

Prevalence of career planning among mature age Australians

July 2015

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About National Seniors Productive Ageing Centre

National Seniors Australia (National Seniors) is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with more than 200,000 members and is the fourth largest in the world.

National Seniors Productive Ageing Centre (NSPAC) is an initiative of National Seniors and the Australian Government. NSPAC's aim is to improve quality of life for people aged 50 and over by advancing knowledge and understanding of all aspects of productive ageing.

NSPAC's key objectives are to:

- Support quality consumer-oriented research informed by the experience of people aged 50 and over
- Inform government, business and the community on productive ageing across the life course
- Raise awareness of research findings that are useful for older people
- Be a leading centre for research, education and information on productive ageing in Australia.

For more information visit productiveageing.com.au or call 03 9650 6144.

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Executive Summary

Background

Career planning, often viewed as most relevant for school leavers and university graduates, is now considered just as important for mid-life and later-life careers. It is not only relevant for career success but also for understanding work options, expanding occupational choice, increasing employability and job mobility, improving salaries, engaging in continuous re-skilling and extending working lives.

Career planning can help individuals make informed decisions about future training, skill development and career choices, and therefore assist them to have productive and longer careers. Increasing longevity, the changing nature of the workforce (e.g. globalisation, technological advancements), shifts in the working population (e.g. Australia's rapidly ageing population is predicted to create future labour shortages) and the increasing pension age create the need for many individuals to extend their working lives. In order for mature age people to extend workforce participation, change careers, return to the workforce or undertake an encore career, individuals need to plan ahead well before they begin to consider retirement to allow time for necessary learning and skill development.

Career planning can help protect against unemployment and premature retirement by encouraging those who are long-term unemployed, are at risk of being made redundant or are returning to work to develop skills in line with current and future labour market demand or to assess their skills that may be transferable to different types of work. Career planning can help those in occupations where jobs are disappearing (e.g. because of advancements in technology) to plan for the future and re-skill if necessary, before they become redundant.

Career planning should ideally be a proactive, ongoing process of reflection, planning, preparing and informed decision-making. Yet many adults do not actively plan for their career and often a change of career direction is a reactive process undertaken when a crisis occurs (e.g. loss of job, ill health). Lack of awareness and access issues can be barriers to uptake of career planning among mature age adults.

This study expands on previous research that has identified career development of older adults as an area requiring further exploration. Specifically, this research sought to determine the:

- Perceived importance of career planning among mature age people
- Extent to which mature age people seek career planning information
- Prevalence of career planning participation among mature age people
- Barriers and motivators to uptake of career planning among mature age people.

Data and methods

Data were collected as part of the 2014 National Seniors Social Survey, which covered a range of topics including health, employment, financial and social issues. The survey was conducted among members of National Seniors Australia (National Seniors) aged 50 years and over. There were 1,873 cases eligible for inclusion in the analysis. Data were weighted to be nationally representative of the Australian population aged 50 and over. Both bivariate and multivariate analyses were used to answer the research questions.

Key findings

This study has provided new insights into career planning among mature age Australians, including perceived importance, awareness, information seeking, prevalence and barriers and motivators to undertaking career planning.

Awareness of career planning among mature age Australians

Just over one-third (34%) of those surveyed reported that career planning was very/somewhat important for contributing to quality of life as they age. Many mature age people (50%) reported that career planning was not important for contributing to their quality of life as they get older.

Information seeking on career planning among mature age Australians

The majority of mature age people (81%) who had been engaged in the workforce during the past five years reported they had not recently sought information on career planning, with just 16% reporting they had sought information about career planning in the past three years. Of those who reported having attempted to access career planning information in the past three years, 46% reported finding career planning information to be somewhat/very difficult.

Seniors reported that further education providers (e.g. universities or TAFE institutions) and government agencies were the most common source of career planning advice for mature age people of which they were aware (37% and 36% respectively). Other common sources of mature age career planning advice that respondents were aware of were self-help books and recruitment agencies/employment agencies (both had a 28% respondent rate). Awareness of the Career Development Association of Australia was low (6%).

Prevalence of career planning among mature age Australians

Of those who had been engaged in the workforce during the past five years, 40% reported they had undertaken some form of career planning in the past. However, 57% of respondents engaged in the workforce during the past five years reported that they had never previously undertaken any kind of career planning.

Only 21% of people who had been engaged in the workforce during the past five years indicated they had undertaken career planning in the past three years, while 78% indicated that they had not recently or had never undertaken career planning. Of those who reported previously undertaking career planning, over half (52%) reported having undertaken career planning in the past three years. Thirty-nine per cent (39%) reported doing so once or twice in the past three years and 13% reported doing so on three or more occasions in the past three years. Of those who had previously undertaken career planning, 47% indicated they had not recently undertaken any career planning.

Of people who indicated they had attempted to access information about career planning in the past three years, 58% reported they had also undertaken career planning in the past three years, while 42% reported they had not recently or had never undertaken career planning. Conversely, of those who had not attempted to access career planning information in the past three years, only 14% indicated they had recently undertaken career planning, with the remaining 85% reporting they had not recently or never undertaken career planning.

Of those who reported undertaking career planning in the past three years, 74% also reported undertaking learning, education or training activities in the past three years. Comparatively, among those who had not recently undertaken career planning, only 38% reported recently engaging in learning, education or training activities.

Career planning was most commonly funded by an employer (34%). The main source of career planning that people had most recently received was predominantly provided in-house by an employer, a training officer or a personnel officer (37%). Of those who recently received career planning, the most common way they found the career planning provider was through a work program (38%).

Barriers to uptake of career planning among mature age Australians

The most common reason those engaged in the workforce during the past five years cited for not having previously undertaken career planning was that they did not need to/did not intend to undertake paid or unpaid work (28%). The next most common reasons given by respondents were that career planning would not help them (18%) and that career planning was not important (14%).

Motivators to uptake of career planning among mature age Australians

The most common reason reported for recently undertaking career planning was to seek advice on preparing for/transitioning to retirement (31%). This was followed by seeking guidance on learning, education or training courses relevant to their needs (21%) and seeking assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs (18%).

Conclusion

Increasing longevity, the changing nature of the workforce, shifts in working population and the increasing pension age create the need for many individuals to extend their working lives. So, it is increasingly important for all individuals to plan for the future, especially for those who have limited qualifications or are employed in declining industries or occupations. This study reveals that many adults do not appear to understand that the evolving nature of the labour market necessitates individuals to continuously improve their skills, which requires individuals to plan and manage their career.

Much focus is placed on the importance of individuals planning for their finances, retirement, housing and health to support productive ageing. However, little attention is given to planning for a career in later life, which is interconnected with the areas mentioned above. Due to its critical role in supporting mature age participation, greater recognition of the importance of career planning is needed to encourage mature age people to proactively plan for their career and consider ongoing learning options before a crisis hits. Awareness-raising campaigns promoting the benefits of career planning and career planning services tailored to the needs of mature age people are required to encourage higher uptake among mature age people.

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Prevalence of career planning among mature age Australians

Introduction

Background

Career planning is the process of setting career goals, creating a plan to achieve them and identifying areas for learning and skill development to support a productive and fulfilling career.^{1,2} Career planning can consist of several components: information (e.g. about occupations, about future employment demands and about training opportunities), advice (e.g. from professional career advisers), and guidance (e.g. mentoring).^{3,4} Although ‘career planning’ is the term primarily used in this report, it is acknowledged that this term is often used interchangeably to refer to a wide range of career management activities, such as the provision of career information, career advice, career education, career guidance, and career counselling.⁵

Career planning can help reduce unemployment by encouraging people who are long-term unemployed, at risk of being made redundant or returning to work to improve their qualifications, develop skills more relevant to future labour market demands, or to help them assess the skills that may be transferable to different types of work. It can also help those who are employed in occupations where jobs are disappearing (e.g. because of improvements in technology) to plan for the future and re-skill if necessary, before they become redundant.⁶

Research has found career planning can lead to:

- Improved self-awareness and self-confidence about skills
- More positive and confident attitudes towards future career options
- A greater understanding of education and employment opportunities
- A wider range of career options to explore
- Improved job search and interview skills.^{7,8,9}

Engaging in career planning can also lead to improved learning outcomes by motivating people to acquire new skills, with higher education attainment levels in turn improving employment opportunities.^{10,11}

¹ Department of Education, Employment and Workplace Relations. (2011). *Rationale and options for a National Career Development Strategy*. Canberra: Department of Education, Employment and Workplace Relation.

² Lussier, R. (2014). *Management Fundamentals: Concepts, Applications, & Skill Development* (6th edition). Englewood Cliffs: SAGE Publications.

³ Department of Education, Employment and Workplace Relations, *op. cit.*

⁴ The Scottish Government (2011). *Career Information, Advice and Guidance in Scotland. A framework for Service Redesign and Improvement*. Edinburgh: The Scottish Government.

⁵ Access Economics. (2006). *The Economic Benefits of Career Development Services*. Melbourne: The Career Industry Council of Australia.

⁶ *Ibid.*

⁷ Watts, A.G. (1999). The economic and social benefits of guidance. *Educational and Vocational Guidance Bulletin*. 63/99. International Association for Educational and Vocational Guidance.

⁸ Access Economics, *op. cit.*

⁹ Organisation for Economic Co-operation and Development (OECD). (2004). *Career Guidance and Public Policy: Bridging the Gap*. Paris: OECD.

¹⁰ Miles Morgan Australia. (2013). *The National Career Development Strategy Research Project: Final Report*. Newcastle: Miles Morgan Pty Ltd.

¹¹ Sikora, J., & Saha, L. (2011). The Concept of “Talent Loss” in Educational Theory and Research. *Educational Practice and Theory*, 33 (2), 5–22.

Career planning is often considered most relevant to school leavers and university graduates. However, it is now becoming more apparent how important career planning is for mid-life and later life careers. This is true not just for career success but also for understanding work options, expanding occupational choice, increasing employability and job mobility, improving salaries, engaging in continuous re-skilling and for extending working lives. In order for mature age people to extend workforce participation, change careers, return to the workforce or undertake an encore career, individuals need to plan well ahead, before they begin to consider retirement, to allow time for necessary learning and skill development.¹²

Increasing longevity, the changing nature of the workforce (e.g. globalisation, technological advancements), shifts in the working population (e.g. Australia's rapidly ageing population, which is predicted to create future labour shortages) and the increasing pension age, create the need for many individuals to extend their working lives. It is therefore increasingly important for all individuals to plan for the future, especially those who have limited qualifications or are employed in declining industries or occupations.^{13,14,15,16,17,18}

Benefits of career planning

Career planning supports informed decision-making

Good information that is gained through undertaking career planning should lead to better decision making in training, education and career choices. This will benefit both the individual and the economy. Career planning can help individuals become informed about the current job market, about opportunities (e.g. directing individuals to occupations where labour shortages exist) and enable them to make decisions about the direction of their career. In the long term, better informed decision-making helps to achieve higher workforce participation, lower unemployment, greater skills development (and in turn higher salaries) and improved career satisfaction.¹⁹

Career planning encourages skills development

There is a strong link between training and employability, with training increasing an individual's probability of being employed.²⁰ Career planning can help direct individuals to further education and training. Raising the skill levels and skills development of individuals usually results in higher salaries (salaries are generally positively correlated with the level of qualifications held).²¹

¹² Australian Institute of Management. (2013). *Engaging and retaining older workers*. North Sydney: Australian Institute of Management.

¹³ Ministerial Council on Education, Employment, Training and Youth Affairs. (2010). *The Australian Blueprint for Career Development*. Canberra: Commonwealth of Australia.

¹⁴ Hanley, G., McKeown, T., & O'Connell, M. (2007). *A novel way to improve the labour market attachment of older Australian workers*. Melbourne: Department of Management, Monash University.

¹⁵ Career Industry Council of Australia. (2007). *The public benefits of career development services*. Hawthorn: Career Industry Council of Australia.

¹⁶ Australian Treasury. (2010). *Intergenerational report 2010, Australia to 2050: future challenges*. Canberra: Commonwealth of Australia.

¹⁷ Gilfillan, G., & Andrews, L. (2010). *Labour force participation of women over 45*. Melbourne: Productivity Commission.

¹⁸ Commonwealth of Australia. (2014). *Budget 2014–15: Budget Paper No. 2: Budget Measures*. Canberra: Commonwealth of Australia.

¹⁹ Access Economics. (2006). *The Economic Benefits of Career Development Services*. Melbourne: The Career Industry Council of Australia.

²⁰ Organisation for Economic Co-operation and Development (OECD). (2004). *Employment Outlook*. Paris: OECD.

²¹ Access Economics, *op. cit.*

Often through lack of research and planning, people undertake training in areas where skills are in low demand. This costs them time and money and discourages them from future learning. Career planning can help individuals to identify courses that will provide them with skills in areas of current or future demand; encourage those in education and training programs to complete courses; and strengthen the match between an individual's interests and skills development.²²

Career planning supports mature age participation in the labour force and extends working life

Career planning can provide economic benefits by increasing participation in the labour force and reducing skills shortages.^{23,24,25} For example, a disparity between an individual's knowledge/skills and the current/predicted future labour market demand can be a cause of unemployment. Career planning can help to reduce this mismatch by encouraging and guiding individuals to develop skills in the areas of greatest labour market demand.²⁶ Career planning can also help to increase participation in the labour force among groups whose participation could be boosted (e.g. older adults), by equipping these individuals with in-demand skills, which also ensures the labour force is highly skilled and fit for purpose.^{27,28} Accordingly, many countries are beginning to increase their investment in career planning services (e.g. England, New Zealand, Wales, Germany and France).²⁹

Increased life expectancy combined with recent changes to government policy (e.g. eligibility for the Age Pension increasing to age 67 by 2023) means many people will need to work longer to financially support themselves.^{30,31} By 2035, the number of Australians aged 65 years and over is projected to increase compared with the number of people of traditional working age (15–64 years). It is anticipated that as the ageing population retire, the workforce participation rate will decrease and labour shortages will emerge. These predicted labour shortages can be reduced by encouraging and supporting older workers to work for longer than they do now.^{32,33,34} Furthermore, a larger workforce can provide taxation revenue for government to offset the costs associated with an ageing population.

²² Access Economics. (2006). *The Economic Benefits of Career Development Services*. Melbourne: The Career Industry Council of Australia.

²³ Miles Morgan Australia. (2013). *The National Career Development Strategy Research Project: Final Report*. Newcastle: Miles Morgan Pty Ltd.

²⁴ Access Economics, *op. cit.*

²⁵ Ministerial Council on Education, Employment, Training and Youth Affairs. (2010). *The Australian Blueprint for Career Development*. Canberra: Commonwealth of Australia.

²⁶ Access Economics, *op. cit.*

²⁷ Career Industry Council of Australia. (2007). *The public benefits of career development services*. Hawthorn: Career Industry Council of Australia.

²⁸ Access Economics, *op. cit.*

²⁹ Department of Education, Employment and Workplace Relations. (2011). *Rationale and options for a National Career Development Strategy*. Canberra: Department of Education, Employment and Workplace Relations.

³⁰ Australian Treasury. (2010). *Intergenerational report 2010, Australia to 2050: future challenges*. Canberra: Commonwealth of Australia.

³¹ Commonwealth of Australia. (2014). *Budget 2014–15: Budget Paper No. 2: Budget Measures*. Canberra: Commonwealth of Australia.

³² Career Industry Council of Australia, *op. cit.*

³³ Australian Treasury, *op. cit.*

³⁴ Gilfillan, G., & Andrews, L. (2010). *Labour force participation of women over 45*, Productivity Commission staff working paper. Melbourne: Productivity Commission.

Although working for longer has a strong financial benefit for individuals, employers and government, a number of barriers to employment contribute to mature age people being out of the labour force. Some barriers identified include individual circumstances (e.g. poor health, disability, caring responsibilities), job requirements (e.g. physically demanding work), shifts in labour market trends (e.g. changes in demand for certain skills, jobs disappearing in certain occupations) and workplace culture (e.g. age discrimination). The presence of these barriers make older people a population most in need of support to help them remain engaged in the workforce, gain employment, extend their careers and prevent them from being forced into early retirement.^{35,36,37,38,39} Extending working lives needs active planning by individuals as well as appropriate and timely support from employers and government. Career planning can be used to help extend working life by encouraging individuals to plan for their career and implement actions, such as improving their skills to match demand to help protect against unemployment or early retirement.⁴⁰ Career planning can also help older adults make informed choices about future career paths, about successful transitions through different stages of their career and support them to extend their working lives in ways that suit the individual demands of their lives.⁴¹

Career planning encourages individuals to be equipped for the global economy of the future

Not only is career planning necessary to support mature age people to participate in the labour force, it is also necessary to help individuals keep up with the rapid change in today's work environment. Globalisation, economic restructuring, technological advancements and shifts in social trends have significantly changed the work environment.^{42,43} It is predicted that many jobs that comprise today's workforce will not exist in the next decade (either entirely, not in the same number, or roles will have changed beyond recognition) and that many jobs that will make up the future workforce are not yet in existence.^{44,45,46}

³⁵ Adair, T., & Temple, J. (2012). *Barriers to mature age employment: Final report of the Consultative Forum on Mature Age Participation*. Canberra: National Seniors Productive Ageing Centre.

³⁶ Adair, T., Williams, R., & Taylor, P. (2013). *A juggling act: Older carers and paid work in Australia*. Melbourne: National Seniors Productive Ageing Centre.

³⁷ Schofield, D., Callander, E., Kelly, S., & Shrestha R. (2014). *What's realistic? The influence of health on Australia's older workers*. Melbourne: National Seniors Productive Ageing Centre.

³⁸ Australian Human Rights Commission. (2015). *National prevalence survey of age discrimination in the workplace The prevalence, nature and impact of workplace age discrimination amongst the Australian population aged 50 years and older*. Sydney: Australian Human Rights Commission.

³⁹ Australian Treasury. (2015). *2015 Intergenerational Report Australia in 2055*. Canberra: Commonwealth of Australia.

⁴⁰ Hanley, G., McKeown, T., & O'Connell, M. (2007). *A novel way to improve the labour market attachment of older Australian workers*. Melbourne: Department of Management, Monash University.

⁴¹ National Institute of Adult Continuing Education (NIACE). (2014). *The next 20 years: mid life career review: extending working life through career review at mid-life*. Leicester: NIACE.

⁴² Ministerial Council on Education, Employment, Training and Youth Affairs. (2010). *The Australian Blueprint for Career Development*. Canberra: Commonwealth of Australia.

⁴³ Hanley, G., McKeown, T., & O'Connell, M., *op. cit.*

⁴⁴ PricewaterhouseCoopers Australia. (2015). *Future-proofing Australia's workforce by growing skills in science, technology, engineering and maths (STEM)*. Sydney: PricewaterhouseCoopers Australia.

⁴⁵ Organisation for Economic Co-operation and Development (OECD). (2002). *OECD Review of Career Guidance Policies - Australia Country Note*. Paris: OECD.

⁴⁶ Beddie, F., Lorey, B., & Pamphilon, B. (2005). *Enhancing career development: The role of community-based career guidance for disengaged adults*. Adelaide: National Centre for Vocational Education Research.

The changing work environment combined with the need for longer working lives means that it is imperative for individuals to continually develop skills outside those typically associated with their occupation and to equip themselves with skills and competencies relevant to the current and future demand in the labour market.^{47,48} The need for lifelong learning requires individuals to possess career planning skills so they can select learning options supportive of their future career path.⁴⁹

Barriers to career planning

Career planning should ideally be a proactive, ongoing process of reflection, planning, preparing and informed decision-making. Yet many adults do not actively plan for their career and often a change of career direction is a reactive process undertaken when a crisis occurs (e.g. loss of job, ill health).⁵⁰ Lack of awareness and access issues can be barriers to uptake of career planning among mature age adults.

Awareness

Despite the many benefits career planning can offer, the literature highlights the fact that many adults are not aware of the importance of career planning and the benefits it can offer.⁵¹ A recent survey of professionals in the career development industry revealed that 79% believed that older workers did not manage their careers well and were hindered by:

- Being unaware of education and training options
- Being uncertain about whether their skills and abilities are sufficient
- Having fixed ideas about the types of jobs they are willing to do or are suited to
- Lacking the skills of effective career management or not understanding the benefits
- Failing to plan their careers.⁵²

Widespread failure to undertake career planning may in part be due to the lack of recognition and promotion career planning receives for its role in encouraging lifelong learning, preparing individuals for the changing nature of the work environment, reducing skills shortages and increasing participation in the labour force. Awareness-raising campaigns have been cited as vital for helping people recognise the ongoing need for career planning.⁵³

⁴⁷ Organisation for Economic Co-operation and Development (OECD). (2012). *Employment Outlook*. Paris: OECD.

⁴⁸ Ministerial Council on Education, Employment, Training and Youth Affairs, *op. cit.*

⁴⁹ *Ibid.*

⁵⁰ Beddie, F., Lorey, B., & Pamphilon, B., *op. cit.*

⁵¹ Beddie, F., Lorey, B., & Pamphilon, B. (2005). *Enhancing career development: The role of community-based career guidance for disengaged adults*. Adelaide: National Centre for Vocational Education Research.

⁵² Career Development Association of Australia. (2010). *Survey #1: Older Workers*. Adelaide: Career Development Association of Australia.

⁵³ Beddie, F., Lorey, B., & Pamphilon, B., *op. cit.*

Access

As career planning services are limited, access can also be a barrier to uptake of these services, particularly for adults.⁵⁴ In Australia, access to career planning is impeded by low awareness of the types of career planning services that are available. There is also large variability in the quality of and access to career planning services.⁵⁵ For many, career planning services can be out of reach as they are too expensive or difficult to locate, or because they are computer-based, which can be daunting for those with low computer literacy skills.⁵⁶

To date, attention has been focused on arming school leavers with career management skills. However, significant effort is yet to be made to make career planning information and advice readily available to adults, especially tailored information that will help vulnerable groups such as disengaged learners, long-term unemployed, women returning to work and those in casual low skilled jobs.⁵⁷

Career planning is increasingly being viewed as an important public policy issue. Major reviews have concluded that career planning information and services are essential to support lifelong learning and that all individuals need to develop skills to effectively plan and manage their careers.⁵⁸ Unfortunately, large gaps still remain between public policy goals and available information and services to support career planning among mature age people.⁵⁹ Improved access to career planning information and tailored information and services are necessary to support mature age people throughout different phases of their career, to engage in ongoing skill development, to change career paths, to extend working lives and to transition to retirement.⁶⁰

Purpose

This study expands on previous research that has identified career development of older adults as an area requiring further exploration.^{61,62} Specifically, this research sought to determine the:

- Perceived importance of career planning among mature age people
- Extent to which mature age people seek career planning information
- Prevalence of career planning participation among mature age people
- Barriers and motivators to uptake of career planning among mature age people.

A second NSPAC report, anticipated to be released in the second half of 2015, will examine career planning perceptions, experiences and needs among mature age people, and their future intentions for engaging in career planning.

⁵⁴ Organisation for Economic Co-operation and Development (OECD). (2004). *Career Guidance and Public Policy: Bridging the Gap*. Paris: OECD.

⁵⁵ Department of Education, Employment and Workplace Relations. (2011). *Rationale and options for a National Career Development Strategy*. Canberra: Department of Education, Employment and Workplace Relation.

⁵⁶ Beddie, F., Lorey, B., & Pamphilon, B., *op. cit.*

⁵⁷ *Ibid.*

⁵⁸ Organisation for Economic Co-operation and Development (OECD), *op. cit.*

⁵⁹ *Ibid.*

⁶⁰ Beddie, F., Lorey, B., & Pamphilon, B., *op. cit.*

⁶¹ National Seniors Productive Ageing Centre. (2012). *Barriers to Mature Age Employment: Final Report of the Consultative Forum on Mature Age Participation*. Canberra: National Seniors Productive Ageing Centre.

⁶² Gibson, D. E., & Barron, L. A. (2003). Exploring the Impact of Role Models on Older Employees. *Career Development International*, 8(4), 198–209.

Data and Methods

Design

The study is cross-sectional in design and was conducted by NSPAC using a questionnaire to survey National Seniors members aged 50 years and over. The Bellberry Human Research Ethics Committee approved the study.

Data

The data in this report were collected using the National Seniors Social Survey (Wave 4)⁶³, designed by NSPAC staff. The survey was completed from 29 November 2014 to 2 January 2015, by members of National Seniors aged 50 years and over.

The National Seniors Social Survey (Wave 4) covered a range of topics, including finances, health and social issues. The questions relating to career planning covered awareness, perceptions, demand, needs and barriers. A range of questions was used to obtain information from respondents about their demographic and socio-economic characteristics.

Method

Ten thousand National Seniors members, residing in all states and territories of Australia, were invited to complete the survey. Of these, 1,594 National Seniors members who indicated in Wave 3 of the survey that they would like to take part in future waves of the study were invited to participate in Wave 4. An additional 8,406 National Seniors members were randomly selected from the National Seniors membership database (approximately 200,000 members) and invited to participate in Wave 4 of the survey.

The sample was stratified according to place of residence (capital city or the rest of state). The number of respondents allocated to each of the 48 strata (three age groups × two sexes × eight states/territories) was calculated proportionally to reflect the estimated resident population in Australia aged 50 years and over in June 2013.⁶⁴ The respondents within each stratum were selected randomly from the National Seniors database. Selection was undertaken to ensure that two members from the same family were not chosen.

A paper survey was mailed to each of the selected members. Participants were given the option to complete the paper survey and return it by mail, or to complete the survey online.

Analysis

A total of 1,923 surveys were completed, equivalent to a 19% response rate. Survey weights were applied to each combination of age, gender and state/territory to adjust for differences in response rates by these population groups and to make the results representative of the Australian population aged 50 years and over. There were 50 cases with no information for at least one of these characteristics. This reduced the sample size to 1,873 cases that could be used in the analysis.

⁶³ National Seniors Australia conducts the annual National Seniors Social Survey to learn more about key issues affecting Australians aged 50 years and over. Respondents were asked about their experiences, intentions and attitudes across a range of issues including finance, health and social wellbeing.

⁶⁴ Australian Bureau of Statistics (ABS). (2013). *Australian Demographic Statistics*, June 2013. ABS cat no. 3101.0. Canberra: ABS.

Survey weights were applied to each combination of age, sex and state/territory to adjust for differences in response rates by these population groups and to make the results representative of the Australian population aged 50 years and over.

This report presents summary statistics of the career planning variables and various cross-tabulation results with other social and demographic variables. To distinguish those aged 70 years and older from those working or close to retirement, age was categorised into three groups for analysis (50–59, 60–69 and 70 years and older).

Binary logistic regressions were conducted to understand the relative strength of a number of factors in predicting career planning outcomes. Two regression models are presented in Tables 3, 8 and 11. These models show odds ratios and p-values of the covariates. Regression model one included all respondents who had been engaged in the workforce during the past five years.⁶⁵ Regression model two included only those respondents who were currently employed. A third regression model was conducted (not shown), in which an additional covariate ‘currently working versus currently retired/not working’ was added to the regression model that included all respondents who had been engaged in the workforce during the past five years. Overall, results from the third regression model did not differ from regression model one. This indicated that employment status did not have a strong relationship with the career planning outcomes shown in Tables 3, 8 and 11.

The statistical software package STATA 11.2 was used to conduct the analysis. Additional tables providing further demographic data are in the Appendix.

⁶⁵ Respondents categorised as ‘*having engaged in the workforce during the past five years*’ are those who are currently employed or looking for work, and those who have not permanently withdrawn from the paid workforce or retired in the past five years.

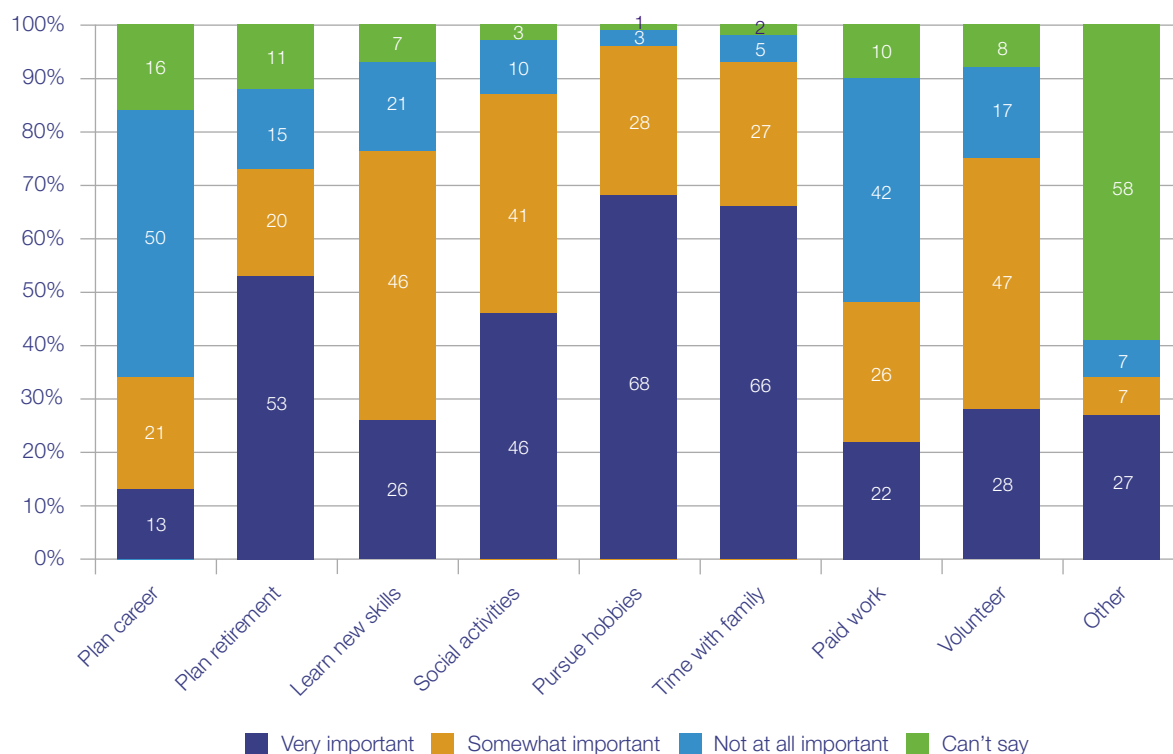
Findings

Awareness of career planning among mature age Australians

Just over one-third of respondents (34%) reported that career planning was very/somewhat important for contributing to quality of life as they age. Half of respondents (50%) rated career planning as not important for contributing to quality of life as they age, making career planning the least important factor by far (Figure 1).

Younger respondents perceived career planning as more important for quality of life as one gets older (20%) compared with those aged 60–69 (11%) and those 70+ (10%). The importance of career planning was rated more highly by those employed full-time (21%) compared with people in other employment status categories. Those with a Bachelor's degree or higher qualification (17%) also rated it more highly compared with those who did not finish high school (10%) and those who earned higher personal yearly incomes (17%) when compared with those earning lower incomes (10%) (see Appendix, Table A. 1).

Figure 1: Factors mature age people perceive to contribute to quality of life as they get older (% of all respondents)



N= 1873

The most common source of career planning advice for mature age people that respondents reported being aware of were further education providers (e.g. universities or TAFE institutions) and government agencies (37% and 36% respectively). Other common sources of mature age career planning advice that respondents were aware of were self-help books and recruitment agencies/employment agencies (both had a 28% respondent rate). Awareness of the Career Development Association of Australia was low (6%) (Table 1).

Table 1: Awareness of sources of career planning advice for mature age people
(% of all respondents)

Sources of career planning advice	Total
Further education providers (e.g. university or TAFE)	36.6
Government agencies/programs	36.4
Self-help books	27.6
Recruitment/employment agencies	27.5
Community centre/voluntary organisation	24.3
Friends, colleagues or family members	24.0
Online advice sites	20.3
Private career counsellors/psychologists	16.6
Employer/training officer/personnel officer	10.4
Career Development Association of Australia	6.1

N=1873

Note: Total does not sum to 100% as multiple responses were allowed

Information seeking on career planning among mature age Australians

The majority of respondents who had been engaged in the workforce during the past five years⁶⁶ reported they had not recently sought information on career planning (81%). Just 16% of eligible respondents reported they had sought information about career planning in the past three years (Table 2).

A higher proportion of respondents aged 50–59 years reported having recently sought information about career planning (24%) than those aged 60–69 years (14%) and 70 years+ (4%). Slightly more females (19%) reported recently seeking career planning information than males (14%). A higher proportion of respondents with a Bachelor's degree or higher qualification (21%) sought career planning information compared with those who had not finished high school (12%) (Figure 2). A higher proportion of those with an employment status of 'other' (e.g. not working but not retired, may be unemployed and looking for work) were more likely to report recently seeking career planning information (32%) compared with those employed full-time (22%) and part-time (14%). More respondents employed in managerial/professional roles recently sought career planning information (20%) compared with those employed in other occupations⁶⁷ (14%) (see Appendix, Table A.2).

Table 2: Attempted to access information about career planning in the past three years (% of those engaged in the workforce during the past five years)

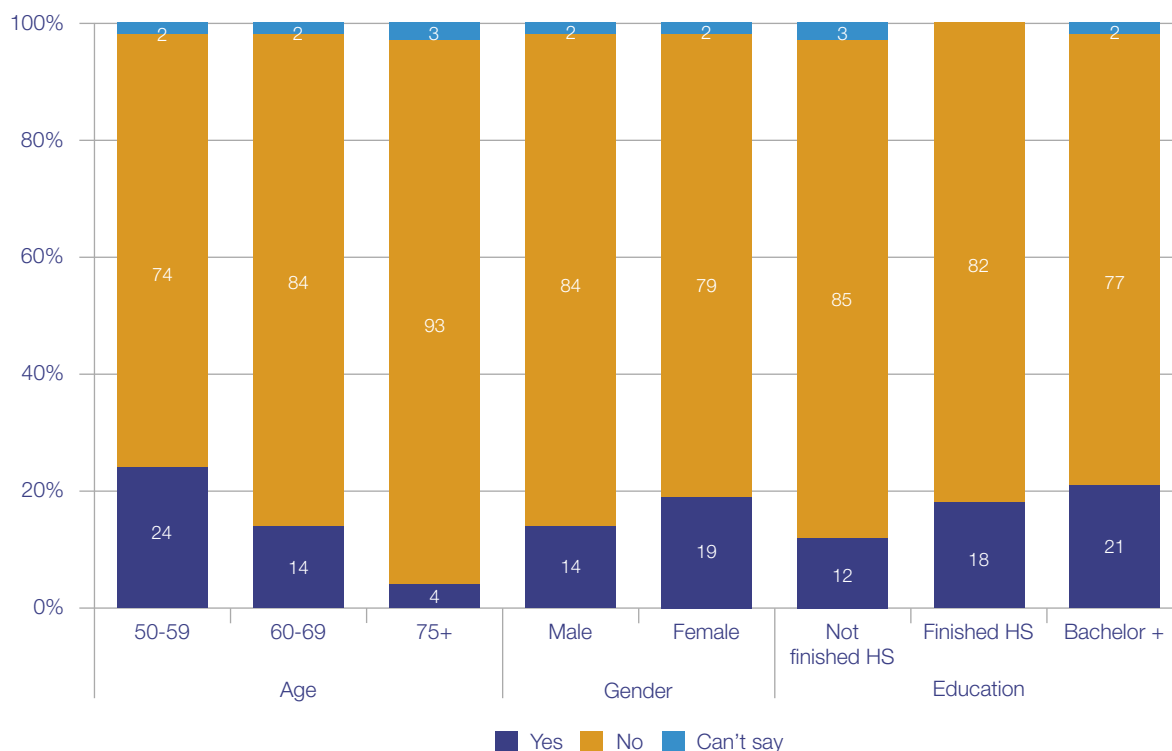
Accessed career planning information in the past three years	Total
Yes	16.4
No	81.4
Can't say	2.2
Total	100

N=1140

⁶⁶ Respondents categorised as 'having engaged in the workforce during the past five years' are those who are currently employed or looking for work, and those who have not permanently withdrawn from the paid workforce or retired in the past five years.

⁶⁷ Occupation was classified as the respondent's current or most recent occupation (if not currently employed).

Figure 2: People who attempted to access information about career planning in the past three years (% of those engaged in the workforce during the past five years)



N=1140

HS= High School

Bachelor+= respondents with a Bachelor's degree or higher qualification

A binary logistic regression analysis was conducted to predict the likelihood of a mature age person recently attempting to access career planning information (Table 3). The predictors used were age, gender, education, income and occupation type. Both logistic regression models demonstrated that older respondents were significantly less likely to report attempting to access career planning information compared with 50–59 year olds. The first logistic regression model showed females were significantly more likely than males to report attempting to access information about career planning. Results from the first logistic regression model also showed those with a Bachelor's degree or higher qualification were significantly more likely to seek information about career planning than those who had not finished high school.

Table 3: Logistic regression analysis for predicting seeking of career planning information in the past three years

Covariates	Regression Model One (respondents engaged in the workforce during the past five years)		Regression Model Two (respondents currently employed)	
	OR	p-value	OR	p-value
Age (Ref.=50–59)	1		1	
60–69	0.503**	0.001	0.522**	0.005
70+	0.164**	0.001	0.240*	0.025
Sex (Ref.=Male)	1		1	
Female	1.547*	0.032	1.291	0.291
Education (Ref.=Not finished HS)	1		1	
Finished HS	1.485	0.125	1.601	0.122
Bachelor+	1.688*	0.041	1.625	0.112
Personal Income (Ref.=\$0 or <\$39K)	1		1	
\$40K to <\$79K	0.992	0.972	0.805	0.467
\$80K+	1.142	0.621	0.954	0.887
Occupation (Ref.=Manager/Professional)	1		1	
Other	0.864	0.511	0.700	0.184
N	861		569	

* $p < 0.05$, ** $p < 0.01$

Ref.= Reference category

OR= Odds ratio

HS= High School

Of those who reported having attempted to access career planning information in the past three years, 46% reported finding career planning information to be somewhat/very difficult, while the remaining 54% reported finding career planning information to be somewhat/very easy (Table 4). Demographic differences were difficult to interpret because of the low number of respondents who indicated they had attempted to access career planning information.

Table 4: Level of difficulty in finding career planning information (% of those who have previously attempted to access career planning information)

Level of difficulty	Total
Very difficult	14.2
Somewhat difficult	31.9
Somewhat easy	36.5
Very easy	17.4
Total	100

N=150

The first three places people reported they would go to find information on career planning were: further education providers (24%); friends, colleagues or family members (19%); and online advice sites (19%). Seeking career planning advice from further education providers was more popular among females (28%) than males (21%) (Table 5).

Seeking career planning advice from further education providers was most popular among those aged 50–59 years, those employed full-time, those employed in managerial/professional roles and those earning a higher income. Seeking career planning advice from friends, colleagues or family members was most popular among those aged 50–59 years and those employed full time. Seeking career planning advice from online sites was most popular among those aged 50–59 years, those with a Bachelor’s degree or higher qualification, those employed in managerial/professional roles and those earning a higher income (figures not shown).

Table 5: Common sources of information if considering undertaking career planning (% of those engaged in the workforce during the past five years)

Sources of information	Male	Female	Total
Further education providers	20.7	27.7	24.1
Friends, colleagues or family members	20.6	18.1	19.4
Online advice sites	18.5	19.1	18.8
Employer/training officer/personnel officer	13.9	19.8	16.7
Recruitment/employment agencies	19.1	13.6	16.5
Government agencies/programs	17.0	13.5	15.3
Community centre/voluntary organisation	8.1	11.5	9.7
Self-help books	6.4	5.7	6.0
Private career counsellors/psychologists	4.4	3.7	4.1
Career Development Association of Australia	3.8	3.9	3.9

N=1140

Note: Total does not sum to 100% as multiple responses were allowed

The first three places online that respondents reported they would go to find information on career planning were: a general Google search (54%); further education provider websites (30%); and industry-specific websites (27%). Almost a quarter of respondents (23%) indicated they would not use the internet to search for information on career planning. The first three places online that males reported they would go to find career planning information were: a general Google search (53%); industry-specific websites (29%); and recruitment/employment agencies (27%). The first three places online that females reported they would go to find information on career planning were: a general Google search (55%); further education provider websites (35%); and industry-specific websites (25%) (Table 6).

Seeking online career planning advice through a general Google search was most popular among those aged 50–59 years, those employed part-time or full-time, those with a Bachelor’s degree or higher qualification, those in managerial/professional roles and those earning a higher income. Seeking online career planning advice from further education provider websites was most popular among females, those aged 50–59 years, those with a Bachelor’s degree or higher qualification, those in managerial/professional roles and those earning \$40–79K per year.

Seeking online career planning advice from industry-specific websites was most popular among males, those aged 50–59 years, those employed full-time, those with at least a Bachelor's degree or higher qualification, those employed in managerial/professional roles and those earning higher incomes (figures not shown).

Table 6: Common online sources of information if considering undertaking career planning (% of those engaged in the workforce during the past five years)

Internet sources	Male	Female	Total
A general Google search	53.1	55.0	54.0
Further education provider websites	26.0	34.8	30.2
Industry specific websites	28.6	24.6	26.6
Recruitment/employment agency websites	27.2	20.9	24.2
Not applicable/would not use the internet to search for information	25.1	21.4	23.3
Government agency/program websites	21.1	18.4	19.8
Community organisation website	8.8	15.5	12.0
Career Development Association of Australia website	7.8	6.3	7.1

N=1140

Note: Total does not sum to 100% as multiple responses were allowed

Prevalence of career planning among mature age Australians

Of those respondents who had been engaged in the workforce during the past five years, 40% reported they had undertaken some form of career planning in the past. However, 57% of respondents engaged in the workforce during the past five years reported that they had never previously undertaken any kind of career planning (*Table 7*).

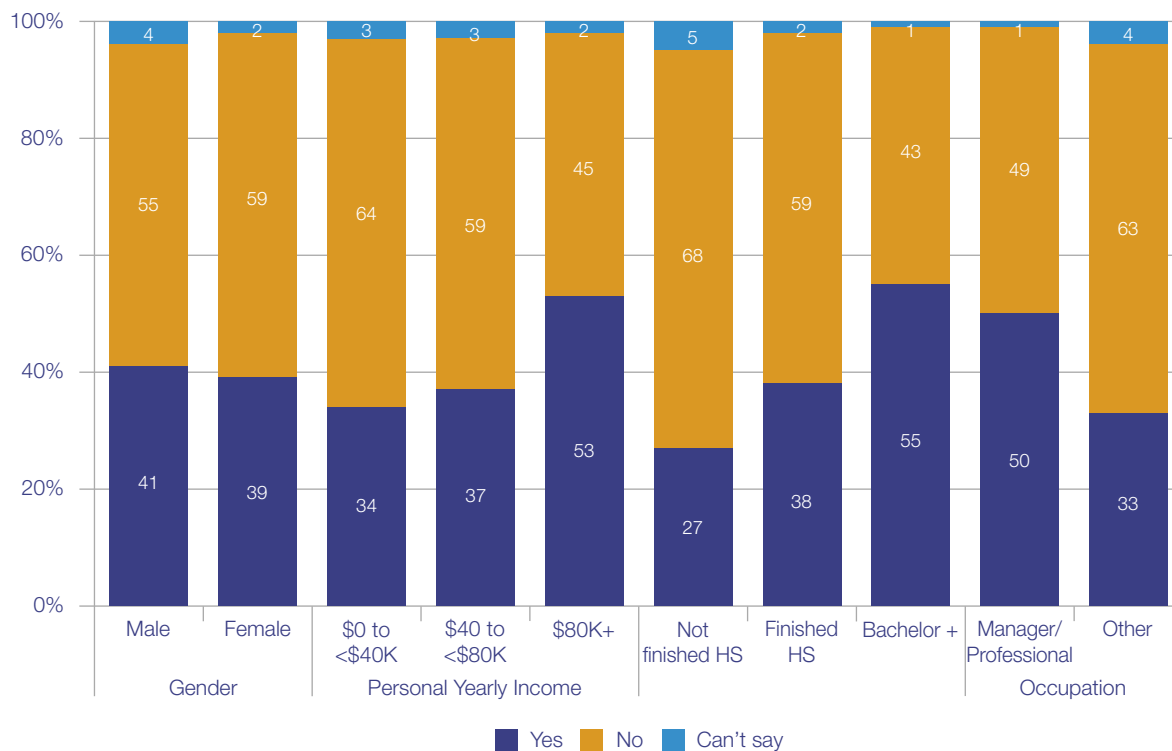
Mature age people who are more likely to report previously undertaking some kind of career planning include those in managerial or professional occupations, those holding a Bachelor's degree or higher qualification and those earning a higher income (*Figure 3*). Those with an employment status of full-time or 'other' were also more likely to report previously undertaking some kind of career planning compared with other employment status categories (see *Appendix, Table A.3*).

Table 7: People who at some point have undertaken career planning (% of those engaged in the workforce during the past five years)

Undertaken career planning at some point	Total
Yes	40.0
No	57.1
Can't say	3.0
Total	100

N=1140

Figure 3: People who at some point had undertaken career planning (% of those engaged in the workforce during the past five years)



N=1140

HS=High School

Bachelor+= respondents with a Bachelor's degree or higher qualification

A binary logistic regression analysis was conducted to predict the likelihood of a mature age person having ever previously undertaken career planning (Table 8). The predictors used were age, gender, education, income and occupation type. Results from the logistic regression models showed that respondents with a Bachelor's degree or higher qualification were significantly more likely to have previously undertaken career planning at some point than those who had not finished high school. The logistic regression models also show that those earning a higher income were significantly more likely to have previously undertaken career planning at some point than those earning a low income. Neither gender nor age predicted the likelihood of previously undertaking career planning at some point, despite gender significantly predicting the likelihood of a mature age person recently attempting to access career planning information (Table 3).

Both logistic regression models support the bivariate analysis (see Appendix Table A.3) that revealed those with a Bachelor's degree or higher qualification were more likely to have undertaken career planning at some point compared with those with fewer qualifications and those earning a higher income were more likely to have undertaken career planning at some point compared with those earning a lower income.

Table 8: Logistic regression analysis for predicting having undertaken career planning at some point

Covariates	Regression Model One (respondents engaged in the workforce during the past five years)		Regression Model Two (respondents currently employed)	
	OR	p-value	OR	p-value
Age (Ref.=50-59)	1		1	
60-69	0.974	0.872	0.892	0.557
70+	1.161	0.576	2.090	0.050
Sex (Ref.=Male)	1		1	
Female	0.999	0.997	0.912	0.628
Education (Ref.=Not finished HS)	1		1	
Finished HS	1.350	0.113	1.249	0.348
Bachelor+	2.579**	0.000	3.042**	0.000
Personal Income (Ref.=\$0 or <\$39K)	1		1	
\$40K to <\$79K	1.086	0.629	1.189	0.466
\$80K+	1.748**	0.006	2.131**	0.005
Occupation (Ref.=Manager/Professional)	1		1	
Other	0.875	0.418	1.132	0.565
N	855		567	

* $p < 0.05$, ** $p < 0.01$

Ref.=Reference category

OR= Odds ratio

HS=High School

Of those who had been engaged in the workforce during the past five years, 21% indicated having undertaken career planning in the past three years, while 78% indicated that they had not recently or had never undertaken career planning (Table 9). People who were more likely to have recently undertaken career planning were those aged 50–59 years, those whose employment status was categorised as ‘other’, those in managerial or professional roles, those with a Bachelor’s degree or higher qualification and those earning a higher income (see Appendix, Table A.4).

Table 9: People who had undertaken career planning in the last three years (% of those engaged in the workforce during the past five years)

Career planning participation	Total
Recently undertaken career planning	21.1
Not recently undertaken career planning/never undertaken career planning	78.2
Can't say	0.7
Total	100

N=952

Of those who reported previously undertaking career planning, over half (52%) reported having undertaken career planning in the past three years. Thirty-nine per cent (39%) reported doing so once or twice in the past three years and 13% reported doing so on three or more occasions in the past three years. Of those who had previously undertaken career planning, 47% indicated they had not recently undertaken any career planning (*Table 10*).

It was more common among males than females to have previously participated in career planning, but not within the past three years. Respondents who were more likely to have undertaken career planning once or twice in the past three years were those whose employment status was categorised as full-time or 'other' and those who had either not finished high school or had completed a Bachelor's degree or higher qualification (see *Appendix, Table A.5*). Those most likely to have reported undertaking career planning on three or more occasions were younger, female, and those categorised as having completed high school (*Figure 4*).

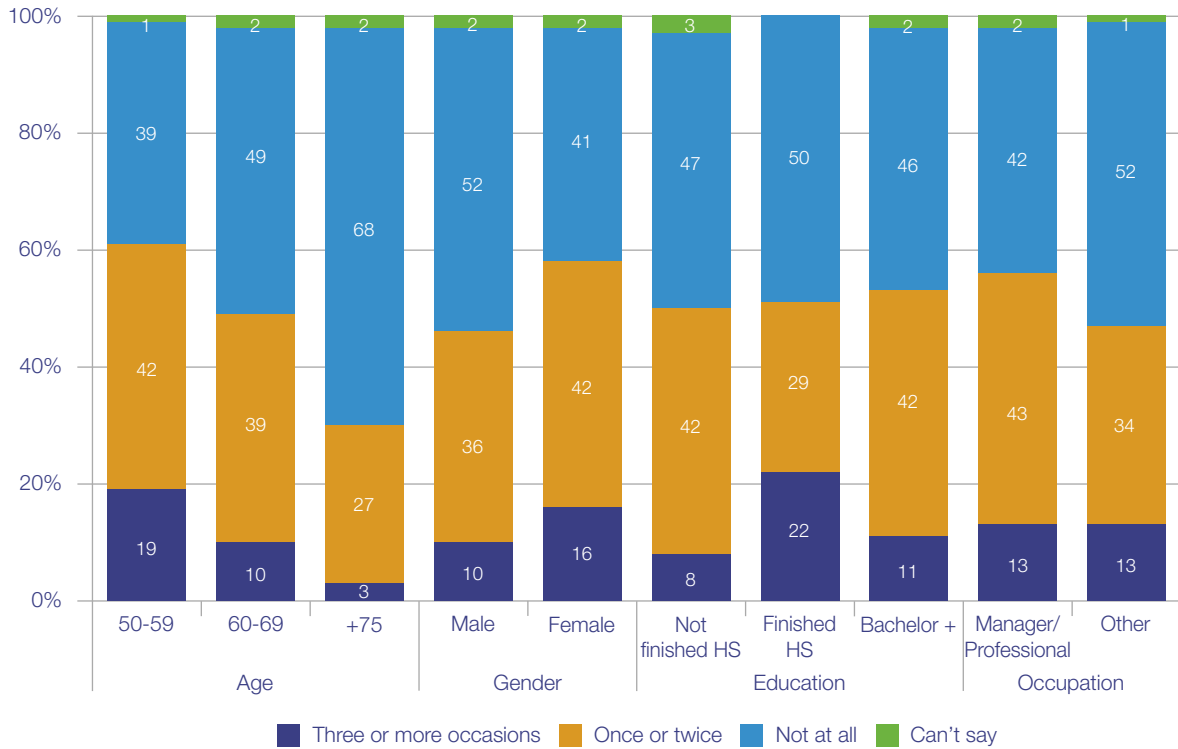
Table 10: Frequency of undertaking career planning in the past three years (% of those who have ever undertaken career planning)

Frequency of undertaking career planning in the last three years	Total
Not at all	46.7
Once or twice	38.9
On three or more occasions	12.8
Can't say	1.6
Total	100

N=392

A binary logistic regression analysis was conducted to predict the likelihood of a mature age person undertaking career planning in the past three years (*Table 11*). The predictors used were age, gender, education, income, and occupation type. Both logistic regression models showed those with a Bachelor's degree or higher qualification were significantly more likely to have recently undertaken career planning than those who had not finished high school. Results from the first logistic regression model demonstrated that those aged 70+ were significantly less likely to have recently undertaken career planning compared with 50–59 year olds. Results from the first model also showed those in 'other' occupations were significantly less likely to have recently undertaken career planning compared with those in managerial/professional occupations.

Figure 4: Frequency of undertaking career planning in the past three years (% of those who have undertaken career planning at some point)



N=1140

HS=High School

Bachelor+= respondents with a Bachelor's degree or higher qualification

Both logistic regression models support the bivariate findings (see *Appendix Table A.4*) that showed those with a Bachelor's degree or higher qualification are more likely to have undertaken career planning in the past three years compared with those with fewer qualifications. Results from the first logistic regression model support the bivariate findings that those in managerial/professional roles are more likely to have undertaken career planning in the past three years compared with those in other occupations.

Table 11: Logistic regression analysis for predicting if a person had undertaken career planning in the past three years

Covariates	Regression Model One (respondents engaged in the workforce during the past five years)		Regression Model Two (respondents currently employed)	
	OR	p-value	OR	p-value
Age (Ref.=50–59)	1		1	
60–69	0.765	0.160	0.685	0.089
70+	0.476*	0.043	0.562	0.238
Sex (Ref.=Male)	1		1	
Female	1.243	0.231	1.232	0.354
Education (Ref.=Not finished HS)	1		1	
Finished HS	1.223	0.407	1.133	0.674
Bachelor+	1.794*	0.011	1.752*	0.044
Personal Income (Ref.=\$0 or <\$39K)	1		1	
\$40K to <\$79K	0.954	0.824	1.058	0.848
\$80K+	1.182	0.487	1.449	0.245
Occupation (Ref.=Manager/Professional)	1		1	
Other	0.652*	0.033	0.646	0.083
N	843		560	

* $p < 0.05$, ** $p < 0.01$

Ref.=Reference category

OR= Odds ratio

HS=High School

Bachelor+= respondents with a Bachelor's degree or higher qualification

Of those who indicated they had attempted to access information about career planning in the past three years, 58% reported they had also undertaken career planning in the past three years, while 42% reported they had not recently or had never undertaken career planning. Conversely, of those who had not attempted to access career planning information in the past three years, only 14% indicated they had recently undertaken career planning, with the remaining 85% reporting they had not recently or never undertaking career planning (Table 12).

Those who indicated recently attempting to access career planning information but had not recently or never undertaken career planning (42%), were more likely to be male, those whose employment status was part-time or 'other', those earning a lower income, those whose occupation was classified as 'other' and those who had either not finished high school or finished high school but did not have a degree (see Appendix, Table A.6).

Table 12: Recently seeking career planning information by recently undertaking career planning (% of those engaged in the workforce during the past five years)

Career planning participation	Attempted to access career planning information	
	Yes	No
Recently undertaken career planning (during the past 3 years)	57.8	14.1
Not recently undertaken career planning/never undertaken career planning	41.7	85.3
Can't say	0.5	0.6
Total	100	100

N=947

Career planning was most commonly funded by an employer (34%) (Table 13). The main source of career planning most recently received was predominantly provided in-house by an employer/a training officer/a personnel officer (37%) (Table 14). Of those who recently received career planning, the most common way they found the career planning provider was through a work program (38%) (Table 15).

Table 13: Funding of most recent career planning activity (% of those who have ever undertaken career planning)

Funding source	Total
Career planning that was paid for by an employer	33.6
Career planning that the individual paid for themselves	11.7
Other	15.0

N=392

Table 14: Main source of most recent career planning activity (% of those who have ever undertaken career planning)

Main source of career planning	Total
Employer/training officer/personnel officer	37.1
Further education providers	8.7
Careers counsellors/psychologists	5.6
Online advice sites	5.4
Government agencies/programs	4.6
Friends/colleagues/family members	4.5
Recruitment/employment agencies	4.2
Self-help books	2.8
Community centre/voluntary organisation	1.6
Career Development Association of Australia website	0.2
Other	5.7
Can't say	19.5
Total	100

N=392

Table 15: How the main source of the most recent career planning activity was found (% of those who have ever undertaken career planning)

How the main source of the most recent career planning activity was found	Total
Through a work program	38.4
Recommended by a friend/colleague/family member	10.8
Undertook an internet search	10.6
Saw an advertisement	4.4
Recommended by a recruitment/employment agency	3.9
Through the Career Development Association of Australia	0.4
Other	13.0
Can't say	18.6
Total	100

N=392

Barriers to uptake of career planning among mature age Australians

The most common reason respondents who had been engaged in the workforce during the past five years cited for not having previously undertaken career planning was that they did not need to/did not intend to undertake paid or unpaid work (28%). The respondent then stated that career planning would not help them (18%) and that career planning was not important (14%) (Table 16). 'Other' responses most commonly included being satisfied with their career or current job and therefore these respondents said they did not require career planning.

Males, when compared with females, more commonly said that they did not need career planning, they did not think that it would help them or that it was not important. Females more frequently said than males that time restraints and 'not knowing where to go for advice/not understanding what was involved' were barriers to engaging in career planning. Not thinking that career planning would help was the most common reason cited by those employed full-time for not previously undertaking career planning (19%), closely followed by stating that they did not think it was important (18%). For those employed part-time, the most common reason for not undertaking career planning was that they did not need to/did not intend to undertake paid or unpaid work (23%), followed by stating that career planning would not help them (22%). Cost was a minor barrier for those earning lower incomes (for more information on the demographic breakdown see Appendix, Table A.7).

Table 16: Reasons for not previously undertaking career planning (% of those who have not undertaken career planning)

Reasons for not previously undertaking career planning	Male	Female	Total
Don't need to/don't intend to undertake paid or unpaid work	30.1	25.5	27.8
Don't think it would help	19.5	16.3	17.9
Don't think it is important	16.6	10.9	13.8
Don't know where to go to get advice/don't understand what it involves	6.9	11.7	9.2
Don't have time	6.8	10.0	8.4
Don't think I could afford it	4.6	9.0	6.8
Not supported by employer	4.1	6.8	5.4
Not supported by family	0.0	1.1	0.5
Other	12.1	11.8	12.0
Can't say	17.7	18.9	18.3

N=594

Note: Total does not sum to 100% as multiple responses were allowed

Motivators to uptake of career planning among mature age Australians

The most common reason respondents gave for recently undertaking career planning was to seek advice on preparing for/transitioning to retirement (31%). This was followed by seeking guidance on learning, education or training courses relevant to their needs (21%) and seeking assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs (18%) (Table 19).

Males were more likely to engage in career planning for advice on preparing for/transitioning to retirement compared with females. Compared with males, females were more likely to undertake career planning for guidance on learning, education and training courses relevant to their needs, and for assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs. A higher proportion of females cited engaging in career planning for guidance on career progression than males, while a higher proportion of males reported seeking career planning for information on how to start up their own business/become a consultant compared with females (Table 19). However, because of the small number of responses to some items, these results should be interpreted with caution. 'Other' responses most commonly mentioned were that career planning was requested/required by an employer.

Table 19: Reasons why career planning was most recently sought (% of those who have ever undertaken career planning)

Reasons for most recently undertaking career planning	Male	Female	Total
Advice on preparing for/transitioning to retirement	33.3	27.9	30.8
Guidance on learning, education and training courses relevant to needs	16.9	26.3	21.3
Assistance to identify interests, skills, strengths, weaknesses/matching to suitable jobs	15.6	21.4	18.3
Guidance on career progression	13.1	19.7	16.2
Guidance on gaining employment	12.7	13.6	13.1
Guidance on changing careers and information on future labour market needs/trends	7.2	10.7	8.8
Information on how to start up your own business/become a consultant	11.1	4.1	7.8
Other	6.3	3.1	4.8
Can't say	12.2	14.7	13.4

N=392

Note: Total does not sum to 100% as multiple responses were allowed

Of those who reported undertaking career planning in the past three years, 74% also reported undertaking learning, education or training activities in the past three years. Comparatively, among those who had not recently undertaken career planning, only 38% reported recently engaging in learning, education or training activities (Table 20).

Table 20: Recent career planning participation by recent learning, education, training participation (% of those who have ever undertaken career planning)

	Undertook learning, education, training in past three years	Did not undertake learning, education, training in past three years	Total
Undertook career planning in the past three years	73.9	26.1	100
Did not undertake career planning in the past three years	37.7	62.3	100

N=368

Discussion

This study has provided new insights into career planning among mature age Australians, including perceived importance, awareness, information seeking, prevalence and barriers and motivators to undertaking career planning. Results show that many mature age people do not believe career planning is important for contributing to their quality of life as they get older. This shows that many individuals may not be aware of how important career planning is for mature age adults, and the protective benefits it can provide (e.g. extend working life, protect against unemployment).

Perceived importance of career planning for contributing to quality of life was found to be significantly lower among those aged 60–69 years compared with those aged 50–59 years, and similar to those aged 70+. While it was anticipated those 70 years or older would not consider career planning to be important for contributing to their quality of life (as this group are predominantly permanently retired), it is of concern that those aged between 60 and 69 were similar in their views of career planning, as the benefits of career planning are still relevant for this age group (e.g. supporting later life careers/transitioning to retirement). These results suggested that although raising awareness is needed across all age groups, tailored campaigns targeting those approaching retirement would be of value.

Awareness of the different sources of career advice for mature age people was low across all population groups, with seniors reporting that further education providers and government agencies were the most common sources of career planning advice of which they were aware. These findings demonstrated that mature age people may be unsure of the different options available to obtain career planning advice suited to their needs, or an indication that career planning services for mature age people were not readily available, accessible or publicised.

The low proportion of older people attempting to access career planning information in the past three years further confirmed that many mature age people may not be aware of the importance of career planning and the benefits it can provide. Logistic regression revealed that individuals most likely to seek career planning information included females, those aged 50–59 years and those with a Bachelor's degree or higher qualification. Again, the proportion of those attempting to access career planning information declined with age, supporting the premise for targeted campaigns, with a focus on tailored messages that promote the benefits career planning can have for mature age people across different stages of their career (e.g. supporting and extending the career for those aged 50–59 years and supporting transition to retirement for those aged 60–69 years).

Females, compared with males, more commonly reported seeking career planning advice. It is encouraging that females were more interested in seeking career planning information, given that on average they have lower superannuation balances than males. So it is important they take steps to guarantee continued participation in the workforce to ensure sufficient retirement funds. In contrast, it is concerning that males appeared more reluctant to seek career planning advice, as many male-dominated occupations are physically demanding, requiring consideration of a switch to less labour intensive roles as men get older. This is a key example where career planning can benefit mature age people who may need to change jobs in the future, by helping them to examine their transferable skills or plan for training they may need to undertake. Again, males may be a distinct group that need tailored campaigns to raise awareness and encourage

uptake. Those who had not finished high school were less likely to seek career planning advice than those who had a Bachelor's degree or higher qualification. Those with fewer qualifications are yet another sub-group that can greatly benefit from career planning, as not having current skills suited to labour market demands can leave these workers at higher risk of unemployment or early retirement.

Seniors reported that further education providers were the most common source of information they would go to if they were considering undertaking career planning. This was closely followed by friends, colleagues or family members and online advice sites. The most popular online sources for career planning information were a general Google search, further education provider websites and industry-specific websites. These communication channels should be considered when developing awareness-raising campaigns for older people that promote the benefits of career planning and options for information and advice.

Mature age people reported there was a significant level of difficulty in finding career planning information. Difficulties in accessing career planning information can be a barrier to uptake of career planning. Therefore, making career planning information more accessible for mature age people through a number of communication channels (not just online), is vital to increasing career planning participation rates.

The results of this study highlighted the possible relationship between accessing career planning information and undertaking career planning. Of those who had attempted to access career planning information in the past three years, over half reported also undertaking career planning in the past three years. Alternatively, the majority of those who had not recently attempted to access career planning information reported they had never or not recently undertaken career planning. There were a small proportion of mature age people who reported recently undertaking career planning despite not having recently sought career planning information. A possible explanation for this disparity is that these individuals may be employed by organisations that encourage career planning, offer in-house programs and provide information to employees, therefore reducing the need for these individuals to actively seek career planning information themselves. Of particular note is that many mature age people reported recently seeking career planning information but had not recently undertaken any career planning. The findings in this study did not identify any population groups who were much more likely to seek career planning information but not undertake it. Further research is needed to explore possible explanations for this result; for example, did they lose interest, were they unable to find career planning information or services suited to their needs.

Findings from this study show that over half of those engaged in the workforce during the past five years had never undertaken any activities to plan for their career, including even minor activities such as identifying personal interests, strengths and weaknesses, through to career goal setting and seeking career advice. Individuals more likely to have ever undertaken career planning in the past were those with a Bachelor's degree or higher qualification and those earning higher incomes. In contrast, those with fewer qualifications and earning a low income were not as likely to have ever participated in career planning. Further research could explore if these findings are attributable to occupations requiring higher qualifications and earning higher salaries necessitating a higher degree of career planning or if career planning is more accessible for those with higher qualifications/incomes.

Those with fewer qualifications and individuals earning lower incomes can benefit greatly from planning for their career, but this is a group that may be more vulnerable to the barriers to career planning and associated activities such as training (e.g. cost, lack of confidence about engaging in training). Perceptions that career planning is mostly for young people or those in high-status positions (e.g. CEOs) may also contribute to lower uptake of career planning among those with fewer qualifications and those earning lower incomes (the second report in this series will further explore perceptions of career planning among mature age people). Campaigns aimed at encouraging career planning need to promote the benefits for individuals of all socioeconomic backgrounds and occupations.

The findings of the study indicated that career planning may not be viewed as an ongoing process. For example, of those who had been engaged in the workforce during the past five years, only one fifth of respondents indicated they had undertaken career planning in the past three years. The majority indicated they had either never or not recently undertaken career planning. Similarly, of those who had reported ever undertaking career planning in the past, almost half indicated they had not recently engaged in any career planning activities, a pattern that was more common among males. Exploration of effective strategies to encourage individuals to undertake career planning on an ongoing basis would assist in its benefits being more fully realised.

A possible barrier to career planning participation among mature age people may be that career planning is perceived as an activity that should be driven by employers. For those who participated in career planning in the past three years, the most recent activity undertaken was generally funded by the employer, with a small proportion reporting they had personally funded the most recent career planning activity. Additionally, the most common provider of the most recently career planning activity undertaken was by far the employer/training officer/personal officer, and the most common way people reported finding out about the most recent career planning activity undertaken was through a work program. Career planning needs to be viewed as everyone's responsibility (individuals, organisations, and government) to entrench it into society.

The most common reason mature age people reported for not having ever undertaken career planning included that they did not need to or did not intend to undertake paid/unpaid work, followed by they did not think that it would help them and that they did not think career planning was important. These reasons were more frequently mentioned by males, which might explain the lower likelihood of them seeking career planning information, or it may also point to a lower awareness of the benefits of career planning among males. Almost one-fifth of mature age people could not say why they had not undertaken career planning in the past, pointing to a lack of awareness of the importance of career planning and the benefits it can provide for mature age people. Affordability did not appear to be a common barrier to career planning participation, with only a small proportion citing it as an issue. However, as the majority of people who did not participate in career planning also did not seek information on career planning, these individuals may not be aware of potential costs involved, and therefore did not rate cost as a barrier.

The most common reason mature age people gave for recently undertaking career planning was to seek advice on preparing for/transitioning to retirement, highlighting the need for career planning information and services to be tailored for older people. Seeking guidance on learning, education and training courses relevant to their needs as well as seeking assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs were also popular reasons for undertaking career planning. Understanding factors that motivate older people to engage in career planning is important for tailoring services to the specific needs and life events relating to mature age people (this will be explored in greater detail in the second report of this series).

The majority of those who reported undertaking career planning in the past three years also reported undertaking learning, education or training activities during the past three years, while a much smaller proportion of those who had not recently undertaken career planning reported recently engaging in learning, education or training activities. For career planning to be used as a mechanism to encourage individuals to develop skills in line with current and future labour market demand (to protect against unemployment and premature retirement), further research is required to explore the successive factors involved in how career planning may encourage uptake of learning, education or training among mature age people.

Conclusion

Much focus is placed on the importance of individuals planning for their finances, retirement, housing and health to support productive ageing. However, little attention is dedicated to planning for a career in later life, given all with these areas are interconnected. A person's career and their longevity in the paid workforce have a direct impact on their finances. Choice of occupation can influence when an individual retires (e.g. if they work in an occupation where jobs are disappearing and do not re-skill they may face early retirement) and a person's occupation may also affect their health (e.g. physically demanding roles), which may result in early retirement if they have not considered an alternative, less labour-intensive career.

Increasing longevity, the changing nature of the workforce (e.g. globalisation, technological advancements), shifts in working population (e.g. Australia's rapidly ageing population is predicted to create future labour shortages), and the increasing pension age create the need for many individuals to extend their working lives. So it is increasingly important for all individuals to plan for the future, especially those who have limited qualifications or are employed in declining industries or occupations. This study revealed that a significant proportion of adults do not appear to be aware that the evolving nature of the labour market necessitates individuals to continuously improve their skills, which requires individuals to plan and manage their career.

Due to its critical role in supporting mature age participation, greater recognition of the importance of career planning is needed, to encourage mature age people to proactively plan for their career and consider ongoing learning options before a crisis hits. Action, such as awareness raising campaigns promoting the benefits of career planning for older people, is required to encourage career planning participation among all mature age adults. This study suggested that targeted campaigns may be required for people aged between 60 and 69 years, for males, for those with fewer qualifications and for those earning lower incomes. Furthermore, career planning services need to be accessible, affordable, and provide information and advice relevant to the needs of individuals of all socioeconomic backgrounds and occupations, across all ages and throughout all life stages.

Future research could focus on examining the economic and social benefits of career planning for mature age Australians including measuring their effects on a range of labour-market participation outcomes (e.g. length of unemployment, return to the workforce).

NSPAC is preparing a second report, which will examine career planning perceptions, experiences and needs among mature age people and their future intentions for engaging in career planning. It is anticipated this report will be released in the second half of 2015. A factsheet on career planning is also available on the Productive Ageing Centre website productiveageing.com.au.⁶⁸

⁶⁸ National Seniors Productive Ageing Centre. (2015). *Career planning: Supporting mature age employment through career planning*. Melbourne: National Seniors Productive Ageing Centre.

Appendix

Table A.1: Perceived importance that career planning has for contributing to quality of life as one gets older (% of all respondents)

		Not at all important	Somewhat important	Very important	Can't say	Total
	Total	50.1	20.8	12.9	16.2	100
Gender	Male	51.9	21.0	13.5	13.5	100
	Female	48.5	20.6	12.2	18.7	100
Age	50–59	39.3	31.1	20.4	9.3	100
	60–69	52.4	23.3	10.9	13.3	100
	70+	54.8	8.1	10.3	26.8	100
Employment Status	Part-time	42.6	38.4	15.6	3.4	100
	Full-time	35.4	39.6	21.0	4.0	100
	Permanently retired	59.3	7.1	8.0	25.6	100
	Other	45.1	21.4	16.1	17.4	100
Personal Income	Up to \$39,999	53.3	13.8	10.2	22.7	100
	\$40,000–\$79,999	50.1	23.7	15.1	11.1	100
	\$80,000+	43.4	35.1	17.0	4.5	100
Occupation	Manager/Professional	43.2	30.8	18.8	7.1	100
	Other	47.3	27.4	14.5	10.8	100
Education	Not finished HS	49.6	20.1	9.8	20.5	100
	Finished HS	52.4	18.0	13.4	16.2	100
	Bachelor+	49.6	23.3	16.7	10.4	100

N=1873

HS = high school

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales)

Table A.2: Attempted to access information about career planning in past three years (% of those engaged in the workforce during the past five years) by gender, age, employment status, personal income, occupation and education

		Yes	No	Can't say	Total
	Total	16.4	81.4	2.2	100
Gender	Male	14.0	83.7	2.2	100
	Female	19.0	78.9	2.1	100
Age	50–59	23.9	74.3	1.7	100
	60–69	13.8	83.9	2.3	100
	70+	4.3	92.7	3.1	100
Employment status	Part-time	14.4	84.4	1.2	100
	Full-time	21.7	75.9	2.5	100
	Permanently retired	7.7	89.8	2.5	100
	Other	32.1	66.5	1.4	100
Personal Income	Up to \$39,999	14.5	83.9	1.6	100
	\$40,000–\$79,999	16.0	81.6	2.5	100
	\$80,000+	19.8	79.1	1.1	100
Occupation	Manager/ professional	19.9	79.5	0.6	100
	Other	13.8	83.1	3.1	100
Education	Not finished HS	12.0	84.8	3.2	100
	Finished HS	17.6	82.0	0.3	100
	Bachelor+	20.7	77.4	1.9	100

N=1140

HS = high school

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales)

Table A.3: Having undertaken career planning at some point (% of those engaged in the workforce during the past five years) by gender, age, employment status, personal income, occupation and education

		Yes	No	Can't say	Total
	Total	40.0	57.1	3.0	100
Gender	Male	41.1	55.0	3.9	100
	Female	38.7	59.3	2.0	100
Age	50–59	41.2	56.5	2.3	100
	60–69	39.5	57.2	3.2	100
	70+	37.9	58.5	3.6	100
Employment status	Part-time	37.5	59.9	2.6	100
	Full-time	44.8	52.8	2.5	100
	Permanently retired	36.3	59.0	4.7	100
	Other	44.4	53.4	2.1	100
Personal Income	Up to \$39,999	33.5	64.0	2.5	100
	\$40,000– \$79,999	37.2	59.3	3.4	100
	\$80,000+	53.2	45.1	1.7	100
Occupation	Manager/professional	50.4	48.6	1.0	100
	Other	32.8	62.9	4.3	100
Education	Not finished HS	27.2	68.3	4.5	100
	Finished HS	38.3	59.4	2.3	100
	Bachelor+	55.4	43.2	1.4	100

N=1140

HS = high school

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales)

Table A.4: Having undertaken career planning in the past three years (% of those engaged in the workforce during the past five years) by gender, age, employment status, personal income, occupation and education

		Recently undertaken career planning	Not recently /never undertaken career planning	Can't say	Total
Total		21.1	78.2	0.7	100
Gender	Male	19.8	79.5	0.7	100
	Female	22.6	76.8	0.6	100
Age	50–59	25.5	74.1	0.3	100
	60–69	19.8	79.3	0.8	100
	70+	11.4	87.7	0.9	100
Employment status	Part-time	17.3	82.0	0.7	100
	Full-time	26.9	72.7	0.5	100
	Permanently retired	14.5	85.1	0.4	100
	Other	32.7	65.9	1.4	100
Personal Income	Up to \$39,999	18.3	80.7	1.1	100
	\$40,000– \$79,999	19.5	80.5	0.0	100
	\$80,000+	26.9	71.7	1.4	100
Occupation	Manager/professional	28.3	70.8	0.9	100
	Other	15.9	83.6	0.5	100
Education	Not finished HS	14.2	84.9	0.9	100
	Finished HS	19.3	80.7	0.0	100
	Bachelor+	29.6	69.5	0.9	100

N=952

HS = high school

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales).

Table A.5: Frequency of undertaking career planning in the past three years (% of those who have ever undertaken career planning) by gender, age, employment status, personal income, occupation and education

		Not at all	Once or twice	Three or more occasions	Can't say	Total
Total		46.7	38.9	12.8	1.6	100
Gender	Male	51.8	36.1	10.4	1.7	100
	Female	40.9	42.1	15.5	1.5	100
Age	50–59	38.7	41.8	18.7	0.7	100
	60–69	48.9	38.6	10.4	2.0	100
	70+	68.1	26.5	3.1	2.3	100
Employment status	Part-time	52.9	29.9	15.2	1.9	100
	Full-time	40.2	45.1	13.7	1.0	100
	Permanently retired	60.1	35.5	3.5	1.0	100
	Other	24.9	48.1	23.9	3.2	100
Personal Income	Up to \$39,999	42.8	40.1	14	3.1	100
	\$40,000– \$79,999	49.2	35.5	15.3	0.0	100
	\$80,000+	47.5	38.2	11.8	2.5	100
Occupation	Manager/professional	42.3	42.8	13.1	1.8	100
	Other	51.7	34.1	12.7	1.4	100
Education	Not finished HS	46.6	42.3	7.8	3.2	100
	Finished HS	49.5	28.7	21.8	0.0	100
	Bachelor+	45.8	42.0	10.7	1.5	100

N=1140

HS = high school

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales)

Table A.6: Having undertaken career planning in the past three years (% of those who have previously attempted to access career planning information in the past three years) by gender, age, employment status, personal income, occupation and education

		Recently undertaken career planning	Not recently/never undertaken career planning	Total
Total		58.1	41.9	100
Gender	Male	54.8	45.2	100
	Female	60.6	39.4	100
Age	50–59	57.6	42.4	100
	60–69	57.0	43.0	100
	70+	100	0.0	100
Employment status	Part-time	51.2	48.8	100
	Full-time	62.9	37.1	100
	Permanently retired	62.4	37.6	100
	Other	53.2	46.8	100
Personal Income	Up to \$39,999	47.5	52.5	100
	\$40,000– \$79,999	61.0	39.0	100
	\$80,000+	63.2	36.8	100
Occupation	Manager/professional	63.2	36.8	100
	Other	51.7	48.3	100
Education	Not finished HS	50.2	49.8	100
	Finished HS	50.4	49.6	100
	Bachelor+	67.0	33.0	100

N=146

HS = high school

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales)

Table A.7: Reason for not having ever previously undertaken career planning (% of those who have not undertaken career planning) by gender, age, employment status, personal income, occupation and education

		Don't need to/don't intend to undertake work	Don't think it would help	Don't think it is important	Don't know where to go /don't understand what is involved	Don't have time	Can't afford	Not supported by employer	Not supported by family	Other	Can't say	Total
	Total	27.8	17.9	13.8	9.2	8.4	6.8	5.4	0.5	12.0	18.3	100
Gender	Male	30.1	19.5	16.6	6.9	6.8	4.6	0.0	4.1	12.1	17.7	100
	Female	25.5	16.3	10.9	11.7	10.0	9.0	1.1	6.8	11.8	19.0	100
Age	50–59	19.6	19.8	16.8	11.9	10.8	9.4	6.9	0.5	9.4	18.0	100
	60–69	30.7	17.0	12.2	8.0	7.5	6.0	5.4	0.6	13.0	18.4	100
	70+	40.1	17.1	14.1	7.7	5.2	1.8	0.0	0.0	14.3	19.2	100
Employment status	Part-time	23.1	21.6	16.6	7.0	8.8	4.7	3.6	0.0	14.0	18.1	100
	Full-time	14.9	18.8	17.6	11.1	10.6	8.9	7.2	1.2	13.0	21.1	100
	Permanently retired	52.3	10.8	7.7	8.6	2.8	3.6	5.5	0.6	7.6	16.2	100
	Other	18.6	29.9	3.8	12.7	8.3	18.6	1.3	0.0	9.9	18.9	100
Personal Income	Up to \$39,999	30.4	16.6	13.3	8.7	8.3	7.0	5.7	0.0	10.5	16.4	100
	\$40,000–\$79,999	25.0	16.9	16.1	12.4	8.9	7.9	5.3	0.5	14.1	18.4	100
	\$80,000+	28.2	25.6	15.2	5.1	7.5	4.8	6.1	0.9	11.9	15.3	100
Occupation	Manager/professional	27.9	20.8	15.6	6.3	10.2	4.9	4.9	0.5	15.3	13.3	100
	Other	28.2	17.1	12.7	10.2	7.2	7.6	5.8	0.6	10.1	21.1	100
Education	Not finished HS	22.4	14.7	15.6	11.2	10.2	8.3	6.5	0.8	8.5	23.9	100
	Finished HS	33.0	16.0	11.2	9.8	7.4	7.8	3.8	0.0	16.3	14.9	100
	Bachelor+	31.9	25.9	13.5	5.6	6.3	3.3	5.4	0.6	13.5	11.6	100

N=594; HS = high school

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales)



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