	11	1.0

Like Table 9, Table 10 indicates that for more than two in five of the respondents in the finance sample there is ambivalence or uncertainty about the attitude of their employers to older workers continuing in work beyond retirement, although about one in five in the finance sample see their employer's attitude as negative or very negative.

**Table 11: Employer attitude to supporting training for older workers beyond retirement age**

<b>Perceived attitude</b>	<i>responses</i>	<b>%</b>
Very negative	49	4.6
Negative	160	15.1
Don't know	585	55.3
Positive	239	22.6
Strongly positive	25	2.4
Total	1058	100.0
Non-response rate	12	1.1

Like Table 10, Table 11 indicates that for more than half of the respondents in the finance sample there is ambivalence or uncertainty about the attitude of their employers to older workers continuing in work beyond retirement, although about one in five in the finance sample see their employer's attitude as negative or very negative.

**Table 12: Respondent's attitude towards older workers working beyond retirement age**

<b>Own attitude</b>	<i>responses</i>	<i>%</i>
Very negative	26	2.4
Negative	18	1.7
Don't know	50	4.7
Positive	521	48.8
Strongly positive	452	42.4
Total	1067	100.0
Non-response rate	3	0.3

Consistent with the post-retirement work expectations reported in Tables 5 and 13, Table 12 indicates that very large majorities of the respondents in the four union samples are personally positive or very positive about older workers continuing in work beyond retirement, with less than one in twenty being negative or very negative, except for one in fourteen in the construction sample.

**Table 12A: Q12 Own Attitude & Q5 Income Cross-tabulation**

			<b>Q5 Income</b>					<b>Total</b>
			will need job	may need part-time job	may work for better lifestyle	not need job	don't know	
<b>Q12 Own Attitude</b>	strongly disagree	<i>Count</i>	2	5	8	6	5	26
		<i>% of Total</i>	.2%	.5%	.8%	.6%	.5%	2.4%
	disagree	<i>Count</i>	3	4	3	4	4	18
		<i>% of Total</i>	.3%	.4%	.3%	.4%	.4%	1.7%
	neutral	<i>Count</i>	2	11	14	9	13	49
		<i>% of Total</i>	.2%	1.0%	1.3%	.8%	1.2%	4.6%
	agree	<i>Count</i>	40	146	140	121	71	518
		<i>% of Total</i>	3.8%	13.7%	13.2%	11.4%	6.7%	48.8%
	strongly agree	<i>Count</i>	65	133	122	94	37	451
		<i>% of Total</i>	6.1%	12.5%	11.5%	8.9%	3.5%	42.5%
<b>Total</b>		<i>Count</i>	112	299	287	234	130	1062
		<i>% of Total</i>	10.5%	28.2%	27.0%	22.0%	12.2%	100.0%

Notes: There were 8 non-responses, a rate of 0.7%. The Pearson Chi-Square has a value of 34.403, and is significant at 0.005. In the cross-tabulation, 6 cells (24.0%) have expected count less than 5. The minimum expected count is 1.90.

Table 12A reports a significant cross-tabulation that indicates that in the finance sector sample the proportion of respondents who are personally positive or very positive about older workers continuing in work beyond retirement was associated with the respondents' expectation that they will themselves work beyond the "normal" retirement age.

**Table 13: Respondent's preferences if working beyond retirement age**

Respondent's	responses	%
like different work	253	23.9
like similar work	266	25.1
like to keep my job	335	31.6
will not be working	135	12.7
Don't know	71	6.7
Total	1060	100.0
Non-response rate	10	0.9

Table 13 indicates that between half and two thirds of the respondents in the finance sample would like to continue in their present job or similar work beyond retirement age, and about one in five would prefer different work. About one in eight of the finance sample will not be continuing in work beyond retirement. The finance sample provided slightly different responses when compared with Table 5, but in both a low expectation of ceasing to work entirely.

**Tale 13A: Q12 Own Attitude & Q13 Work Type Cross-tabulation**

			Q13 Work Type					Total
			different work	similar work	keep present job	will not work	don't know	
<b>Q12 Own Attitude</b>	strongly disagree	<i>Count</i>	10	6	3	4	3	26
		<i>% of Total</i>	.9%	.6%	.3%	.4%	.3%	2.5%
	disagree	<i>Count</i>	3	4	5	5	1	18
		<i>% of Total</i>	.3%	.4%	.5%	.5%	.1%	1.7%
	neutral	<i>Count</i>	9	13	4	15	9	50
		<i>% of Total</i>	.8%	1.2%	.4%	1.4%	.8%	4.7%
	agree	<i>Count</i>	135	120	151	74	39	519
		<i>% of Total</i>	12.7%	11.3%	14.2%	7.0%	3.7%	49.0%
	strongly agree	<i>Count</i>	96	123	172	37	19	447
		<i>% of Total</i>	9.1%	11.6%	16.2%	3.5%	1.8%	42.2%
<b>Total</b>		<i>Count</i>	253	266	335	135	71	1060
		<i>% of Total</i>	23.9%	25.1%	31.6%	12.7%	6.7%	100.0%

Notes: There were 10 non-responses, a rate of 0.9%. The Pearson Chi-Square has a value of 65.357, and is significant at 0.000. In the cross-tabulation, 7 cells (28.0%) have expected count less than 5. The minimum expected count is 1.21.

Table 13A reports a significant cross-tabulation that indicates that in the finance sector sample the proportion of respondents who are personally positive or very positive about older workers continuing in work beyond retirement was associated with the respondents' preferences about the type of work they would like to do if they will themselves work beyond the "normal" retirement age.

**Table 14 A: Qualitative response rate on respondent's current work**

<b>Current work</b>	<i>responses</i>	<i>%</i>
Qualitative response given	346	32.3
No qualitative response	724	67.7
<b>Total</b>	<b>1070</b>	<b>100.0</b>

Notes: The high non-response rate to this open-ended question was consistent with the question being conditional upon responses to question 13.

Tables 14A and 14B provide rates of open-ended qualitative response to questions asking respondents who replied in question 13 that they would like different work after they retire to indicate what their present job is and what kind of post-retirement work they would prefer.

**Table 14 B: Qualitative response rate on respondent's preferred work beyond retirement**

<b>Preferred work</b>	<i>responses</i>	<i>%</i>
Qualitative response given	321	30.0
No qualitative response	749	70.0
<b>Total</b>	<b>1070</b>	<b>100.0</b>

Notes: The high non-response rate to this open-ended question was consistent with the question being conditional upon responses to question 13.

Qualitative responses by finance sector respondents to question 14 on each respondent's current work and preferred work beyond retirement included: animal carer; accounts clerk; accountant; administration; adviser; aged care; bank teller; bookkeeper; bookstore salesperson; carer; cashier; charity co-ordinator; checkout at supermarket; charity work; child care; coach; coaching disadvantaged; community work; consultant; counsellor; customer service officer; data entry; delivery driver; environmental work; finance broker; financial planning or adviser; florist; furniture polisher; gardener; garden centre assistant; graphic designer; handyman; home loan specialist; human resources officer; horticulture; hospital chaplain; hospital ward clerk; investor; interior decorator; landscape gardener; library worker; life coach; marketing or creative work; massage therapist; medical receptionist; minister of religion; mortgage broker; office work; outdoor work (landscaping); park ranger; personal carer; photo journalism; property development; receptionist; recreation officer; real estate; retail; risk adviser; sales assistant; service industry; share trader; small business; shop assistant; social worker; supervisor; TAFE lecturer; teacher; totalisator operator; tradesman; travel industry; trainer; tour bus driver; tourist guide; union representative; vending machine serviceman or volunteer work ('no stress'). Several people wanted to establish their own small business, in a franchise or craft work or property development.

**Table 15: Respondent need training to work beyond retirement age**

<b>Respondent's</b>	<i>responses</i>	<i>%</i>
Yes	237	27.3
No	486	56.1
Don't know	144	16.6
<b>Total</b>	<b>867</b>	<b>100.0</b>
<b>Non-response rate</b>	<b>203</b>	<b>19.0</b>

In Table 15 more than half of the respondents in the finance sample indicate that they do not, and less than one in three do, require training to continue working beyond retirement age.



**Table 16: Qualitative response rate on training needs (of those who answered yes to question 15).**

<b>Effective training</b>	<i>responses</i>	<i>%</i>
Qualitative response given	235	22.0
No qualitative response	835	78.0
<b>Total</b>	<b>1070</b>	<b>100.0</b>

Notes: The high non-response rate to this open-ended question was consistent with the question being conditional upon responses to question 15.

Table 16 provide rates of open-ended qualitative response to questions asking respondents who replied ‘yes’ in question 15 that they would need training to obtain different work after they retire to indicate what kind of training they would require.

**Table 17: Availability to the respondent of the types of training required to work beyond retirement**

<b>Respondent's</b>	<i>responses</i>	<i>%</i>
Yes	156	56.3
No	49	17.7
Don't know	72	26.0
<b>Total</b>	<b>277</b>	<b>100.0</b>
<b>Non-response rate</b>	<b>793</b>	<b>74.1</b>

Notes: The high non-response rate to this question was consistent with the question being conditional upon responses to question 15.

Conditional upon responses to questions 15 and 16, Table 17 indicates that more than half of respondents who indicated that they would need training to obtain different work after they retire reported that the kind of training they would require was available to them, and less than one in five reported that the training they would need was not available to them.

**Table 18: Training to increase respondent's productivity in work beyond retirement age**

<b>Respondent's</b>	<i>responses</i>	<i>%</i>
Yes	227	50.8
No	54	12.1
Don't know	166	37.1
<b>Total</b>	<b>447</b>	<b>100.0</b>
<b>Non-response rate</b>	<b>623</b>	<b>58.2</b>

Notes: The high non-response rate to this question was consistent with respondents being invited to move from question 15 to question 20.

Table 18 indicates that more than half of respondents indicated that they would see value in training to enhance the productivity and effectiveness of older workers who continue to work beyond retirement age, and only about one in ten did not.

**Table 19: Availability to the respondent of productivity-enhancing training**

<b>Respondent's</b>	<i>responses</i>	<i>%</i>
Yes	187	45.6
No	50	12.2
Don't know	173	42.2
<b>Total</b>	<b>410</b>	<b>100.0</b>
<b>Non-response rate</b>	<b>660</b>	<b>61.7</b>

Notes: The high non-response rate to this question was consistent with the question being conditional upon responses to question 18.

Conditional upon responses to question 18, Table 19 indicates that about half of respondents who indicated that they saw value in training to enhance the productivity and effectiveness of older workers who continue to work beyond retirement age reported that the kind of training they would require was available to them, and less than one in five reported that the training was not available to them.

**Table 20: Would ‘Train the trainer’ courses assist older workers to train younger workers**

Respondent's	responses	%
Very unlikely	19	1.8
Unlikely	67	6.3
Don't know	147	13.9
Likely	501	47.4
Very likely	324	30.6
Total	1058	100.0
Non-response rate	12	1.1

Table 20 indicates that around four in five of the respondents in the finance sample saw value in ‘train the trainer’ courses that would assist older workers to train or mentor younger workers and pass on to them the benefits of their experience.

**Table 20A: Q20 Train the Trainer & Q12 Own Attitude Cross-tabulation**

			Q20 Train the Trainer					Total
			very unlikely	unlikely	neutral	likely	very likely	
<b>Q12 Own Attitude</b>	strongly disagree	<i>Count</i>	0	2	3	13	8	26
		<i>% of Total</i>	.0%	.2%	.3%	1.2%	.8%	2.5%
	disagree	<i>Count</i>	2	2	1	10	2	17
		<i>% of Total</i>	.2%	.2%	.1%	.9%	.2%	1.6%
	neutral	<i>Count</i>	2	3	16	24	5	50
		<i>% of Total</i>	.2%	.3%	1.5%	2.3%	.5%	4.7%
	agree	<i>Count</i>	9	38	77	277	117	518
		<i>% of Total</i>	.9%	3.6%	7.3%	26.2%	11.1%	49.0%
	strongly agree	<i>Count</i>	6	22	50	177	192	447
		<i>% of Total</i>	.6%	2.1%	4.7%	16.7%	18.1%	42.2%
<b>Total</b>		<i>Count</i>	19	67	147	501	324	1058
		<i>% of Total</i>	1.8%	6.3%	13.9%	47.4%	30.6%	100.0%

Notes: There were 12 non-responses, a rate of 1.1%. The Pearson Chi-Square has a value of 82.578, and is significant at 0.000. In the cross-tabulation, 8 cells (32.0%) have expected count less than 5. The minimum expected count is 0.31.

Table 20A reports a significant cross-tabulation that indicates that in the finance sector sample the proportion of respondents who are personally positive or very positive about older workers continuing in work beyond the “normal” retirement age were inclined to agree that “train the trainer” training would assist older workers to train or mentor younger workers and pass on to them the benefits of their experience.

**Table 21: Gender differences in access to training and employment opportunities for older workers**

<b>Respondent's perception</b>	<i>responses</i>	<i>%</i>
strongly disagree	33	3.1
disagree	198	18.8
neutral	339	32.1
agree	338	32.0
strongly agree	147	13.9
Total	1055	100.0
Non-response rate	15	1.4

Table 21 indicates that around two in five of the respondents in the finance sample perceived gender differences in access to training and employment opportunities for older workers, and about one in five did not.

**Table 22: Need for training of supervisors and younger workers against age-biased stereotypes**

<b>Respondent's perception</b>	<i>responses</i>	<i>%</i>
strongly disagree	21	2.0
disagree	76	7.2
neutral	239	22.6
agree	484	45.8
strongly agree	237	22.4
Total	1057	100.0
Non-response rate	13	1.2

Table 22 indicates that around seven in ten of the respondents in the finance sample saw a need for training of supervisors and younger workers against age-biased stereotypes, and about one in ten did not. However, this is less persuasive than it would have been if the personal experience indicated by respondents in Tables 9, 10 and 11 were more clearly consistent with this view. The ambivalence or uncertainty evident in Tables 9, 10 and 11 somewhat diminishes the strength of the finding in Table 22, but it remains a notably strongly defined view on the specific issue.

**Table 22A: Q2 Age & Q22 Age Bias Cross-tabulation**

			Q22 Age Bias					Total
			strongly disagree	disagree	neutral	agree	strongly agree	
<b>Q2 Age</b>	45-49	<i>Count</i>	5	23	90	145	69	332
		<i>% of Total</i>	.5%	2.2%	8.5%	13.8%	6.5%	31.5%
	50-54	<i>Count</i>	11	30	81	178	73	373
		<i>% of Total</i>	1.0%	2.8%	7.7%	16.9%	6.9%	35.4%
	55-59	<i>Count</i>	2	14	46	113	51	226
		<i>% of Total</i>	.2%	1.3%	4.4%	10.7%	4.8%	21.4%
	60-64	<i>Count</i>	3	9	16	27	36	91
		<i>% of Total</i>	.3%	.9%	1.5%	2.6%	3.4%	8.6%
	over 65	<i>Count</i>	0	0	6	19	7	32
		<i>% of Total</i>	.0%	.0%	.6%	1.8%	.7%	3.0%
<b>Total</b>		<i>Count</i>	21	76	239	482	236	1054
		<i>% of Total</i>	2.0%	7.2%	22.7%	45.7%	22.4%	100.0%

Notes: There were 15 non-responses, a rate of 1.5%. The Pearson Chi-Square has a value of 35.332, and is significant at 0.004. In the cross-tabulation, 4 cells (16.0%) have expected count less than 5. The minimum expected count is 0.64

Table 22A reports a significant cross-tabulation that indicates that in the finance sector sample the proportion of respondents who agreed or strongly agreed that there was a need for training of supervisors and younger workers against age-biased stereotypes tended to increase with the age of the respondents.

## Finance sector – qualitative responses to question 23

**Table 23: Qualitative response rate on most effective training for work beyond retirement age**

Effective training	responses	%
Qualitative response given	756	70.7
No qualitative response	314	29.3
Total	1070	100.0

Table 23 provide rates of open-ended qualitative response to questions asking respondents about their suggestions about the most effective training required for work beyond retirement age. Their qualitative responses are reported in the next section.

Q. 23 Based on your experience, what types of training programs would be most effective to equip older workers to acquire skills and knowledge to remain effective in the workforce beyond retirement age in your present line of work? Please specify:

### General responses

- Update computer skills (289)
- Update knowledge in development of technology (70)
- Hands-on training/on-the-job training, one-on-one training (38)
- Update of current skills (16)
- Train the trainer/coaching courses (11)
- Sales techniques (8)
- Customer relations (5)
- Time management (4)
- Stress management (4)
- Conflict management (3)
- Communication between young & older workers (4)
- Classroom-based training with trainer (3)
- Communication skills (6)
- Seminars (4)
- Financial planning (2)
- Balancing work & life (2)
- Cultural awareness (2)
- Organisational skills
- Memory course
- Training of supervisors

## Finance sector – qualitative responses to question 24

**Table 24: Qualitative response rate on policy changes required for work beyond retirement age**

<b>Policy changes</b>	<i>responses</i>	<i>%</i>
Qualitative response given	576	53.8
No qualitative response	494	46.2
<b>Total</b>	<b>1070</b>	<b>100.0</b>

Table 24 provide rates of open-ended qualitative response to questions asking respondents about their suggestions on policy changes required for work beyond retirement age. Their qualitative responses are reported in the next section.

Q. 24: Are there policy changes that are needed to reinforce the effectiveness of training?

- Attitude change from senior management regarding older workers (48)

*Policy changes are only required for Management to understand that in the workforce all are equal and that most older staff can still accept changes equally as younger staff do.*

*HR and recruitment people need a massive reorientation away from assuming only the young can achieve. Recruitment agencies largely comprise young people who primarily only hire young people. That is the single most cause of problem for older, experienced and productive people. It is so bad it is a joke. Banks in particular are notorious for replacing older people with younger people so they can cheap-skate on wages.*

- General cultural attitude change regarding older workers – value older workers’ experience, ability & capacity (27)

*Younger people to show more respect. I experienced ageism already at 28. I am now 46 and unable to compete against people young enough to be my offspring.*

- Remove age discrimination (stated in various ways) (25)

Statements by employers targeted to older workers:

*When are you going to retire?*

*Are you attending retirement planning seminars?*

*How long do we have to put up with you?*

*Have you forgotten something again?*

*I’ll repeat myself for those that haven’t taken it in, or caught up to us yet.*

General statements:

*Government is adopting the idea/policy that they want older people to continue to work. In doing so, they need to support older workers who are being forced out of work due to redundancies etc.*

*The bank is pushing (enforcing) the “workers out” especially those who have been with the bank for a number of years. There is a lot of bias. “No one” will be there for the more experienced oldies as the bank wants a new image.*

*Australian companies are too interested in profits rather than spending money on training or creating new opportunities within their current business. All CEOs should be trained in what happened after WWII to get this country going into the great country it is today. But if their attitudes don’t change we will become a third world economy.*

*A fair go policy from employers. Our PM wants older people to stay at work longer but businesses have a different outlook on this; so this needs to be sorted out.*

*40+ workers have been pushed out with preference to younger workers. Both groups suffer as a result. Knowledge leaves the organisation without transferring on to younger workers. And the more mature workers have to job search.*

*Anyone 40+ is considered old; 45+ you’re a dinosaur. Needs to be a change of mindset.*

*In the finance industry, I think it would be simpler for management in their views to replace and ship out those not meeting required targets. By changing the goal posts and making unrealistic targets, it is easier to dismiss without any € & R payments. Cost cutting is more effective in their view.*

*Perception of employers need to change. Nurturing and valuing the reliability and experience of older workers should increase. Age is in the mind of the employer. Age is not in the mind of the older worker. We work better, are responsible and reliable when it comes to quality output at work.*

*I think policies, guidelines etc are in place but that viewpoints of manager, supervisors, hirers need to change – move to a big picture view.*

*People need to realise that grey hair does not mean the brain cells have died. Targets for older people should be reconsidered as they do not have the hard sell. The older generation often have excellent people skills and this should be considered.*

- Job flexibility & job share (P/t, F/T) (29)

*Policy needs to reflect the work/ life balance, job sharing that really works and all must understand that training is only a small percentage of what needs to be changed.*

*P/T work would help people plan for retirement. However, if you are in a “Defined Benefit Super” you cannot go part-time as it affects your pension.*

- Policy for older workers to act as mentors in training programs (5)
- Policy for continuing education/training of older workers (9)

*Government and the associations are taking up the challenge to change policy and company practice already. Future efforts should look at how older workers learn new skills and include best practice into future training programs.*

*Employers need to put more effort into updating older workers’ skills as coupled with their existing “life skills” older workers can enhance any work place and set great examples to younger staff.*

*There are basic differences between the way an older worker and a younger worker deal with such things as workplace bullying. These differences need to be addressed and such things as assertiveness training needs to be taught to my generation. (Thank you for your interest. Both my husband and I are affected by these issues. It is nice to be heard.)`*

- Tax incentives for early retirement or retention past 60 (5)

*More taxation incentives for individuals and corporations to induce work participation after age 65. Perhaps the 15% contributions tax could be removed from Employer Contributions once the worker passes the age of 65.*

- Government-subsidised training (3)
- Retirement age policies (3)
- No ceiling on retirement age (5)
- Changes in regulations re superannuation particularly those in “Defined Benefit Super” (6)

*However, if you are in a “Defined Benefit Super” you cannot go part-time as it affects your pension.*

*If my superannuation could be paid directly into my housing loan at age 55 I would stay in the job.*

- Better employer-older workers communication
- Equal job promotion opportunity
- A response that older workers have the right to retire at the age specified (4)

*Do you not think that older workers should be entitled to just relax at this point?*

*Forget training older people. Bring back Tech Schools and apprenticeship for the younger people so the older people can stop working. We don't want immigrants to do the trade jobs when the youth of Australia are out of work.*

*Let the poor old folk retire before they get cancer and die at their desks.*



# Discussion of the issues

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## Q 23. *Training programs considered most effective*

A number of areas were stated as essential to equip older workers in the Finance Sector industry with skills and knowledge to remain effective in the workforce beyond retirement age. The most salient points are discussed here, incorporating some statements from the responses of the questionnaire and from focus group discussion with FSU members. Over 70% responded to this question.

### 1. Update computer skills and knowledge in development of technology

Not surprisingly, training in these two areas ranked high as the type of work finance sector workers are involved in require constant use of information technology and hence the need to keep abreast of the latest developments.

### 2. Types and methods of training

A varied number of areas were stated and these include training relating specifically to the work involved such as sales techniques, customer relations, and communication skills. The methods suggested include hands-on-training, on-the-job training, and one-on-one training, indicating a preference for training that is practical rather than theoretical in orientation. A preference for “train the trainer/coaching” course was indicated, and this is consistent with over 77% responding positively to Q 20 that a “train the trainer” course would improve the capacity of older workers to train younger workers.

Other training suggestions relate more to personal development that would enhance their effectiveness in the workforce beyond retirement age, and include: updating current skills and knowledge, time management, stress management, conflict management, organisational skills and a “memory course”.

## Q 24 *Policy Changes to reinforce effectiveness of training.*

### 1. Attitude towards older workers

More than 54% responded to this question with the majority pointing to the need for policy that would lead to a more positive attitude towards older workers from senior management, Human Resources personnel and to remove age discriminations.

As the various statements in relation to this issue indicate, age discrimination is a major barrier in the training and retention of older workers in the workforce. A tendency towards “a youthful culture” pervades the finance sector industry.

This negative attitude towards older workers is at odds with government policy to retain older workers beyond retirement age. Older workers themselves are very positive in their capacity to participate effectively as indicated in over 90% believing in this.

2. Training

There is positive response for continuing education/training of older workers, preferably government-subsidised training, as this will further enhance their effectiveness in the workforce. A policy for older workers to act as mentors in the workplace was suggested.

3. Retirement

The varied responses to this issue, which include that there be changes in “retirement age policies” to a suggestion that there be “no ceiling on retirement age” indicate the need for policy changes that would act as disincentives to staying on in the workforce. In particular, changes in regulations relating to superannuation, workcover/workcare for workers over the age of 65.

Overall, responses to this question indicates a strong demand for policy changes that would lead to an end in age discrimination, and would be consistent with the government push for older workers to stay on beyond retirement age.

# Conclusions

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The policy priority is to address the obstacles, constraints and disincentives that deter, constrain or prevent older workers from working beyond their “normal” retirement age. A substantial majority of older workers believe that older workers face discrimination in the workforce, but less of them report discriminatory attitudes from their colleagues and employers. Quantitative and qualitative findings strongly supported measures against age discrimination and age-biased stereotypes that limit opportunities for older workers. Rules and regulations relating to superannuation, work-cover policies need to be revised as current policies discriminate against older workers and act as disincentives for older workers to continue working. Since most older workers expect to continue working but a small minority do not, reviews of retirement ages need to enable individuals to have the options to continue working or to retire, depending on each individual’s health and circumstances. Older workers see themselves as needing fairer access to training programs to enable them to update their skills, and to keep up with developments in technology, especially in training in computing skills updating of existing skills, and professional development training programs that would enhance specific skills in their particular fields. The respondents strongly favour such programs, including “train the trainer” courses to equip older workers to train or mentor younger workers.

# References

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- ABS (Australian Bureau of Statistics) 2003 Year Book Australia 2003: Income and Welfare: An ageing Australia.
- Babbie, E., 1990, Survey Research Methods, Wadsworth, Belmont, Cal.
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<http://www.fsunion.org.au/news/public/files/Workforce%20report%20update%202002.doc>

# Appendix A

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## FINANCE SECTOR

# Older workers' perspectives on training and retention of older workers.

## NATIONAL SURVEY QUESTIONNAIRE

### Your response matters. Why?

As you know, older people make up an increasing share of Australia's population. Some say this will mean older workers will need to continue working longer. The views of older workers have been missing from the public discussion of these issues. Four unions are cooperating with this project in an effort to inform public and policy debates by adding workers' viewpoints.

This is a survey of older workers in the **Aged Care, Construction and Finance** industries, who are members of four unions: the Construction Forestry Mining and Energy Union (CFMEU); Finance Sector Union; the Health Services Union; and the Liquor Hospitality and Miscellaneous Union. These four unions urge their members to complete the survey.

The survey project is funded by the National Centre for Vocational Education Research (NCVER). The researchers are from the University of South Australia.

**Your privacy and the confidentiality of your individual survey response are safe.** The survey questionnaires are being posted to Union members by the Unions, to a sample of union members. Your **privacy** is protected because the researchers at the University of South Australia do not know your name or your address. All survey responses are to be returned to the researchers at the University of South Australia. The **confidentiality** of your individual survey response is protected because the Unions who have the names and addresses do not see any individual survey responses. The researchers at the University of South Australia will receive all of the survey responses and analyse them. The researchers will prepare summary reports for the Unions and NCVER.

**Please take a few minutes to answer the questions in this questionnaire and post the form back to the researchers at the University of South Australia in the enclosed stamped addressed envelope.**

**Please tick one box for each question, unless another response is requested.**

**About you and your situation:**

**1. Are you male or female?**

**1. Female**

**2. Male**

**2. What age range includes your age?**

**1. 45-49**

**2. 50-54**

**3. 55-59**

**4. 60-64**

**5. 65 & over**

**3. Will you have dependants relying on you beyond your retirement age?**

**1. Will have several dependants**

**2. Will have one dependant**

**3. May have one or more dependants**

**4. Will have no dependants**

**5. Don't know**

**4. When you retire, where will you be living?**

**1. Own home paid off**

**2. Own home mortgaged**

**3. Renting home**

**4. Other**

**5. Don't know**

**5. Do you expect to have enough income and savings to live on when you retire, without needing to work?**

**1. Will need a retirement job**

**2. May need to work part-time**

**3. May work for better lifestyle**

**4. Will not need to work**

**5. Don't know**

**6. Are there financial incentives or disincentives in your superannuation scheme that may influence whether people in your industry work beyond retirement age?**

**1. Yes**

**2. No**

**3. Don't know**

7. (If you answered 'No' to question 6, please go to question 8.) If you answered 'Yes' to question 6, please say what the financial incentives or disincentives are:

## Your perspective on working after retirement age:

8. Do you have plans for what you will do in your retirement, not including paid work? (Tick as many boxes as apply in question 8).

- |                             |                          |                          |                          |                          |
|-----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Caring for grandchildren | 2. Home improvements     | 3. Travel                | 4. Other                 | 5. No plans              |
| <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

9. Do most of your colleagues or work-mates have a positive or negative attitude towards older workers continuing at work beyond retirement age?

- |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Very negative         | 2. Negative              | 3. Don't know            | 4. Positive              | 5. Strongly positive     |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

10. Does your employer have a positive or negative attitude towards older workers continuing at work beyond retirement age?

- |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Very negative         | 2. Negative              | 3. Don't know            | 4. Positive              | 5. Strongly positive     |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

11. Does your employer have a positive or negative attitude to supporting training for older workers if they continue at work beyond retirement age?

- |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Very negative         | 2. Negative              | 3. Don't know            | 4. Positive              | 5. Strongly positive     |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## Your perspective on training for work after retirement:

12. Do you agree or disagree that older workers can continue to participate effectively in the workforce beyond retirement age?

- |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Strongly disagree     | 2. Disagree              | 3. Neutral               | 4. Agree                 | 5. Strongly agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

13. If you continue working beyond retirement age, would you like to keep your present job, or to do similar work or a different type of work?

- |                                |                              |                                |                          |                          |
|--------------------------------|------------------------------|--------------------------------|--------------------------|--------------------------|
| 1. I would like different work | 2. I would like similar work | 3. I would like to keep my job | 4. I will not be working | 5. Don't know            |
| <input type="checkbox"/>       | <input type="checkbox"/>     | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> |

Go to question 14

Go to question 15

Go to question 20

14. If you will or might continue working beyond retirement age in a different type of job, what type of work would you prefer?

My job now is:

I would like to work as a:

--	--

15. If you would or might continue working beyond retirement age in the type of job you prefer, would you need training to do it?

- |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|
| 1. Yes                   | 2. No                    | 3. Don't know            |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Go to question 16

Go to question 20

Go to question 20

16. If you answered yes to question 15, what kind of training would you need? Please specify:



**17. Is the type of training you described at question 16 available to you?**

**1. Yes**

**2. No**

**3. Don't know**

**18. Whether you would prefer the work to be similar or different, are there training programs that would increase your productivity and effectiveness if you continue working beyond retirement age?**

**1. Yes**

**2. No**

**3. Don't know**

**19. Is the type of training referred to at question 18 available to you?**

**1. Yes**

**2. No**

**3. Don't know**

**Please answer questions 20-24 whether you wish to do  
continue in work or not.**

**20. Would a 'Train the trainer' course be likely to improve the capacity of older workers to train younger workers and give them the benefit of their experience?**

**1. Very  
Unlikely**

**2. Unlikely**

**3. Neutral**

**4. Likely**

**5. Very Likely**

**21. Do you agree or disagree that there are differences in access to training opportunities and employment participation for male and female older workers?**

**1. Strongly  
disagree**

**2. Disagree**

**3. Neutral**

**4. Agree**

**5. Strongly  
agree**

**22. Do you agree or disagree that there is a need for training of supervisors and younger workers against age-biased stereotypes of older workers?**

**1. Strongly  
disagree**

**2. Disagree**

**3. Neutral**

**4. Agree**

**5. Strongly  
agree**

**23. Based on your experience, what types of training programs would be most effective to equip older workers to acquire skills and knowledge to remain effective in the workforce beyond retirement age in your present line of work? Please specify:**

**24. Are there policy changes that are needed to reinforce the effectiveness of training in fostering retention of older workers as workforce participants? Please specify:**

**Thank you for your cooperation. Please return this form in the stamped addressed envelope provided.**