

**BARRIERS TO MATURE AGE
LABOUR FORCE ENGAGEMENT
IN AUSTRALIA: REPORT ON THE
2011-12 NATIONAL SURVEY ON
THE BARRIERS TO EMPLOYMENT
FOR MATURE AGE PEOPLE**

Productive Ageing Centre **National Seniors**
Australia

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Prepared on behalf of the Consultative Forum
on Mature Age Participation by National Seniors
Productive Ageing Centre

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REPORT ON THE 2011-12
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A literature review prepared by the Social Policy Research Centre at the University of New South Wales for National Seniors Productive Ageing Centre (NSPAC) and DEEWR provided important background information on the barriers presented herein.

EXECUTIVE SUMMARY

Australia faces significant challenges in coming years from an ageing population as the large cohort of ‘baby boomers’ approach retirement. Increasing the relatively low employment participation of mature age people (aged 45 years and over in this report) in Australia is an effective means of meeting the economic challenges presented by this significant demographic change. This will help these workers fund their retirement, broaden the tax base and, most importantly, fully utilise the skills, experience and mentoring abilities of the mature age population. In response to these challenges, successive federal governments have introduced a number of policies and programs to increase the mature age employment rate, in areas such as re-training and re-skilling, Age Pension and superannuation reform, and Age Discrimination legislation. However, significant barriers to improving mature age employment still exist.

The first report for the Consultative Forum on Mature Age Participation prepared on behalf of the Forum by National Seniors Productive Ageing Centre (NSPAC) identified 14 barriers preventing mature age people participating in the workforce. The barriers cover diverse issues, including illness and injury, re-training, the tax transfer system, superannuation, and age discrimination. This report seeks to measure the prevalence of these barriers using results from the first nationally representative Survey of Barriers to Employment for Mature Age Australians of 3007 Australians aged 45-74 years. This report also analyses how the prevalence of these barriers differ by demographic and economic characteristics, examines the degree to which individual barriers interact, assesses the impact of barriers on hours lost to the Australian labour market and economy, and contrasts the findings of the survey with the views of employers in the 2010 DEEWR Survey of Employers.

Some key findings of the Survey include that illness, injury and disability (including physical and mental health) was reported as preventing one-fifth of the total population aged 45-74 from working or looking for work in the last 5 years, and flexible working arrangements would help 59% of non-employed ill people to be able to work.

Age discrimination during job search appears to be particularly prevalent, with 36% of job seekers reporting having experienced exclusion while looking for a job in the last 5 years and attributing it to their age, while 83% believe it to be an issue in Australia.

Care-giving responsibilities are reported as preventing around one-third of care-givers from working or working more hours; flexible work patterns would help 61% of non-employed carers and half of employed carers work or work more.

There appears to be significant unmet demand for workplace training, with over one-third of workers being unable to attend some form of training that they wanted to in the past 5 years.

Declines in superannuation balances in recent years have impacted on workforce participation, 40% of those not retired report that they will delay their retirement by an average six years. The availability of tax-free superannuation after age 60 appears to be influencing around one-sixth of non-retired people to delay retirement. The attractiveness of leisure time is reported as the third most important reason for people deciding when to retire, with five-sixths stating it as a ‘very important’ or ‘somewhat important’ reason.

The report uses different methods of ranking the barriers. Measures of raw and adjusted prevalence rank superannuation, illness, injury and disability, and age discrimination highly, while tax transfer system and re-entry issues for very long term unemployed (VLTU) rank lower. Rankings based on the impact of the barriers on hours worked demonstrate that illness, injury and disability and flexible work arrangements for the ill and care-givers are also significant barriers.

The prevalence of the barriers varies significantly by socio-economic and demographic groups within the population. People with low income and low education appear to be particularly vulnerable to experiencing certain barriers. The older people within the surveyed cohort are more likely to be affected by illness, injury and disability, while the younger people within the cohort are more likely to experience care-giving responsibilities as a barrier while being more responsive to flexible work arrangements.

Experience of multiple barriers is also an issue among mature age people. Illness and age discrimination in particular appear to interact significantly with other barriers. For example, reported job search exclusion attributed to age is highest for the unemployed or very long-term unemployed and those experiencing a mismatch of skills and experience with industry or employer demands.

Projections of the impact of certain barriers on labour supply over time show that introducing greater flexibility for a person with an illness or care-giving responsibilities could lead to almost 450 000 potential employees by 2031, or just under 12.5 million hours per week. There is also significant potential unmet demand for hours worked by those not in the labour force (NILF) and, for women in particular, part-time workers. For males, for some barriers, the effects are stronger for the unemployed.

The results from the DEEWR Survey of Employers suggest that those organisations that currently employ mature age workers have more positive attitudes towards mature age workers themselves. However, although the sizeable majority of employers state there are minimal challenges of employing mature workers, a minority tended to agree with statements presenting a potentially negative view of mature age workers.

The first nationally representative survey of its kind has provided evidence of the prevalence and impact of barriers to mature age employment participation in Australia. The findings can be used to develop policies and programs to fully utilise from the skills and experience of older workers. Future research could seek to reconcile findings from mature age people and employers by directly comparing self-reported data from employees and employers, attempt to explore some barriers in greater detail and contrast the findings with those of younger Australians.

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1. INTRODUCTION

The ageing of the Australian population presents numerous challenges for the Australian economy and community. Importantly, it also presents great opportunities. Mature age people have a wealth of skills and experience to bring to the economy and their communities, and to share with younger generations.

The large cohort of 'baby boomers' are approaching the eligibility age for the Age Pension, and so in coming years will begin retiring from employment. This will increase pressure on Government expenditure on pensions and health care, while also reducing the tax revenue from employed workers.

Increasing the employment participation of mature age people (aged 45 years and over¹) is a clear means of overcoming the economic challenges of an ageing population. It will increase the ability of people to fund their own retirement and lessen reliance on Government payments. Further, a higher proportion of mature age people in employment will increase the Government's revenue base, as well as potentially lowering the costs associated with ill health. Increasing mature age employment participation has been stated as a key public policy priority in the *Intergenerational Report 2010*.ⁱ

However, Australia has relatively low levels of mature age employment compared to many other OECD countries, including the USA, UK, Canada and New Zealand.ⁱⁱ In addition to the fiscal challenges this presents, Australian employers also suffer a cost by not fully utilising the skills, experience and mentoring abilities of the mature age population. Encouragingly, however, the employment participation rate of mature age Australians had been increased in the past decade, especially among women, offsetting the declines in male participation in preceding years.ⁱⁱⁱ

In response to these challenges, the Federal Government has introduced a number of policies and programs to increase the mature age employment rate, including re-training and re-skilling, job search support programs and programs designed to change employer attitudes to employing mature age workers. Other initiatives to raise employment participation include a raise in the Age Pension eligibility age from 65 to 67 years beginning in 2017, increasing the earliest age people can access their superannuation, and legislating the *Age Discrimination Act 2004* (Commonwealth).

Despite these efforts, there remains further scope for Australia to engage economically inactive people aged over 45. An understanding of the barriers preventing more mature age people from seeking work is necessary to develop appropriate policy and programmatic responses.

Older workers and job seekers are not a homogeneous group and many factors may influence their ability to obtain/retain suitable work, particularly in the last 20-30 years of working life. The barriers people face can be grouped into:

- personal barriers (that will be specific to each individual)
- structural barriers (that affect whole groups).

Structural barriers may exist at:

- the systemic level (e.g. age discrimination, legislative impediments (e.g. workers compensation, superannuation), work design and structures)
- the industry level (industries undergoing major structural changes)

¹ The lower limit of 45 years was used for our sample to examine the experiences, attitudes and intentions of people approaching mature age (50 years and above).

- the enterprise level (individual organisation or work units facing structural changes).

An individual may, of course, be affected by both personal barriers and structural barriers. There are a number of structural barriers to mature age employment and labour force participation more generally, based on research from both Australia and internationally.^{iv}

These barriers are:

- discrimination in employment on the basis of age
- care-giving responsibilities
- flexibility of employment arrangements
- issues around private recruitment firm practices
- job search assistance
- leisure time trade-off
- mental health barriers
- mismatch of skills and experience with industry demands
- physical illness, injury and disability
- re-entry issues barriers of the Very Long-Term Unemployed
- re-training and up-skilling barriers
- superannuation
- tax transfer system
- workplace barriers.

2. BACKGROUND AND CONTEXT

The first report for the Consultative Forum on Mature Age Participation prepared on behalf of the Forum by National Seniors Productive Ageing Centre, sought to document:

1. the importance of mature age employment participation in the context of population ageing in Australia
2. the fourteen barriers to mature age employment participation, as ranked by the Forum
3. existing evidence for the presence of each barrier from academic literature, published data sources and current Government responses.

This report builds upon the previous by providing evidence from the Survey of Barriers to Employment for Mature Age Australians. Specifically, this report utilises the results from this first nationally representative survey of 3007 mature age Australians aged 45-74 to elicit: (1.) the prevalence across the barriers to mature age participation, (2.) potential interaction of the barriers, and (3.) the role of demographic and economic factors in explaining differences in experiencing the barriers.

Before turning to the analysis of these new data, in this section we overview previous research addressing each barrier. For a more detailed account, please refer to the Forum's first report^v. In summary, the first report identified the following barriers to the access and continued participation of mature age Australians in the labour market:

Discrimination in employment on the basis of age

Australian and international research has identified that discrimination against older workers is one of the least acknowledged barriers to workforce participation.^{vi-vii} It can manifest both directly and indirectly in both the recruitment and retention of staff. For example, euphemisms such as being unable to fit into the current work team, being overqualified, or lacking up-to-date skills, being inflexible, slow or unwilling to learn, or concerns about health and fitness are often used.^{viii} Age discrimination, real or perceived, can cause mature age people to 'self-select' out of the labour market. Often age discrimination interacts with other barriers, especially issues with private recruitment agencies, re-training and job search assistance.

Care-giving responsibilities

Australian studies show that living arrangements and care-giving responsibilities significantly impact mature age people's ability to secure and retain employment.^{ix} Many women have to disrupt their careers due to child care and other caring responsibilities, and as a result have lower income and superannuation savings in retirement. Overall, the labour force participation rate of primary carers is substantially lower than those without caring responsibilities; this is especially the case for full-time employment.^x

Flexibility of employment arrangements

The ability to work part-time or flexible hours has been found to be an important facilitator, after good health, for older people to work beyond retirement age.^{xi-xii} Flexible employment arrangements can also increase the employment participation of older Australians who face other barriers to working, such as physical illness, injury or care-giving responsibilities.^{xiii}

Issues around private recruitment firm practices

The greater role of private recruitment agencies as intermediaries between job seekers and employers means that age-based discrimination is increasingly likely to be experienced at the recruitment stage.^{xiv} Studies have found that recruitment agencies are reluctant to accept older workers as clients or recommend them to employers.^{xv} This is particularly prevalent within the Information and Communications Technology (ICT) industry, which is seen as having a youth focused culture.^{xvi}

Job search assistance

The availability of appropriate job search assistance is important in determining whether mature age Australians can find employment. Mature age job seekers can have trouble finding employment because of out-dated job search skills, having skills and knowledge that are not in demand in the present labour market and facing age discrimination.^{xvii} This can discourage mature age workers from seeking employment, or to settle for 'any job' rather than appropriate work. Programs providing job search assistance that are tailored to older workers and linked to local labour markets are especially important in helping job seekers.^{xviii}

Leisure time trade-off

Efforts to increase employment participation of mature age Australians are challenged by a tendency for many to retire early because of the attractiveness of leisure activities such as travel or spending more time with family and friends. Attitudes within the community have been broadly supportive of early retirement for many years and, along with Government policy, have reinforced the trend to early retirement.^{xix} Early retirement has a detrimental effect on the Australian economy because the skills and knowledge of mature age people can make a substantial contribution to productivity, as well as mentoring younger workers.^{xx} As Australians are living longer, healthier lives, there is also an increased likelihood that those that retire early will use their superannuation and therefore become more reliant on the public purse.

Mental health barriers

The connections between mental illness and early retirement, job loss, unemployment, or difficulties re-entering employment have been identified in several Australian studies.^{xxi-xxii} It has been estimated that the annual costs in Australia of depression in the workforce costs are \$12.6 billion, with much due to lost productivity and job turnover.^{xxiii} One study found that mental illness had a larger impact on labour force participation than heart disease and diabetes.^{xxiv} Further, in 2003 about half of all Australians aged 45-64 who were not in labour force were reported having a form of long-term mental or behavioural disorders.^{xxv}

Mismatch of skills and experience with industry demands

The transformation in the Australian economy in recent decades, with a decline in manufacturing jobs and an increase in occupations in the services and information technology sectors, means that some mature age people have skills and experience that suited industry needs in previous decades, but less so in the modern economy. Internationally, an OECD survey of 21 countries found a major barrier faced by mature workers was insufficient skills relative to technological requirements, and this was exacerbated by a lack of assistance and/or motivation to upgrade skills.^{xxvi} The mismatch of skills and experience with industry's demand for labour is felt most acutely by older people with low education.

Physical illness, injury and disability

Physical health, injury or disability have been found from a number of studies to have a major impact on early retirement, job loss, unemployment, or difficulties re-entering employment. Research from Australia found that the probability of employment for men with poor health is significantly lower than those who reported their health was in good condition.^{xxvii} Further, long-term illness or disability is a major reason reported for not wanting to work, accounting for over two-thirds of males aged 50-54 years (68%) and over half aged 55-59 (54%).^{xxviii} In the UK, recent research found that the most common reason given for leaving a job was health problems (31%).^{xxix}

Re-entry issues barriers of the Very Long-Term Unemployed

Very long term unemployment (VLTU) is defined as unemployment of 24 months or more in duration. Structural changes to the economy in recent decades have led to significant changes in the kinds of skills in demand, such as up-to-date computer-based skills. Many low-skilled mature age workers either have been displaced or were forced to undertake voluntary retirement, while many unemployed mature age job seekers have experienced long term difficulties in re-entering the workforce. Around 26% of very long-term unemployed job seekers registered with Job Services Australia are 50 years and over, while mature age job seekers aged 55 years and over experience an average duration of unemployment since last full-time job of 71 weeks compared to 37 weeks for job seekers aged 25-44 years.^{xxx-xxxi}

Re-training and up-skilling barriers

The Intergenerational Report 2010 states that a key public policy priority in Australia is to support mature age participation through practical measures such as re-training and re-skilling programs.^{xxxii} The ability of mature age people lacking prior qualifications to find employment is reliant upon the availability of appropriate training opportunities, as well as their aspirations to upgrade their skills. However, research in Australia has found that existing programs are not suitable for many mature age people, especially those with low levels of prior qualifications and low formal education.^{xxxiii-xxxiv} Furthermore, mature age people can face a significant cost in undertaking training.

Superannuation

The OECD has stated that Australia's superannuation system has helped it to be better placed than many other Western countries to manage the fiscal challenges of population ageing.^{xxxv} However, the availability of superannuation can be a disincentive for mature age Australians participating in the labour force. To help remove this disincentive to working longer, the Government has made changes to superannuation rules in recent years, including increasing the preservation age and allowing people who continue to work to access their superannuation. Many superannuation balances have been adversely affected by financial events in recent years, which may also have impacted on employment participation.

Tax transfer system

There are a number of payments available to mature age Australians both above and below the Age Pension qualifying age. In Australia there is evidence that the tax transfer system is complex and acts as a disincentive for mature age people to work. In particular, the income support system also makes it difficult for people to engage in both paid work and caring responsibilities.

Research has found that one in five pensioners who wanted to work declined part-time employment opportunities because it would cause a reduction in pension entitlements.^{xxxvi} In the 2009/10 Budget the Government announced an increase in the Age Pension qualifying age to 67 years, at a rate of six months every two years, beginning in 2017, to encourage greater employment participation. Incentives such as the Mature Age Worker's Tax Offset are also available. A further reform to encourage employment participation has been making superannuation income from a taxed source tax-free for people over 60 years. Furthermore, the Work Bonus scheme has sought to encourage Age Pensioners to maintain links with the workforce by disregarding an amount of earned income when calculating assessable income for Age Pension purposes. Recent tax reforms have also increased the tax-free threshold, with the aim of encouraging more people into the workforce.

Workplace barriers

Physically demanding occupations or those with difficult conditions are major barriers for many mature age people joining the workforce, and contribute to early retirement. Improving the quality of the working environment can not only attract mature age people into the workforce, but also it can increase longevity in employment. The creation of roles and workplace practices specific to mature age workers, such as the creation of ergonomically sound working conditions, has been suggested as a means to recruit and retain such employees.^{xxxvii}

The importance of the barriers according to the Consultative Forum on Mature Age Participation

Informing the first Consultative Forum report, each Forum member completed 14 short questionnaires covering the importance of each barrier, as well as the feasibility of employer, government or worker interventions to ameliorate the position of mature age workers. Table 1 shows the relative importance of these barriers according to these responses by the Consultative Forum. Physical illness, injury and disability were rated by 100% of Forum members as being of either 'high' or 'very high' importance. The next highest rated barriers in terms of importance were age discrimination and issues around private recruitment firm practices (rated by 87.5% of Forum Members as of 'high' or 'very high' importance). These were followed by mismatch of skills and experience with industry demands, re-training and up-skilling barriers and care-giving responsibilities (85.7%). The two barriers with the lowest ranking are workplace barriers (16.7%) and leisure time trade-off (37.5%).

Table 1: Ranking of the percentage of Consultative Forum Members who rated the importance of each barrier as high or very high, 2011.

Barrier	% high/very high
Physical illness, injury and disability	100.0
Age discrimination	87.5
Issues around private recruitment firm practices	87.5
Mismatch of skills and experience with industry demands	85.7
Re-training and up-skilling barriers	85.7
Care-giving responsibilities	85.7
Flexibility of employment arrangements	75.0
Re-entry issues barriers of Very Long-Term Unemployed	71.4
Superannuation	71.4
Tax transfer system	71.4
Mental health barriers	66.7
Job search assistance	62.5
Leisure time trade-off	37.5
Workplace barriers	16.7

Source: National Seniors Productive Ageing Centre, 2011.

3. RESEARCH OBJECTIVES

The objectives of this report are to:

1. Measure the prevalence of each of the barriers to employment, as discussed in the first Consultative Forum report;
 - The prevalence of each of the barriers to mature age employment is measured using the appropriate questions in the survey. Because there are multiple questions for some barriers, we present prevalence for each relevant question for a barrier.
 - Many barriers are likely to be present for both employed people, job seekers and the retired. In this case we measure the barrier separately for these sub-groups.
 - For each barrier, we will present a summary measure that best represents the overall prevalence of the barrier among the mature age population, with a view to creating an ad hoc ranking among the barriers.
2. Understanding the differences in the prevalence of each of the barriers as they differ by demographic, economic and social characteristics;
 - The relationship of the barriers with the demographic and socio-economic factors will be analysed using modern econometric models. These characteristics include age, sex, place of residence, as well as measures of economic and human capital. Measures of include household income, education and training, country of birth, marital status, place of residence and labour force status.
 - The prevalence of each barrier will be presented for each measure of the demographic and socio-economic factors. Multivariate analysis of how these factors interact with the barriers will also be conducted. This will provide evidence about which population sub-groups are most likely to face each barrier to employment participation, which can support targeted policy and programmatic responses.
3. Examine the degree to which individual barriers interact, creating multiple obstacles for many older Australians attempting to enter the workforce or increase their hours worked;
 - The literature suggests that many of these barriers overlap and are related with each other. We will examine the interaction of these barriers through numerous analyses using the survey data. For example, we use questions exploring perceptions and experiences of age discrimination among mature age workers to construct a summary measure of age discrimination. We then analyse how the summary measure of age discrimination interacts with other barriers. This provides evidences of how age discrimination is manifested.
4. Undertake a simulation exercise to isolate the proportion of hours lost to the Australian labour market and economy due to the stated barriers to entry, and;
 - We will analyse the data further to project the number of hours worked by mature age people. This projection will be conducted by combining standard demographic and labour force projection methods. We will project the number of hours worked by age and sex to 2031 from population projections combined with propensities of mature age Australians to change employment status and the number of hours worked assuming each barrier is not a problem. This information will provide evidence of the contribution that reductions in the extent of each of these barriers will make to employment and productive contribution of mature age people in Australia.

5. Contrast the perceptions of mature age workers and job seekers, with the views of employers as collected in the 2010 DEEWR Survey of Employers.
 - The 2010 DEEWR Survey of Employers collected data from employers about their experiences with and attitudes towards the employment of mature age people. These data are used to contrast the employers' experiences and attitudes employing mature age people with the experiences and perceptions of mature age people. The information in the Survey of Employers about the steps taken to retain those who might retire will also be of use in contrasting the reported information on the experience of mature age people in transitioning to retirement.

4. METHODOLOGY

This section details the data and methodology used for the measurement of prevalence for each of the barriers, data analysis techniques adopted and also a statement of methodology for the projection of population, labour supply and hours worked.

4.1 2011-12 Survey of Barriers to Employment for Mature Age Australians

4.1.1 Overview of Survey Instrument

The Survey of Barriers to Employment for Mature Age Australians comprised a questionnaire of Australians aged 45-74 years. The questionnaire collected information on employment status, experiences, attitudes and perceptions of the barriers to employment for mature age people, as well as demographic and socio-economic information. The lower limit of 45 years was used for our sample to examine the experiences, attitudes and intentions of people approaching mature age (50 years and above), while the upper limit of 74 was used because of the low proportion of those aged 75+ years still employed.

ORC International conducted the Survey of Barriers to Employment for Mature Age Australians on behalf of the National Seniors Productive Ageing Centre. A total of 3007 respondents aged 45-74 were interviewed between November 2011 and January 2012. Prior to fieldwork, a pilot test of 20 respondents was conducted in October 2011. The questionnaire was refined based on these pilot test results.

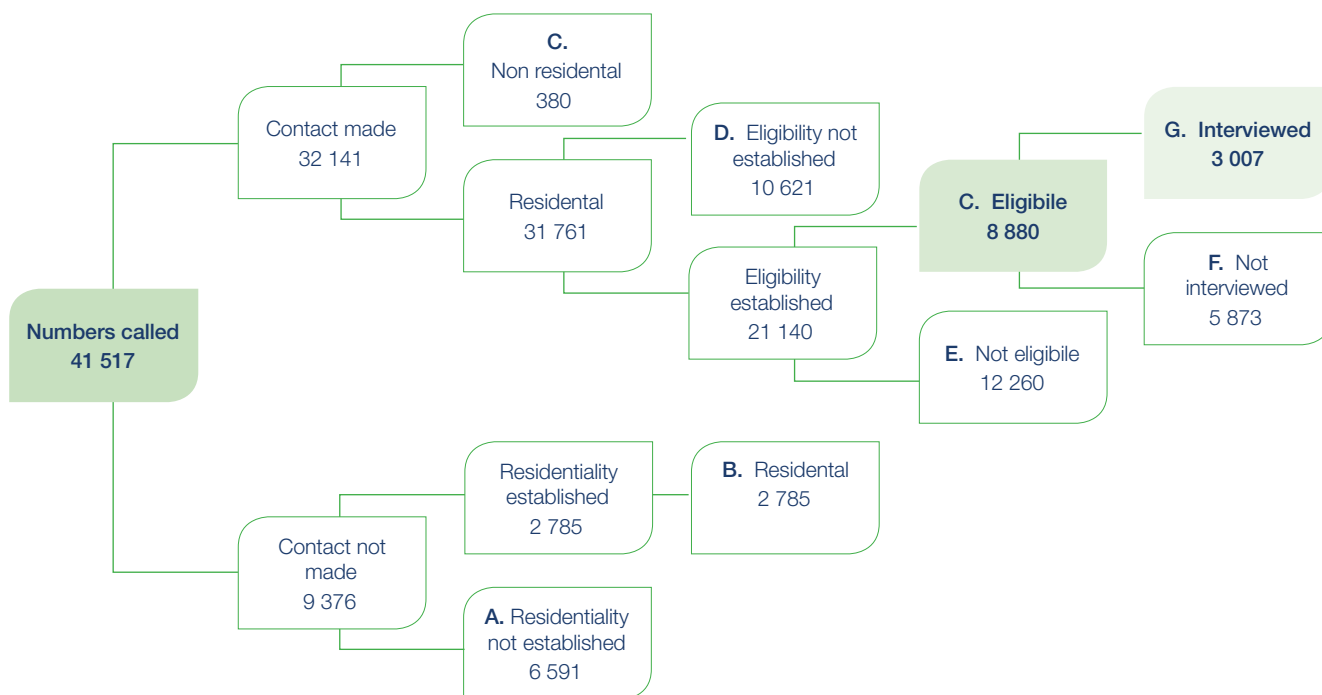
The interviews were conducted using Computer Assisted Telephone Interviewing (CATI) from the ORC International CATI facility in Melbourne. Each interview took an average of 20 minutes to complete. ORC International is bound by the Australian Market and Social Research Society's Code of Professional Behaviour and Privacy legislation. All data collected are strictly confidential, and names and answers of respondents are not disclosed.

The sample frame used for the survey was Sample Pages, which comprises six million up-to-date landline phone numbers in Australia. Sample Pages is well-renowned and endorsed by the Association of Market and Social Research Organisations (AMSRO).

The sample was stratified based on part of state (i.e. capital city and rest of state). This resulted in 15 strata, with only one stratum for the ACT. The number of interviews conducted within each stratum was determined approximately according to that stratum's share of the population aged 45-74 in Australia. An equal number of males and females were interviewed within each stratum.

Figure 1 displays the breakdown of calls made for calculation of response rates. Of the 41 517 phone calls made by ORC International, eligibility for the survey was established for 8880 households. With 3007 interviews conducted, this equates to a response rate of about 34%.

Figure 1: Call structure, 2011-12 Barriers to Employment for Mature Age Australians Survey.



Source: 2011-12 Barriers to Employment for Mature Age Australians Survey.

4.1.2 Measurement of age discrimination

The measurement of age discrimination is difficult given that a person’s responses in the survey represent their perceptions and experiences alone. Without validated employer reports, it is very difficult to measure actual incidence of age discrimination.

Our approach, following that of Professor Philip Taylor, is to include a series of measure on exclusion; as they occur in both the workplace and in job search. Furthermore, the survey collects data of reports by respondents of their experiences of age discrimination, and their perceptions of age discrimination as an issue in the workplace and in looking for a job in Australia.

More specifically, the measurement of age discrimination experienced by respondents uses three approaches:

- Respondents are asked to report any exclusion they have experienced in the workplace or while looking for work in the previous 5 years. Exclusions in the workplace include being unfairly excluded from work-related training or education opportunities, being denied a job promotion and being given lesser responsibilities. Job search exclusions include being passed over for a job interview when you were qualified for that job, being told you are “too qualified” for that job, and being asked your age in the job application process. If a person reported having experienced at least one exclusion - they are asked if any exclusion can be attributed to age (as well as race, gender, health/disability or something else). This approach is adapted from the Australian WorkAbility Survey^{xxxviii}, which asked respondents to report on exclusion they had experienced at work. An advantage of this approach is that it allows for more subtle forms of age discrimination to be identified, and allows for more understanding of how age discrimination is operationalized in the workplace and in looking for a job. However, it is based on respondents’ perception, so may be subject to some bias.
- Respondents are asked to report if they have been told whether they are too old for a job an employer, a colleague, a potential employer, an Australian Government service provider, a private recruitment agency, or a family friend or member.

- They are also asked to state if they have been indirectly told they are too old for a job, by being asked, for example, when they graduated or how old their kids are.

4.2 Weighting, measure of barrier prevalence, analyses by socioeconomic and demographic characteristics and barrier interactions

Data for the barriers survey were weighted to be representative of the Australian estimated resident population (ERP) as at June 2011, according to age, sex and strata.^{xxxix} In Tasmania, ACT and the Northern Territory the total state/territory population was used for weighting. Weighting was applied to the data to correct for possible sampling bias resulting from sample source and/or set quotas (see Section 4.1 for further details).

The prevalence of the barriers and the analyses by socioeconomic and demographic characteristics and barrier interactions are presented as:

- weighted descriptive statistics (i.e. univariate and bivariate analyses) as well as
- results from regression models (multivariate analyses)

The descriptive statistics show the univariate and bivariate (i.e. cross-tabulated with socio-economic and demographic characteristics) results for each measure. The univariate results are presented in tables in the main section of the report, with the bivariate results shown in the Appendix but described in the text of the main section. The base population is clearly defined in the tables. The cross-tabulations present the measure, as a percentage or an average, for each socio-economic and demographic characteristic. The 95% confidence interval of the measure is also presented. An asterisk is used to signify whether there is a significant difference at $p < 0.05$ (or $p < 0.10$ where signified) in the measure between that particular category of the socio-economic or demographic characteristic and the reference category, (i.e. the top category within that category - for personal income, 'Up to \$20,000'). The interactions of barriers are presented as a cross-tabulation showing the prevalence of the primary variable for each category of the other variables (i.e. variables that are being interacted with). In the tables, we do not show the proportion of responses "can't say", "refused" or "don't know, however these are included in the base population. Weighted ('N W') and unweighted numbers ('N Unw') of the base population within each category are also presented.

For most variables where prevalence rates and differences in average hours or years exist between different population groups, and where sample sizes are sufficient, regression models were fitted to examine if the differences persist once extensive controls are included. The specification of the models is dependent upon the underlying distributional characteristics of the dependent variable. Specifically, multivariate analysis is conducted using a logit regression for dichotomous dependent variables, a multinomial logit regression where there are three or more categories in the dependent variable, and linear regression for where the dependent variable is continuous. In the logit regression, the coefficient shows the likelihood of each category experiencing that measure compared with the reference category, controlling for all other characteristics.

In the multinomial logit regression, the coefficient shows the likelihood of each category experiencing the outcome versus the reference outcome when compared with the reference category, again controlling for all other characteristics. In the linear regression, the coefficient shows the change in the outcome measure for that category when compared with the reference category and controlling for all other characteristics. The coefficients of the results are presented in the tables. An asterisk is used to signify if there is a significant difference in the coefficient of

that category compared with the reference category. The multivariate results are shown in the Appendix and described in the text of the main section.

4.3 Projections of hours worked: with and without barriers

We analyse the data further to project the number of hours worked by mature age people. This projection is conducted by combining standard demographic projection methods with labour force projection techniques. We project the number of hours worked by age, sex and employment status to 2031 from population projections combined with propensities of mature age Australians to change employment status and the number of hours worked assuming each barrier is not faced. This information will provide evidence of the contribution that reductions in the extent of each of these barriers will make to employment and productive contribution of mature age people in Australia.

4.3.1 Population projections

The methodology that we propose follows the constrained cohort component projection technique. The necessary inputs to the model include hazard rates of births (fertility), deaths (mortality) and mobility (net migration). With estimates of projected fertility, mortality and migration and base population estimates by single years of age and sex, the population of each state can be projected over a 20 year period using the standard cohort-component method as follows²:

$$A(r,g,x+1,y+1) = [A(r,g,x,y)][s(r,g,x,y)][1+m(r,g,x,y)], \quad x \geq 0, \\ A(r,g,0,y+1) \\ = \frac{SR(g)}{2} \left\{ \sum_{x=15}^{49} [b(r,x,y)A(r,f,x,y)] + \sum_{x=15}^{49} [b(r,x,y+1)A(r,f,x,y+1)] \right\} [s(r,g,-1,y)][m(r,g,-1,y)]$$

where $A(r,g,x,y)$ is the population in state r of sex g aged x in year y ,

$A(r,f,x,y)$ is the female population in state r aged x in year y ,

$b(r,x,y)$ is the fertility rate at age x in year y ,

$m(r,g,x,y)$ is the migration ratio in state r for sex g ; that is, the factor by which a cohort changes through migration in its transition from age x in year y to age $x+1$ in year $y+1$,

$s(r,g,x,y)$ is the mortality survival ratio in state r for sex g ; that is, the probability that a person aged x in year y will survive to age $x+1$ in year $y+1$, and

$SR(g)$ is the proportion of births that are of sex g .

The first input into the model is estimates of hazard rates of births. Counts of births in 2006 for each state, grouped by age of mother 15–19, ..., 45–49, and estimates of the resident female population by age are used to calculate fertility rates for each five-year age group of women.

The next input to the model is Annual age- and sex-specific mortality data for Australia as a whole to calculate survival ratios. These ratios are projected over the projection to be consistent with ABS projections.

Finally, age-sex distributions and counts used by the ABS are included for assumptions about Net Overseas Migration (NOM). A full account of assumptions is included in the projections section of this report.

² For simplicity, the following formula are for a single year, single year of age projection. The model we adopt is a five year age group, five year model.

4.3.2 Baseline projections of hours worked by mature age people

With estimates of the population projected by age and sex as the baseline, we can conduct projections of the number of mature age people in employment, as well as in full-time and part-time work, and the total number of hours they worked.

Using detailed information from the ABS Labour Force Survey, we obtain labour force participation rates by age and sex.^{xi} The proportion in the labour force employed, either in full-time or part-time work, and unemployed, average number of hours worked by those in full-time and part-time employed are also obtained from these data. These proportions are estimated and applied across the projection period as follows:

The projected labour supply by age and sex (LS_{ij+1}^{y+1}) is calculated using the age-sex specific participation rate (PR_{ij+1}^{y+1}):

$$LS_{ij+1}^{y+1} = P_{ij+1}^{y+1} \times PR_{ij+1}^{y+1} \quad j \geq 15$$

The projected number of employees (Emp_{ij+1}^{y+1}) and unemployed people ($Unemp_{ij+1}^{y+1}$), given the age, sex, state specific unemployment rate (UR_{ij+1}^{y+1}) is then simply:

$$Emp_{ij+1}^{y+1} = LS_{ij+1}^{y+1} \times (1 - UR_{ij+1}^{y+1}) \quad j \geq 15$$

$$Unemp_{ij+1}^{y+1} = LS_{ij+1}^{y+1} \times UR_{ij+1}^{y+1} \quad j \geq 15$$

The projected number of full-time (FT_{ij+1}^{y+1}) and part-time (PT_{ij+1}^{y+1}) workers is derived using the proportion of employed people in full-time (FTR_{ij+1}^{y+1}) or part-time (PTR_{ij+1}^{y+1}) work.

$$FT_{ij+1}^{y+1} = FTR_{ij+1}^{y+1} \times Emp_{ij+1}^{y+1} \quad j \geq 15$$

$$PT_{ij+1}^{y+1} = PTR_{ij+1}^{y+1} \times Emp_{ij+1}^{y+1} \quad j \geq 15$$

The total hours worked by employed people ($TotalHrs_{ij+1}^{y+1}$) is computed based on the average hours worked by full-time ($AvgHrsFT_{ij+1}^{y+1}$) and part-time ($AvgHrsPT_{ij+1}^{y+1}$) workers:

$$TotalHrs_{ij+1}^{y+1} = (FT_{ij+1}^{y+1} \times AvgHrsFT_{ij+1}^{y+1}) + (PT_{ij+1}^{y+1} \times AvgHrsPT_{ij+1}^{y+1}) \quad j \geq 15$$

The unemployment rate, proportion of employed people in full-time and part-time work, and average hours of full-time and part-time workers can be varied.

4.3.3 Projections of hours worked by mature age people adjusted for reductions in barrier prevalence

The baseline projections of total hours worked by mature age workers will be adjusted according to results from the Survey of Barriers to Employment for Mature Age Australians.

In the survey, for selected barriers we ask respondents to report on the change in their working hours or their change in employment status (i.e. transitioning from not working to working part-time or full-time) if that barrier was not faced. This data are analysed to assess the likely change in working hours if from the reduction in the prevalence of the barriers.

The results from these analyses will be used to:

- adjust the average number of hours worked by both full-time and part-time workers, and
- compute the number of people
 - transitioning from part-time to full-time work (or vice versa), and
 - from not working (i.e. outside the labour force or unemployment) to either full-time or part-time work.

These adjustments to the average number of hours worked and the number of people in full-time and part-time work will be used to compute the total number of hours worked by mature age Australians, by age, sex and state.

The method of projecting labour supply is similar to that used by the Productivity Commission in the report 'Economic Implications of Population Ageing'.^{xii} This method, developed independent of the Productivity Commission, has also passed rigorous peer review in Australia's leading demography journal, *Journal of Population Research*.^{xiii} In 2006, this method was also used to inform the Department of Defence's 2025 Personnel Scan.^{xiiii}

4.4 Measurement and ranking of the barriers

4.4.1 Prevalence analysis

We attempt to use the data from the National Survey to construct an overall measure of the prevalence of each barrier among mature age Australians. The selection of the measure(s) for each barrier is based on what best determines the impact of the barrier on workforce participation. There are some issues to consider as part of this exercise. As the review in Section 2 shows, some barriers cover a broad range of issues related to mature age workforce participation, so it is difficult to construct just one measure of prevalence of these barriers. Therefore, for some barriers more than one measure is provided, to provide evidence of the likely range of the number of people that experience this barrier.

Further, the National Survey had time and cost constraints which prevented collecting detailed data specifically showing the impact of each barrier on workforce participation, as well as hours and/or years worked. Barrier prevalence for the ranking is therefore measured as either:

- **attributable prevalence:** specifically measuring the impact of the barrier on workforce participation, as well as on hours and/or years worked, according to the presence of the barrier or hypothetical removal of the barrier, and
- **general prevalence:** measuring the prevalence of people experiencing each barrier without data specific to the impact workforce participation, hours and/or years worked.

The measures for the ranking the barriers to mature age workforce participation are presented using four methods:

- The number of people who experience the barrier: Table 2 presents the measures of the barriers, including the definition.
- A risk-adjusted prevalence of the number of people who experience the barrier, expressed as a percentage. Some barriers potentially impact a large number of people, while others may only affect a smaller number of people because they relate to a specific population sub-group (e.g. job seekers). The risk-adjusted prevalence is the number of people who experience the barrier as a percentage of number of people *at risk* of experiencing the barrier. The population at risk of experiencing the barrier is shown in brackets in the definition of each measure. For example, for private recruitment firm, the population at risk is those who have sued a private recruitment firm in the last 5 years when looking for a job. Table 2 presents the population at risk for each barrier in brackets.
- The marginal effect, in terms of total hours worked in the economy, is presented assuming just one hour is lost per mature age person who has stated that the barrier influences their desire to work or work more hours (see also Section 5.4.3).
- The total number of self-reported hours lost to the Australian economy due to selected combinations of barriers (see also Section 5.4.2).

4.4.2 Limitations

The rankings of the barriers is not a straightforward exercise because of the challenges involved in measuring some barriers, the multiple measures are needed to properly represent some barriers, some measures being for either attributable or general prevalence, and the four methods used for each measure. Therefore, we present two tables of the rankings:

- One table measuring, for all barrier measures, the number of people experiencing each barrier, the risk-adjusted prevalence, and the rating of the importance of each barrier by the Consultative Forum (% rated high or very high importance) as shown in Table 1. Due to both attributable and general measures of prevalence being presented, the ranking of the measures are divided in to three categories: high, medium and low.
- Another table showing the ranking of the attributable prevalence measures, for the number of people experiencing each barrier, the risk-adjusted prevalence, the marginal effect, and the number of self-reported hours lost.

Table 2: Overview of barriers and measures of prevalence used for rankings

Barrier	Definition of measure
Age discrimination	(1) Experience or perceive 2 or more discriminations (1: either experience exclusion in workplace or job search in last 5 years that is attributed to age, 2: experienced being told directly or indirectly too old for job in last 5 years, 3: agree discrimination is an issue in Australia in the workplace or looking for job, % of people who have worked last 5 years excluding self-employed, or looked for job in last 5 years) (2) Experienced workplace or job search exclusion in last 5 years that is attributed to age and influenced desire to work/ work more hours (% of people who have worked last 5 years excluding self-employed, or looked for job in last 5 years)
Superannuation	Number of people planning to delay retirement or come out of retirement minus planning to retire early because of decrease in super balance in recent years (% of people whose superannuation decreased due to financial events in recent years and not retired)
Physical illness, injury and disability	(1) Current illness prevents from working or looking for work (% of not employed) (2) Currently ill or ill for 2 months in last 5 years prevents/ prevented from working or looking for work (% of total population)
Mismatch of skills with industry demands	Strongly agree that there are no jobs in their line of work in local area (% of people who have worked in last 5 years or looked for job in last 5 years)
Tax transfer system	(1) Number of people planning to delay retirement or come out of retirement minus planning to retire early because of being able to receive tax-free super after age 60 (2) Withdrawal rate on Age Pension impacts desire to work or look for work (% of people receiving Age Pension)
Flexibility of employment arrangements	More flexible work arrangement would help care-givers or currently ill work/ work more hours (% of those currently ill or care-givers)
Re-training and up-skilling barriers	Training/up-skilling would help find work/more hours and there was training wanted to attend in last 5 years but couldn't (% of part-time workers, or people not working and not fully retired and have worked or looked for job in last 5 years)
Care-giving responsibilities	(1) Suitable external care would help care-givers work/ work more hours (% of care-givers) (2) Care-giving prevents working/ working more hours (% of care-givers)
Workplace barriers	Changed working condition would help currently ill work/ work more hours (% of currently ill and have not used working condition)

Table 2 continues

Barrier	Definition of measure
Private recruitment firm practices	Used private recruitment firm in last 5 years and cited lack of effort (% of people who used private recruitment firm in last 5 years)
Re-entry issues for VLTU	Very long-term unemployed (have not worked for 24 months but have worked before and have looked for work in the last 5 years), and either experienced age attributed workplace or job search exclusion, or agree/strongly agree no jobs in line of work in local area, or current illness prevents from working/looking for work (% of not working and not retired)
Job search assistance	In job search in past 5 years, used Australian Government employment service and did not find helpful (% of those who have used Australian Government employment service)
Mental health barriers	See physical illness, injury and disability.
Leisure time trade-off	Leisure time with family and friends a very important reason for when intend to retire/when did retire (% of those who have worked in last 20 years or looked for job in last 5 years)

5. RESULTS

This section of the report outlines the key results as follows:

1. An overview of the sample and benchmarking statistics (section 5.1)
2. An overview of results, barrier by barrier (section 5.2)
3. An analysis of the interaction of barriers (section 5.3)
4. The projections of hours lost to the Australian economy due to each barrier (section 5.4)
5. Final ranking of barriers (based on both prevalence and projections-section 5.5)
6. An analysis of employers' perceptions using the 2010 Employers survey (section 5.6).

5.1 Overview of sample and benchmarking

In this section, we give a brief overview of both our sample and the degree to which it is representative of the Australian population. As noted in the methodology section, unless otherwise stated, the parameters presented are weighted.

5.1.1 Overview of sample

The demographic characteristics of our weighted surveyed population appear to be highly representative of the Australian population. For example, among our survey population, the 45-54 (42%) age group accounts for a relatively higher proportion of the population when compared with the 55-64 (35%) and the 65-74 (23%) age groups (Table 3). Almost half of the population have not finished high school, three-quarters were born in Australia and 61% reside in a capital city. The survey asks respondents to report which of the following categories best describes their employment situation: currently employed in paid work (including on leave from work), not employed in paid work but not fully retired, and fully retired (i.e. stopped working permanently). Based on these categories, 58% of Australians aged 45-74 are currently employed, 11% not employed and not retired, and 31% fully retired (Table 4). Those not employed and not retired are more likely to be female, aged 45-54 and not married. The currently employed comprise 81% of people aged 45-54, 57% of those aged 55-64 and 18% of people aged 65-74 (Table A.1). There are no significant differences in employment status by country of birth or place of residence.

Table 3: Summary characteristics, 2011-12 Barriers to Employment for Mature Age Australians Survey

	%	95% CI
Sex		
Male	49.4	47.3-51.5
Female	50.6	48.5-52.7
Age		
45-54	41.7	39.5-43.9
55-64	35.4	33.5-37.2
65-74	22.9	21.5-24.3
Marital status		
Married	69.8	67.9-71.6
Not married	30.2	28.4-32.1
Education		
Not finished HS	46.4	44.3-48.4
Finished HS	28.6	26.7-30.5

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table 3 continues

	%	95% CI
Bachelor's +	25.0	23.2-26.7
Country of birth		
Australia	75.4	73.6-77.2
Other Engl. spk.	16.3	14.8-17.8
Non-Engl. spk.	8.3	7.1-9.5
Residence		
Capital city	61.3	59.2-63.3
Other	38.7	36.7-40.8
Personal income		
Up to \$20,000	22.9	21.0-24.8
\$20,001-\$36,400	21.5	19.5-23.6
\$36,401-\$65,000	26.4	24.2-28.5
\$65,001+	29.2	26.8-31.5
Total	100.0	
N Unw	3,007	
N W	7,345,037	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table 4: Summary labour force parameters, 2011-12 Barriers to Employment for Mature Age Australians Survey

Employment status	(% of population)
Currently employed	58.1%
Not employed and not retired	11.4%
Retired	30.5%
Currently employed status (% of currently employed)	
Full-time (35+ hours/week)	63.3%
Part-time (Less than 35 hours/week)	36.7%
Not employed and not retired status	
Unemployed (% labour force-employed plus unemployed)	5.8%
Unemployed-average years since last worked	0.8 years
Discouraged workers (% of not employed and not retired)	22.5%
Discouraged-average years since last worked	6.7 years

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Almost two-thirds (63%) of people aged 45-74 that are currently employed, work full-time (i.e. at least 35 hours per week). Those working full-time are most likely to be male (80% of employed males work full-time versus 45% of females) and younger (57% of employed 65-74 year olds work part-time) (Table A.2). Full-time employment does not vary by the other factors, except income.

The not employed and not retired population comprises 835 421 people aged 45-74. One-third of this population has looked for work in the past four weeks. Of these, the vast majority (31% of the not employed and not retired population, 4% of the total population) stated they are available to work. These are defined as the unemployed. The unemployed comprise 5.8% of the labour force of those aged 45-74. The average length of time since they last worked is 1.6 years and the median is 0.8 years. The unemployed are more likely to be aged 45-64 and not married (Table A.3). Unemployment does not vary significantly by the other factors.

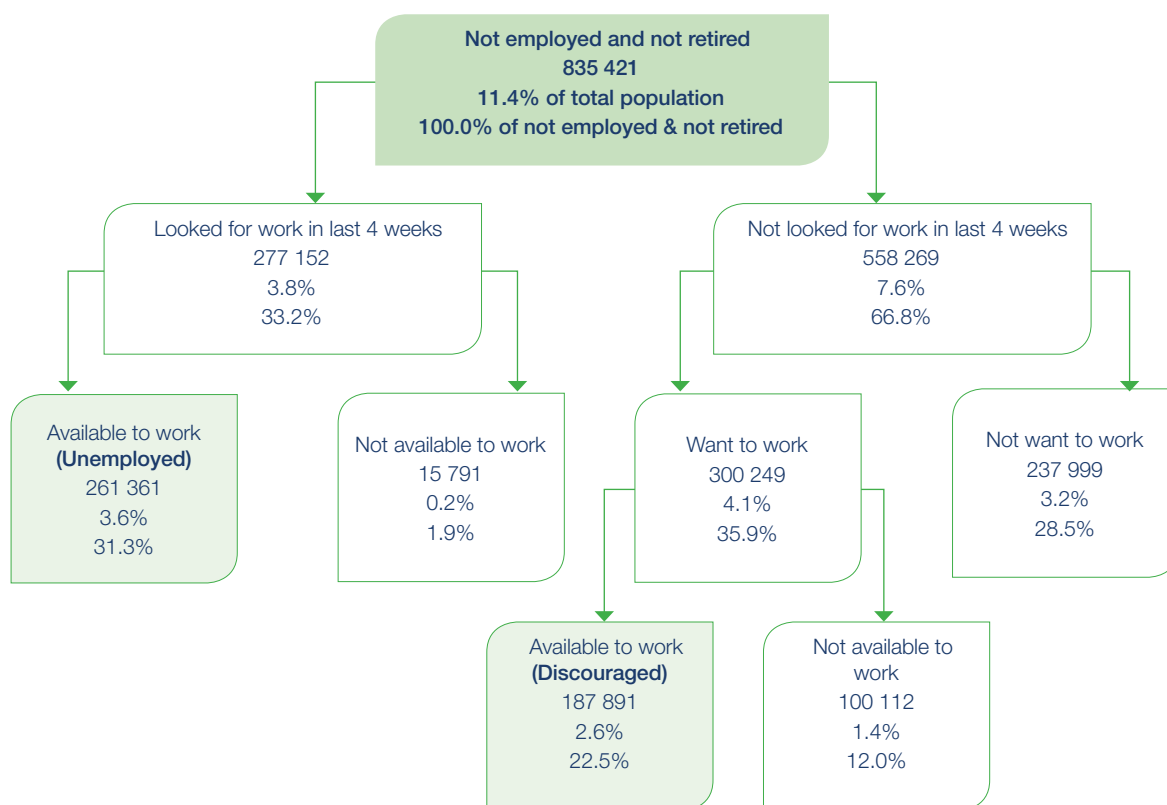
Of those who have not looked for work in the past four weeks, 300 249 state they want to work and 237 999 say they do not want to work (Figure 2). There are 187 691 discouraged workers (23% of the not employed and not retired population, 3% of the total population), who want to work and are available but are not looking for work. A further 100 112 people want to work but are not available to work. Discouraged workers are 23% of the not employed and not retired population, and have not worked for an average of 6.7 years and a median of 1.5 years. The discouraged workers are most likely to be aged 65-74 (43% of the not employed and not retired population), but there is no significant variation across other factors (Table A.3).

The most common occupational group of those who have ever worked is manager/professional (42%) followed by clerical/administrative/sales worker (23%) - see Table 5. Those with a Bachelor's degree or higher (78%) and those earning more than \$65,000 (64%) are most likely to work as a manager or professional. Female workers are far more likely to be a clerical/administrative/sales worker than males (Table A.4).

Thirty per cent of people who have ever worked had been a public servant while 27% of those currently working are public servants. Those with a higher education, higher income and females are more likely to be a public servant (Table A.5).

The group of industries where the highest proportion of people aged 45-74 have worked in is the Government, Education, Communication, Finance and Insurance Services (41%). This is followed by Construction, Manufacturing, Mining (15%) and Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services (15%). A high proportion of those who have finished a Bachelor's degree have worked in Government, Education, Communication, Finance and Insurance Services (62%) (Table A.6).

Figure 2: Decomposition of labour force status, not employed and not retired, 2011-12 Barriers to Employment for Mature Age Australians Survey



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table 5: Occupation and industry composition, 2011-12 Barriers To Employment for Mature Age Australians Survey

Occupation (% of people who have ever worked)	%
Machinery operator/driver, labourer	13.1
Technician/trades, community/personal services worker	20.2
Manager/ professional	42.4
Clerical/ administrative/ sales worker	22.9
Student/ Other	1.4
Industry of employment (% of people who have ever worked)	
Construction, Manufacturing, Mining	14.8
Agriculture, Forestry and Fishing, Transport and Storage, Electricity/Gas/ Water Supply	10.2
Government, Education, Communication, Finance and Insurance Services	41.1
Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services	14.7
Cultural/ recreational/ personal/ health & community services	13.2
Other	6.0
Public servant	
Ever been public servant (% of people who have ever worked)	29.5
Currently public servant (% of people currently working)	27.3

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

5.1.2 Benchmark estimates

Table 6 displays the key sample characteristics from the 2011 Barriers Survey compared with weighted estimates from the 2008/09 ABS Multipurpose Household Survey.⁴⁴ As shown, the sample is very representative, with high levels of concordance between the two surveys.

Although the purpose of this survey was not to directly benchmark to ABS estimates of labour force participation and unemployment rates, the strength of the sampling strategy is clear from these comparisons. The distributions by age and sex for the employed groups are highly comparable. For example, of the employed group, we estimate 30.1 % to be male, aged 45-54 compared with 30.6% as estimated in the MPHS. Distributions for the not employed (including retired), are also highly comparable. For the 'looked for work in the last 4 weeks and available for work' estimates, the raw counts are a different, due to the measures used:

- The ABS ask 'Have you actively looked for work in the past 4 weeks'; a respondent is classified as having actively looked for work in the past 4 weeks by answering at least one of seven job search activities³. We only asked whether a respondent 'has looked for paid work in the past 4 weeks'.

Table 6: Comparison of estimates from the 2011-12 Barriers to Employment Survey, the 2008-09 ABS Multipurpose Household Survey and June 2011 ABS Labour Force Survey

	Barriers 2011		MPHS 2008-09*		LFS Nov 2011**
	N	%	N	%	N
Employed					
Male 45-54	1,284,763	30.1	1,287,238	30.6	1,297,800
Male 55-64	787,643	18.5	832,928	19.8	885,600
Male 65-74	175,345	4.1	194,045	4.6	-
Female 45-54	1,191,418	27.9	1,168,257	27.8	1,170,700
Female 55-64	699,121	16.4	615,131	14.6	705,000
Female 65-74	129,748	3.0	102,317	2.4	-
Total	4,268,038	100.0	4,199,915	100.0	-
Not employed (incl. retired)					
Male 45-54	231,283	7.5	158,975	6.0	218,100
Male 55-64	498,419	16.2	362,267	13.6	404,000
Male 65-74	650,939	21.2	537,824	20.2	-
Female 45-54	356,904	11.6	321,095	12.1	380,300
Female 55-64	611,826	19.9	598,602	22.5	611,700
Female 65-74	727,628	23.6	683,801	25.7	-
Total	3,076,999	100.0	2,662,564	100.0	-
- Looked for work in last 4 weeks	277,152		95,828		-
- Available to work (Unemployed)	261,361		82,119 (start in reference week)		135,700

Sources: ABS 2010, 2011; Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Notes: * MPHS Multipurpose Household Survey ** ABS Labour Force Survey

³ The activities are written, phoned or applied in person to an employer for work, answered an advertisement for a job, looked in newspapers, checked factory noticeboards or used the touch screens at Centrelink offices, been registered with Centrelink as a jobseeker, checked or registered with an employment agency, advertised or tendered for work, or contacted relatives/friend to find a job. ABS, 2004, 6232.0 Information Paper Questionnaires Used in the Labour Force Survey, 2004.

- In both our survey and the MPHS, the availability question was only asked of those who looked for work in last 4 weeks.

As our survey seeks to uncover a wide range of issue for job seekers, we sought to maximise this population rather than screening as in the official ABS estimates.

5.2 Barrier analysis

Herein, the barriers are reported in the order in which they appear in the initial report. For each barrier, we detail (1.) the measures of prevalence, (2.) differences as they occur by demographic and socio-economic characteristics and (3.) results of multivariate analyses. A summary table of prevalence measures is presented at the end of each barrier section.

5.2.1 Physical illness, injury and disability, and mental health

The Survey suggests that just over one-third (35%) of the population age 45-74 have had an illness, injury or disability (either physical or mental) for 2 months in the last 5 years, with an average length of being unable to work of 5.3 years (Table 7). Injury, illness or disability in the last 5 years was most common among those age 65-74, females (only in regression), not married, who did not finish high school, and with low income (Tables A.7, A.7.1).

Table 7: Summary measures of physical illness, injury and disability, and mental health (%), 2011-12

Measure	Sub-population	Prevalence
Had illness, injury or disability for at least 2 months in last 5 years	% of total population	35.4%
Average length of time unable to work (years) from illness in last 5 years		5.3 years
Illness in last 5 years prevented from working or looking for work	% of total population	20.4%
Currently have illness, injury or disability	% of total population	30.8%
Current illness, injury or disability prevents from working or looking for work	% of total population	11.6%

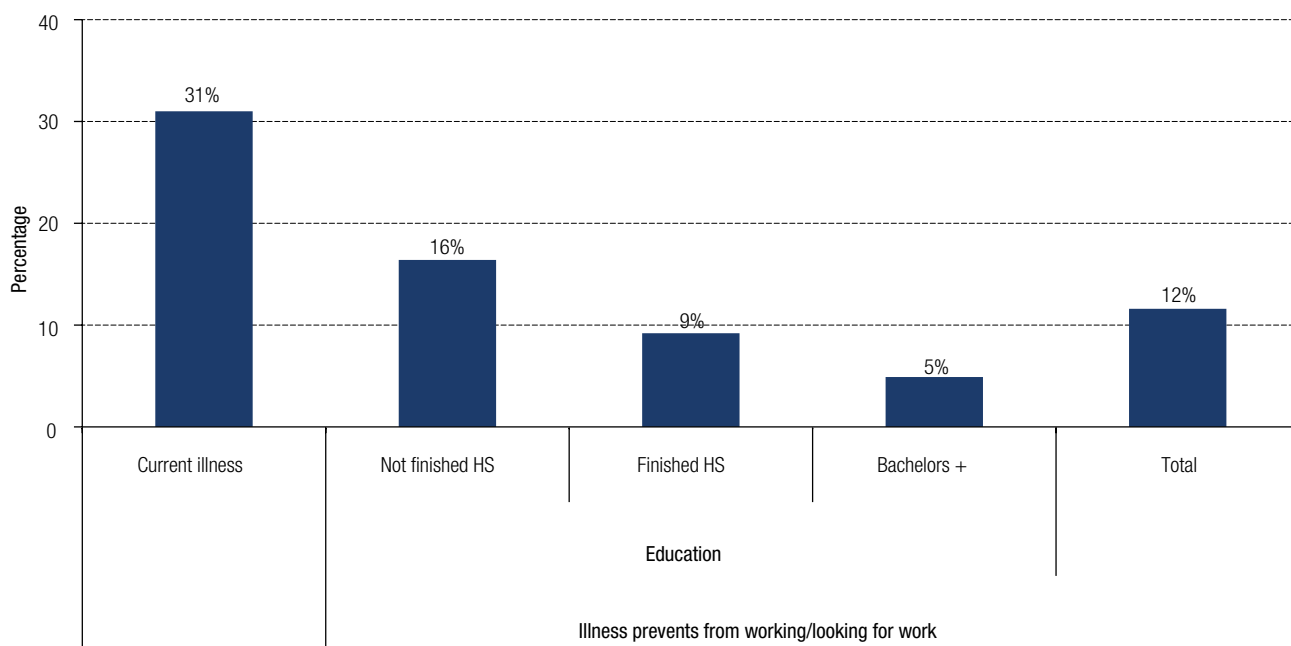
Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

The illness, injury or disability prevented 58% of people who had been ill, injured or had a disability in the last 5 years from working or looking for work, which is 20% of the total population, or approximately 1.5 million people. This had the greatest impact on preventing those aged 65-74, females (only in regression), not married, lowest educated, and low income groups from working or looking for work, and the least impact on those born in other English speaking countries and who live outside capital cities (only in regression) (Tables A.8, A.8.1).

Almost one-third (31%) of the Australian age 45-74 presently have an illness, injury or disability (Figure 3). Similar to illness in the last 5 years, current illness is most common among the older, non-married (43%), not presently employed, lower educated, those earning lower income and residents outside a capital city (Table A.9). The regression results confirm most of these findings, although females have significantly lower likelihood of current illness than males while education is not significant (Table A.9.1).

A present illness, injury or disability prevents 61% of them from working or looking for work, which is 12% of the population or approximately 850 000 mature age people. This is most common, as a percentage of the whole population, for those aged 55+, not married (18%), who have not finished high school (16%), who live outside a capital city and with a personal income below \$20,000 (30%) (Table A.10). The regression reveals that females are less likely to have a current illness that prevent them from working or looking for work, while for the non-married, lower educated, and low income population, it is more likely to have an impact (Table A.10.1).

Figure 3: Have current illness, and if it prevents from working or looking for work, by education (%), 2011-12



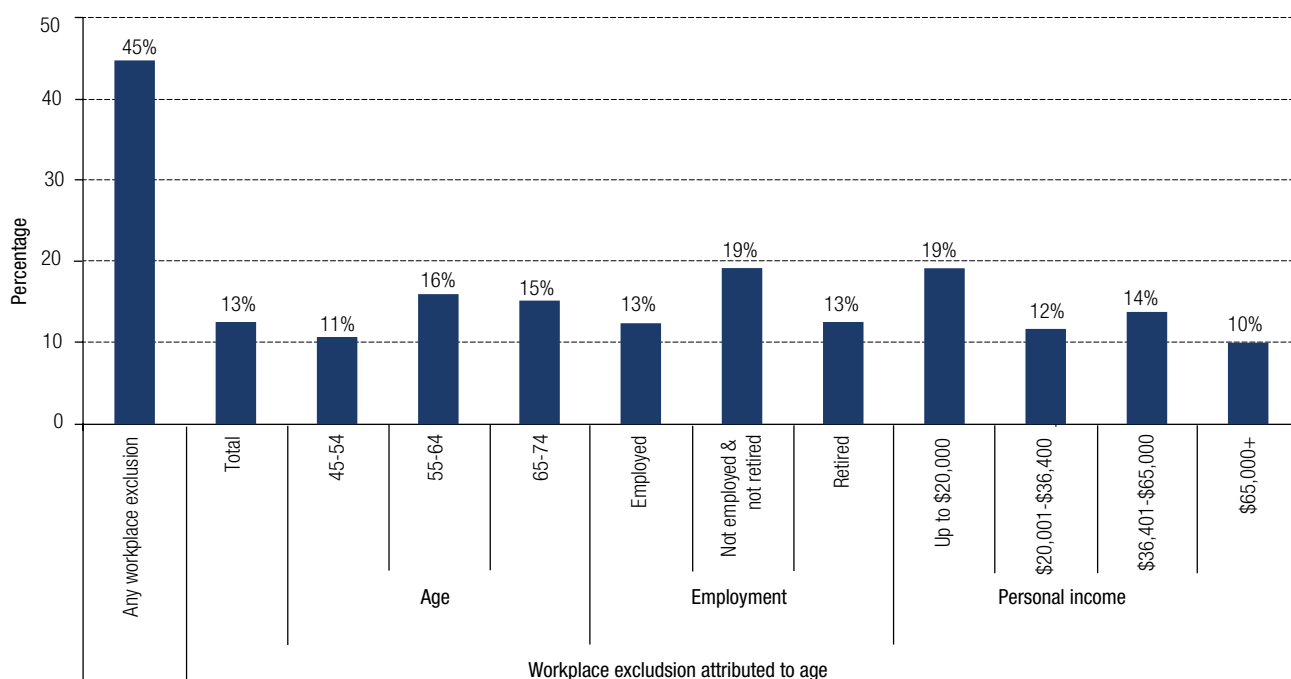
Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

5.2.2 Discrimination in Employment on the Basis of Age

Workplace exclusion

Almost half (45%) of people who have worked in the past 5 years have reported they experienced some form of workplace exclusion, with the most common types of exclusion being insulting jokes or comments and having felt as though you were being either forced out, forced to retire or targeted in restructures (Table 8, Figure 4).

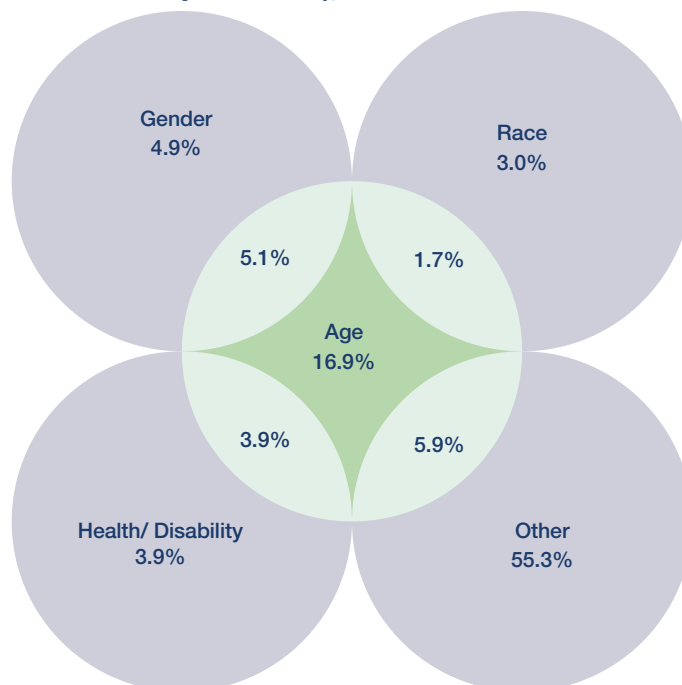
Figure 4: Reported experiencing workplace exclusion, and if attributed to age, by age, education and personal income (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Of people who have reported an experience(s) of workplace exclusion, 30% attributed any of the exclusions to age, which is 13% of all who have worked in the past 5 years (Tables A.11, A.12). Seventeen per cent of those who reported an experience of any exclusion attributed it solely to age (see Figure 5). Age is most commonly jointly attributed with the 'other' category and gender.

Figure 5: Factors workplace exclusion attributed to (%) (Note: diagram ignores any overlap between race, gender, health/disability and other), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Reported experience of any workplace exclusion in the last 5 years is most likely among those age 45-54+ years, not employed and not retired, earning below \$65 000 (but not in regression modelling) and born in a non-English speaking country (Tables A.13, A.13.1). The regression results also found that technician/trades or community/personal services workers are more likely to report workplace exclusion than machinery operators/drivers and labourers.

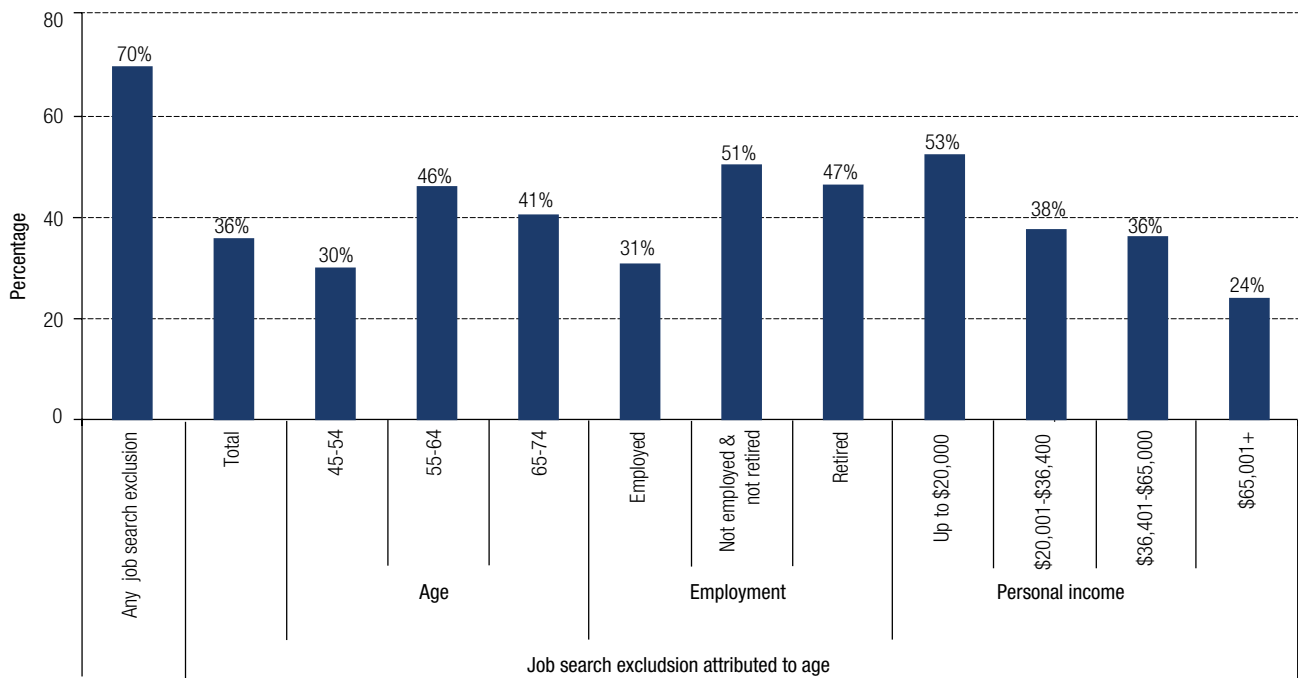
Workplace exclusion attributed to age is most likely among those aged 55-74, those earning up to \$20 000 (19% - but not in regression results) and those not employed and not retired (19%), although there is no difference by sex (Tables A.13, A.13.1). Again, the regression results found that technician/trades or community/personal services workers are more likely to experience exclusion attributed to age than machinery operators/drivers and labourers.

Sixty per cent of people those not employed who have reported experiencing workplace exclusion that they attributed to age said it influenced their desire to work, which is 3.1% of all those aged 45-74 who are not employed (Table A.14). This influenced the desire to work of 71% of non-employed females, although the regression did not confirm this likelihood to be higher than for males (Table A.14.1). The regression results however showed that those who have finished high school are more likely than those with lower education to report that workplace exclusion attributed to age influenced their desire to work. Of those currently employed who reported experiencing workplace exclusion attributed to age, 29% said it influenced their desire to work more hours, which is 2.8% of all those employed (Table A.14). This impact however does not vary significantly by socio-economic and demographic group.

Job search exclusion

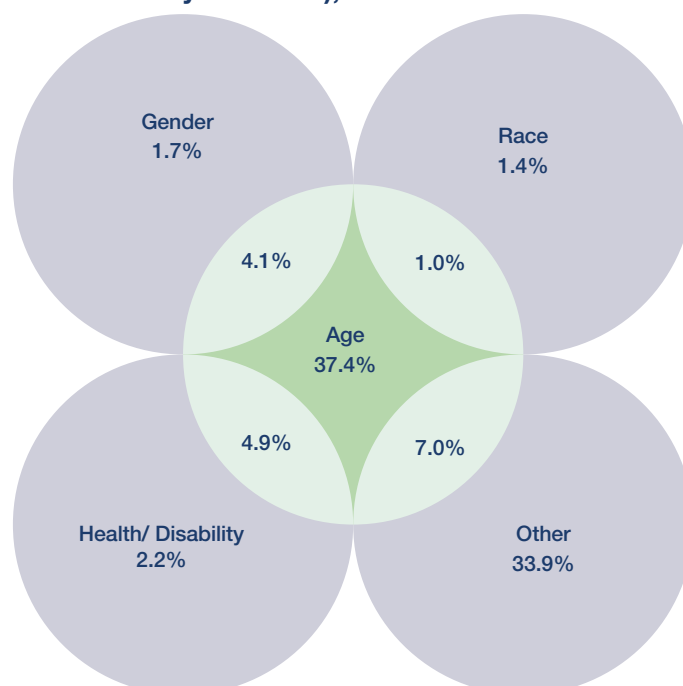
Seventy per cent of people who have looked for a job in the past 5 years reported experiencing exclusion during job search (Figure 6, Table 8, Table A.16). Fifty-two per cent of those who reported experiencing job search exclusion attributed it to age, which is 36% of job seekers – a higher prevalence than for workplace exclusion. Thirty-seven per cent who reported experiencing job search exclusion attributed it solely to age (Figure 7). The most common cause that age is jointly attributed with is the 'other' category.

Figure 6: Reported experiencing job search exclusion, and if attributed to age, by age, employment status and personal income (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Figure 7: Factors job search exclusion attributed to (%) (Note: diagram ignores any overlap between race, gender, health/disability and other), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Reported experience of any job search exclusion in the last 5 years is lower among females, those aged 65-74, those earning more than \$65 000 and those working in the 'other' industries (Tables A.17, A.17.1). Job search exclusion attributed to age is negatively related to income (53% of those earning less than \$20 000) and higher for those not employed and not retired (51%) and people aged 55-64 (46%) although there is no difference by sex. The descriptive statistics show it is lowest for managers/professionals while the regression results shows it is less likely to be experienced by those in the government, education and related industry category, and wholesale/retail trade and related industry category.

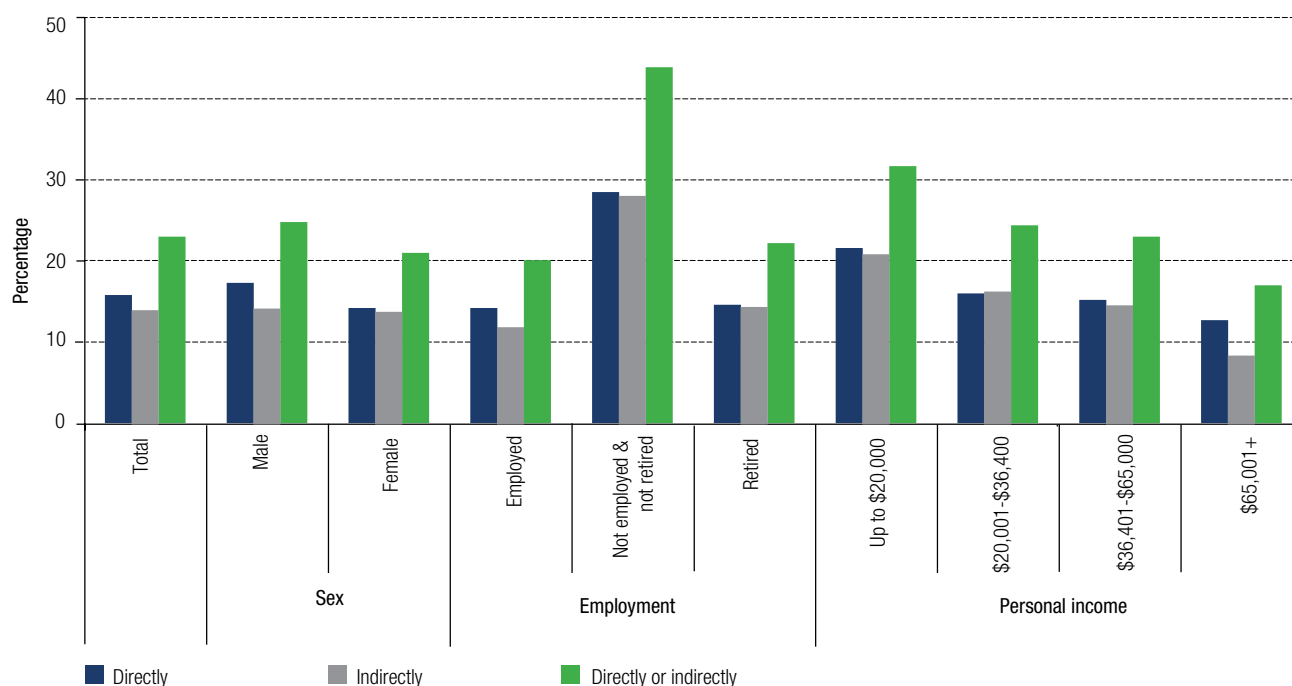
Just over half (53%) of people not employed said that reported job search exclusion attributed to age influenced their desire to work, which is 6% of the total population of non-employed people aged 45-74 (Table A.18). It has the greatest influence on the desire to work for those not married (65% of those who reported experience of job search exclusion that was attributed to age), those born in another English speaking country (68% - descriptive statistics only) and those in the lowest education group (regression results only) (Table A.18.1).

Over one-fifth (22%) of employed people said reported job search exclusion attributed to age influenced their desire to work more hours, which is 3% of the employed population. It has a higher likelihood of influencing the desire to work more hours of males (regression results only), those aged 55-64 (34%), those not married (42%) and those in the lowest income group (42% for those earning up to \$20 000, 11% for those earning more than \$65 000).

Directly or indirectly told too old

Direct age discrimination in the form of being told you are too old is less common. Sixteen per cent of people who have worked or looked for job in the last 5 years report being directly told they are too old for a job by someone, most commonly by a family or friend (9%) (Table 8, Table A.19); 14% of this same population report being indirectly indicated to by someone they were too old for a job (e.g. asked what year they graduated), resulting in 23% having been directly or indirectly told too old (Figure 8).

Figure 8: Reported directly, indirectly and either directly or indirectly told too old for job, by sex, employment status and personal income (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Reporting being told directly you are too old for a job is most likely experienced by those not employed and not retired (29%), those aged 65-74 (only in regression results), males (only in descriptive statistics), those in the lowest income group (only in descriptive statistics), those born in a non-English speaking country, clerical/administrative/sales workers, and those working in cultural/recreational and related industries (regression results only) (Tables A.20, A.20.1).

People most likely to report being indirectly told they are too old are also the not employed or retired (28%). The regression results show that it is also more likely to be experienced by those of high education but less likely by those on high incomes.

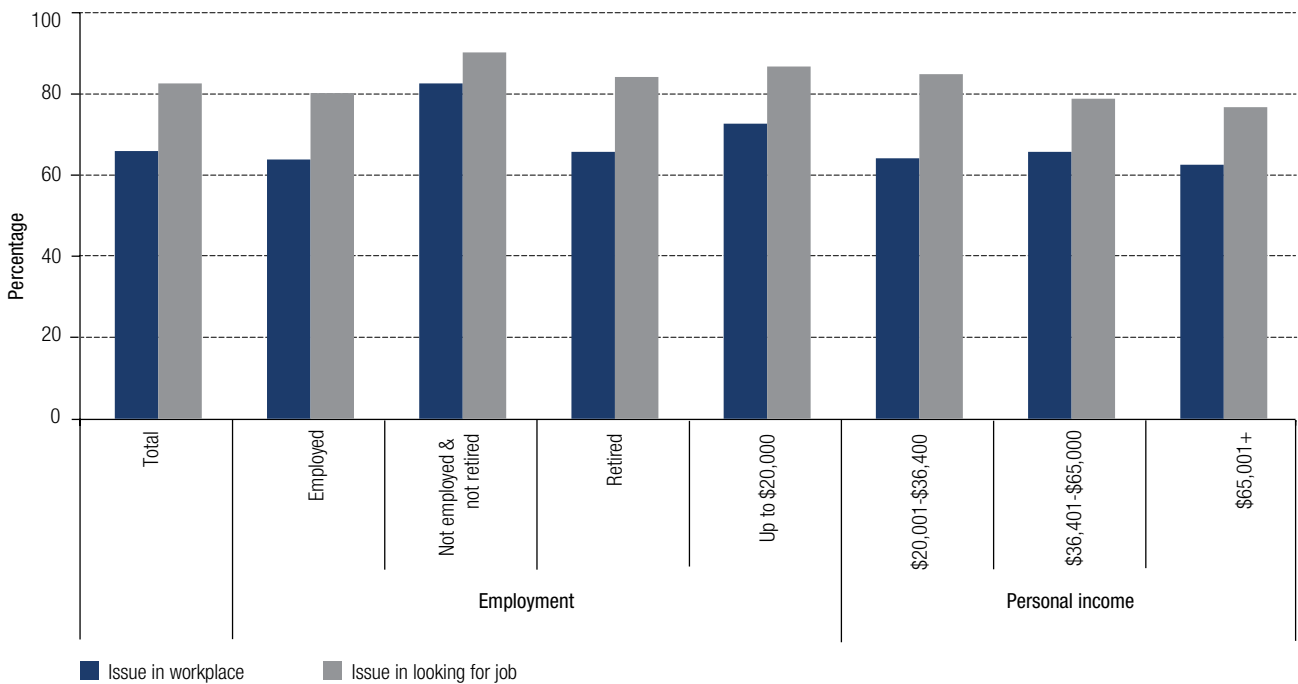
Reporting being told either directly or indirectly is most likely for the low income and not employed and not retired groups (44%), as well as those born in in a non-English speaking country (regression results only).

Those who work as a manager/professional are least likely to be told by an employer or potential employer they are too old (Table A.21). Clerical/ administrative/ sales workers are relatively less likely to be told they are too old by an employer. In contrast, being told you are too old by a work colleague is relatively high for those in the machinery operator/driver and labourer occupations. There is no significant difference in these measures by industry of employment.

Age discrimination as an issue in Australia

A high proportion of people aged 45-74 believe age discrimination is an issue in Australia. 67% of those who have worked in the past 5 years agree or strongly agree that age discrimination is an issue in the workplace in Australia (Table 8, Figure 9). Those with the highest likelihood are people not employed and not retired (83%), who reside in a capital city (not in regression results), who earn less than \$20 000 (73%) and who have completed tertiary education (in the regression results only) (Tables A.22, A.22.1).

Figure 9: Age discrimination stated to be an issue in the workplace and an issue looking for a job in Australia, by employment status and personal income (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Perception of age discrimination in job search is even higher; 83% of those who have looked for a job in the past 5 years agree or strongly agree that age discrimination is an issue while looking for a job in Australia. Those with the highest likelihood are the not employed and not retired (91%) and those who have finished high school (regression results only). Those earning more than \$65 000 (77%) and those working in the Wholesale/retail trade and related industries are least likely to agree this is an issue.

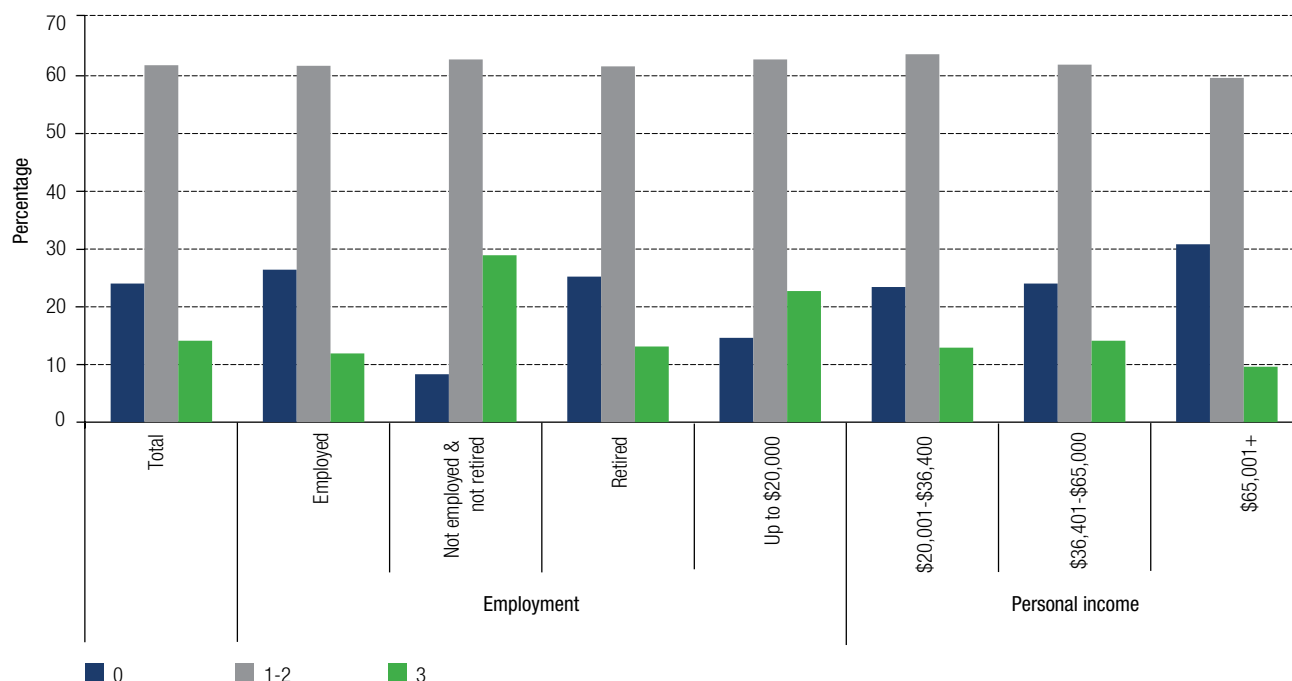
Almost one-third (31%) of retired people cite being considered too old by employers as either a somewhat or very important reason for being retired (Table A.23). Respondents who are least likely to report this are earning a high income and are female (regression results only) (Table A.23.1).

Just under one half (49%) of discouraged workers (i.e. who are not employed and not retired, who want to work but are not looking) state that being considered too old by employers as either a somewhat or very important reason for not looking for work. Those least likely to report this are married and have a Bachelor’s degree or higher.

Number of age discriminations experienced and perceived

Examination of multiple experience and perception of age discrimination reveals that 14% of the population who have worked or looked for job in last 5 years report experiencing either exclusion in the workplace or job search that they attributed to age, report being told directly or indirectly that they are too old for a job, and believe age discrimination is an issue in Australia in either the workplace of job search (Figure 10, Table 8). Almost one-quarter (24%) have none of these experiences or perceptions of age discrimination (Table A.24).

Figure 10: Number of age discriminations reported to have experienced or perceived, by employment status and personal income (%), 2011-12



Source: Authors’ calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

The total number of discriminations reported to be experienced or perceived primarily varies by income and employment status (Tables A.24, A.24.1). Those most likely to report they experience or perceive all three discriminations are those not employed and not retired (29%) and who earn up to \$20 000 (23%). In the regression results, females are less likely than males to report at least one discrimination, when controlling for all other variables. Also, technician, trades and other related workers are more likely than machinery operator/driver and labourers to report three discriminations.

Table 8: Summary measures of discrimination in employment on the basis of age, 2011-12

Measure	Sub-population	Prevalence
Report experiencing any workplace exclusion in last 5 years	% of people who worked in last 5 years	45.0%
Reported workplace exclusion in last 5 years attributed to age	% of people who worked in last 5 years	13.3%
Reported workplace exclusion attributed to age influenced desire to work	% of people who reported experiencing workplace exclusion attributed to age in last 5 years and not employed	59.5%
Reported workplace exclusion attributed to age influenced desire to work more hours	% of people who reported experiencing workplace exclusion attributed to age in last 5 years and employed	29.0%
Report experiencing any job search exclusion in last 5 years	% of people who worked in last 5 years	70.4%
Reported job search exclusion in last 5 years attributed to age	% of people who worked in last 5 years	36.3%
Reported job search exclusion attributed to age influenced desire to work	% of people who reported experiencing job search exclusion attributed to age in last 5 years and not employed	52.6%
Reported job search exclusion attributed to age influenced desire to work more hours	% of people who reported experiencing job search exclusion attributed to age in last 5 years and employed	21.8%
Reported being directly told too old for job by any source in last 5 years	% of people who have worked or looked for job in last 5 years	15.8%
Reported indirectly told too old for job in last 5 years	% of people who have worked or looked for job in last 5 years	14.1%
Reported either directly or indirectly told too old for job in last 5 years	% of people who have worked or looked for job in last 5 years	23.0%
State age discrimination is an issue in workplace in Australia (agree/strongly agree)	% of people who have worked in past 5 years	66.5%
State age discrimination is an issue in looking for job in Australia (agree/strongly agree)	% of people who have looked for job in past 5 years	83.3%
Report employers thinking respondent is too old reason for being retired (extremely /somewhat important)	% of retired	31.2%
Report employers thinking respondent is too old reason for not working (extremely /somewhat important)	% of discouraged workers	48.5%
Number of age discriminations reported to have experienced or perceived	% of people who have worked last 5 years excluding self-employed, or looked for job in last 5 years	
	0	24.0%
	1-2	61.8%
	3	14.1%

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

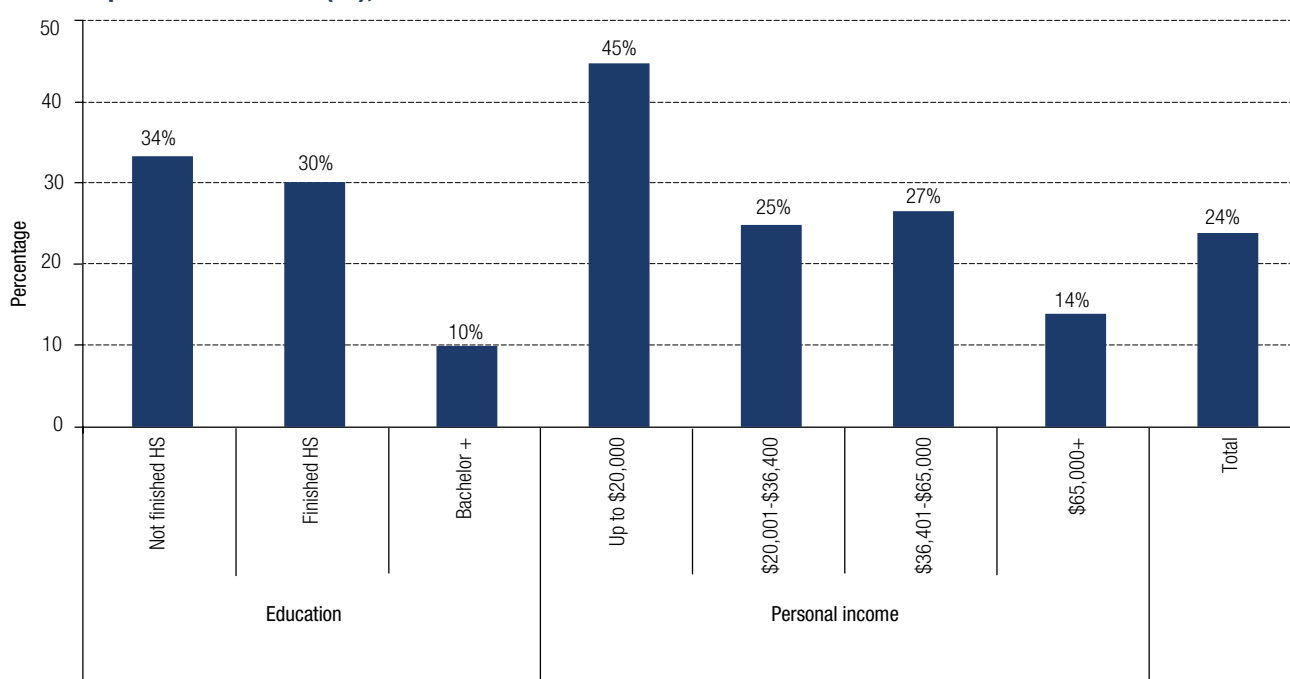
5.2.3 Issues around private recruitment firm practices

One-quarter of people aged 45-74 who have looked for a job in the last 5 years reported that they have used the services of a private recruitment firm (Table 9, Table A.25). Usage of a private recruitment firm among job seekers is most common among males, those aged 45-54 and those of a higher level of education (not significant in regression results) (Table A.25.1).

Of those who used a private recruitment firm, 35% found their support ‘good’ or ‘very good’, and 20% found they made a ‘good’ or ‘great deal’ of effort in looking for a job (Table A.26). Females and those in the highest income level (only in regression results) are most likely to rate the support ‘good’ or ‘very good’. In the rating of the effort of private recruitment firms, the descriptive statistics reveal no significant differences by demographic and socio-economic group (Table A.26.1). However, in the regression results those with a high education level are least likely to say a good or great deal of effort was provided, while those with the highest income are most likely to say this.

Almost one-quarter of people (24%) who used a private recruitment firm attributed this reported lack of effort to age (Figure 11, Table A.27). Sixty-two per cent of these people who are not employed said it influenced their desire to work while 27% of these people who are employed said it influenced their desire to work more hours.

Figure 11: Reported lack of effort by private recruitment firm attributed to age, by education and personal income (%), 2011-12



Source: Authors’ calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Just under one-half (48%) of those who used a private recruitment firm attributed a lack of effort to either age, gender, race, health/disability or another reason. 46% of these people who are not employed said it influenced their desire to work while 24% of these people who are employed said it influenced their desire to work more hours.

Those who use a private recruitment firm are most likely to attribute a lack of effort to their age if they have a lower level of completed education and lower income (Figure 11). In the regression analysis, people born in another English speaking country are also more likely to have attributed a lack of effort of the private recruitment firm to their age (Tables A.28, A.28.1).

Also, 9% of people who used a private recruitment firm were told directly by the agency they are too old for a job (see Table A.19).

Table 9: Summary Measures of Issues Around Private Recruitment Firm Practices, 2011-12

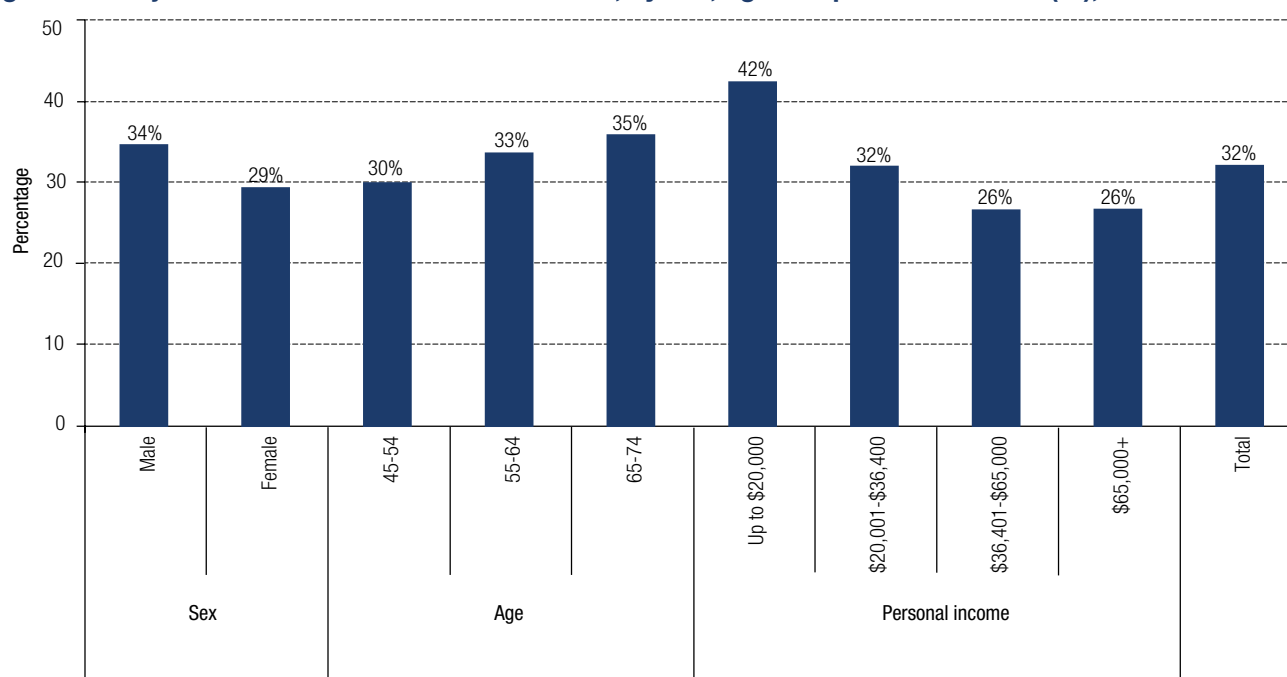
Measure	Sub-population	Prevalence
Used private recruitment firm in job search in last 5 years	% of people who looked for a job in last 5 years	24.5%
Rating of support of private recruitment firm (very good/good)	% who used private recruitment firm	35.0%
Rating of effort of private recruitment firm in looking for job (great/good deal)	% who used private recruitment firm	20.1%
Reported lack of effort attributed to age	% who used private recruitment firm	24.0%
If reported lack of effort attributed to age influenced desire to work (% of people attributing to age & not employed)	% of people attributing to age & not employed	62.4%
If reported lack of effort attributed to age influenced desire to work more hours (% of people attributing to age & employed)	% of people attributing to age & employed	26.7%

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.4 Mismatch of skills and experience with industry demands

Almost one-third (32%) of those who have worked or looked for a job in the past 5 years either 'agree' or 'strongly agree' that there are no jobs in their line of work in their local area (Figure 12, Table 10); these are most likely to be male, aged 65-74 and earning an income up to \$20 000 (Tables A.29, A.29.1).

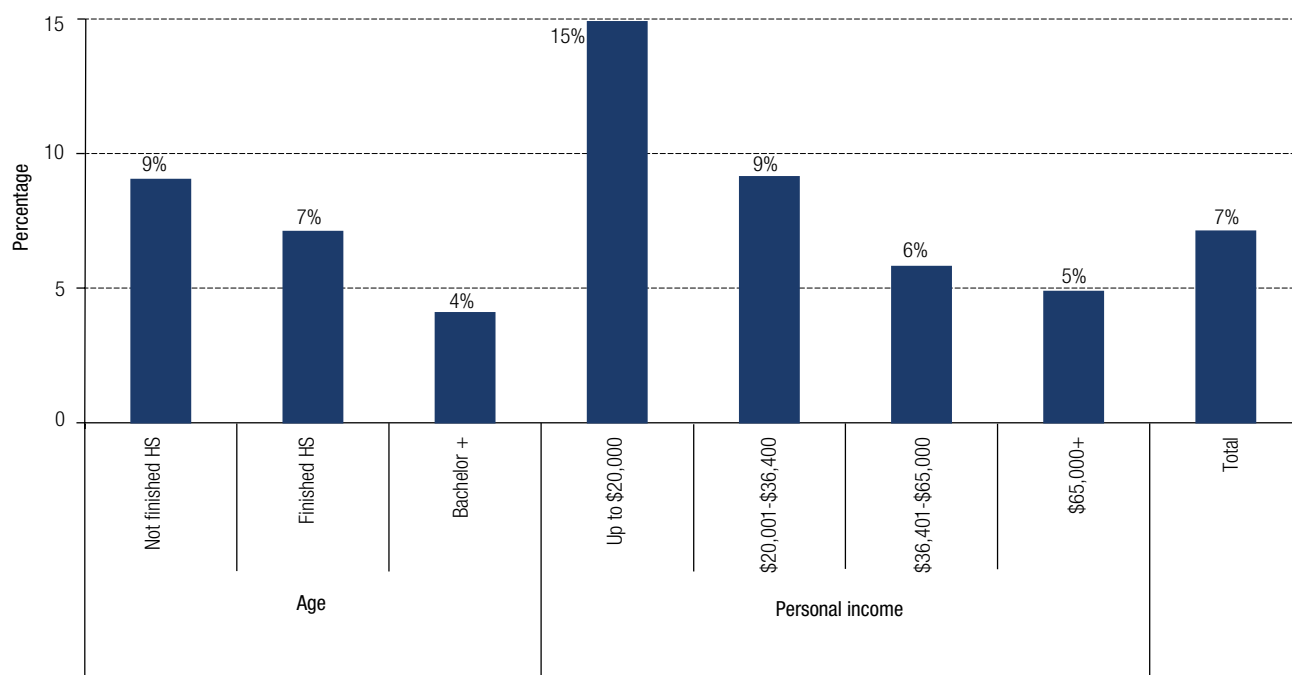
Figure 12: No jobs in their line of work in local area, by sex, age and personal income (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

A smaller proportion (7%) of this population either 'agree' or 'strongly agree' that there are no jobs at all in their local area (Figure 13). Those most likely to state this are those who have not finished high school (9%) and again with an income up to \$20 000 (15%).

Figure 13: No jobs at all in their local area, by age and personal income (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table 10: Summary measures of mismatch of skills and experience with industry demands, 2011-12.

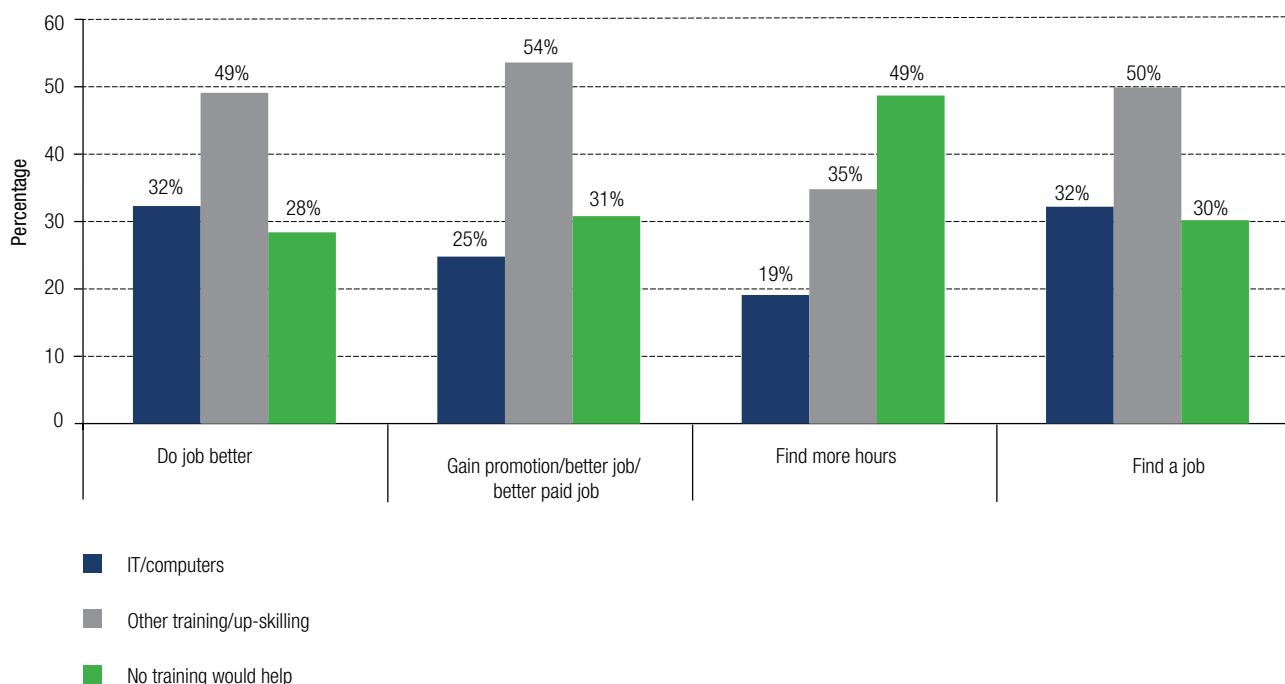
Measure	Sub-population	Prevalence
No jobs available in line of work in local area (Strongly agree/agree)	% of people who have worked in last 5 years or looked for job in last 5 years	31.7%
No jobs available at all in local area (Strongly agree/agree)	% of people who have worked in last 5 years or looked for job in last 5 years	7.1%

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.5 Re-training and up-skilling barriers

Of currently employed people, 32% state that IT or computer training would help do their job better, while 49% state that other training or up-skilling would help, and 28% believe none of these would help (Figure 14, Table 11). IT or computer training is favoured by public servants but not so by those from other English speaking countries (Tables A.30, A.30.1). Other training or up-skilling is favoured by those aged 45-54 years. Older respondents, males (only in regression results), low income earners and non-public servants (not in regression results) are most likely to say no training would help them do their job better.

Figure 14: Work-related training (%) would help do job better, gain promotion, find more hours, find a job (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

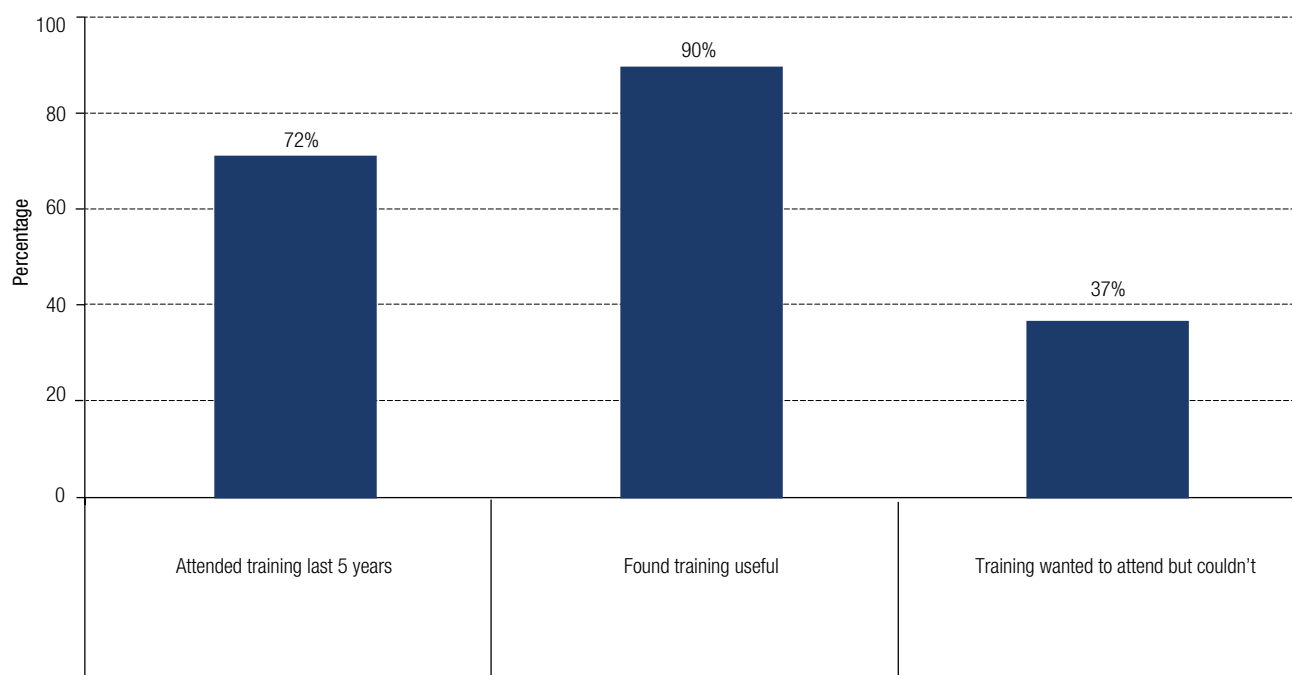
One-quarter of currently employed people state that to gain a promotion, get a better job elsewhere or get a better paid job, IT or computer training would help, while 54% believe that other training or up-skilling would help, and 31% that neither would help. The higher educated are least likely to need training for IT and computers, while older age groups and non-public servants are least likely to believe other training or up-skilling would help (Tables A.31, A.31.1). Older age groups (53% of 65-74) and the highest educated (only in regression) have a higher likelihood than their counterparts to say no training would help.

Of people currently working part-time, 19% state that to find more hours, IT or computer training would help (they would like to work an average 26 hours per week), 35% said that other training or up-skilling would help (average 27 hours per week), and 49% said neither would help. Again the highest educated are less likely than their counterparts to think IT and computer training would help find more hours, while other training is most popular among females (only in descriptive statistics), those aged 45-54, the lower educated (only in descriptive statistics) and lower income groups (Tables A.32, A.32.1).

Almost one-third (32%) of mature age people not working but not fully retired state that to find a job, IT or computer training would help, while 50% stated that other training or up-skilling would help, and 30% said neither would help. For help finding a job, IT or computer training is most likely required by those with the lowest education (Tables A.33, A.33.1). Regression results reveal that the oldest, non-married and highest educated state they are least in need of other training. Males, those aged 55-74 (both not in regression results) and the highest educated; are most likely to say that no training would help them find a job.

Seventy-two per cent of people who have worked in the past 5 years have attended work-related training in that time, of which 90% found the training very or somewhat useful (Figure 15, Tables A.34, A.35). Attendance at any work-related training in the past 5 years is highest among females (only in regression results), those aged 45-54, public servants, and those with higher education and income (Table A.35.1). There is a minor difference by group in the rating of training, with females and the highly educated and high income earners rating training the highest.

Figure 15: Attended work-related training in last 5 years, if found useful and if training wanted to attend but couldn't (%)



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table 11: Summary measures of re-training and up-skilling barriers, 2011-12

Measure	Sub-population	Prevalence
No training or up-skilling options would help do job better	% of currently employed	28.4%
No training or up-skilling options would help gain promotion/get better job elsewhere/get better paid job	% of currently employed	30.8%
No training or up-skilling options would help find more hours	% of part-time workers	48.7%
No training or up-skilling options would help find a job	% of people not working and not fully retired and have worked or looked for job in last 5 years	30.2%
Attended any workplace training in last 5 years	% of people who have worked in last 5 years	71.6%
Training rated very or somewhat useful	% of people who have attended any workplace training in last 5 years	90.2%
Any training wanted to attend in last 5 years but unable to	% of people who have worked in last 5 years	37.1%

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Thirty-seven per cent of people who have worked in the past 5 years said that there was training in the past 5 years they wanted to attend but unable to. Those most likely to experience this are female, aged 55-64, and with those higher education and income.

The reasons for not being able to attend training were that they could not fit in with other work commitments (64%), could not afford it (44%), the employer wouldn't fund or allow attendance (33%), the training was inappropriate for their skills or experience (7%) and the training was inappropriate for language ability (1%) (Table A.36). Those earning a higher income are most likely to cite the employer not allowing attendance and not being able to fit in with work commitments as a reason for not attending training, but less likely affordability issues (Table A.36.1). People born in a non-English speaking country are more likely than their counterparts to state affordability

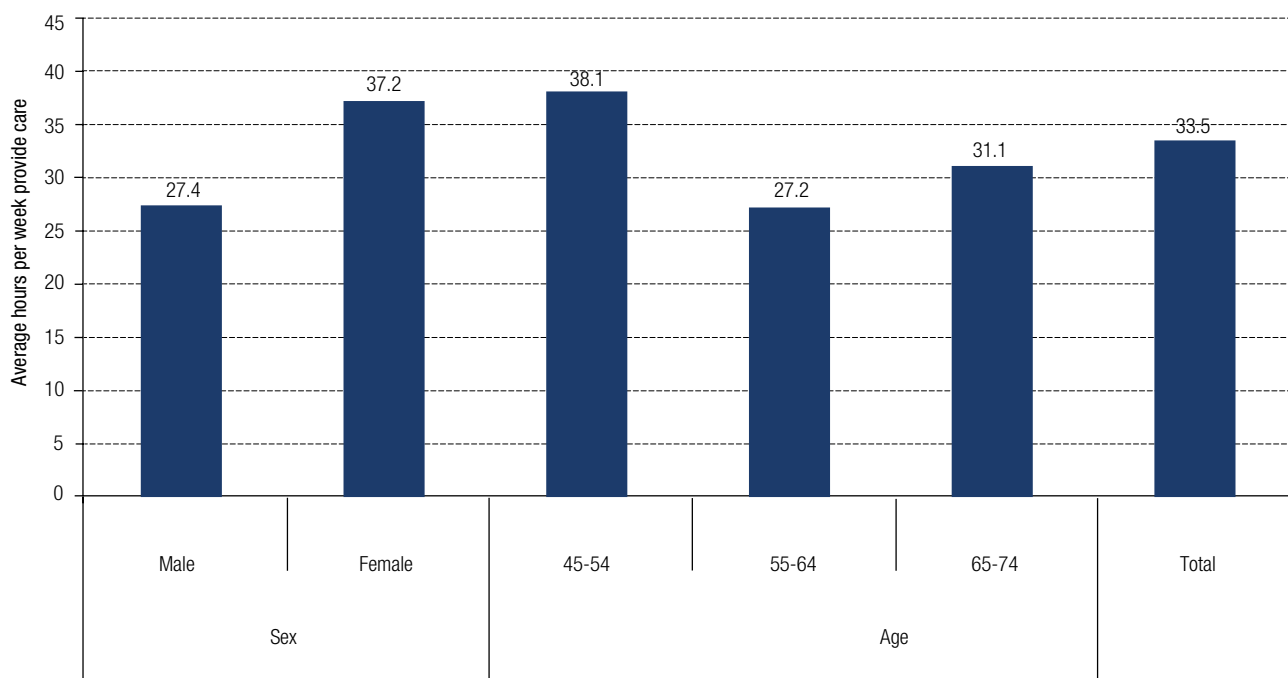
issues and language problems as reasons for not being able to attend training (in regression results only). The highest educated have the lowest likelihood of saying that the training was inappropriate for their skills and experience.

5.2.6 Care-giving responsibilities

Twenty-eight per cent of the population are care-givers (Table 12). Results from the descriptive statistics and regression results show that care-givers are most likely to be female, aged 45-54, married, not employed and not retired, to have at least a Bachelor's degree education and to reside in a capital city (Tables A.37, A.37.1). The most common person that a care-giver provides care to is, for those age 45-59, their own child (18% of population aged 45-49), and parent (8%) (Table A.38). For those aged 60-74, it is a spouse/parent (7%), grandchild (7%) and parent (5%).

Care-givers provide an average of 33.5 hours per week of care (Figure 16, Table A.39). The average hours of care provided per week is highest for females, people not employed and not retired, aged 45-54, on lower incomes and caring for people with a long-term illness or disability. The regression results also reveal that the highest educated care for a lower number of hours per week than those who have not finished high school (Table A.39.1).

Figure 16: Average hours per week provide care, by sex and age (%), 2011-12



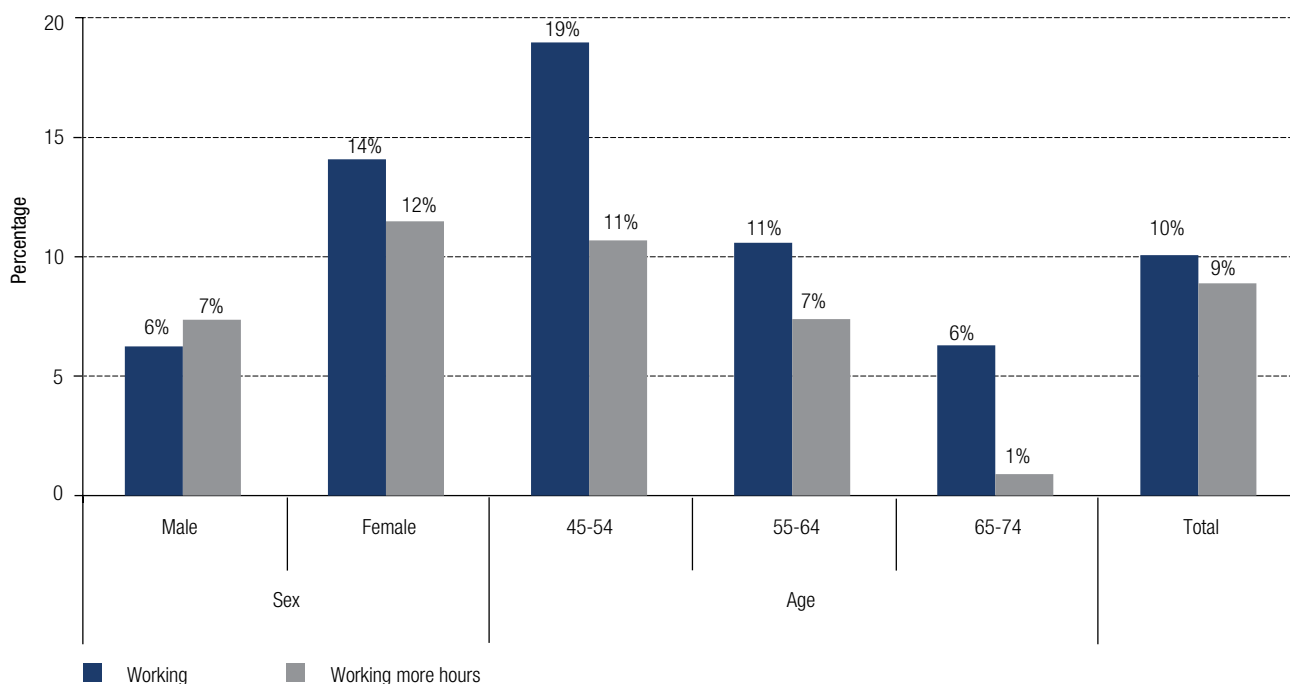
Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Fourteen per cent of the total population care for a person with long-term illness or disability. Caring for those with a long-term illness or disability follows similar demographic and socio-economic patterns as for all care-givers. Females (18%), those aged 45-54 (16%), those not employed and not retired (24%) are most likely to be caring for someone with a long-term illness or disability, while it is least likely for those on high incomes (although not in regression results) and from another English speaking country (10%).

Care-giving prevents 36% of care-givers who are not presently employed from working, which is 10% of the total not employed population. Those who have not finished high school and who care for someone with a long-term illness or disability are the most likely to state that care-giving prevents them from working) (Tables A.40, A.40.1). Care-giving, when examined as a percentage of the not employed population, is most likely to also prevent females (14%) and those 45-54 (19%) from working, while it has least impact on the most educated.

Care-giving prevents 31% of employed care-givers from working more hours (9% of the employed population) (Figure 17). For employed carers, care-giving prevents a lower proportion of those aged 65-74 and those on high incomes (only significant in regression results) from working more hours compared with their counterparts, while it prevents a higher proportion of those who have completed at least a Bachelor's degree (only significant in regression results) from working more hours (Tables A.41, A.41.1). When examined with the base population as all employed people, a higher proportion of females (12%), those with a Bachelor's degree education, who care for someone with a long-term illness or disability (34%) and aged 45-54 (11%) say that care-giving prevents them from working more hours compared with their counterparts (although not confirmed in the regression results).

Figure 17: Care-giving prevents from working or working more hours, by sex and age (% of employed population), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

The Survey suggests that suitable external care would help 49% of employed care-givers to work more hours (an average 15 more hours per week), and help 46% of not employed care-givers to work (an average of 24 hours per week). Suitable external care could help a lower proportion of those with a Bachelor's degree to work, although this is not confirmed in the regression analysis (Tables A.42, A.42.1).

60% of care-givers for whom care-giving prevents from working or working more hours cite that it affects their ability to accumulate superannuation. This is most felt by those aged 45-54 (70%) and with the highest level of education (73%) (Table A.43). In the regression results, those not married and earning the lowest income are also more likely than their counterparts to report that their care-giving affects superannuation accumulation (Table A.43.1).

Table 12: Summary measures of care-giving responsibilities, 2011-12

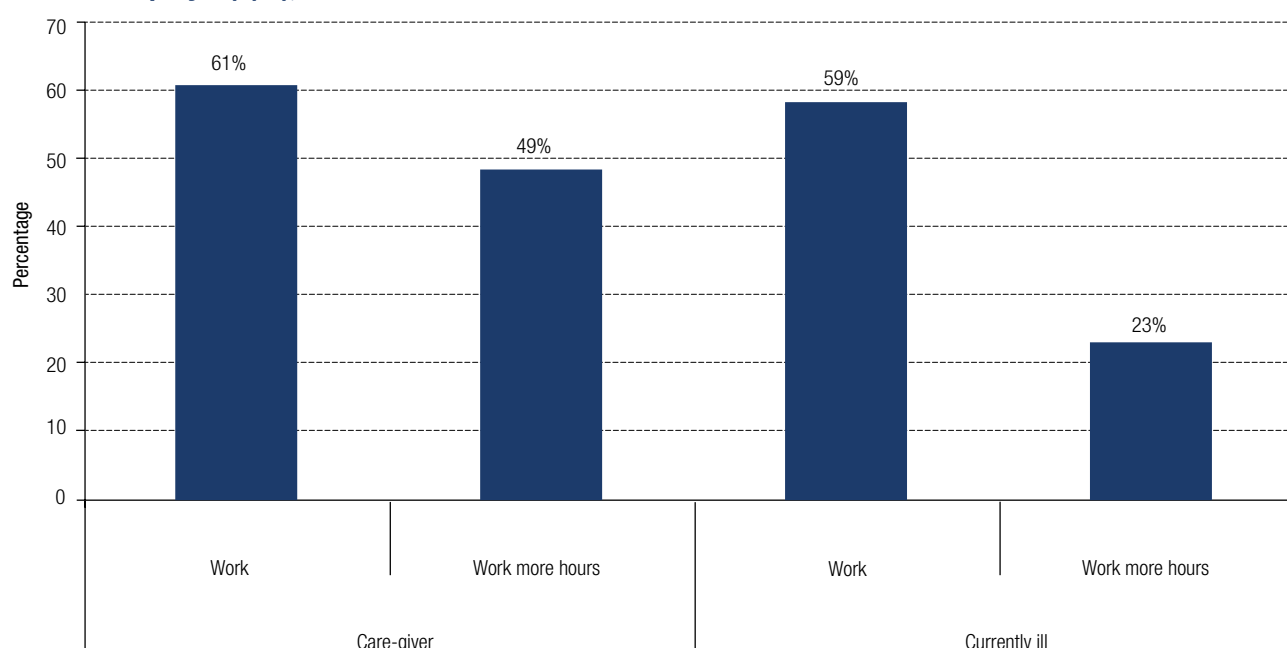
Measure	Sub-population	Prevalence
Care-givers	% of total population	28.3%
Average hours per week provide care		33.5 hours
Care for person with long-term illness or disability	% of total population	13.8%
Care-giving prevents from working	% of not employed population	10.3%
Care-giving prevents from working more hours	% of employed population	8.9%
Suitable external care would help care-givers work	% of people where care-giving prevents from working	45.8%
Average hours per week able to work if suitable external care available		23.9 hours
Suitable external care would help care-givers work more hours	% of people where care-giving prevents from working more hours	49.0%
Average more hours per week able to work if suitable external care available		15.2 hours
Care-giving responsibilities have impacted upon ability to accumulate superannuation	% of people where care-giving prevents from working or working more hours	59.7%

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.7 Flexibility of employment arrangements

The Survey suggests that more flexible work arrangements could help 61% of non-employed care-givers, whose responsibilities prevent them working to be able, to work (Figure 18, Table 13); they would work an average of 18.2 hours per week. Such flexible work arrangements could help 49% of employed care-givers, whose responsibilities prevent them from working more hours, to work more hours, at an average of 12.7 hours per week (Table A.44).

Figure 18: Flexible work arrangements would help work (not employed) or work more hours (currently employed) (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Note: See Table 13 for sub-population

Table 13: Summary measures of flexibility of employment arrangements, 2011-12

Measure	Sub-population	Prevalence
More flexible work arrangement would help care-givers work	% of care-givers whose care-giving responsibilities prevent from working	61.0%
Average hours work per week		18.2 hours
More flexible work arrangement would help care-givers work more hours	% of care-givers whose care-giving responsibilities prevent from working more hours	48.0%
Average more hours work per week		12.7 hours
Used flexible work arrangement if had illness, injury or disability in last 5 years	% of people ill in last 5 years and worked in last 5 years but not self-employed	23.7%
Flexible work arrangement would help people currently with illness, injury or disability work	% of currently ill who are not working and who have not used flexible work arrangement but not self-employed	58.5%
Average number hours per week could work		28.1 hours
Flexible work arrangement would help people currently with illness, injury of disability work more hours	% of currently ill who are working and who have not used flexible work arrangement but not self-employed	23.2%
Average number more hours per week could work		11.0 hours
Reducing hours would persuade workers to put off retirement	% of people currently working but not self-employed	62.5%
Average additional years of work		0.6 years
Average hours work in additional years of work		21.2 hours
Mentoring would put off retirement	% of people currently working	49.2%
Average additional years of work		2.5 years
Average hours work in additional years of work		20.7 hours

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Flexible work arrangements can also be helpful for the ill. Almost one-quarter (24%) of those who have been ill in last 5 years and worked in last 5 years; report that they have used a flexible work arrangement. This is fairly similar across demographic and socio-economic groups, with the exception that the descriptive statistics reveal they were most used by those who had completed at least a Bachelor's degree (30%) and, in the regression results, those who have not married (Tables A.45, A.45.1).

Of mature age people who are currently ill and who have never used a flexible work arrangement, 59% of those not employed state that a flexible work arrangement would help them work; at an average of 28 hours per week. Also, 23% of the employed said a flexible work arrangement of would help them work more hours, at an average of 11 hours per week. The descriptive statistics and regression results reveal that those aged 45-54 and those from a non-English speaking background are significantly more likely to state that a flexible work arrangement would help them find work, compared with their counterparts (Table A.46). For those currently ill and working, the only significant finding is that those from a non-English speaking background are less likely than the Australian-born to work more hours because of a flexible working arrangement. This result is not confirmed by the regression analysis (Table A.46.1).

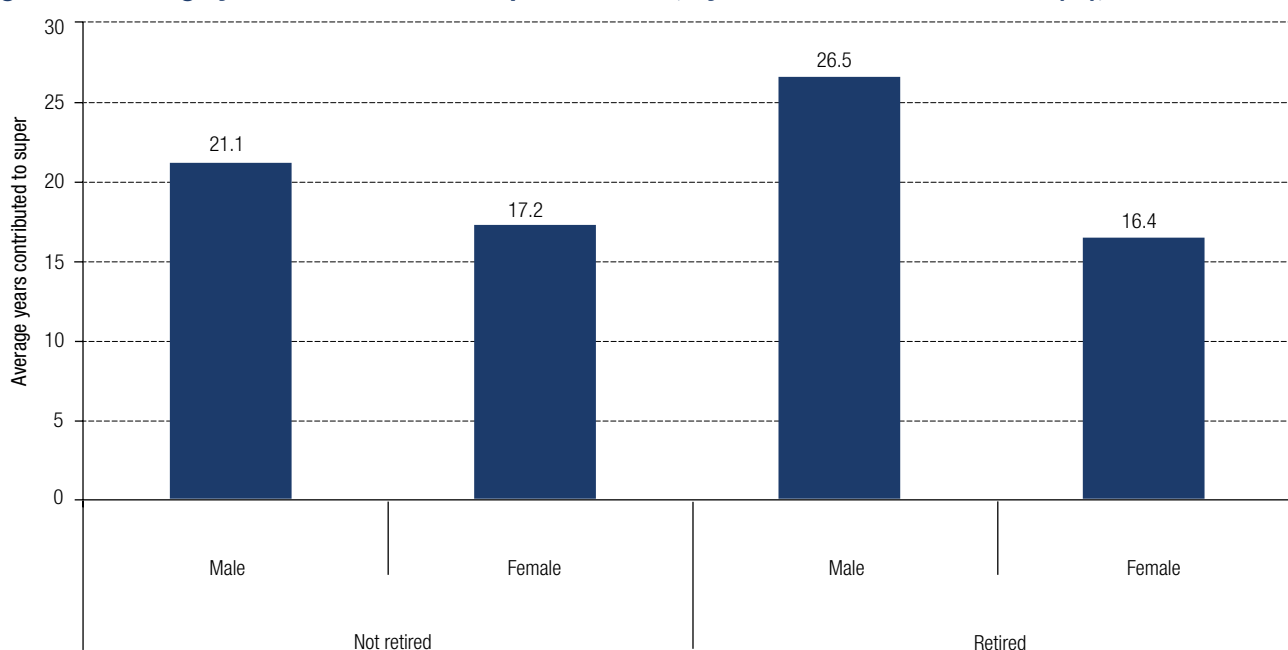
Almost two-third (63%) of those currently working say that reducing work hours would help them put off retirement; of these, they would work an average 0.6 years and 21 hours per week in these additional years. Reducing hours to put off retirement is most attractive to younger respondents, those with at least a Bachelor's degree (70%), although not in regression, and those who earn at least \$65 001 per year (70%) (Tables A.47, A.47.1).

Of people currently working, 49% say that mentoring would help them put off retirement; of these, they would work an average 2.5 years and 21 hours per week in these additional years. Mentoring is most likely to lead to those aged 45-54 to delay their retirement.

5.2.8 Superannuation

Ninety-four per cent of mature age people who have worked in the last 20 years or looked for a job in the past 5 years report that they have had contributions made to their superannuation, with an average length of contributions of 20 years (Table 14). All population sub-groups have a high proportion of the population with superannuation, with 98-99% of the highest educated and income earners having superannuation (Table A.48). The average number of years contributed to superannuation varies significantly by population sub-groups (Figure 19). Those who contributed the longest to superannuation are males, retired (retired males 27 years), older people, the higher educated, the Australian-born, capital city residents and higher income earners (Table A.48.1).

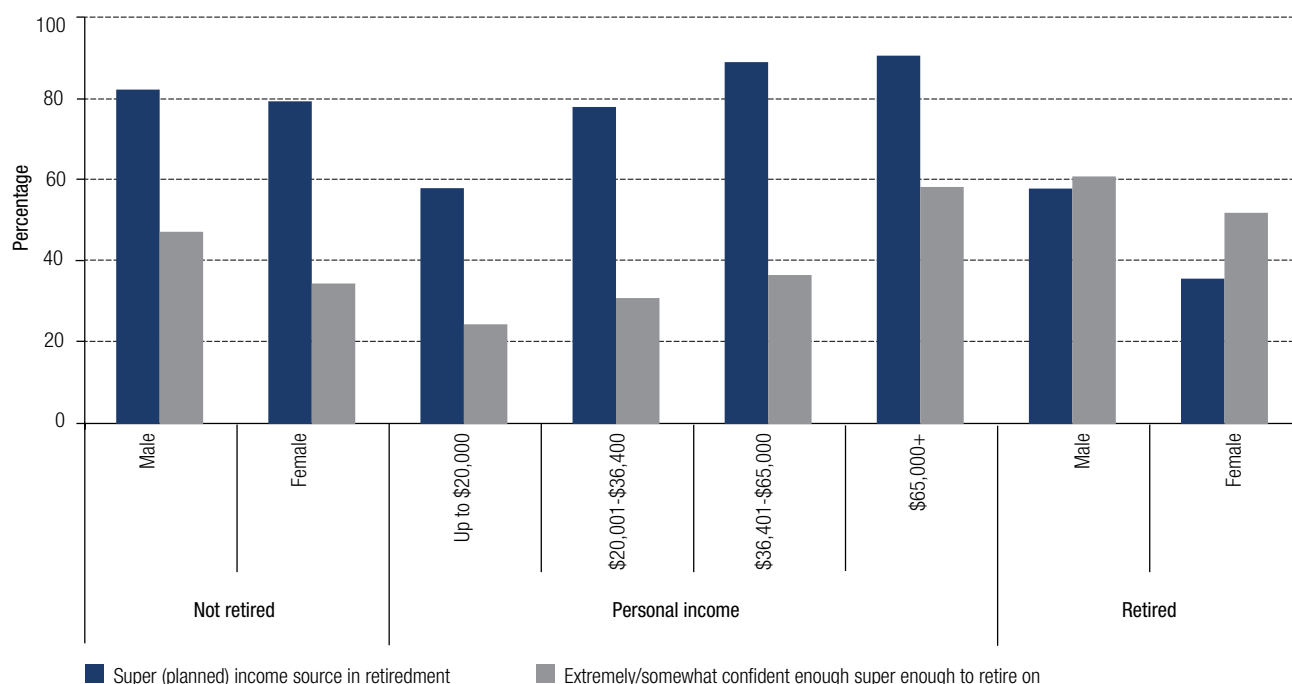
Figure 19: Average years contributed to superannuation, by sex and retirement status (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Over four-fifths (81%) of those yet to retire report that they intend to receive superannuation when they retire (most common income source), while 47% of those already retired receive superannuation as an income source (2nd most common income source after Age Pension) (Figure 20, Table A.49). Of people not yet retired, superannuation is most likely a planned source of income for higher income earners (91% of those earning at least \$65 000 versus 58% of those earning up to \$20 000) and higher educated people, as well as those married and capital city residents (Tables A.50, A.50.1). Those already retired, females and those aged 45-54 are least likely to receive superannuation income.

Figure 20: Superannuation a planned or current income source at retirement, by sex, income and retirement status (%), 2011-12



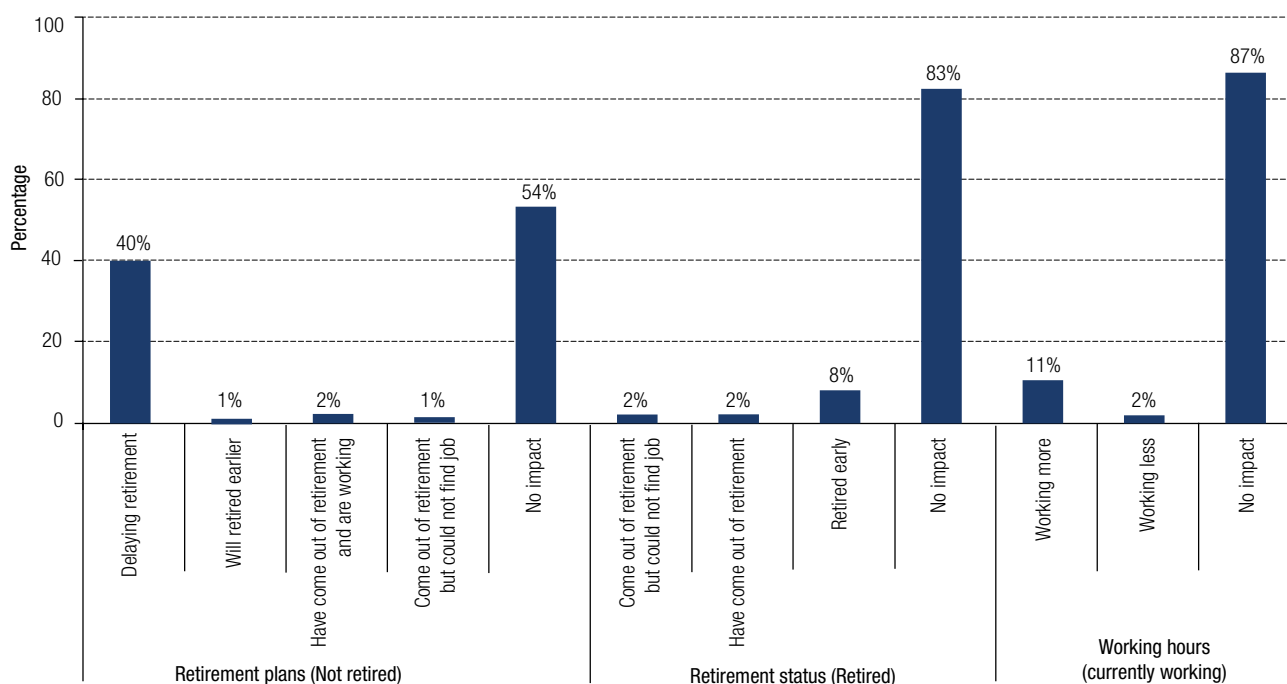
Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

The confidence of having enough superannuation for retirement is higher among those already retired (57% somewhat or very confident) versus those yet to retire (41%). For the non-retired, confidence about having enough superannuation for retirement is highest among males (48% versus 35% for females), married, aged 65-74, capital city residents and the highly educated and high income earners (59% of those earning at least \$65 000 versus 25% of those earning up to \$20,000) (Tables A.51, A.51.1). Similar findings by sex (only in descriptive statistics), income, education and marital status are found for those already retired.

Two-thirds (67%) of people with superannuation reported that their superannuation decreased due to financial events in recent years; such as the Global Financial Crisis (Table A.52). Frequency distribution and regression results show that decreases in superannuation most likely to have occurred among married, higher educated and higher income people (Tables A.53, A.53.1).

Of those not retired who experienced a decrease in their superannuation in recent years, 40% state they will delay their retirement (an average of 6 years), and only 0.5% will retire earlier, while for 54% there is no impact on retirement (Figure 21). The impact of a decline in superannuation most likely led to a delay in retirement for women and those aged 55-64 (Table A.54). The multinomial regression results, which assess delaying retirement versus no impact, find women, those aged 55-64, people with low education and those earning over \$20 000 more likely to delay retirement (Table A.54.1). There was most likely no impact for males, people age 45-54 and the highest educated.

Figure 21: Impact of decrease in superannuation on retirement plans, retirement status and working hours (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

The superannuation decrease had no impact on retirement status for 83% of those already retired, with 8% having retired early (retirement brought forward an average of 7 years) and 2.2% either having come out of retirement of planning to come out of retirement. There is no significant relationship of any of the factors with retiring early, when compared with there being no impact (Tables A.55, A.55.1). Only those who finished high school and who are at the highest income level are more likely than their counterparts to have not had their retirement status affected by a decrease in superannuation.

Following the superannuation decrease, 11% of people who are currently working; report that they are working more, 2% working less, while 87% have not changed their working hours. People who are working more report doing an extra 12 hours per week. Those who are now working more because of a decrease in their superannuation balance are most likely to be age 55-74 and, when compared to there being no impact, are those born in a non-English speaking country (Tables A.56, A.56.1). Those who are most likely to be working less are those on a low income and, in descriptive statistics, most likely aged 65-74. The highest likelihood of there being no impact for those born in a non-English speaking country and people aged 65-74.

Almost half (47%) of people with superannuation state they have a 'fair amount' or 'great deal' of knowledge of superannuation rules. Just over half (52%) of those who know something about superannuation rules either 'agree' or 'strongly agree' the rules change too frequently. Knowledge of superannuation rules is highest for males, married and those with a high education and high income. (Tables A.57, A.57.1) Those who state that superannuation rules change too frequently are most likely married and with a lower level of completed education.

Of these people who are retired, 25% say that this lack of certainty affects their retirement, while 39% of the non-retired say that it affects their retirement plans. There is no significant variation by socio-economic and demographic characteristics in the likelihood of the not retired to report that lack of certainty of superannuation rules affects retirement plans (Tables A.58, A.58.1). For the already retired, the only significant difference is that those not married are less likely than the married to report that lack of certainty of superannuation rules affects their retirement.

Table 14: Summary measures of superannuation, 2011-12

Measure	Sub-population	Prevalence
Had contributions made to superannuation	% of people who have worked in last 20 years or looked for job in last 5 years	94.2%
Average length of time contributions made		19.8 years
Intend to receive superannuation at retirement	% of not retired	81.4%
Receive superannuation in retirement	% of retired	47.0%
Extremely/somewhat confident have enough super for retirement	% of not retired people with superannuation	41.4%
Extremely/somewhat confident have enough super to retire on	% of retired people with superannuation	56.9%
Superannuation balance decreased due to financial events in recent years	% of people with superannuation	66.8%
Impact of superannuation decrease on retirement plans	% of not retired people with superannuation	
Delaying retirement		40.3%
Average additional years work		5.7 years
Will retire earlier		0.5%
Average less years work		4.7 years
Have come out of retirement and are working		1.7%
Came out of r/ment but could not find job		0.9%
No impact		53.7%
Impact of superannuation decrease on retirement status	% of retired people with superannuation	
Came out of r/ment but could not find job		2.2%
Will come out of retirement		1.6%
Retired early		8.2%
Average less years work		6.7 years
No impact		82.9%
Impact of superannuation decrease on working hours	% of currently employed people with superannuation	
Working more		10.7%
Average more hours per week		11.9 hours
Working less		2.0%
Average less hours per week		10.6 hours
No impact		86.9%
Knowledge (great deal/fair amount) of superannuation rules	% of people with superannuation	47.0%
Superannuation rules change too frequently (agree/strongly agree)	% of these people who know at least something about superannuation rules	52.2%
Lack of certainty of superannuation rules affects retirement plans	% of not retired people agreeing that superannuation rules change too frequently	38.7%
Lack of certainty of superannuation rules affects retirement status	% of retired people agreeing that superannuation rules change too frequently	24.9%

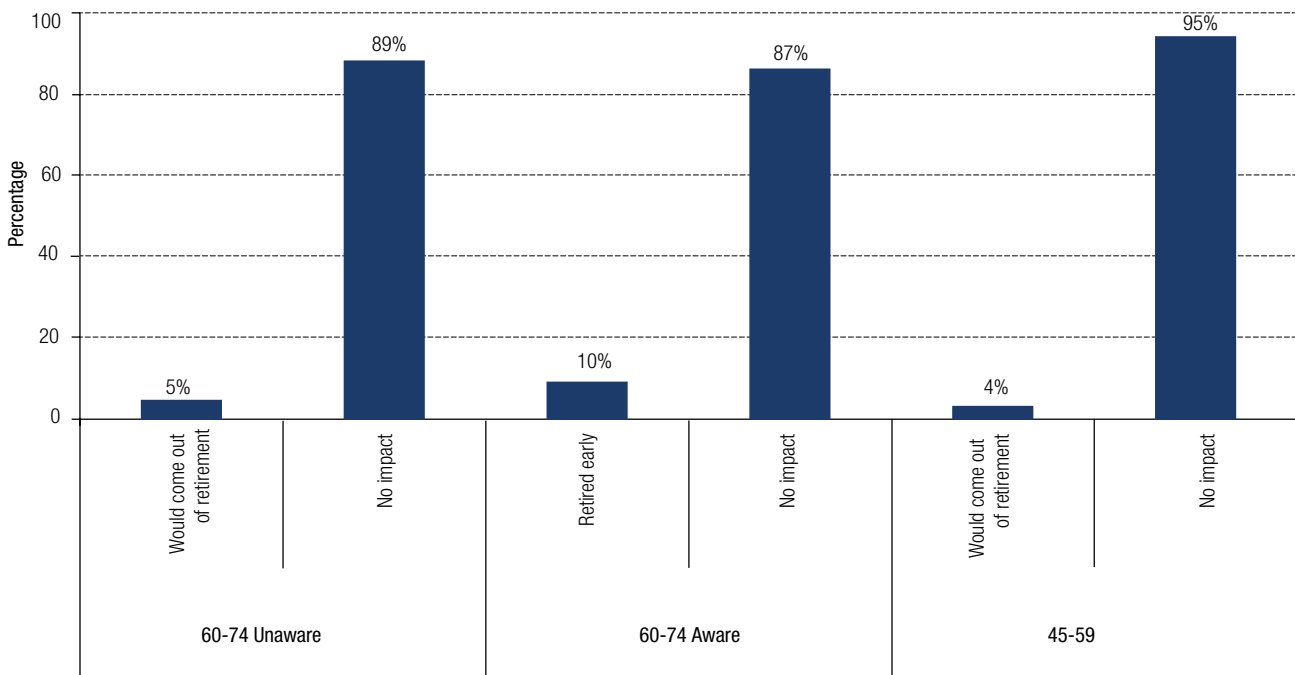
Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.9 Tax transfer system

Sixty per cent of people aged 45-49 and 79% aged 60-74 with superannuation said that they are aware they can receive superannuation as a tax-free income source from age 60 (Table 15). In the 45-59 age group, the highest income and highest educated population are most likely to be aware of this tax-free status, while the married and males are found to have significantly higher awareness in the descriptive statistics only (Tables A.59, A.59.1). Those with at least a Bachelor's degree are the most likely within the 60-74 age group to have awareness of the tax-free status of super over age 60, while the regression results show that males are more likely to have awareness than females.

For those aged 60-74 who report that they are unaware of this tax-free status and are retired, 5% say that knowing this would make them come out of retirement while for 89% it would have no impact (Figure 22). The descriptive statistics show that a higher proportion of males than females would come out of retirement, but this is not confirmed in the regression modelling (Tables A.60, A.60.1).

Figure 22: Impact of tax-free superannuation after age 60 on retirement status (retired), by age and awareness of tax-free super (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

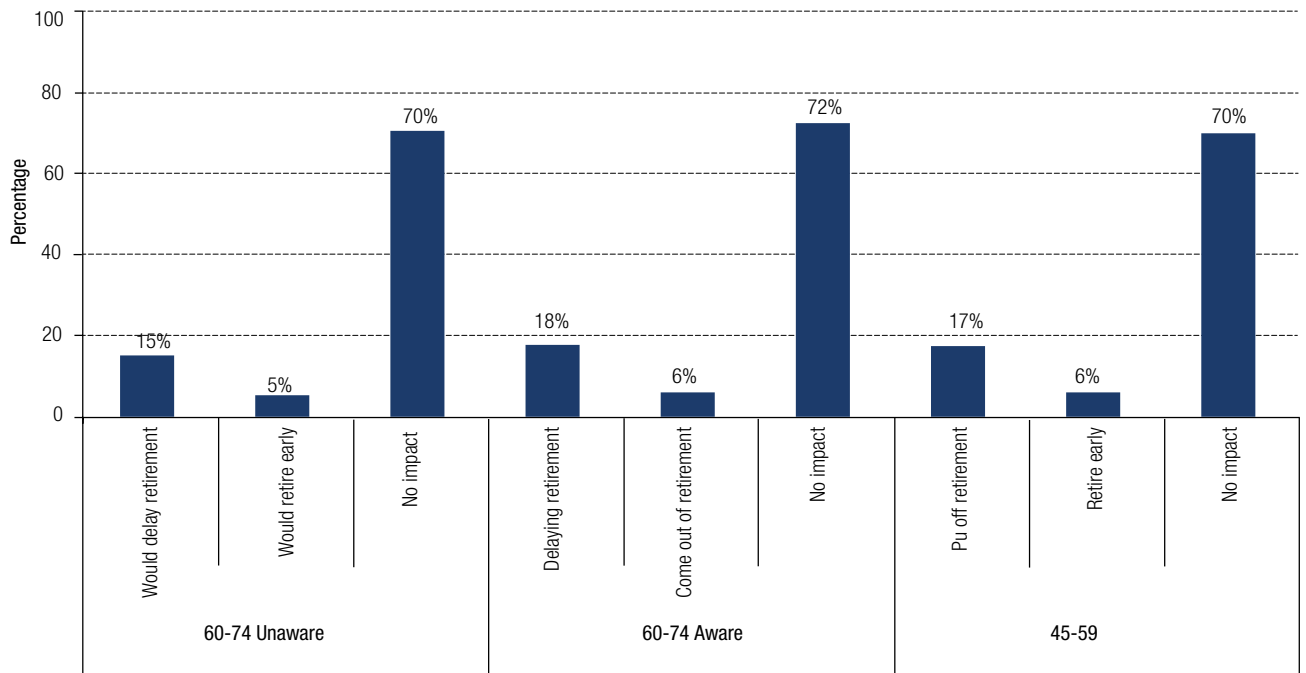
Of those aged 60-74, who are aware of the tax-free status and are retired, 10% report that they retired early because of tax-free superannuation (brought forward retirement average 6 years), while for 87% there was no impact. There is no significant difference across socio-economic and demographic groups in the impact of tax-free superannuation after age 60 on those already aware of it (Tables A.61, A.61.1). The only finding is there being slightly more people born in other English speaking countries for whom there would be no impact.

Of those aged 45-49 who are retired, the tax-free status after age 60 could make 4% come out of retirement from age 60 (for an average 8 additional years of work) and could have no impact for 95%. There are no significant differences in how tax-free super would affect the retirement of those aged 45-59 and already retired by socio-economic and demographic characteristics (Tables A.62, A.62.1).

Fifteen per cent of people aged 60-74 who are unaware of the tax-free status and not retired say this would delay their retirement (average 5 years), while 5% state it would bring their retirement

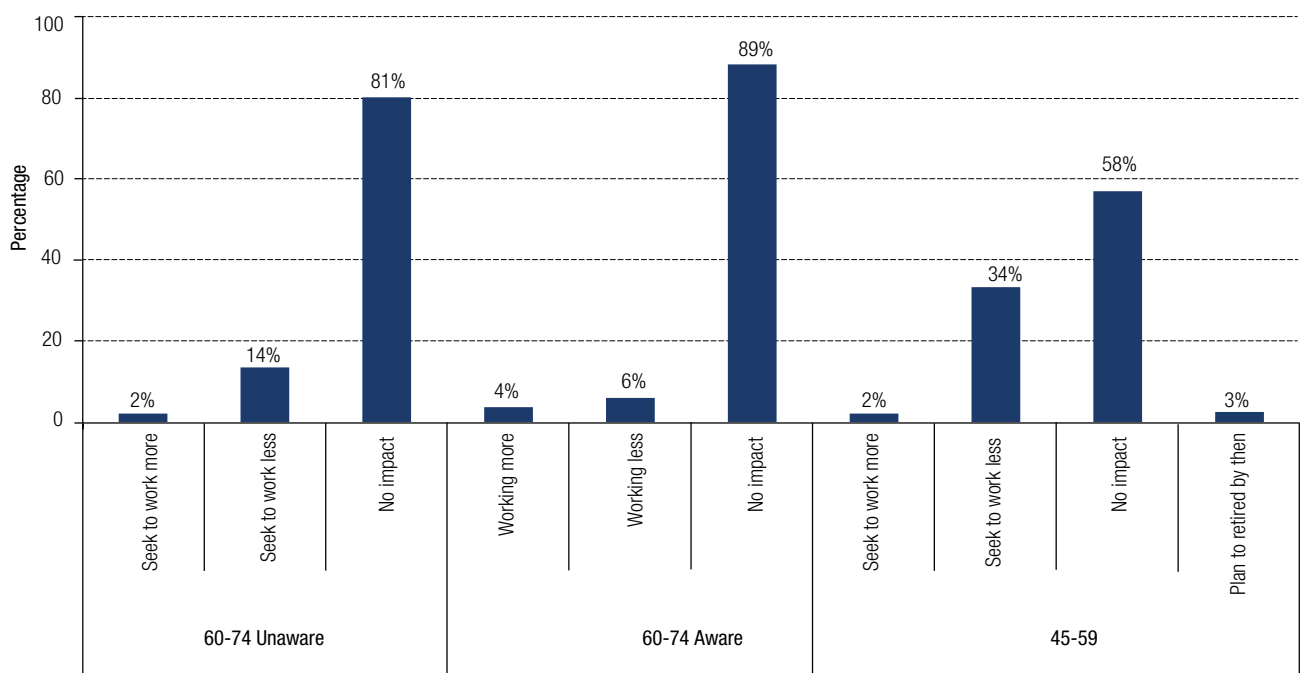
forward (an average 3 years) and 70% say it would have no impact (Figure 23). The regression model reveals that females and the most educated are the least likely to delay their retirement versus having no impact (Tables A.63, A.63.1). Those with a Bachelor's degree are the least likely to delay retirement when compared with it having no impact, while those born in a non-English speaking country are the most likely. Of those who are currently working, 2% state they would work more, 14% work less (average 15.3 hours) and 81% cite no impact (Figure 24). There is no significant difference in the impact on hours worked by socio-economic and demographic factors (Tables A.64, A.64.1).

Figure 23: Impact of tax-free superannuation after age 60 on retirement plans (not retired), by age and awareness of tax-free super (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Figure 24: Impact of tax-free superannuation after age 60 on hours worked (currently working), by age and awareness of tax-free super (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

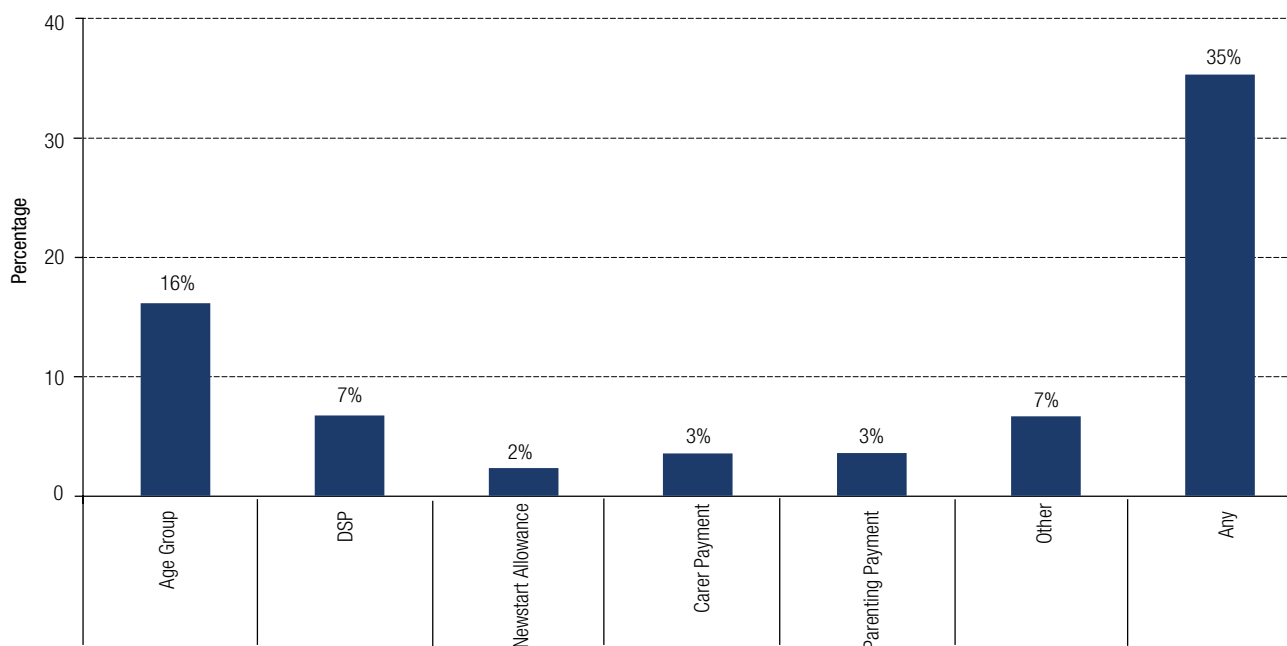
For those aged 60-74, who are not retired but aware of the tax-free status, 18% say they are delaying retirement (average 5 years), 2% will retire earlier, 6% have come out of retirement, while for 72% no impact. There is no significant difference in retirement plans across socio-economic and demographic groupings (Tables A.65, A.65.1). For the currently working, 4% are working more (average 16.1 hours), 6% working less (average 16.5 hours) and for 89% there is no impact. The only difference in the impact on hours worked is that those who finished high school are more likely than those who did not finish high school to work more rather than it have no impact (Tables A.66, A.66.1).

The Survey suggests that for people aged 45-59 and not retired, the tax-free status could make 17% put off retirement (average 6 years), make 6% retire early (average 5 years) and have no impact for 70% (Tables A.67, A.67.1). For this groups that are currently working, 2% report that they will seek to work more from age 60 (average 14.3 hours), 34% will seek to work less (average 17.1 hours) and for 58% will have no impact. There is little variation in the impact on hours worked; in the regression results there is a positive association between personal income and working less versus no impact (Tables A.68, A.68.1).

Over one-third (35%) of the population age 45-74 receive at least one source of Government income support. Government income support is highest among those aged 65-74 (75%), people who haven't finished high school (45%), not married (51%), and those who reside outside capital cities (Tables A.69, A.69.1).

The most common type of Government income support is the Age Pension (16% of 45-74, 66% of 65-74), and the Disability Support Pension (7%) (Figure 25, Tables A.71). Of those receiving Newstart Allowance, 18% are not working part-time or voluntarily, or doing a range of activities such as looking for work and reporting job searches. 52% of people receiving the Parenting Payment are not working part-time or voluntarily, or doing a range of activities such as looking for work and reporting job searches (Table A.72).

Figure 25: Type of Government income support receive (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

The Age Pension is most likely to be received by females, people with lower completed education, the non-married, people born in another English speaking country and those living outside a capital city (not in regression results) (Tables A.71, A.71.1). The Disability Support Pension is most likely received by people with lower completed education and not married. The Newstart Allowance is most likely received by people residing outside a capital city and not married, while the carer and parenting payments are received by more females than males.

Twenty-four per cent of people receiving Newstart Allowance are working part-time, 11% are working voluntarily, 40% are doing a range of activities and 18% are not doing any activities (Table A.72). Twenty-eight per cent of people receiving the Parenting Payment are working part-time, with 16% doing a range of activities and 52% not doing any activities. Almost one-third (32%) of people working part-time are doing so for financial reasons (although with wide confidence intervals) (Table A.74).

Seventeen per cent of Age Pensioners state that the withdrawal rate on the Age Pension (i.e. the amount that the pension payment is reduced for each additional dollar earned from working) influences their desire to work or look for work. The withdrawal rate has the greatest effect on increasing the desire of males (only in regression results) and the highest educated to work or look for work.

The maximum average percentage of the Age Pension they would be willing to lose to work as much as they want is 36%, and they would be willing to work an average of 23 hours of work for an average additional 5 years of work under these conditions. People who have finished high school have a lower maximum percentage of the Age Pension that they are willing to lose compared with those who did not finish high school (Tables A.75, A.75.1). Those from a non-English speaking background have the highest average percentage they are willing to lose of all population sub-groups.

Table 15: Summary measures of tax-transfer system, 2011-12

Measure	Sub-population	Prevalence
Aware of tax-free superannuation after age 60 (45-49)	% of people aged 45-49 with superannuation	59.5%
Aware of tax-free superannuation after age 60 (60-74)	% of people aged 60-74 with superannuation	78.8%
Retired		
How tax-free superannuation after age 60 would affect retirement (60-74)	% of retired people aged 60-74 unaware of tax-free superannuation after age 60	
Would come out of retirement		5.0%
Average additional years work		10.0 years
No impact		88.8%
How tax-free superannuation after age 60 has affected retirement (60-74)	% of retired people aged 60-74 aware of tax-free superannuation after age 60	
Came out of retirement but could not find job		0.9%
Will come out of retirement		0.8%
Retired early		9.5%
Average less years work		6.2 years
No impact		86.7%
How tax-free superannuation after age 60 would affect retirement (45-59)	% of retired people aged 45-59	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table 15 continues

Measure	Sub-population	Prevalence
Would come out of retirement		3.6%
Average additional years work		7.9 years
No impact		94.9%
Not retired		
How tax-free superannuation after age 60 would affect retirement plans (60-74)	% of not retired people aged 60-74 unaware of tax-free superannuation after age 60	
Would delay retirement		15.1%
Average additional years work		4.7 years
Would retire early		5.3%
Average less years work		3.3 years
No impact		70.4%
How tax-free superannuation after 60 would affect hours worked (60-74)	% of people unaware of tax-free super after 60, age 60-74 and currently working	
Seek to work more		2.1%
Seek to work less		13.6%
Average less hours per week		15.3 hours
No impact		80.9%
How tax-free superannuation after age 60 has affected retirement plans (60-74)	% of not retired people aged 60-74 aware of tax-free super after 60	
Delaying retirement		17.7%
Average additional years work		5.1 years
Will retire earlier		1.8%
Average less years work		4.2 Years
Have come out of retirement and are working		3.3%
Average additional years work		4.2 years
Came out of retirement but could not find job		1.7%
No impact		72.3%
How tax-free superannuation after 60 has affected hours worked (60-74)	% of people aware of tax-free super after 60, age 60-74 and currently working	
Working more		3.7%
Average more hours per week		16.1 hours
Working less		6.0%
Average less hours per week		16.5 hours
No impact		89.1%
How tax-free superannuation after age 60 would affect retirement plans (45-59)	% of not retired people aged 45-59	
Would delay retirement		17.4%
Average additional years work		6.1 years
Would retire early		6.0%
Average less years work		4.9 years
No impact		69.8%
How tax-free superannuation after age 60 would affect hours worked after age 60	% of people age 45-59, currently working	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table 15 continues

Measure	Sub-population	Prevalence
Seek to work more		2.1%
Average more hours per week		14.3 hours
Seek to work less		33.6%
Average less hours per week		17.1 hours
No impact		57.5%
Plan to be retired by then		2.5%
Receive any Government income support	% of total population	35.1%
Withdrawal rate on Age Pension impacts desire to work or look for work	% of people receiving Age Pension	17.4%
Average maximum % of Age Pension willing to lose to work as much as you want	People receiving Age Pension	35.6%
Average extra years work		5.0 years
Average hours work per week in extra years		23.2 hours

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.10 Re-entry of the very long-term unemployed (VLTU)

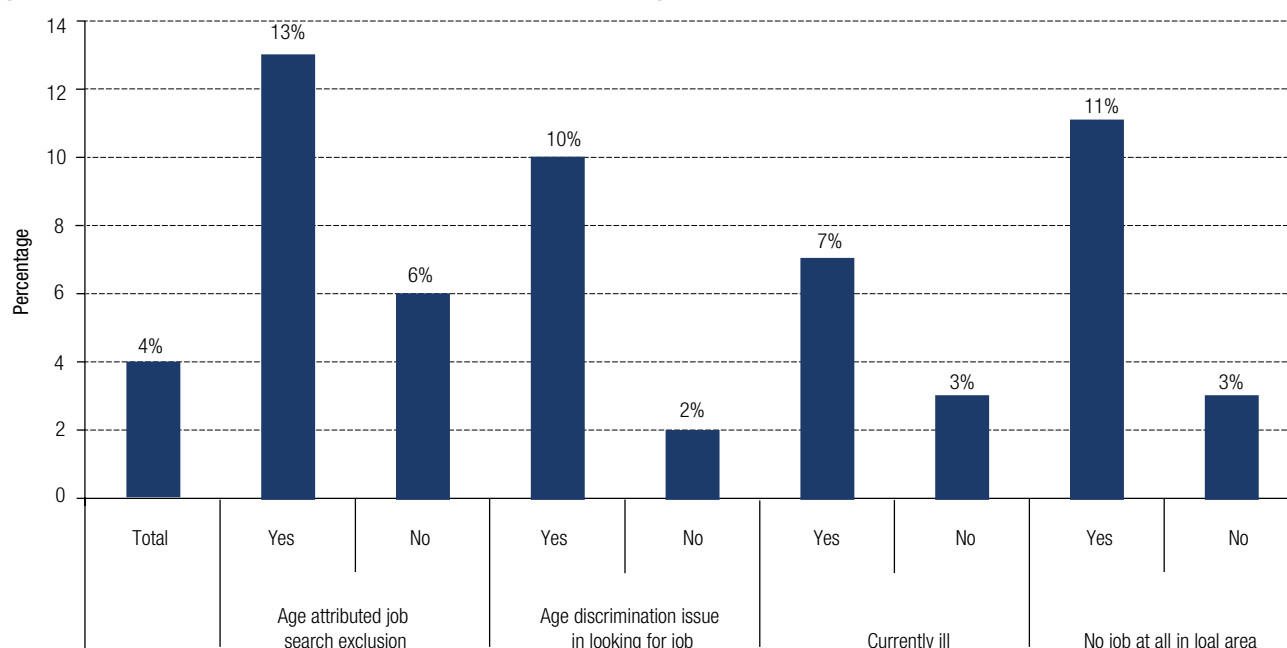
According to the Survey, the very long-term unemployed comprise 23% of mature age people who are not working and not retired (i.e. have not worked for 24 months but have worked before and have looked for work in the last 5 years) (Table 16). This is 4% of all mature age people who have not retired. The average length of time since the very long-term unemployed last worked is 6.4 years, with a median of 4.0 years (Table A.79).

Of those not working and not retired, the least likely to be very long-term unemployed are aged 65-74 and, from the regression results, born in a non-English speaking country (Tables A.76, A.76.1).

Some of the barriers the VLTU face when attempting to re-enter the labour market are shown in Figure 26. This includes interactions of VLTU with other barriers that are specifically related to labour force re-entry. A more detailed account of interaction effects is provided in section 5.3. Very long-term unemployment as a proportion of those not retired is highest among those who experienced age-attributed job search exclusion (13%, also 53% of VLTU experienced age attributed job search exclusion) and those who think age discrimination is an issue while looking for a job in Australia (10%) (Table A.77).

VLTU is also high for those non-retired that have been ill in the last 5 years or currently, and where this prevents from working or looking for work (22% of the currently ill who do not work), for people who have used an Australian Government employment service provider (but not use of a private recruitment firm), and if they state that there are no jobs in their line of work or at all in their local area (11%).

Figure 26: Prevalence of VLTU (% of not retired) among other measures of barrier prevalence, 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table 16: Summary measures of re-entry of the very long-term unemployed, 2011-12

Measure	Sub-population	Prevalence
Very long-term unemployed	% of people not working and not retired	22.5%
Very long-term unemployed	% of people not retired	3.6%
Average length of time since last worked		6.4 years
Median length of time since last worked		4.0 years

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.11 Job search assistance

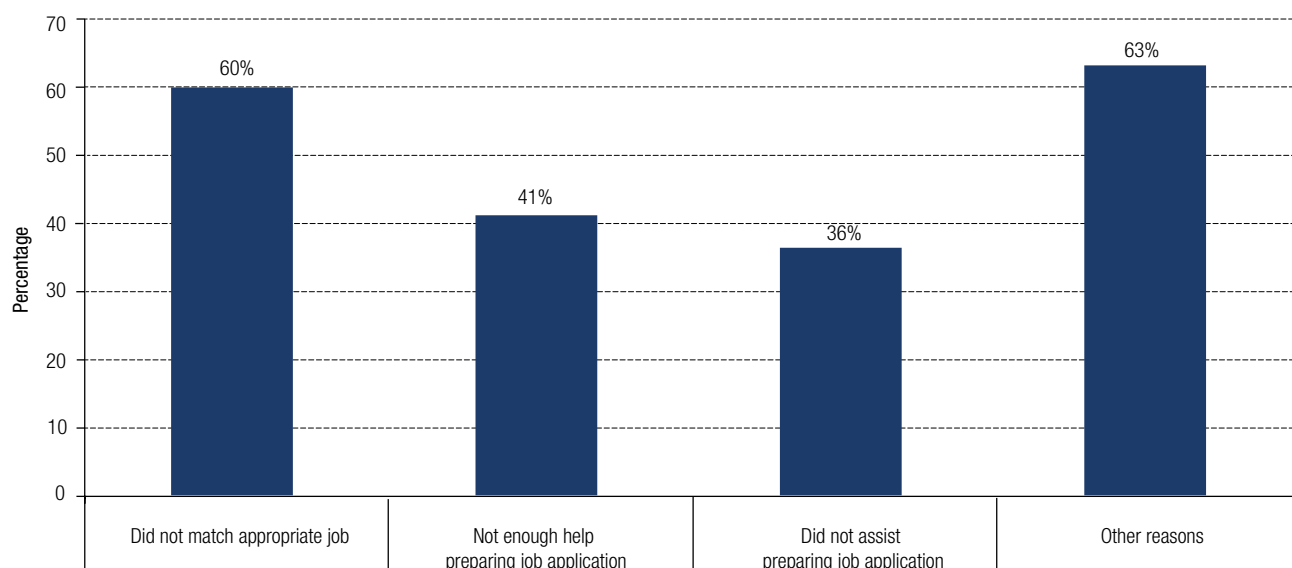
Fifteen per cent of people who have looked for a job in the last 5 years reported that they used an Australian Government employment service provider (Table 17)⁴. Use of an Australian Government employment service provider is highest among job seekers who are not married (30%), male (only significant in regression results), with lower completed education (not significant in regression results), born in a non-English speaking country, and earning a low income (Tables A.78, A.78.1).

Of those who used such a provider, 63% found an Australian Government employment service provider helpful. Those least likely to find it helpful are aged 55-64, those with higher education, and those living in a capital city (not significant in regression results).

Among people who did not find the provider helpful, 60% said because it did not match to an appropriate job, 41% said they did not get enough help preparing job applications, 36% stated the provider did not assist enough with the job interview, and 63% cited some other reason (Figure 27). A small sample size prevented there being significant variations by socio-economic and demographic factors in the reasons for job seekers not finding the Australian Government employment service provider helpful (Tables A.79, A.79.1). The only significant factor in both descriptive statistics and regression results is that those who finished high school are more likely to state they didn't have enough help preparing job applications when compared with those who didn't finish high school.

4 It should be noted that some private recruitment firms also operate as Australian Government employment service providers, and respondents may not always be aware if/when they are using a Government provider.

Figure 27: Reasons Australian Government employment service provider not helpful (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Almost half (46%) of those who used an Australian Government employment service provider said that they were successful in their most recent job search. Of those successful, 78% were 'satisfied' or 'very satisfied' with their job, with 35% saying that more helpful assistance would help find a job faster and 24% saying more helpful assistance would help find a better paid job (Table A.80). Among people unsuccessful in their most recent job search, 41% say that more helpful assistance would have helped them find a job.

Of discouraged job seekers (those who have not looked for job in last 4 weeks), 66% say that if more helpful assistance were available it would help them look for a job (Table A.81).

Table 17: Summary measures of job search assistance, 2011-12

Measure	Sub-population	Prevalence
Used Australian Government employment service provider to help job search	% of people who looked for a job in last 5 years	15.4%
Found Australian Government employment service provider helpful	% of people who used Australian Government employment service provider to help job search in last 5 years	62.8%
Reasons Australian Government employment service provider not helpful	% of people who found Australian Government employment service not helpful	
Did not match to appropriate job		59.8%
Not enough help preparing job applications		41.0%
Did not assist enough for job interview		36.3%
Other reason		63.0%
Successful in most recent job search	% of people who received help from Australian Government employment service provider	46.4%

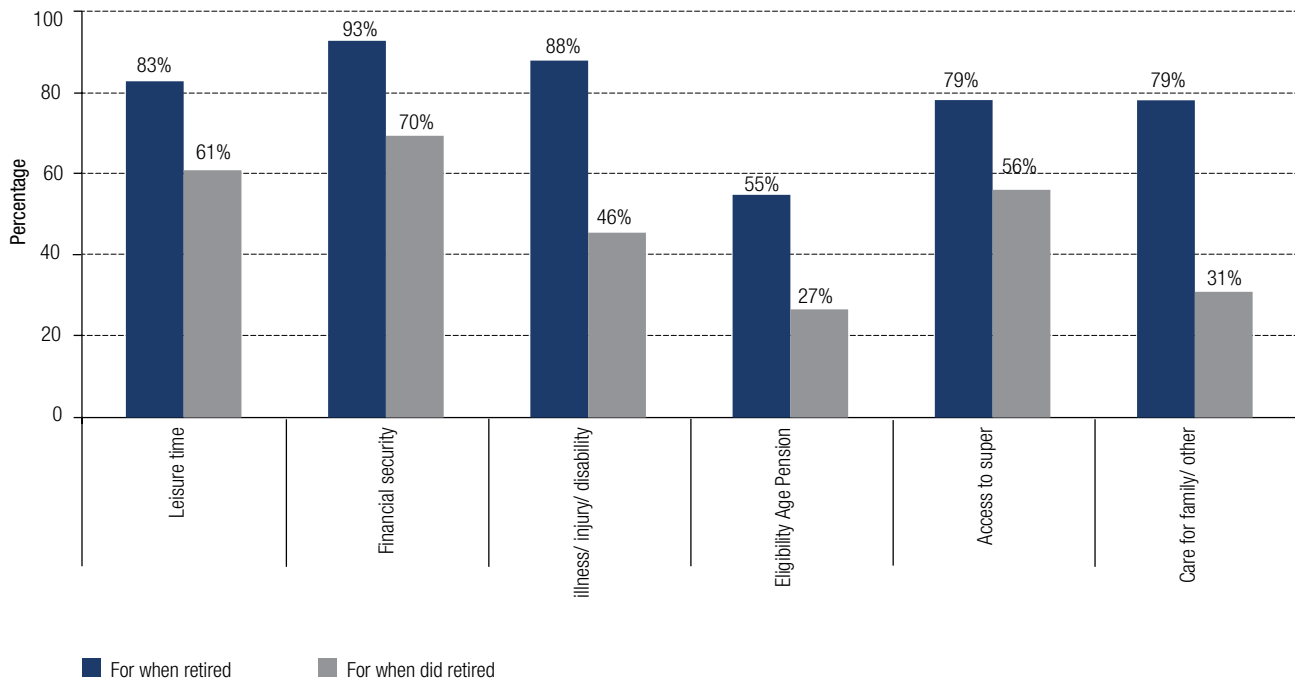
Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.12 Leisure time trade-off

According to the Survey, the average intended age of retirement of mature age people yet to retire is 65.4 years (Table 18). This is higher for males, those not married, and people on lower incomes. While for those already retired, the average age people did retire is 58.5 years, and is also higher for males, those with a higher level of education and people born in another English speaking country (not in regression results) (Tables A.82, A.82.1).

Five-sixths (83%) of people yet to retire cite more leisure time with family and friends as very or somewhat important in their decision when to retire (Figure 28). This is the 3rd most cited reason, behind financial security (93%) and personal illness, injury or disability (88%) (Table A.83). The reasons for when mature age people intend to retire do not vary substantially across socio-economic and demographic groups. Leisure time is most likely stated as an important reason by females, those aged 45-64, those married, public servants and, in the regression results, those earning the highest income (Tables A.84, A.84.1). Notable findings for other reasons are that financial security and access to superannuation are most likely given as a reason by those on a high income, while care for family or other people is most commonly provided as a reason by females, the married and those aged 45-54.

Figure 28: Reasons for when intend to retire (not retired) or when did retire (retired) (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Sixty-one per cent of people who have retired attributed their decision when they retired to wanting more leisure time with family and friends. This is the second most cited reason behind financial security (70%). For those already retired, leisure time is most likely stated as an important reason for deciding when to retire by women (regression results only), those married, those with a Bachelor's degree, capital city residents and those on higher incomes (not significant in regression for two highest income groups) (Tables A.85, A.85.1). Other notable findings are that personal illness, injury or disability is more likely cited as important by males (regression results only), the lower educated, those on lower incomes and those residing outside capital cities. As with retirement intentions, access to super is more important for those on higher incomes. Compared with the Australian-born, caring for family or other people is more important for those born in non-English speaking countries, but less important for those born in other English speaking countries.

Table 18: Summary measures of leisure time trade-off, 2011-12

Measure	Sub-population	Prevalence
Average age intend to retire	Not retired who have worked in past 20 years or looked for work in past 5 years	65.4 years
Leisure time a very or somewhat important reason for when intend to retire	% of not retired who have worked in past 20 years or looked for work in past 5 years	83.3%
Average age did retire	Retired who have worked in past 20 years or looked for work in past 5 years	58.5 years
Leisure time a very or somewhat important reason for when did retire	% of retired who have worked in past 20 years or looked for work in past 5 years	61.3%

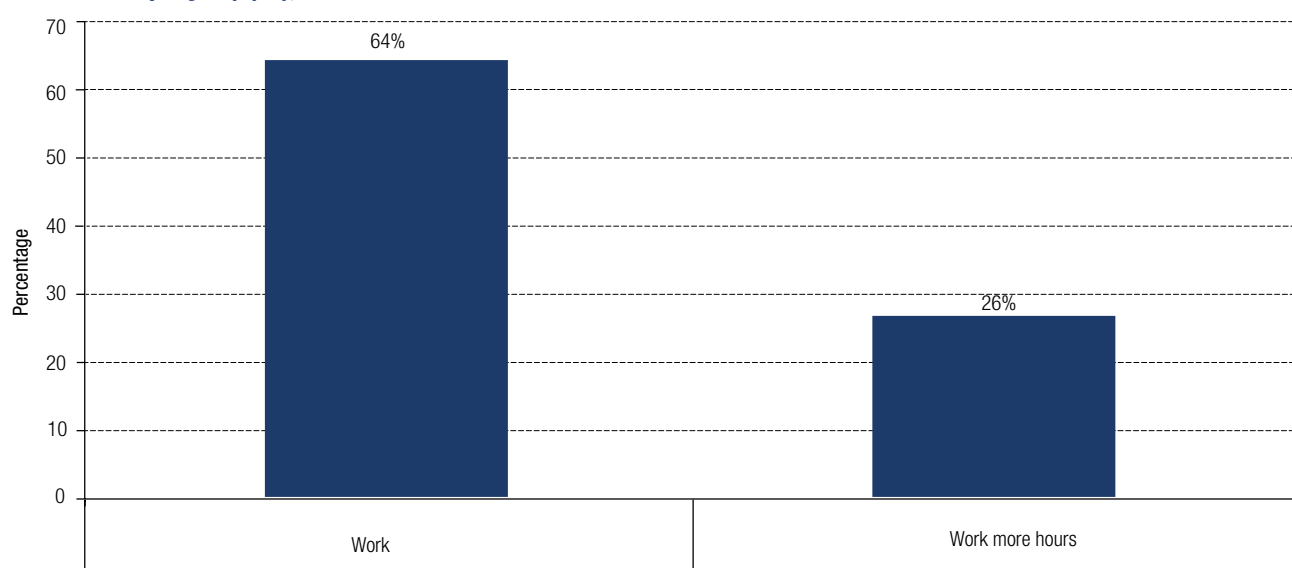
Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.13 Workplace barriers

Changing a working condition refers to moving to a role that is less physically demanding, enables the employee to sit down or allows more breaks. Over one-quarter (28%) of mature age people who have been ill, injured or disabled in the last 5 years and have worked in last 5 years report that they have changed their working conditions to accommodate the illness, injury or disability (Table 19). This proportion is lowest for those aged 65-74 (Table A.86). There are no other significant socio-economic or demographic differences in this indicator (Table A.86.1).

Among people who have not changed their working conditions, are currently ill, injured or disabled and not working, 64% state that such changed conditions would help them work, and of these they would work on average 25 hours per week (Figure 29). These are similar figures to that of the question about flexible work arrangements for the currently ill (Table A.87). People aged 65-74 are less likely than those aged 45-54 to state that changing a working condition would help them work. In the regression analysis, people born in another English speaking country are more likely than the Australian born to say that changing a working condition would help them work (Table A.87.1).

Figure 29: Changed working condition would help work (not employed) or work more hours (currently employed) (%), 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

One-quarter of the employed who are currently ill state that changing their working conditions would help them work more hours, and they would work an average 10 more hours per week. The descriptive statistics reveal that changing a working condition would have least impact on those aged 65-74 and who were born in a non-English speaking country. The regression results also confirm the same finding for those aged 65-74.

Table 19: Summary measures of workplace barriers, 2011-12

Measure	Sub-population	Prevalence
Changed working condition to accommodate illness, injury or disability in last 5 years	% of ill in last 5 years who worked in last 5 years but are not self-employed	27.7%
Changed working condition would help work	% of currently ill, injured or with disability who have not changed working condition, and not employed	63.7%
Average hours could work per week		26.4 hours
Changed working condition would help work more hours	% of currently ill, injured or with disability who have not changed working condition, and employed	25.2%
Average more hours could work per week		10.4 hours

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.2.14 Section overview

This section has provided numerous measures of the prevalence of these barriers to mature age employment participation from the National Survey. These findings offer insight into the direct experiences, as well as perceptions, of mature age employees, job seekers and the retired. In particular, we are provided with their hypothetical responses should certain barriers be removed.

The findings show some overall patterns in how the barriers vary across socio-economic and demographic variables. People with low income and low education appear to be particularly vulnerable to experiencing certain barriers. Age is also related to many barriers, with older people more likely impacted by illness and younger people more likely to have care-giving responsibilities and to be influenced by flexible working arrangements.

From the above analysis, it is apparent that many barriers are likely to be interrelated, given that they many are related to similar socio-economic and demographic characteristics. The interaction of certain barriers is explored in the next section.

5.3 Interaction of barriers

In this section, we detail specific interactions of key barriers for which the descriptive analysis shows to be important. Detailed tables for the interaction effects are provided in the Appendix (specific tables referred to in text). In each of the Appendix tables, the base population of the variable being interacted with is shown in brackets in the left hand column of the table.

5.3.1 Physical illness, injury and disability, and mental health

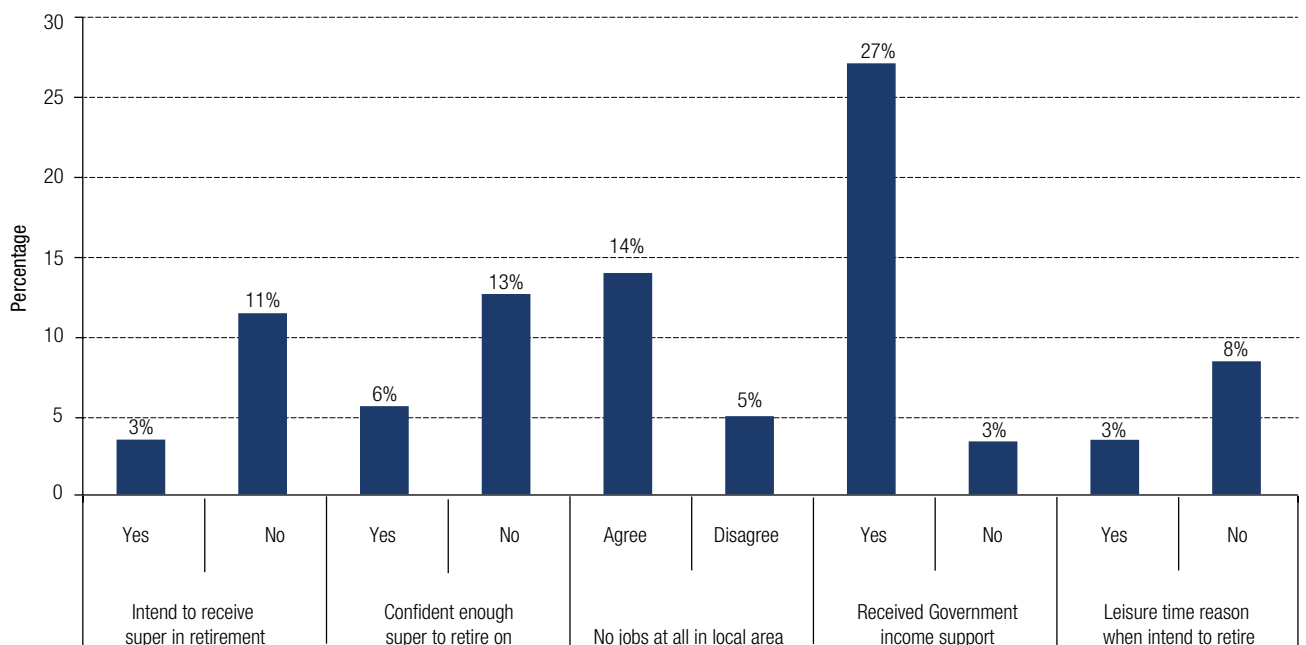
Being ill, injured or having a disability for two months in the past five years is highest for those who are caring for someone else with a long-term illness or disability (44%), who do not report leisure time as an important reason for when intend to retire or when have retired (57%), who do not intend to receive or currently receive superannuation at retirement (61%), who have contributed to superannuation, who are not confident they have enough super to retire on, and who have had their superannuation balance decrease in recent years (Table A.88). It is also most prevalent for those who agree that there are no jobs in their line of work or at all in their local area (50%), who have not attended training, who have not found training useful, who couldn't attend training they wanted to and who receive Government income.

Having had an illness that prevented working is most likely for those who do not report leisure time as a reason of when intend to retire or when have retired (40%), to not intend to receive superannuation at retirement (41%), and have had their superannuation balance decrease in recent years. It is also most prevalent for those who state that they are not jobs at all in their local area, to not have attended training, to not find training useful, to have had training they were not able to attend, to receive Government income support (34%), and to have used an Australian Government employment service (37%) (Table A.88).

The results for the currently ill are similar to those with illness in the past five years (Table A.89). Presently having an illness is most likely among people caring for someone else with a long-term illness or disability, who do not state that leisure time is a reason for when intend to retire and when did retire (54%), who do not intend to receive or currently receive superannuation in retirement (55%), who are not confident of having enough superannuation for retirement, and whose superannuation balance to have decreased in recent years. It is also highest for those who agree that there are no jobs in their line of work or at all in their local area, who have not attended training in the last 5 years, who receive Government income support and who have used an Australian Government employment service (45%).

Currently having an illness that prevents mature age workers from working is most prevalent for those who state leisure time as being a reason for when they decided to retire (8%), to not intend to receive superannuation in retirement (11%), to have contributed to superannuation for less years, and to not be confident that they have enough superannuation to retire on (13%) (see Figure 30). It is also highest for those who agree there are no jobs at all in their local area (14%), to receive Government income support (27%) and to have used an Australian Government employment service.

Figure 30: Prevalence of current illness preventing for working (%) among other barrier measures, 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

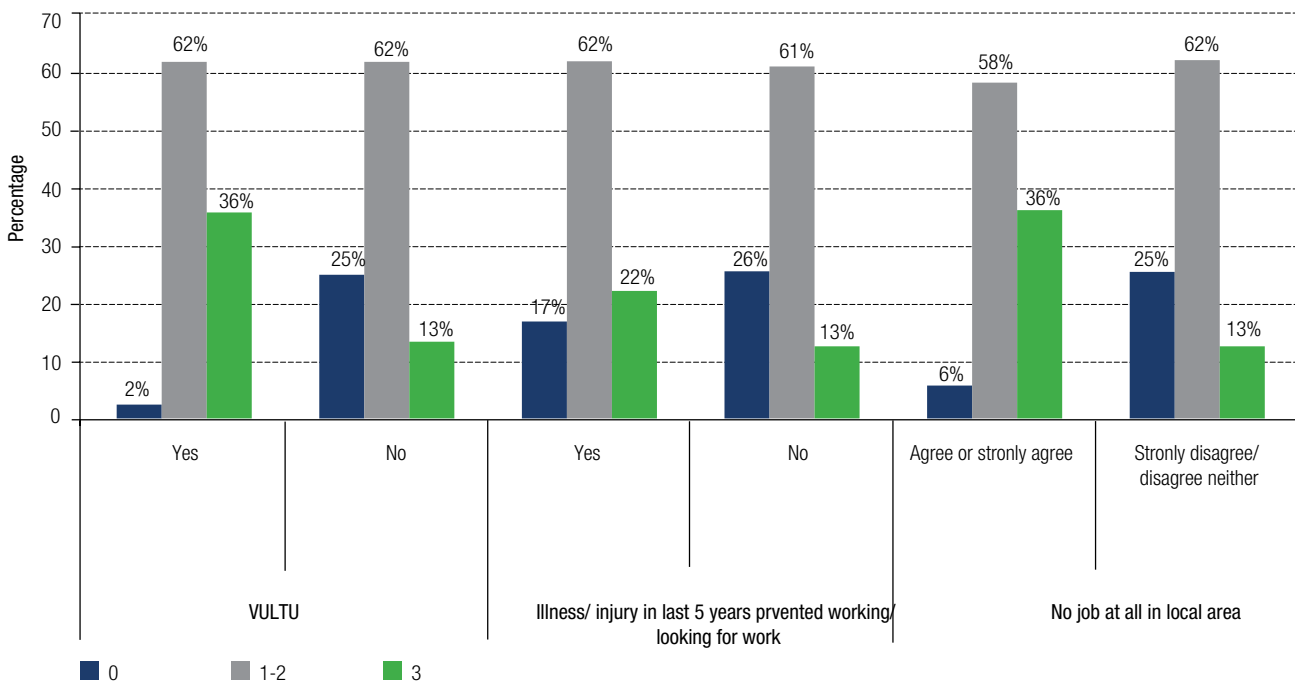
5.3.2 Discrimination in employment on the basis of age

Reported workplace exclusion that is attributed to age is highest among those who are presently ill, injured or disabled, or had an illness for two months in the past 5 years (Table A.90). It is also most prevalent for those that agree or strongly agree that there are no jobs in their line of work (20% of those who worked in last 5 years) or at all in their local area (32%), as well as those who had wanted to attend any training in the past 5 years but couldn't.

Reported experience of job search exclusion that is attributed to age is highest among the unemployed (61%) and very long-term unemployed (53%), those who are currently ill and where illness prevents working or looking for work (Table A.91). It is also highest for people saying there are no jobs in their line of work (46%) or at all in their local area (51%), who found training not to be useful, as well as those who used either a private recruitment form or an Australian Government employment service. The average intended age of retirement of those who have report experiencing job search exclusion attributed to age is higher than for those who did not experience it.

The number of discriminations experienced and perceived that are reported by respondents is highest among the unemployed (39% report three) and VLTU (36% report three), as well as those caring for a person with a long-term illness or disability (Figure 31, Table A.92). Three discriminations are also most likely reported by those who have been ill in the past five years and the illness prevented them from working or looking for work (22%), and those who are currently ill.

Figure 31: Number of discriminations reported to be experienced or perceived (%) among other barrier measures, 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

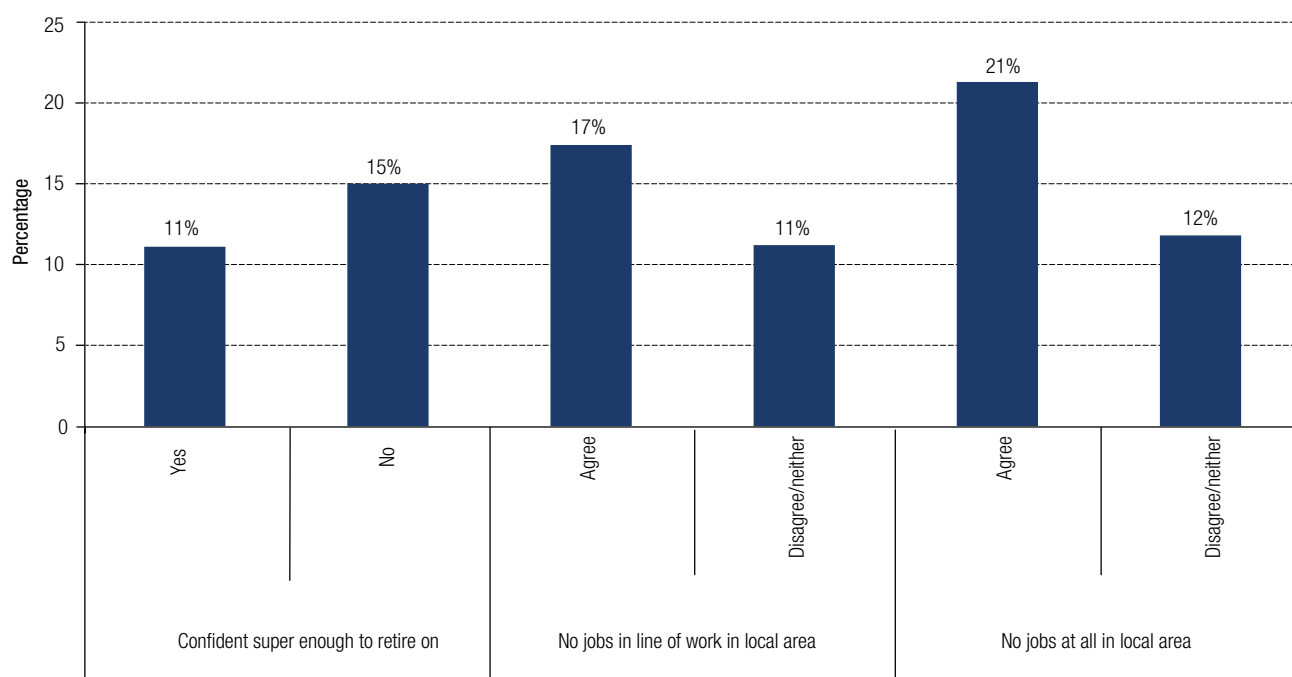
The number of discriminations reported to be experienced or perceived is also highest for those agreeing that there are no jobs in their line of work or at all in their local area (36%), and who didn't find training useful or wanted to attend training in the last 5 years but unable to. It is also highest for those who used an Australian Government employment service and who did not find it helpful, as well as those who used a private recruitment firm. The average intended age of retirement of those who have experienced all three discriminations is higher than for those who did not experience any discrimination.

5.3.3 Care-giving responsibilities

The proportion of the population that care for a person with a long-term illness or disability is highest among discouraged workers, people with low confidence that they have enough super to retire on (15%), those reporting there are no jobs in their line of work in their local area (17%) or at all (21%), as well as those receiving Government income support and those who found Australian Government employment service support helpful (Figure 32, Table A.93).

The proportion of those not employed for whom care-giving prevents working is most prevalent among those who do not state leisure time as an important reason for when they intend to retire, people who receive Government income support and have not used a private recruitment firm (12%). The average years contributed to superannuation is lower for care-givers of those with a long-term illness (17 v 21 years).

Figure 32: Caring for a person with a long-term illness or disability (%) among other barrier measures, 2011-12

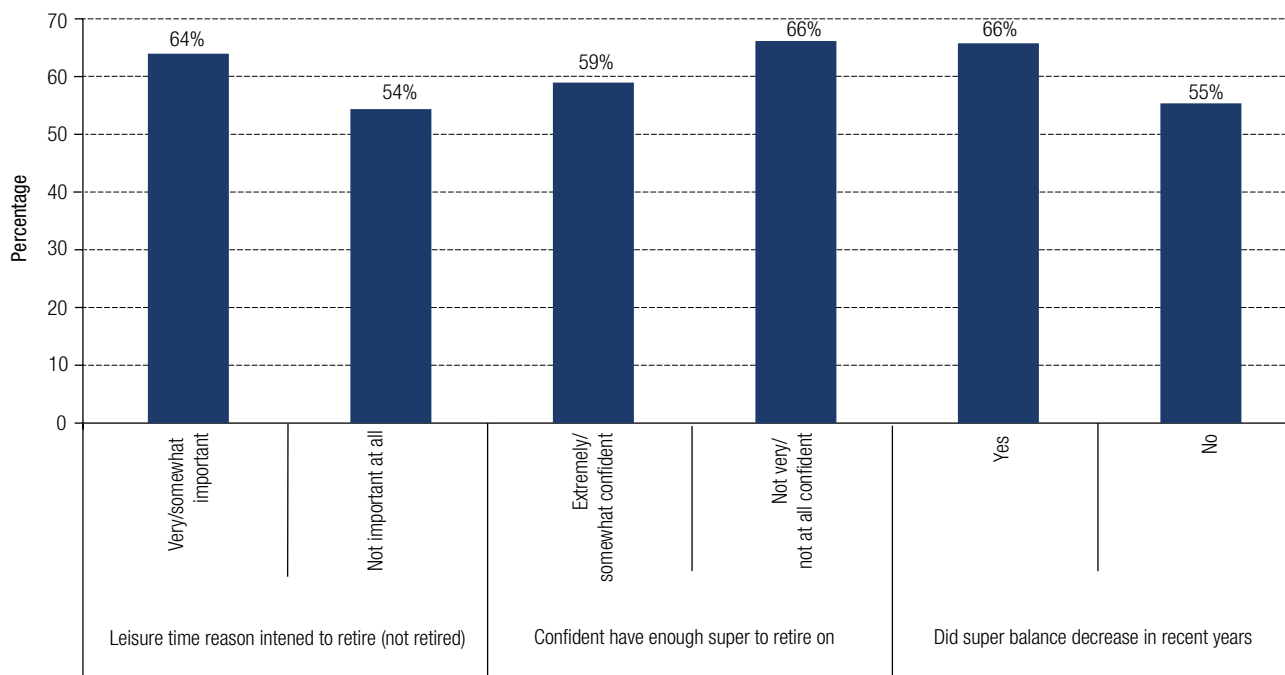


Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

5.3.4 Flexibility of employment arrangements

For those currently working, reducing hours could help delay retirement the most for people who state that leisure time is an important reason for when they intend to retire (64%), people who are not confident they have enough superannuation to retire on (66%), and those whose superannuation balance decreased during the GFC (66%) (Figure 33, Table A.94).

Figure 33: Reducing hours would help delay retirement (%) among other barrier measures, 2011-12



Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

5.3.5 Section overview

The interaction of the barriers presented in this section helps in understanding how some mature age people are at risk of experiencing multiple obstacles to find employment of work more hours. In particular, illness and reported age discrimination interact significantly with other barriers.

Although the prevalence rates for each barrier and their interaction presented above describe the significant impact of many barriers on the labour force behaviour of mature age Australians, an alternative method of estimating the impact is by examining the workers and hours lost in the Australian labour market due to the barriers. This is presented in the next section.

5.4 Projections of barriers

In this section, we present projections of the foregone workers and foregone hours due to the existence of certain barriers. *Foregone workers* are those who are currently (or projected to be) unemployed or NILF and who cite the barrier as a reason for them not working. It is calculated as the difference between the workforce projection with the barrier in place and the workforce projection without the barrier in place.

Similarly, *foregone hours* are herein defined as the hours lost to the economy because of the existence of a barrier. Foregone hours occur to those not working (the unemployed and NILF), but also to those working. That is, the preference for many part and full time workers is to work more than their current level of hours-and specifically attribute their inability to work their preferred hours due to the existence of barriers.

Following these full set of projections, marginal effects of hours worked are estimated and projected. The *marginal effects of hours worked* measure the effect of the first hour not worked due to the existence of a barrier. That is, keeping the prevalence rates of the relevant barriers constant, how many hours are lost to the economy if just one hour is lost due to the barrier. This calculation enables (1.) a standardisation across the barriers, and (2.) an analysis of those barriers for which hours worked preference data is not available.

The projections of hours foregone and workers foregone are presented for the following barriers, for which we have the data on whether a person attributes not working and not working additional hours to a barrier.

- flexibility of workplace arrangements, care-giving and illness
 - re-training and up-skilling barriers
 - care-giving responsibilities
- workplace barriers

Following the full set of projections for the above barriers, projections of foregone workers and the marginal effects of hours are produced for the following barriers, for which we have the data on whether a person attributes not working due to a barrier.

- age discrimination
- physical illness, injury and disability (2 measures)
- flexibility of workplace arrangements / care-giving / illness
- retraining and up-skilling barriers
- care-giving responsibilities (2 measures)
- workplace barriers

In interpreting the following results, it is important to keep the following limitations in mind:

- As well as assuming the continuation of existing trends in fertility, mortality and migration, the projections assume a fixed relationship between a population at risk of the barrier and the population itself. For example, when looking at care-giving responsibilities, the propensities assume there is a constant propensity for a person of age x , sex y and workforce status z to be at 'risk' of having a care-giving responsibility. With important age and cohort shifts occurring in the older Australian population, in conjunction with future exogenous policy shocks, this assumption is highly suspect.
- The projections assume there is sufficient demand to subsume the additional supply of labour. Indeed, the projections are simply from a supply perspective and take no account of labour demand.
- The projections for each barrier stand alone and cannot be combined to produce the total estimate of hours and workers lost to the economy due to the existence of a barrier. The main reason for this, is as shown earlier in this report, there is significant interaction effects among the barriers to labour force participation, particularly as they relate to age discrimination. Thus, simply adding across the estimated of foregone hours and workers will give a significant overestimate of the culminated effect of the barriers;
- The projections are based on people's responses to hypothetical scenarios in the survey instrument. In reality, peoples' actions may differ from these responses and will be influenced by many unknown factors which cannot be analysed here.
- The projections are calculations based on many assumptions, and should not be considered as forecasts. For the purpose of this exercise, the age-sex specific rates of labour force participation, unemployment and average hours worked, have been kept constant throughout the projection period.

Despite these limitations, the projections: (1.) provide an alternative way of viewing the economic impact of barriers to mature age participation, (2.) indicate the section of the population to which the barrier is most prevalent and has the largest workforce wide effect. That is, it distinguishes the hours lost and workers lost across the NILF group, unemployed, part-time and full-time workers,

(3.) and importantly, they enable an analysis of the role of cohort flow through population ageing and population growth on workers and hours foregone due to barriers to mature age participation.

5.4.1 Input parameters and benchmarking

As noted in the methodology section, the first step in producing the projections of workers and hours foregone due to barriers is to produce a baseline population projection. Table 20 below compares the underlying assumptions and results as at June 2056 between the PAC projections and the latest series A, B and C from the Australian Bureau of Statistics.⁴⁵ The PAC series projections is closest in assumptions and results to ABS series B, with a Total Fertility Rate of 1.8 (the latest data available at time of publishing), Net Overseas Migration of 180,000 per annum and a life expectancy at birth of 85 and 88 for males and females respectively (for those born in 2056). The PAC series projection produces a 2056 population of around 35.3 million, of which about 8.3 million are aged 65 and over. Both these results are highly comparable to the ABS series B result.

Table 20: Population projection inputs and results, 2011

	TFR(1)	NOM (2)	e0m	e0f	2056 Pop.	2056 Pop. Aged 65+	2056 % Pop Aged 65+
ABS-A	2.0	220,000	93.9	96.1	42.5	10,393.40	24.4
ABS-B	1.8	180,000	85.0	88.0	35.5	8,131.90	22.9
ABS-C	1.6	140,000	85.0	88.0	30.9	7,820.70	25.3
PAC	1.9	180,000	84.9	88.0	35.3	8,336.30	23.6

Source: ABS, 2008. Authors calculations.

Notes: 1 from 2021 in ABS series, 2 from 2010-11 in ABS series, TFR Total Fertility Rate, NOM Net Overseas Migration, e0m Life Expectancy at age 0 for males, e0f Life Expectancy at age 0 for females.

With the population projection in place, the next step is to calculate the underlying populations in the labour force, outside of the labour force, in part-time or full-time employment, the unemployed and the total amount of hours input into the economy. It is important to note that the hours estimate represents labour inputs, and thus do not account for any productivity improvements.

Table 21 displays the underlying ABS age and sex specific assumptions for labour force participation, unemployment, part-time/full-time share and average hours worked. These assumptions are included in the model to produce projections of population, labour force, unemployed persons, NILF and hours worked.

As shown in Table 22, our benchmarked results of the unemployed population and labour force size for 2011 match those produced by the ABS reasonably well. The differences that exist are likely due to the high level of age aggregation for which the labour market statistics, as input parameters, are published. For example, the labour force participation rate is only available as 65+ - forcing the implicit assumption that a person aged 75 has the same probabilities of employment, unemployment and hours worked preferences as a 65 year old. The likely result of this aggregation, is an upward bias to the estimated hours worked and labour force size, as shown below.

Table 21: Baseline labour market assumptions, June 2011

	15-19	20-24	25-34	35-44	45-54	55-59	60-64	65 +
Males								
Participation Rate (%)	51.7	82	91.6	91	88.7	80.8	61.9	16
Unemployment Rate (%)	14.6	9.4	4.4	2.5	3.2	3	3.3	0.8
% employed full-time/part-time	38.0%	73.3%	89.1%	92.1%	89.9%	87.3%	78.9%	55.4%
Average usual hours worked - full-time	41.4	42.3	43.9	45.6	46.3	45.3	46.2	46.3
Average usual hours worked - part-time	11.7	18	20.6	22.5	22.3	20.6	18.9	16.2
Average usual hours worked - all workers	23	35.8	41.4	43.8	43.8	42.2	40.4	32.8
Females								
Participation Rate (%)	56.6	75.3	73.8	75.8	78.5	65.7	45.1	7.1
Unemployment Rate (%)	15.3	6.1	4.9	4.5	3.7	2.9	2.6	0.2
% employed full-time/part-time	19.6%	57.0%	65.9%	51.2%	58.1%	53.2%	45.8%	34.1%
Average usual hours worked - full-time	38.9	40.1	40.9	41.2	41.5	41.6	41.7	43.3
Average usual hours worked - part-time	11.8	18	19.4	19.9	20.8	20.8	17.8	15.4
Average usual hours worked - all workers	17.2	30.6	33.6	30.8	32.8	31.8	28.7	24.9

Source: ABS, 2011

Table 22: PAC estimates benchmarked against ABS estimates, June 2011 ('000).

	ABS	PAC
Males		
Unemployed	299.9	299.5
Labour Force	6521.1	6535.9
Total Hours	252,438.2	253,045.1
Females		
Unemployed	279.3	278.4
Labour Force	5504.1	5489.5
Total Hours	160,746.3	160,351.6

Sources: ABS 2011; Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

With the underlying projection of the labour force, unemployed and employed persons, as well as those NILF, it is possible to produce estimates of changes to the hours of work lost to the Australian labour market across time due to the existence of selected barriers.

5.4.2 Estimates of foregone hours and foregone workers

Box 1 presents the measure used for each barrier-for several barriers there are multiple measures. This table presents barriers for which we have measures of the impact of the removal of each barrier on employment and hours worked.

Box 1: Measurement of barrier for the marginal effect projection

Barrier	Definition of measure
Age discrimination	Reported workplace or job search exclusion that is attributed to age and influenced desire to work/ work more hours
Physical illness, injury and disability	(1) Current illness prevents from working or looking for work (2) Currently ill or ill for 2 months in last 5 years prevents/ prevented from working or looking for work
Flexibility of employment arrangements	More flexible work arrangement would help care-givers or currently ill work/ work more hours
Re-training and up-skilling barriers	Training/up-skilling would help find work/more hours and there was training wanted to attend but couldn't
Care-giving responsibilities	(1) Suitable external care would help care-givers work/ work more hours (2) Care-giving prevents working/ working more hours
Workplace barriers	Changed working condition would help currently ill work/ work more hours

Flexibility of workplace arrangements for caregivers and the ill

The first barrier examined is the flexibility of workplace arrangements for care-givers and the ill. The measure used to estimate the effect of this barrier on (1.) the propensity to be working either full or part time, and (2.) the preference for hours worked was whether: 'More flexible work arrangements would help care-givers or currently ill work more hours'. Currently employed respondents were then asked to nominate the additional hours worked if this barrier did not exist, while non-employed respondents were asked to state whether they would work if this barrier was removed and for many hours per week.

Table 23 below displays the age and sex specific prevalence rates for this combined barrier along, with the hours preference - for full-time workers, part-time workers, the unemployed and persons currently NILF. For example, about 31.9% of unemployed males aged 45-49 state that this barrier has hindered them from working. In this case, the average preference for hours worked for this group is 39 hours.

Not surprisingly, the highest prevalence rates are for the unemployed and NILF groups, particularly in the younger age groups. However, prevalence rates for part-time female workers are also significant. For example, just under 12% of females aged 45-54 stated this barrier is affecting their labour supply behaviour, for an average of 12 hours or work per week

Table 23: Underlying barrier prevalence and additional hours preference, 2011

	FT Workers		PT Workers		Unemployed		NILF	
	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours
Males								
45-49	0.0392	11.1	0.0372	10	0.3189	39.2	0.1772	38
50-54	0.0392	11.1	0.0372	10	0.3189	39.2	0.1772	38
55-59	0.0302	11.5	0.0626	15.2	0.1917	28	0.0632	25.8
60-64	0.0302	11.5	0.0626	15.2	0.1917	28	0.0632	25.8
65-69	0.0168	11	0.0325	7.3	0.0000	0	0.0470	18.5
70-74	0.0168	11	0.0325	7.3	0.0000	0	0.0470	18.5
Females								
45-49	0.0552	7.1	0.1146	12.2	0.1999	30.4	0.3390	16.3
50-54	0.0552	7.1	0.1146	12.2	0.1999	30.4	0.3390	16.3
55-59	0.0421	6.2	0.1013	10.3	0.1433	27.1	0.1048	17.3
60-64	0.0421	6.2	0.1013	10.3	0.1433	27.1	0.1048	17.3
65-69	0.0000	0	0.0160	10	0.0000	0	0.0480	17
70-74	0.0000	0	0.0160	10	0.0000	0	0.0480	17

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Using these prevalence rates and hours worked preference data, we then estimate the number of workers and hours foregone due to the existence of the barrier. That is, the number of workers currently not working (of the NILF and unemployed populations) due to the barrier, and the number of hours not worked per week in the economy due to the barrier—for both those working and not working.

Results in table 24 below, decompose the workers and hours foregone by labour force status, age and gender. Overall, in 2011, about 297 000 NILF and 31 000 persons who are currently not employed, state this barrier is preventing them from being employed. The largest portion of this group is female NILF, accounting for 211 855 of the foregone workers. In total, in 2011 about 9.3 million hours are estimated to have been lost to the economy—again with a significant portion of this due to persons currently NILF. Importantly, over 1 million hours are lost due to currently part time female workers who are unable to work their desired hours due to the barrier.

Table 24: Workers and hours foregone due to flexibility barrier, 2011

	Workers Foregone		Hours Foregone (Per Week)				
	NILF	UNEMP	NILF	UNEMP	PT	FT	Total
Males							
45-49	15,553	7,033	591,010	275,696	25,026	260,816	1,152,549
50-54	14,803	6,694	562,502	262,398	23,819	248,236	1,096,955
55-59	8,095	3,102	208,859	86,856	63,144	158,556	517,414
60-64	14,885	2,422	384,038	67,822	74,525	101,328	627,713
65-69	18,624	0	344,548	0	7,919	7,662	360,129
70-74	13,963	0	258,322	0	5,937	5,745	270,004
Total	85,924	19,251	2,349,279	692,772	200,370	782,342	4,024,763
Females							
45-49	57,562	4,585	938,266	139,396	349,334	136,138	1,563,134
50-54	55,373	4,411	902,580	134,095	336,048	130,960	1,503,682
55-59	24,551	1,864	424,731	50,524	212,822	60,494	748,570
60-64	36,164	1,056	625,642	28,617	156,015	33,042	843,317
65-69	21,411	0	363,985	0	3,596	0	367,581
70-74	16,794	0	285,491	0	2,820	0	288,311
Total	211,855	11,917	3,540,694	352,632	1,060,635	360,635	5,314,596
Total	297,779	31,168	5,889,973	1,045,404	1,261,005	1,142,977	9,339,359

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Using the counts of foregone workers and hours worked, the underlying labour force parameters are adjusted in the projections. That is, what would the underlying labour force participation rate, unemployment rate and average hours worked be without the barrier in place. For example, in 2011 the ABS estimates that the labour force participation rate for males aged 45-49 is 88.7% (Table 25). Without the flexibility barrier in place, we estimate a labour force participation rate of 90.7%. Similarly, the ABS estimates an unemployment rate of 3.7% for females aged 45-49. We estimate that without the flexibility barrier in place, the unemployment rate would fall by a full percentage point (to 2.7%). It is also of note that our estimates of average hours worked for many age groups actually drops. This is due to the preference for many people NILF, to work lower than the current average amount of weekly hours.

Table 25: Actual and adjusted labour force parameters, flexibility barrier, 2011

	LFP	LFP- Adj	Unemp	Unemp Adj	Av. Hours	Av. Hours Adj
Males						
45-49	0.887	0.907	0.032	0.021	43.880	44.114
50-54	0.887	0.907	0.032	0.021	43.880	44.114
55-59	0.808	0.820	0.030	0.024	42.169	42.253
60-64	0.619	0.643	0.033	0.026	40.428	40.242
65-69	0.160	0.199	0.008	0.006	32.876	30.181
70-74	0.160	0.199	0.008	0.006	32.876	30.181
Females						
45-49	0.785	0.858	0.037	0.027	32.837	32.112
50-54	0.785	0.858	0.037	0.027	32.837	32.112
55-59	0.657	0.693	0.029	0.024	31.861	31.660
60-64	0.451	0.509	0.026	0.020	28.755	28.031
65-69	0.071	0.116	0.002	0.001	24.927	21.932
70-74	0.071	0.116	0.002	0.001	24.927	21.932

Sources: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey; ABS, 2008.

Notes: LFP Labour Force Participation Rate, Adj-rate adjusted for barrier effect; UNEMP unemployment rate; Av. Hours Average Hours worked per week.

Finally, with all of these preliminary estimates, it is possible to project the total number of workers and hours lost to the economy due to the flexibility barrier. We project off a baseline of just under 329 000 workers foregone due to this barrier in 2011, rising to just under 400 000 workers in 2021 and almost 450 000 workers in 20 years time (Table 26). This represents a loss of about 3% of hours (as labour inputs) utilised in the economy over the 20 year time frame of projections—rising from a loss of over 9 million hours per week in 2011 to over 12 million in 2031.

Table 26: Projection of workers and hours (labour inputs), with and without the flexibility barrier in place, 2011-2031

	2011	2016	2021	2026	2031
Barrier in Place					
Workers	11,447,507	12,116,155	12,716,888	13,304,048	13,899,621
Hours	413,396,709	438,832,011	460,885,693	481,451,047	502,639,310
Barrier Removed					
Workers	11,776,454	12,479,199	13,110,606	13,721,547	14,349,387
Hours	422,736,068	449,004,566	471,824,417	493,016,324	515,109,377
Difference (Numerical)					
Workers	328,946	363,043	393,718	417,499	449,767
Hours	9,339,359	10,172,554	10,938,723	11,565,277	12,470,066
Difference (%)					
Workers	2.87	3.00	3.10	3.14	3.24
Hours	2.26	2.32	2.37	2.40	2.48

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Re-Training and up-skilling barriers

The next barrier for which estimates of hours and workers foregone can be projected is the re-training and up-skilling barrier. The measure used in the projection for this barrier is 'Training/up-skilling would help find more hours, and there was training that the respondent wanted to attend but couldn't'.

Tables 27-29 replicate the baseline adjustments for the projections. Information for this barrier was not collected from full-time employees. The re-training barrier is shown to be particularly prevalent for females when compared to males. Indicative of mature age females' demand for part-time work, the average hours desired to be work without the barrier in place is significantly higher for men (Table 27). Younger male unemployed and NILF have a preference for working close to 40 hours per week, whereas for females it is between 18-30 hours per week.

Table 27: Underlying barrier prevalence (up-skilling) and additional hours preference, 2011

	FT Workers		PT Workers		Unemployed		NILF	
	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours
Males								
45-49	0	0	0.1031	15.4	0.3772	39.3	0.0815	38.3
50-54	0	0	0.1031	15.4	0.3772	39.3	0.0815	38.3
55-59	0	0	0.1668	15.4	0.2931	34.2	0.0155	27.9
60-64	0	0	0.1668	15.4	0.2931	34.2	0.0155	27.9
65-69	0	0	0.1274	21.4	0.0000	0	0.0110	10.4
70-74	0	0	0.1274	21.4	0.0000	0	0.0110	10.4
Females								
45-49	0	0	0.2203	13.3	0.5449	30.4	0.1798	17.6
50-54	0	0	0.2203	13.3	0.5449	30.4	0.1798	17.6
55-59	0	0	0.2103	9.8	0.1775	26.4	0.0243	20.6
60-64	0	0	0.2103	9.8	0.1775	26.4	0.0243	20.6
65-69	0	0	0.2368	14.2	1.0000	20	0.0064	16.5
70-74	0	0	0.2368	14.2	1.0000	20	0.0064	16.5

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Again, the number of workers foregone due to this barrier is greatest among the NILF population, when compared to the unemployed-with about 160 000 NILF foregone workers and about 53 000 foregone unemployed persons. We estimate a net loss of about 7 million hours due to the re-training barrier in 2011-again, with a significant number of hours lost due to NILF and part-time workers.

Table 28: Workers and hours foregone due to re-training barrier, 2011

	Workers foregone		Hours foregone (per week)				Total
	NILF	Unemp.	NILF	Unemp.	PT	FT	
Males							
45-49	7,153	8,317	273,960	326,874	106,778	0	707,612
50-54	6,808	7,916	260,745	311,108	101,627	0	673,480
55-59	1,985	4,742	55,369	162,191	170,374	0	387,934
60-64	3,649	3,703	101,810	126,647	201,083	0	429,540
65-69	4,353	0	45,274	0	91,139	0	136,413
70-74	3,264	0	33,944	0	68,331	0	102,275
Total	27,212	24,679	771,102	926,820	739,331	0	2,437,253
Females							
45-49	30,528	12,499	537,289	379,968	731,973	0	1,649,231
50-54	29,367	12,024	516,854	365,517	704,134	0	1,586,504
55-59	5,685	2,310	117,118	60,978	420,351	0	598,447
60-64	8,375	1,308	172,519	34,538	308,151	0	515,208
65-69	2,854	68	47,096	1,365	75,414	0	123,875
70-74	2,239	54	36,939	1,071	59,151	0	97,161
Total	79,048	28,262	1,427,816	843,436	2,299,174	0	4,570,426
Total	106,259	52,942	2,198,918	1,770,256	3,038,505	0	7,007,679

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Using the above results, the baseline labour force parameters are readjusted to calculate the impact of the barrier on hours worked and the number of workers (Table 29).

Table 29: Actual and adjusted labour force parameters, retraining barrier, 2011

	LFP	LFP- Adj	Unemp.	Unemp. Adj	Av. Hours	Av. Hours Adj
Males						
45-49	0.887	0.896	0.032	0.020	43.880	43.922
50-54	0.887	0.896	0.032	0.020	43.880	43.922
55-59	0.808	0.811	0.030	0.021	42.169	42.366
60-64	0.619	0.625	0.033	0.023	40.428	40.779
65-69	0.160	0.169	0.008	0.008	32.876	32.792
70-74	0.160	0.169	0.008	0.008	32.876	32.792
Females						
45-49	0.785	0.824	0.037	0.016	32.837	33.206
50-54	0.785	0.824	0.037	0.016	32.837	33.206
55-59	0.657	0.665	0.029	0.024	31.861	32.636
60-64	0.451	0.464	0.026	0.021	28.755	29.584
65-69	0.071	0.077	0.002	0.000	24.927	26.307
70-74	0.071	0.077	0.002	0.000	24.927	26.307

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australian s Survey

Feeding these inputs into the model, about 160 000 workers are foregone in the economy in 2011 due to the re-training barrier preventing mature age people from working (Table 30). This is approximately half the figure of the combined flexibility/care-giving barrier. The number of workers foregone is projected to increase by about 50 000 over the 20 year projection period. Similarly, the number of foregone hours is projected to increase from about 7 million in 2011 to over 9 million in 2031.

Table 30: Projection of workers and hours (labour inputs), with and without the retraining barrier in place, 2011-2031

	2011	2016	2021	2026	2031
Barrier in Place					
Workers	11,447,507	12,116,155	12,716,888	13,304,048	13,899,621
Hours	413,396,709	438,832,011	460,885,693	481,451,047	502,639,310
Barrier Removed					
Workers	11,606,708	12,286,879	12,898,381	13,495,039	14,106,336
Hours	420,404,388	446,354,330	468,887,717	489,868,089	511,720,985
Difference (Numerical)					
Workers	159,201	170,723	181,493	190,991	206,716
Hours	7,007,679	7,522,318	8,002,024	8,417,042	9,081,675
Difference (%)					
Workers	1.39	1.41	1.43	1.44	1.49
Hours	1.70	1.71	1.74	1.75	1.81

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Care-giving barriers

The measure used for this barrier is whether 'suitable external care would help care givers work more hours'. Again, Tables 31-33 present the input parameters used for the projections. Generally, the prevalence of care-giving barriers is higher for women, but once more, the hours desired to be worked is higher among men facing the barrier.

Table 31: Underlying barrier prevalence (care-giving) and additional hours preference, 2011

	FT Workers		PT Workers		Unemployed		NILF	
	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours
Males								
45-49	0.0500	14.8	0.0575	8.1	0.0000	0	0.1299	27.3
50-54	0.0500	14.8	0.0575	8.1	0.0000	0	0.1299	27.3
55-59	0.0268	13.1	0.0508	23.1	0.0359	35	0.0207	32.4
60-64	0.0268	13.1	0.0508	23.1	0.0359	35	0.0207	32.4
65-69	0.0000	0	0.0150	10	0.0000	0	0.0174	21.4
70-74	0.0000	0	0.0150	10	0.0000	0	0.0174	21.4
Females								
45-49	0.0114	12	0.0837	19.5	0.0000	0	0.1221	22.2
50-54	0.0114	12	0.0837	19.5	0.0000	0	0.1221	22.2
55-59	0.0343	7.5	0.0642	10.8	0.0728	30	0.0696	22.2
60-64	0.0343	7.5	0.0642	10.8	0.0728	30	0.0696	22.2
65-69	0.0000	0	0.0000	0	0.0000	0	0.0356	22
70-74	0.0000	0	0.0000	0	0.0000	0	0.0356	22

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Using these prevalence rates, and hours worked preferences, this translates into about 150 000 foregone workers from the NILF population-the majority being women (Table 32). A further 2500 workers are being foregone from the unemployed population. Across all groups, this translated to over 6 million hours lost per week. Interestingly, the foregone hours are very similar among the part-time and full-time current employees.

Table 32: Workers and hours foregone due to care-giving barrier, 2011

	Workers foregone		Hours foregone (per week)				Total
	NILF	Unemp.	NILF	Unemp.	PT	FT	
Males							
45-49	11,401	0	311,235	0	31,340	443,857	786,431
50-54	10,851	0	296,222	0	29,828	422,447	748,497
55-59	2,659	581	86,150	20,334	77,778	160,447	344,708
60-64	4,889	454	158,408	15,878	91,797	102,536	368,619
65-69	6,895	0	147,547	0	4,999	0	152,546
70-74	5,169	0	110,622	0	3,748	0	114,370
Total	41,863	1,035	1,110,184	36,212	239,490	1,129,286	2,515,172
Females							
45-49	20,723	0	460,053	0	407,580	47,377	915,010
50-54	19,935	0	442,555	0	392,078	45,575	880,209
55-59	16,301	948	361,887	28,433	141,333	59,643	591,295
60-64	24,012	537	533,072	16,104	103,608	32,577	685,362
65-69	15,884	0	349,444	0	0	0	349,444
70-74	12,458	0	274,086	0	0	0	274,086
Total	109,314	1,485	2,421,097	44,537	1,044,599	185,173	3,695,406
Total	151,177	2,519	3,531,281	80,749	1,284,088	1,314,459	6,210,578

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table 33: Actual and adjusted labour force parameters, care-giving barrier, 2011

	LFP	LFP- Adj	Unemp.	Unemp. Adj	Av. Hours	Av. Hours Adj
Males						
45-49	0.887	0.902	0.032	0.031	43.880	44.302
50-54	0.887	0.902	0.032	0.031	43.880	44.302
55-59	0.808	0.812	0.030	0.029	42.169	42.564
60-64	0.619	0.627	0.033	0.031	40.428	40.835
65-69	0.160	0.175	0.008	0.007	32.876	31.971
70-74	0.160	0.175	0.008	0.007	32.876	31.971
Females						
45-49	0.785	0.811	0.037	0.036	32.837	33.216
50-54	0.785	0.811	0.037	0.036	32.837	33.216
55-59	0.657	0.681	0.029	0.026	31.861	31.954
60-64	0.451	0.489	0.026	0.022	28.755	28.687
65-69	0.071	0.104	0.002	0.001	24.927	23.996
70-74	0.071	0.104	0.002	0.001	24.927	23.996

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Viewing the adjustments made to the input labour force parameters, consistent with previous barriers, we see an upward adjustment to labour force participation and downward adjustment to unemployment rates and average hours worked for some age-sex categories (Table 33).

Over time, this translates to foregone workers of over 150 000 in 2011 growing to just under 215 000 in 2031 (Table 34). Likewise, hours lost increases from over 6 million in 2011 to over 8 million in 20 years time.

Table 34: Projection of workers and hours (labour inputs), with and without the care-giving barrier in place, 2011–2031

	2011	2016	2021	2026	2031
Barrier in Place					
Workers	11,447,507	12,116,155	12,716,888	13,304,048	13,899,621
Hours	413,396,709	438,832,011	460,885,693	481,451,047	502,639,310
Barrier Removed					
Workers	11,601,203	12,287,855	12,904,668	13,503,757	14,114,168
Hours	419,607,286	445,617,079	468,198,791	489,187,750	510,968,798
Difference (Numerical)					
Workers	153,696	171,700	187,780	199,709	214,547
Hours	6,210,578	6,785,067	7,313,098	7,736,703	8,329,488
Difference (%)					
Workers	1.34	1.42	1.48	1.50	1.54
Hours	1.50	1.55	1.59	1.61	1.66

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Workplace and illness barriers

The final barrier for which we have full prevalence data, as well as hours worked preference data, is for workplace and illness barriers. The measure used is 'Changed working condition would help currently ill work/ work more hours'. Thus, this projection composes a composite measure of both a workplace barrier and an illness barrier.

Similar to previous barriers, the prevalence rates appear to be higher among the younger age groups (Table 35). Compared to the other sub groups, the prevalence rates appear to be higher for the unemployed-in this case, particularly for males.

Table 35: Underlying barrier prevalence (workplace) and additional hours preference, 2011

	FT Workers		PT Workers		Unemployed		NILF	
	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours	Prev (%)	Hours
Males								
45-49	0.0248	11	0.0372	15	0.2105	38.7	0.0883	25.6
50-54	0.0248	11	0.0372	15	0.2105	38.7	0.0883	25.6
55-59	0.0171	7.7	0.0236	10	0.1959	33.9	0.0532	28
60-64	0.0171	7.7	0.0236	10	0.1959	33.9	0.0532	28
65-69	0.0000	0	0.0000	0	0.0000	0	0.0377	24.2
70-74	0.0000	0	0.0000	0	0.0000	0	0.0377	24.2
Females								
45-49	0.0350	10	0.0354	9.8	0.1537	35	0.1256	24
50-54	0.0350	10	0.0354	9.8	0.1537	35	0.1256	24
55-59	0.0075	10	0.0557	10.7	0.1081	29.1	0.0529	19.6
60-64	0.0075	10	0.0557	10.7	0.1081	29.1	0.0529	19.6
65-69	0.0000	0	0.0166	5	0.0000	0	0.0162	17
70-74	0.0000	0	0.0166	5	0.0000	0	0.0162	17

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

In terms of economic outputs, this barrier has a very close effect to that of the re-training barrier with just under 170 000 workers foregone to this barrier-and about 5.5 million hours (Table 36). The hours foregone due to this barrier from the employed, however, is relatively high at about 850 000 hours.

Table 36: Workers and hours foregone due to workplace barrier, 2011

	Workers foregone		Hours foregone (per week)				
	NILF	Unemp.	NILF	Unemp.	PT	FT	Total
Males							
45-49	7,753	4,641	198,485	179,614	37,539	163,852	579,490
50-54	7,379	4,417	188,911	170,951	35,728	155,948	551,538
55-59	6,814	3,170	190,798	107,467	15,627	60,181	374,074
60-64	12,530	2,475	350,829	83,916	18,444	38,460	491,649
65-69	14,939	0	361,533	0	0	0	361,533
70-74	11,201	0	271,057	0	0	0	271,057
Total	60,617	14,704	1,561,613	541,948	107,339	418,440	2,629,340
Females							
45-49	21,325	3,524	511,797	123,357	86,800	121,331	843,285
50-54	20,514	3,390	492,332	118,665	83,499	116,716	811,212
55-59	12,381	1,406	242,659	40,926	121,471	17,485	422,541
60-64	18,237	797	357,444	23,181	89,048	9,550	479,223
65-69	7,220	0	122,745	0	1,863	0	124,609
70-74	5,663	0	96,275	0	1,462	0	97,737
Total	85,340	9,118	1,823,252	306,129	384,143	265,082	2,778,606
Total	145,956	23,822	3,384,865	848,078	491,482	683,522	5,407,947

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Indeed, the stronger effect of this barrier on the unemployed can be seen in the adjusted unemployed rates (Table 37). For males aged under 55, the unemployment rate is estimated to fall from 3.2% to 2.5% for males, and 3.7% to 3% for females.

Table 37: Actual and adjusted labour force parameters, workforce barrier, 2011

	LFP	LFP- Adj	Unemp.	Unemp. Adj	Av. Hours	Av. Hours Adj
Males						
45-49	0.887	0.897	0.032	0.025	43.880	43.932
50-54	0.887	0.897	0.032	0.025	43.880	43.932
55-59	0.808	0.818	0.030	0.024	42.169	42.081
60-64	0.619	0.639	0.033	0.026	40.428	40.130
65-69	0.160	0.192	0.008	0.007	32.876	31.434
70-74	0.160	0.192	0.008	0.007	32.876	31.434
Females						
45-49	0.785	0.812	0.037	0.030	32.837	32.880
50-54	0.785	0.812	0.037	0.030	32.837	32.880
55-59	0.657	0.675	0.029	0.025	31.861	31.824
60-64	0.451	0.480	0.026	0.022	28.755	28.525
65-69	0.071	0.086	0.002	0.002	24.927	23.586
70-74	0.071	0.086	0.002	0.002	24.927	23.586

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Finally, the projections indicate foregone workers rising from just under 170 000 in 2011 to just under 234,000 in 2031 (Table 38). The relative figures for hours being 5.4 million and 7.3 million foregone for 2011 and 2031, respectively.

Table 38: Projection of workers and hours (labour inputs), with and without the workplace barrier in place, 2011-2031

	2011	2016	2021	2026	2031
Barrier in Place					
Workers	11,447,507	12,116,155	12,716,888	13,304,048	13,899,621
Hours	413,396,709	438,832,011	460,885,693	481,451,047	502,639,310
Barrier Removed					
Workers	11,617,286	12,304,319	12,921,593	13,521,361	14,133,371
Hours	418,804,655	444,746,428	467,263,057	488,199,371	509,908,090
Difference (Numerical)					
Workers	169,778	188,164	204,705	217,314	233,750
Hours	5,407,947	5,914,416	6,377,364	6,748,325	7,268,779
Difference (%)					
Workers	1.48	1.55	1.61	1.63	1.68
Hours	1.31	1.35	1.38	1.40	1.45

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.4.3 Marginal effects of 1 hour lost and workers foregone

In this section, we present the marginal effects for each barrier. Specifically, we define a *marginal effect* as the outcome, in terms of total hours worked in the economy, if just one hour is lost per mature age person who has stated that the barrier influences their desire to work or work more hours. That is, the implication of every hour lost due to a barrier on total labour inputs. We also present estimates of those who are currently unemployed or NILF who would otherwise be working if the barrier did not exist.

For the 8 measures of barriers, the relevant baseline files are created to produce the projections. A full set of input tables is provided in the Appendix tables A.95 to A.101. Using the age discrimination barrier as an example, Table 39 displays these calculations. Just under 36 000 unemployed persons, and about 151 000 persons who are NILF are not working because of age discrimination. Across the population, this accounts for 375,000 hours of weekly work lost due to just one hour of work not undertaken because of age discrimination. Viewing the prevalence rates, they are particularly high for the unemployed group. About 44% of males 45-54 cite age discrimination as the main reason they are not working.

Table 39: Baseline calculations for elasticity calculation, age discrimination barrier, 2011

	Workers foregone (2011)		Hours foregone (per week 2011)					Prevalence (%)			
	NILF	Unemp.	NILF	Unemp.	PT	FT	Total	NILF	Unemp.	PT	FT
Males											
45-49	4,023	9,703	4,023	9,703	7,430	15,609	36,765	0.0458	0.4400	0.1105	0.0260
50-54	3,829	9,235	3,829	9,235	7,072	14,856	34,992	0.0458	0.4400	0.1105	0.0260
55-59	11,389	3,148	11,389	3,148	6,294	21,426	42,257	0.0889	0.1946	0.0949	0.0469
60-64	20,942	2,458	20,942	2,458	7,429	13,692	44,521	0.0889	0.1946	0.0949	0.0469
65-69	14,622	0	14,622	0	986	2,779	18,388	0.0369	0.0000	0.0295	0.0669
70-74	10,963	0	10,963	0	739	2,084	13,786	0.0369	0.0000	0.0295	0.0669
Total	65,767	24,544	65,767	24,544	29,951	70,446	190,709				
Females											
45-49	7,508	4,490	7,508	4,490	9,038	7,127	28,162	0.0442	0.1957	0.0362	0.0205
50-54	7,222	4,319	7,222	4,319	8,694	6,856	27,091	0.0442	0.1957	0.0362	0.0205
55-59	19,932	1,658	19,932	1,658	24,544	7,306	53,439	0.0851	0.1274	0.1203	0.0315
60-64	29,361	939	29,361	939	17,993	3,991	52,283	0.0851	0.1274	0.1203	0.0315
65-69	11,969	0	11,969	0	1,157	0	13,126	0.0268	0.0000	0.0516	0.0000
70-74	9,388	0	9,388	0	907	0	10,295	0.0268	0.0000	0.0516	0.0000
Total	85,380	11,405	85,380	11,405	62,333	25,279	184,397				
Total	151,147	35,949	151,147	35,949	92,284	95,726	375,106				

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Foregone workers from NILF and unemployed population

Table 40 displays the estimated number of foregone workers due to each barrier, from both the NILF and unemployed populations. Again, as shown earlier in the report, there is a significant number of interaction effects occurring across the barriers-thus it is not possible to add the total economy effect across the barriers.

Regardless of this limitation, the key point remains-regardless of the measure used for each barrier-there is a significant loss to the Australian workforce and economy more generally due to

the barriers to labour force participation faced by many mature age Australians. These estimates (Table 39) suggest a loss of about 150 000 workers at the lower end (for the lower care-giving measure), to over 1 million workers (for the upper estimate of the physical illness barrier). Indeed, regardless of the barrier examined, the number of workers foregone increases significantly over time as the combined effects of population ageing and population growth take effect.

Table 40: Workers foregone due to each barrier (from NILF and unemployed population), 2011-2031

	2011	2016	2021	2026	2031
Age Discrimination	187,096	209,379	229,781	244,486	261,486
Physical Illness (M1)	855,466	965,141	1,063,282	1,134,626	1,217,399
Physical Illness (M2)	1,144,415	1,301,247	1,439,329	1,539,259	1,653,124
Flex. Workplace / Care / Ill	328,946	363,043	393,718	417,499	449,767
Re-Training / Up-Skilling	159,201	170,723	181,493	190,991	206,716
Care-Giving (M1)	153,696	171,700	187,780	199,709	214,547
Care-Giving (M2)	338,692	379,426	415,812	442,504	475,097
Workplace	169,778	188,164	204,705	217,314	233,750

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Foregone hours from NILF, unemployed population and employed population

Finally, marginal effects are also calculated for the total amount of hours lost over the projection period (Table 41). Again, the interpretation for the marginal effect, is the impact of the first hour not worked on total hours, due to each barrier. So, for the workplace barrier, 284 000 hours per week are estimated to be lost for the first hour not worked by those whose employment or hours worked is affected by the barrier. Supporting the results earlier in the report, among the strongest effects on hours foregone are physical illness barriers, care-giving and the combined flexibility/workplace/caring/illness barrier.

Table 41: Hours foregone due to each barrier, 2011-2031

	2011	2016	2021	2026	2031
Age Discrimination	375,106	413,128	447,863	474,002	506,671
Physical Illness (M1)	855,466	965,141	1,063,282	1,134,626	1,217,399
Physical Illness (M2)	1,603,262	1,795,291	1,965,707	2,093,784	2,250,458
Flex. Workplace / Care / Ill	559,800	609,722	654,983	691,532	744,528
Re-Training / Up-Skilling	396,097	426,972	455,054	478,302	514,358
Care-Giving (M1)	331,802	361,751	389,072	411,150	442,362
Care-Giving (M2)	707,807	772,093	830,591	877,522	944,347
Workplace	284,178	310,115	333,755	352,737	379,638

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.4.4 Section overview

This section has provided insight into the likely loss to mature age employment over time due to the barriers. These findings offer a different perspective about the interpretation of the workers or hours lost to the economy due to the existence of barrier. In particular, the hours lost due to barriers reported by part-time workers is significant along with that of those unemployed and NILF.

The previous sections have detailed a range of approaches of measuring how the barriers to mature age employment in Australia operate, and their overall impact on the economy. The next section seeks to rank the relative importance of these barriers using data from the Survey.

5.5 Final ranking of barriers

In this section, we attempt to make a ranking on the importance of each barrier to labour force participation and hours worked from the Survey data in terms of:

1. Prevalence Rates: This is calculated from the relevant questions in the survey instrument. This is relevant for all barrier measures.
2. Economic Outcome: This is calculated from the basis of the hours lost to the economy based on the existence of the barrier. This is only relevant for barrier measures of attributable prevalence.

The measures of prevalence, including sub-populations, are shown earlier in Table 2. As mentioned in section 4.4, the measures of the barriers to mature age workforce participation are presented using four methods:

- Prevalence: the number of people who experience the barrier.
- Prevalence: a risk-adjusted prevalence of the number of people who experience the barrier, expressed as a percentage.
- Economic outcome: the marginal effect, in terms of total hours worked in the economy, is presented assuming just one hour is lost per mature age person who has stated that the barrier influences their desire to work or work more hours.
- Economic outcome: the total number of self-reported hours lost to the Australian economy due to selected combinations of barriers.

The results in Table 41 present rankings based on a classification of high, medium and low (i.e., approximately three equal ranking categories). The results are firstly presented separately for the number of people experiencing each barrier and risk-adjusted prevalence. When viewing results in Table 42, the small sample size of the Forum rating should be kept in mind-although a final response rate of 80% was achieved, it was off a baseline of 8 completed questionnaires (10 possible Forum responses at the time).

The barriers that are experienced by the highest number of people are leisure time trade-off, illness, injury and disability, age discrimination and superannuation. Barriers experienced by the lowest number of people are job search assistance, re-entry issues for VLTU, the second tax transfer measure and private recruitment firm practices.

For some of the barriers experienced by relatively few people, for example job search assistance and private recruitment firm practices which are only relevant to job seekers, a smaller number people are at risk of experiencing the barrier compared with other barriers. To account for this, a more appropriate measure is to express the barrier measure as a risk-adjusted prevalence, or percentage of people at risk of experiencing the barrier. Table 41 shows that job search assistance and private recruitment firm practices are classified as 'high' for risk-adjusted prevalence, along with leisure time trade-off, superannuation, workplace barriers, and the second care-giving responsibilities measure. A barrier with low risk-adjusted prevalence, but a high number of experiencing the barrier, is mismatch of skills with industry demands. This is because it has a denominator encompassing all who have worked in last 5 years or looked for job in last 5 years.

Table 42: Ranking of barriers: prevalence, 2011-12

Barrier	Number of people experiencing barrier		Risk-adjusted prevalence		Forum rating*	
	Rank	N	Rank	%	Rank	%
Age discrimination (1) (G)	High	1,514,551	Med	31.4%	High	87.5
Age discrimination (2) (A)	Med	412,034	Low	8.5%		
Superannuation (G)	High	1,314,734	High	39.8%	Med	71.4
Physical illness, injury and disability, and mental health (1) (A)	High	1,621,139	Med	22.1%	High (Low**)	100.0 (66.7**)
Physical illness, injury and disability, and mental health (2) (A)	High	849,820	Med	27.6%		
Mismatch of skills with industry demands (G)	High	739,908	Low	13.0%	High	85.7
Tax transfer system (1) (G)	Med	629,734	Low	13.0%	Med	71.4
Tax transfer system (2) (G)	Low	193,406	Med	17.4%		
Flexibility of employment arrangements (A)	Med	573,164	Low	15.5%	Med	75.0
Re-training and up-skilling barriers (A)	Med	498,898	Med	22.8%	High	85.7
Care-giving responsibilities (1) (A)	Med	330,054	Low	15.9%	High	85.7
Care-giving responsibilities (2) (A)	Med	639,841	High	33.4%		
Workplace barriers (A)	Low	298,015	High	40.0%	Low	16.7
Private recruitment firm practices (G)	Low	283,520	High	51.3%	High	87.5
Re-entry issues for VLTU (A)	Low	157,170	Med	19.3%	Med	71.4
Job search assistance (A)	Low	125,173	High	35.9%	Low	62.5
Leisure time trade-off (A)	High	3,236,627	High	46.7%	Low	37.5

Sources: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Note:

* See Table 1

** Mental Illness

Assessment of the ranking of barriers for both the number of people and risk-adjusted experience show that barriers with fairly consistently high rankings for the number of people experiencing the barrier and the risk-adjusted prevalence include superannuation, leisure time trade-off, and illness, injury and disability. A number of barriers have overall medium rankings (i.e. some include both high and low measures). These include age discrimination, mismatch of skills with industry demands, re-training and up-skilling barriers, job search assistance and care-giving responsibilities. Those barriers with lower overall rankings include flexibility of employment arrangements, tax transfer system and re-entry issues for VLTU.

Rankings of the barriers by the Consultative Forum are sufficiently similar to those estimated from the Survey. The most significant exception is the Leisure time trade-off barrier. Leisure time trade-off is ranked as 'low' by the Forum, in contrast to it being 'high' for both number of people experiencing the barrier and risk-adjusted prevalence. The barrier of private recruitment firm practices is rated as 'high' by the Forum, 'high' also in terms of the risk adjusted prevalence, but overall has a relatively low ranking from the Survey.

The ranking of the barriers in Table 43 shows very similar figures for the number of people experiencing each barrier and the marginal effects in terms of total hours worked in the economy. The measures for illness, injury and disability and the second measure of care-giving responsibilities are both relatively highly ranked. Workplace barriers and the first measure of care-giving responsibilities are the lowest ranked in terms of the marginal effects.

The ranking of the barriers for the total number of self-reported hours lost to the Australian economy is available for four barrier measures where data are available on whether a person attributes not working and not working additional hours to a barrier.

Overall, there is not a close correlation of foregone hours with the marginal effects rankings. This is because those who report the flexibility of re-training barriers also report high hours foregone due to these barriers. That is, although the prevalence might be a little lower, the full economic effect is higher because of the impact on the average hours worked by this group of people. Flexibility of employment arrangements for the ill and care-givers has the highest number of foregone hours (9.3 million), followed by re-training and up-skilling barriers. Both of these are ranked in the middle for marginal effects in terms of total hours worked in the economy. Care-giving responsibilities a the third highest ranked barrier for marginal effects but are second-lowest ranked for foregone hours. Workplace barriers is the lowest ranked barrier for both marginal effects and total foregone hours.

Table 43: Ranking of barriers: prevalence and economic outcome, 2011

Barrier	Number of people experiencing barrier		Risk-adjusted prevalence		Marginal effects (2011)		Foregone hours (2011)	
	Rank	N	Rank	%	Rank	Hours	Rank	Hours
Physical illness, injury and disability, and mental health (2)	1	1,621,139	5	22.1	1	1,603,262	N/A	N/A
Physical illness, injury and disability, and mental health (1)	2	849,820	3	27.6	2	855,466	N/A	N/A
Care-giving responsibilities (2)	3	693,841	2	33.4	3	707,807	3	6,210,578
Flexibility of employment arrangements	4	573,164	7	15.5	4	559,800	1	9,339,359
Re-training and up-skilling barriers	5	498,898	4	22.8	5	396,097	2	7,007,679
Age discrimination	6	412,034	8	8.5	6	375,106		
Care-giving responsibilities (1)	7	330,054	6	15.9	7	331,802	N/A	N/A
Workplace barriers	8	298,015	1	40.0	8	284,178	4	5,407,942

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

5.5.1 Section overview

This section has provided a range of measures to rank the importance of barriers to mature age employment. These offer alternative interpretations of the relative importance of the barriers, which should be borne in mind. However, this is a useful guide to assess the relative importance of the effect of the barriers on mature age employment participation and hours worked in the economy.

The report has so far focused on experiences and perceptions of mature age job seekers, employees and NILF. Additional insight into the barriers to mature age employment participation can be gained by exploring issues from the perspective of employers; this is addressed in the section.

5.6 Employers' perspective: DEEWR Survey of Employers

In this section, we supplement the previous findings with an analysis of the 2010 DEEWR Survey of Employers.

5.6.1 About the 2010 DEEWR Survey of Employers

The 2010 DEEWR Survey of Employers collected data from employers about their experiences with and attitudes towards the employment of mature age people.^{xlvi} These data are used to contrast the employers' experiences and attitudes employing mature age people with the experiences and perceptions of mature age people. Importantly, the survey instrument:

- asked employers whether they currently employ a mature age person at their worksite
- whether they have a formal policy as to the recruitment and retention of older workers
- any steps they have taken to retain employees who may retire to rate a number of benefits and challenges to employing mature age workers.

The 2010 DEEWR Survey of Employers was conducted between October and December 2010 by TNS Social Research on behalf of DEEWR. The survey included a 20 minute CATI (Computer Assisted Telephone Interview) instrument, following pilot testing and some qualitative research to inform the questionnaire design. Data was weighted to ABS Counts of Australian Businesses (2007).

The survey was subject to a multifaceted sampling procedure drawing on six sample sources for business contacts, as outlined below (Table 44). These data were weighted to account for non-response and sample bias. One limitation of the Survey of Employers is the relatively small cell sizes for workplaces with formal policies on recruiting and employing mature age workers. Furthermore, cell sizes become small when the analysis is disaggregated by whether the workplace employs a mature age worker on site. These small cell limitations should be kept in mind when interpreting the results.

Table 44: Survey of employers strata

Strata	Description
JSA	DEEWR sample of employers who had a JSA jobseeker referred to them between Sept 1 2009 and Aug 31 2010
DES A ¹ (DMS: Disability Management Service)	DEEWR sample of employers who had a DES A jobseeker referred to them between Mar 1 2010 and Aug 31 2010 AND has not had a DES B or a non-DEN/DES/VRS jobseeker referred to them in the last two years
DES B (ESS: Employment Support Service)	DEEWR sample of employers who had a DES B jobseeker referred to them between Mar 1 and Aug 31 2010 AND has not had a DES A or a non-DEN/DES/VRS jobseeker referred to them in the last two years
AJS	DEEWR sample of employers who had lodged a job ad on the Australian JobSearch website between Sept 1 2009 and Aug 31 2010
RANDOM	Random sample of businesses purchased by DEEWR from Impact Lists
IEP	DEEWR sample of users of either Tailored Assistance, Indigenous Cadetships, Indigenous Wage Subsidy or CDEP Work Experience, between Sept 1 2009 and Aug 31 2010

Source: TNS Social Research, 2012, p. 5.

Notes:

¹ DES A and DES B were working titles for the DES Disability Management Service and Employment Support Service respectively.

5.6.2 Actions undertaken to retain retiring employees

In this section, we analyse the types of actions undertaken by employers to retain otherwise retiring employees. Many of these actions can be viewed as steps that may overcome specific workplace barriers. For example, changing a mature age workers workload and providing greater flexibility in contractual arrangements and other conditions. Results in Table 45 show that such actions are quite prevalent among Australian employers. For example, about 70% of employers had either: reduced the mature age worker's workload, changed their workload or changed their working arrangements. About 60% of employers reported offering a training or mentoring role to encourage retention. Only 1 in 3 workplaces reported increasing remuneration as a means of retaining mature age workers.

Table 45: Percentage of workplaces that have taken any steps to retain employees who might otherwise retire, 2010

Actions Undertaken	
1. Reduced their workload and/or work responsibilities	
Yes	66.8
2. Changed their work hours	
Yes	73.9
3. Changed their work arrangements e.g. to part time or work as a casual or contractor before they retire	
Yes	68.0
4. Offered a training or mentoring role to pass on their knowledge and skills to other employees	
Yes	60.8
5. Offered higher pay or wages	
Yes	27.8
Weighted	21273
Unweighted	270

Source: 2010 DEEWR Survey of Employers. Note: 1-3 includes less than 1% of "don't know" cases in the denominator; 4 includes 2% of "don't know" cases in the denominator; 5 includes 5% of "don't know" cases in the denominator.

Importantly, the Survey of Employers also enables a disaggregation of actions taken by employers by (1.) whether they currently employ mature age workers, and (2.) whether they have a formal policy on recruiting and employing mature age people. In interpreting these data, however, the small unweighted sample size needs to be taken into account. When cross tabulated by these variables, the sample includes only 14 workplaces with a written mature age plan, and 24 workers with a non-written mature age plan. The remaining 226 workplaces have no current policy.

As shown in Table 46, there are some important differences in the propensity to undertake different strategies to retain retiring workers by policy type. As would be expected, workplaces with a written mature age policy are far more likely to undertake all of these strategies. This is particularly the case for reducing workload/responsibilities, changing work arrangements and offering a mentoring role, where well over 90% of those with a written policy have a procedure in place. Although based on a small sample, it is clear that those workplaces with written mature age policies are in a better position to overcome workplace barriers to mature age participation. Interestingly, with the exception of offering a mentoring or training type role, the differences between workplaces with no formal policy and those with a non-written policy are not too significant.

Table 46: Percentage of workplaces reporting actions taken to retain retiring workers, by policy type, 2010

Does your workplace have a formal policy on recruiting and employing mature age workers?			
	Yes, Written	Yes, Unwritten	No
Reduced their workload and/or work responsibilities			
Yes	91.7	60.3	67.8
Changed their work hours			
Yes	74.8	66.6	75.7
Changed their work arrangements e.g. to part time or work as a casual or contractor before they retire			
Yes	99.6	64.2	68.1
Offered a training or mentoring role to pass on their knowledge and skills to other employees			
Yes	97.0	90.8	51.9
Offered higher pay or wages			
Yes	73.2	32.7	25.3
Weighted	472	4338	16425
Unweighted	14	24	226

Source: 2010 DEEWR Survey of Employers. Note: Includes 'don't know' cases in denominator, see Table 45 for distribution.

In contrast to these strong effects by policy type, there appears to be only small differences between workplaces with and without mature age persons with respect to available actions to retain retiring workers (Table 47).

Table 47: Percentage of workplaces reporting actions taken to retain retiring workers, by employment of mature age workers, 2010

Does your organisation currently employ mature age workers at your worksite?		
	Yes	No
Reduced their workload and/or work responsibilities		
Yes	65.5	74.9
Changed their work hours		
Yes	73.0	79.6
Changed their work arrangements e.g. to part time or work as a casual or contractor before they retire		
Yes	66.2	79.4
Offered a training or mentoring role to pass on their knowledge and skills to other employees		
Yes	60.8	60.8
Offered higher pay or wages		
Yes	29.0	19.9
Weighted	18,423	2,850
Unweighted	252	18

Source: 2010 DEEWR Survey of Employers. Note: Includes 'don't know' cases in denominator, see Table 45 for distribution.

5.6.3 Challenges of employing mature age employees

Survey respondents were also asked an open-ended, unprompted question as follows; 'What challenges do you see in employing mature age people at your workplace?'. Overall, the results from the employers' perceptions of employing mature age workers is overwhelmingly positive- with less than 10% of employers reporting each of the specific challenges contained in the

survey. Of the more prevalent responses where ‘may lack skills/qualifications’ = 8%, ‘less productive/slower/may require help’ = 5.9% and ‘not suited to the type of work we do’ = 9.4% (Table 48). Encouragingly, less than 1% of employers state that mature age workers are ‘Inconsistent/Unreliable’. Furthermore, about 60% of workplaces reported no challenge at all.

Table 48: Percentage of workplaces reporting challenges to employing mature age employees, 2010

Challenges	
Company/public attitude to mature age people	
Yes	0.5
May lack necessary skills/qualifications	
Yes	7.9
Inconsistent/unreliable	
Yes	0.5
Inexperienced and too hard to re-train	
Yes	1.9
Less productive/ slower/ require more help	
Yes	5.9
Matching them to the appropriate role/job	
Yes	1.6
Difficult to integrate / fit in at the workplace	
Yes	3.3
Absences and time off from the workplace	
Yes	1.7
Not suited to the type of work we do	
Yes	9.4
Likely to retire soon	
Yes	2.3
Other (Please specify)	
Yes	3.3
Physical limitations / injuries	
Yes	4.1
Don't know	
Yes	3.7
None	
Yes	59.1
Weighted	131,268
Unweighted	1,246

Source: 2010 DEEWR Survey of Employers

5.6.4 Prompted benefits and challenges

Finally, the 2010 DEEWR Survey of Employers also included a section in which both the benefits as well as the challenges were incorporated into one module. However, of the five statements included in the survey, just one included a statement on the benefits of employing mature age workers. Specifically, respondents were asked:

'I'm going to read out some benefits and challenges other businesses have told us about when employing mature age people. Using a scale of 0 to 10 where 0 is strongly disagree and 10 is strongly agree, to what extent do you agree or disagree'.

They were then prompted to rate a scale for:

- mature age workers are not as productive as other staff
- it can be hard to integrate mature age workers into the workforce
- mature age workers have a good attitude to work
- it can be hard to find Mature Age employees with the relevant skills we need
- it can be hard to find Mature Age employees with the necessary experience

As shown in Table 49 below, a sizeable minority of employers state that it can be hard to find Mature Age employees with the relevant skills or experience necessary. Only a very small minority disagree that mature age workers have a good attitude to work, while most disagree that mature age workers are less productive than other staff or are hard to integrate into the workforce.

Table 49: Percentage of employers ranking the benefits and challenges of mature age workers, by policy type, 2010

	Does your workplace have a formal policy on recruiting and employing mature age workers?		
	Yes, Written	Yes, Unwritten	No
Mature age workers are not as productive as other staff			
Total Disagree	56	71	67
Neither	31	22	21
Total Agree	11	7	9
It can be hard to integrate mature age workers into the workforce			
Total Disagree	52	50	55
Neither	34	25	26
Total Agree	9	16	16
Mature age workers have a good attitude to work			
Total Disagree	0.7	6.4	3.7
Neither	12.5	13.2	16.9
Total Agree	74.4	80.5	77.0
It can be hard to find Mature Age employees with the relevant skills we need			
Total Disagree	16.0	44.0	36.3
Neither	32.2	38.1	31.4
Total Agree	46.9	17.9	28.7
It can be hard to find Mature Age employees with the necessary experience			
Total Disagree	20.5	42.2	41.4
Neither	27.9	41.0	28.6
Total Agree	46.7	16.8	27.4
Unweighted	48	41	1130
Weighted	2,463	6,284	121,378

Source: 2010 DEEWL Survey of Employers. Note: "Don't Know" included in denominator. Total disagree = 0-3 on scale. Neither = 4-6 on scale. Total agree = 7-10 on scale.

Table 50 replicates this analysis by whether the workplace currently employs mature age workers. In general, those workplaces that employ older workers have a somewhat more positive attitude towards mature age workers compared with other workplaces. If mature age workers are employed at their worksite, employers are more likely to disagree that mature age workers are not as productive as other staff (73% v 53%), that it can be hard to integrate mature age workers into the workforce (59% v 45%) and that it can be hard to find Mature Age employees with the necessary experience (45% v 33%). In regards to the attitude of mature age workers and the relevance of their skills, the differences by whether mature age workers are employed are not significant.

Table 50: Percentage of employer rankings the benefits and challenges of mature age workers, by current employment of mature age workers, 2010

	Does your organisation currently employ mature age workers at your worksite?	
	Yes	No
Mature age workers are not as productive as other staff		
Total Disagree	73	53
Neither	18	27
Total Agree	8	14
It can be hard to integrate mature age workers into the workforce		
Total Disagree	59	45
Neither	24	31
Total Agree	15	21
Mature age workers have a good attitude to work		
Total Disagree	3	6
Neither	16	19
Total Agree	80	72
It can be hard to find Mature Age employees with the relevant skills we need		
Total Disagree	38	33
Neither	33	29
Total Agree	26	35
It can be hard to find Mature Age employees with the necessary experience		
Total Disagree	45	33
Neither	29	30
Total Agree	25	34
Unweighted	968	271
Weighted	89,158	41,680

Source: 2010 DEEWR Survey of Employers. Note: "Don't Know" included in denominator. Total disagree = 0-3 on scale. Neither = 4-6 on scale. Total agree = 7-10 on scale.

5.6.5 Section overview

This section has provided insights into the perceptions of employers regarding the benefits and challenges they encounter when employing mature age Australians. The data from the 2010 DEEWR Survey of Employers have allowed us to use employers' perspectives to complement findings from the National Survey of employees and job seekers. In particular, that many workplaces have adopted strategies to maintain mature workers rather than have them retire, but have not applied these extensively. These results however, are tempered by the small cell sizes offered across the measures in the survey instrument.

6. DISCUSSION

Increasing the level of mature age employment in Australia is a major public policy priority in the context the economic challenges of an ageing population. Indeed, in recent years, the Australian Government has introduced a number of programs and policies to support mature age employment. Notwithstanding these contributions, there remains significant scope to increase the labour force participation of mature age Australians.

Indeed, the first report to the Consultative Forum on Mature Age Participation identified 14 barriers to mature age employment-which require specific actions to improve the employment prospects of mature age people.^{xvii}

This report has sought to measure the prevalence of these barriers using the results of the first national Survey of Barriers to Employment for Mature Age Australians. Approximately 3000 Australians aged 45-74 were surveyed about their experiences, attitudes and perceptions of the 14 barriers. In addition, socio-economic, demographic and employment data were also collected-to isolate the characteristics of those who report being most affected by the barriers.

Returning to the objectives of this study outlined at the beginning of the report, we have sought to:

- measure the prevalence of each of the barriers to employment, as discussed in the first consultative forum report
- understanding the differences in the prevalence of each of the barriers as they differ by demographic, economic and social characteristics
- examine the degree to which individual barriers interact, creating a multiple obstacles for many older Australians attempting to enter the workforce or increase their hours worked
- undertake a simulation exercise to isolate the proportion of hours lost to the Australian labour market and economy due to the stated barriers to entry
- contrast the perceptions of mature age workers and job seekers, with the views of employers as collected in the 2010 DEEWR Survey of Employers.

In the discussion section that follows, we outline the key findings with respect to each of these objectives. Following, we present the key limitations of the study, and note extensions for future study.

6.1 Key findings

6.1.1 Prevalence and differences by demographic and socio-economic factors

The 14 barriers to mature age employment participation cover a broad range of issues affecting Australians aged 45-74. The National Survey enables numerous measures of the prevalence of these barriers to be computed, and provide a detailed illustration of the operation of the barriers to mature age workforce participation. Further, the socio-economic and demographic data from the survey provide scope for exploring how the prevalence of the barriers varies across different sub-groups of the mature age population. This section presents the main findings for the barriers.

Illness, injury and disability (including physical and mental health) appears to have a significant impact on employment participation, with it having prevented one-fifth of the total population aged 45-74 from working or looking for work in the last 5 years. Further, illness presently prevents 12% of people aged 45-74 from looking for work. This barrier disproportionately affects older people and those with a low level of completed education.

Age discrimination also has an impact on employment participation of the mature age population. Discrimination during job search is particularly prevalent, with 36% of job seekers saying they have experienced job search exclusion in the last 5 years which they attributed to age, influencing the desire to work of half of these people who are not working. Furthermore, five in every six job seekers believe that age discrimination is an issue when looking for a job in Australia.⁵

Discrimination on the basis of age is also prevalent in the workplace; 13% of all who have worked in the last 5 years say they have experienced exclusion which they attributed to age, influencing the desire to work of 60% of the people who are not working. Two-thirds of workers believe that workplace-based age discrimination is an issue in Australia.

Direct or indirect experience of being told too you are old has been reported by 23% of mature age workers or job seekers. Thinking that employers believe the respondent is too old, is a significant reason for discouraged workers and the retired not seeking to be in the workforce. One half of discouraged workers state that employers thinking the respondent is too old is an important reason for not working, and 31% of the retired say it is an important reason for being retired.

Three-quarters of mature age people have reported that they experienced age discrimination (i.e., age-attributed workplace or job search exclusion, or direct or indirect experience of age discrimination) or perceived it to be an issue in the workplace or when looking for a job. Overall, age discrimination is most commonly reported by those earning low income, who are not employed and not retired, and aged 55-64 years. It is apparent that people with lower economic resources in particular have the highest levels of reported age discrimination.

Age discrimination is also found to have been reported to be experienced by job seekers private recruitment firms. Private recruitment firms, used by one-quarter of job seekers, are reported to provide a good or great deal of effort in helping find work by 20% of users. One-quarter of job seekers reporting a lack of effort by private recruitment firms in helping them look for work cite age as a reason. This influences the desire to work, of the 62% of these people who are not employed. People with low education and income are most at risk of attributing a reported lack of effort of private recruitment firms to age.

The barrier of the mismatch of skills and experience, measured based on self-reports of the availability of jobs, shows that almost one-third of people who have worked or looked for a job in the last 5 years state there are no jobs in their line of work in their local area, and 7% report no jobs in their local area at all. People with low income and low levels of education are most likely to report these problems.

Workplace training and up-skilling is reported as an important enabler of helping mature age people do their job better, get a promotion, find a job and find more hours. People with low education are most likely to need training to help find work, particularly training related to IT/computers. There is a significant unmet demand for training, with over one-third of workers being unable to attend some form of training that they wanted to attend in the past 5 years. Forty-four per cent cited affordability as a reason for not being able to attend, while only 7% reported the reason as the training being inappropriate for their skills and experience. The inability to attend workplace training is most experienced by younger workers and those earning a high income, however, affordability issues are most commonly an issue for those earning a low income. Again, these results reflect mature age peoples' perceptions on retraining. The success of retraining programs is reliant upon the aspirations of mature age workers to improve their skills, in addition to the accessibility and appropriateness of the programs.

⁵ It should be kept in mind that people's perceptions of some barriers (especially age discrimination) may be influenced by a range of information sources, including friends, family, colleagues and mass media.

Care-giving responsibilities are a significant barrier to mature age employment, with 28% of respondents being carers for an average 33.5 hours per week, and 14% caring for someone with a long-term illness or disability. These responsibilities prevent over one-third of care-givers from working and just under one-third from working more hours; caring disproportionately affects the workforce participation of females, people aged 45-54, and carers of the long-term ill and people with a disability. An enabler to increase employment participation and hours worked is suitable external care, which help almost half of respondents whose caring responsibilities affect workforce participation to find work or work more hours.

Another means of improving the workforce participation of carers is more flexible employment arrangements. Flexible work patterns would help 61% of non-employed carers and half of employed carers, whose caring prevents their workforce participation, from working or working more. Flexible work arrangements are also a significant enabler of workforce participation of the ill and injured. Flexible work patterns have been used by one-quarter of those who have been ill, and would help 59% of non-employed currently ill people to be able to work. Flexible work would most likely help younger workers re-enter the workforce. A reduction in hours as they approach retirement would also help current workers work more years, although for an average of less than one more year.

The superannuation balances of two-thirds of mature age Australians with super have declined in recent years and had an effect on their workforce participation. These declines have led to 40% of those not retired to delay their retirement by an average 6 years. For 83% of those already retired, there is no impact, while 11% of current workers are working more (at an average 12 more hours per week). Forty-one per cent of those not retired are somewhat or extremely confident of having enough superannuation for retirement, while the respective figure for the retired is higher (57%). Confidence of having enough superannuation in retirement is highest for males, wealthier and more educated people. One half of people with some knowledge of superannuation rules believe the rules change too frequently. The lack of certainty of superannuation rules has impacted the retirement plans of 39% of these people who are not retired.

The ability to access superannuation as a tax-free income source after age 60 is a measure introduced by the Australian Government to improve workforce participation of mature age people. Overall, the impact of this measure is to delay the intended retirement of people. Around one-sixth of non-retired people are delaying retirement because of tax-free super after age 60. The measure is reducing the planned number of hours worked after age 60 for 34% of those aged 45-59, while less so for the planned hours worked or number of hours currently worked for those already aged 60.

The withdrawal rate of the Age Pension (i.e. the amount that the pension payment is reduced for each additional dollar earned from working) impacts the desire to work of 17% receiving this payment. The average maximum of their Pension that they would be willing to lose to work as much as they want is 36%.

The very long-term unemployed, who comprise 23% of those not employed and not retired, have been without work for an average 6.4 years and a median 4.0 years. The re-entry barriers for the very long-term unemployed include having experienced age-attributed job search exclusion, being ill or injured at present or in the past 5 years, and there being no jobs in their line of work or at all in the local area.

Australian Government employment services are another form of assistance for job seekers, and were used by 15% of job seekers in the last 5 years, of whom 63% found the services helpful. They are more likely to be used by those with lower education and from a non-English speaking

background. The main reason for the services not being helpful is because of not matching the job seeker with an appropriate job.

Leisure time is a significant reason influencing when people decide to retire. Five-sixths of non-retired people state that leisure time with family and friends is a very or somewhat important reason for when the non-retired decide when to retire (3rd most important reason). People earning a high income are most likely to state this as an important reason. For 61% of retired people, this is a reason for when they did decide to retire (2nd most important reason).

Workplace barriers can potentially prevent people with a physical illness, injury or disability from working. Over one-quarter of people ill, injured or disabled in the past 5 years have changed their working condition (e.g., moved to a less physically demanding role) to enable them to work. Among people who have not availed themselves of such a changed condition, 64% of the non-employed would be able to work if such changed conditions were available and 25% of the employed could work more hours. Changed conditions would most likely help workers aged 45-54 years.

Overall, there are some patterns in the socio-economic and demographic variables. Most notably, those with low income and, to a lesser extent, low education are more likely to experience the barriers compared with other population sub-groups. Further, age is related to many barriers, with older people more likely affected by illness while younger people more likely to have care-giving responsibilities and to be influenced by flexible working arrangements. Mature age women too, were found to be prevented from working, or working more hours, due to care-giving responsibilities.

Notwithstanding these similarities, it is not surprising that dissimilar demographic groups in the population face different barriers to mature age employment. Each barrier, in itself, represents a different form of social phenomena and therefore, we do not expect to see the same demographic variables driving all the barriers. That is, the barriers cover a very wide range of issues and understandably, different groups in the population will be more likely to be affected by certain barriers.

6.1.2 Summary ranking

In summary, we have provided a number of different measures to rank the importance of barriers to mature age employment. Each provides an alternative interpretation and this should be kept in mind when analysing these results. Similarly, in interpreting these results it should be kept in mind that many of these barriers are very broad and one or two measures may not account for the breadth of this barrier. The reader is redirected to section 5.2 for a full overview of the different prevalence measures for the respective barriers. Notwithstanding these limitations, this ranking exercise is useful to gauge relative importance of the barriers as they affect mature age workforce participation and hours worked economy wide.

- Across the raw and adjusted prevalence measures, it appears that superannuation, illness, injury and disability, and age discrimination are consistently ranked highly. Similarly, there is a high degree of concordance between these rankings and those provided by the Forum.
- Similarly, there is consistency in the barriers ranked as lower barriers, including tax transfer system and re-entry issues for VLTU.
- Importantly, the leisure time trade-off barrier, which was lowly ranked by Forum members, has a very high ranking in the survey instrument. This is because leisure time trade-off, being a supply side constraint, is not necessarily regarded by generally as a barrier to which mature age people have little control in overcoming.

- Finally, rankings from the simulation exercise indicate the importance of illness, injury and disability and one measure of care-giving responsibilities, consistent with earlier rankings. In contrast, the simulation exercise demonstrates the importance of flexible work arrangements on total foregone hours, in contrast to raw and risk-adjusted prevalence. Interestingly, when comparing the marginal effects with the total hours foregone, there are some disparities. This is because although the prevalence rates are a little lower for several barriers, the actual effect on average hours worked is much greater-leading to a larger overall effect on hours worked in the economy.

6.1.3 Interaction of barriers

The interaction of the barriers helps in identifying how mature age people may experience multiple obstacles to enter the workforce or increase their hours worked. Some interactions have already been discussed above, including the age discrimination experienced by those using private recruitment firms, and how flexible work arrangements can help the ill and care-givers find work or more hours.

Some key findings of the interactions include:

- Illness, injury or disability is more likely to prevent someone from working or looking for work if they:
 - state there are no jobs in their line of work or at all in their local area (14% current illness prevents working/ working more hours if agree/ strongly agree, 5% if don't agree/strongly agree)
 - are care-givers of a person with a long-term illness or disability
 - do not state that leisure is a reason for deciding when to retire
 - not confident have enough superannuation for retirement (6% currently ill if confident, 13% if not confident)
 - receive Government support
- Overall, age discrimination is more likely to be reported to be experienced and perceived by those vulnerable in the workplace, including:
 - the ill, injured or disabled (22% experience 3 discriminations if illness/injury/disability prevented working or looking for work in last 5 years, 13% if not)
 - care-givers of the long-term ill or disabled (18% experience 3 discriminations if carers, 14% if not carers)
 - the unemployed (39% experience 3 discriminations if unemployed, 12% if not unemployed)
- More specifically, reported workplace exclusion that is attributed to age is highest for those who experience the physical illness, injury and disability and mismatch of skills and experience barriers.
- Reported job search exclusion that is attributed to age is highest for the unemployed or very long-term unemployed, those experiencing the barrier of mismatch of skills and experience, and job seekers who have used an Australian Government employment service or private recruitment firms.
- Care-giving of a person with a long-term illness or disability is highest for:
 - discouraged workers (17% discouraged if care-giver, 10% if not)
 - those not confident of having enough superannuation for retirement (11% discouraged if confident, 15% if not confident)
 - people who state there are no jobs in the local area or at all (21% discouraged if agree/ strongly agree no jobs at all in local area, 12% if do not agree).

6.1.4 Simulation exercise: hours and workers foregone

To contextualise these prevalence data, and provide insight into the likely loss to the labour force due to the barriers to mature age employment over time, we project the population, labour supply, unemployed population, part-time workers and full-time worker populations across time-with and without barriers in place. Results from this simulation exercise offer an alternative view of the prevalence of barriers to mature age employment-that is, they offer the interpretation of the workers or hours lost to the economy due to the existence of barriers.

Importantly, our projections are highly comparable to the ABS series projections, showing the Australian population increasing from 22.6 million in 2011, to about 35.3 million in 2056-of which we project about 8.4 million Australians will be aged 65 and over. This represents an increase in the proportion of the population aged 65 and over from 13.7% in 2011 to 19% in 2031 to 23.6% in 2056. When combined with our labour supply assumptions, we project the Australian labour force rising from around 11.45 million in 2011 to about 13.9 million in just 20 years time.

For the barriers for which we have full data in the survey, we find a very significant impact on the Australian economy over time:

- The flexibility of workplace arrangements for care-givers and the ill barrier results in a loss of almost 450 000 potential employees by 2031, translating to just under 12.5 million hours foregone.
- The up-skilling and re-training barrier results in a loss of 207 000 workers by 2031 and over 9 million hours foregone each week.
- The single item care-givers barrier results in a loss of almost 215 000 potential employees by 2031- accounting for over 8.3 million hours per week.
- The workplace and illness barrier results in a loss of 234 000 workers by 2031, or 7.27 million hours per week.

Our results from the projections indicate that over time, as the Australian population continues to age and grow, the amount of workers foregone and hours foregone from the economy grows significantly. This suggests that the sooner appropriate programmatic and policy responses are put in place, the lower the total cost imposed on the economy of the barriers to employment.

Results from the projections also point to the significant unmet demand for hours worked by the NILF population, and also part-time workers. According to the ABS definition a person not actively seeking work is not regarded as being in the labour force and therefore having a preference to work zero hours per week. However many people defined as being outside the labour force state they would like to work, in some cases significant hours, if barriers to their labour force participation were removed. This is particularly the case for women. For example:

- The flexibility of workplace arrangements for care-givers and the ill barrier results in a loss of 200 000 hours per week worked by part time male workers, compared with over 1 million hours lost from part time female workers.
- The care-giving barrier results in a loss of 1.1 million hours worked by NILF males compared to 2.4 million hours worked by NILF females.

For males, however, many of the effects are stronger for the unemployed group for some barriers. For instance:

- The workplace and illness barrier results in the loss of 542 000 hours lost from unemployed males, compared with 306 000 hours foregone from unemployed females.

The importance of these findings is that the Australian economy is not benefitting from the workforce participation of many mature age workers, and not just the currently unemployed.

Mature age Australians who are currently working either full-time or part-time, cite that because of barriers to working further hours, they are not offering their full potential to the Australian economy. Similarly, there is a very large potential to increase employment participation from the NILF population. Although, not actively seeking work in a formal statistical sense, the hours lost as specifically reported by mature age people themselves is very significant.

6.1.5 Employers' perspective

One limitation of both the prevalence analysis and projections also is that they are reliant upon data measuring the perceptions of mature age Australians only. To garner insight into the perceptions of employers-specifically, the benefits and challenges faced when employing mature age Australians, we use recently released data from the 2010 DEEWR Employers Survey. In summary, when asked about these perceptions:

- Overall, the sizeable majority of employers cite minimal challenges to employing mature workers.
- Many organisations have adopted strategies to maintain mature workers rather than have them retire. However, there is scope for more extensive use of such strategies.
- Unfortunately, a minority of employers have tended to agree with statements that offer a potentially negative view of mature age workers. For example, around 10% of employers stated 'Mature age workers are not as productive as other staff'. This is consistent with reports from the Barriers survey, where 7% of job seekers state that a potential employer has directly told them they are too old, and two-thirds of workers think that age discrimination is an issue in the workplace in Australia.
- These results also underscore the utility of having a written mature age plan in place. Organisations with such a plan are far more likely to have procedures in place to help retain mature age employees who would otherwise retire. Indeed, organisations with a 'non-written' plan only differ from those without any plan with respect to offering a training or mentoring role.
- Furthermore, those organisations that currently employ mature age workers have more positive attitudes towards mature age workers themselves. Unfortunately, the survey itself tends to focus primarily on the challenges of employing mature age workers. In the entire rating module, only one benefit is included, alongside an additional four measures of challenges. Future modules should enable employers to report on the many benefits of employing mature age workers.

6.2 Limitations

The report has presented extensive evidence about the range of barriers to mature age employment in Australia, using the results from the Survey of Barriers to Employment for Mature Age Australians and the DEEWR Survey of Employers. However, there are some limitations about the data and methods utilised in this report, which should be borne in mind when interpreting results.

6.2.1 Survey of Barriers to Employment for Mature Age Australians

- The most significant limitation of the findings is that the survey instrument includes only information from mature age people. The survey is the means of measuring barrier prevalence and projecting their impact on labour force supply. This may introduce bias in their reporting of perceptions of the barriers to mature age employment, which may differ from that experienced by other people or institutions involved in workforce issues (e.g., employers). However, the survey provides a rigorous and representative sample of mature age employees, job seekers and those retired throughout Australia. The report also considers the perspective of employers in retaining and recruiting mature age workers from the Survey of Barriers, which provides an appropriate comparison with the reports of mature age people.

- One source of bias resulting from self-reported data is that peoples' perceptions of some barriers were surveyed, in addition to their experiences. It should be kept in mind that peoples' perceptions of some barriers (e.g. age discrimination) may be influenced by a range of information sources, including friends, family, colleagues and mass media.
- The responses to hypothetical scenarios where the barrier is removed may differ from the how the person would respond should this happen in real life. A person's actual labour force behaviour, in terms of whether to work and how much to work, in response to the removal of a barrier will be influenced by numerous factors (e.g. personal financial circumstances, spouse's employment status) that are not considered in these scenarios.
- Another limitation of the survey is that closer examination of certain barriers could not be undertaken due to time and cost constraints that prevented longer interviews with respondents. More detailed information would provide additional insight into the operation of certain barriers. One such barrier is leisure time trade-off, for which there is scope for further exploration with additional and more targeted questions.
- A drawback of the survey is that it focuses on people aged 45-74 years. Although this provides a broad overview of mature age people, including those who will be approaching the end of their working life in coming years and decades, additional perspective could be gained by comparison with younger people. Such comparison would enable identification of whether mature age people face relatively greater barriers to mature age employment participation than younger cohorts.
- The survey is a one-off cross-sectional study, which doesn't account for changes in perceptions over time among different cohorts.
- Finally, a challenge of the rankings of barriers using the survey data is that the barriers are very diverse. It is difficult to devise consistent measures across all barriers, given the time and cost constraints of the survey.

Despite these drawbacks, there are many positive attributed of this survey, in addition to the wide-ranging evidence that it provides of the barriers to mature age employment participation:

- It is the first national survey of its kind in Australia to quantify the barriers faced by older Australians in engaging in the workforce.
- A broad range of socio-economic and demographic data was collected to enable investigation of how experience of the barriers varies among different segments of the population, to allow for targeted programmatic and policy responses.
- The sample size of just over 3000 respondents has enabled the barriers to be measured with high statistical accuracy, and to allow for the detailed analyses by socio-economic and demographic factors.
- The survey instrument was refined based on a pilot test. The final survey instrument was conducted smoothly, with ORC reporting no significant problems with the survey questions of the overall operation of the survey.

6.2.2 Projections

There are some limitations associated with the projections exercise:

- As with all demographic projections, there is a caveat that present a simulated future based on a series of fixed assumptions and should not be considered forecasts. For the purpose of this exercise, the age-sex specific rates of labour force participation, unemployment and average hours worked have been kept constant throughout the projection period.
- As well as assuming the continuation of existing trends in fertility, mortality and migration, the projections assume a fixed relationship between a population at risk of the barrier and the

population itself. For example, when looking at care-giving responsibilities, the propensities assume there is a constant propensity for a person of age x , sex y and workforce status z to be at 'risk' of having a care-giving responsibility. With important age and cohort shifts occurring in the older Australian population, in conjunction with future exogenous policy shocks, this assumption may be invalid.

- Moreover, the projections are based upon a behavioural shift on behalf of the population aged 45-74, using data from the Survey of Barriers. When the effects of the respective barriers are calculated across the full population, the true economic impact of each of the barriers would undoubtedly be much higher. For example, affordable and accessible childcare for families would undoubtedly reduce the size of the barrier of caring responsibilities for the whole population.
 - The projections assume there is sufficient demand to subsume the additional supply of labour. The projections are conducted from a supply perspective and take no account of labour demand.
 - The projections for each barrier stand alone and cannot be combined to produce the total estimate of hours and workers lost to the economy due to the existence of a barrier. The main reason for this is, as shown earlier in this report, there are significant interaction effects among the barriers to labour force participation, particularly as they relate to illness and age discrimination. Thus, simply adding across the estimated of foregone hours and workers would result in a substantial overestimate of the culminated effect of the barriers;
 - As reported above, the projections are based on people's responses to hypothetical scenarios in the survey instrument. In reality, people's actions may differ from these responses and will be influenced by many unknown factors which cannot be analysed here.

6.2.3 Survey of employers

There are some drawbacks of the Survey of Employers, including:

- The Survey of Employers is based on the views of employers, with no responses from employees within their organisation.
- The sample size of the Survey of Employers is relatively small for the mature age module, and prevents more detailed and rigorous analysis from being conducted.
- One limitation of the Survey of Employers is the relatively small cell sizes for workplaces with formal policies on recruiting and employing mature age workers. Furthermore, cell sizes become small when the analysis is disaggregated by whether the workplace employs a mature age worker on site. These small cell limitations should be kept in mind when interpreting the results.
- There is no information on the actual respondent, such as their position within the organisation.
- The survey has a lack of measures of the benefits of mature age workers, and instead focuses on the challenges and problems of employing older workers.
- The design of the employer survey does not allow a cross-classification of variables across modules. For example, because respondents answering the mature age module are sampled mutually exclusively and independently of the younger age module, it is not possible to cross-classify the perceptions of younger workers with mature age workers. Cross-classification would enable us to answer the question: do employers with a negative attitude towards mature age workers also have a negative attitude towards younger aged workers? That is, are certain groups of employers acting ageist, regardless of the employee's age.

7. CONCLUDING COMMENTS

The Australian Government has prioritised improving mature age employment prospects as one means of harnessing the potential of mature age people and of managing the economic and social implications of population ageing. On behalf of the Department of Education, Employment and Workplace Relations and in partnership with the Consultative Forum on Mature Age Participation and ORC International, the National Seniors Productive Ageing Centre has put to field Australia's first nationally representative Survey of the Barriers to Employment for Mature Age Australians.

Among the key findings furnished from this exercise, are:

- The ranking of the prevalence of the barriers reveal that strongest barriers to mature age employment include superannuation, illness, injury and disability, age discrimination and flexibility of workplace arrangements for the ill and care-givers. However, policy makers should not focus on these barriers to the detriment of the other barriers reported herein. There are strong interactions between many barriers, and so it is clear that policy responses require a holistic approach. Further, some barriers, such as those only related to job seekers, can only be experienced by specific population sub-groups. That is, the population-wide prevalence may be lower than other barriers, but when considering the population at risk the prevalence is high; that is, they are an extremely important barrier for this sub-population.
- Results also indicate that the barrier of leisure time trade-off prevents many mature age people from working. This indicates that the elimination of structural barriers, such as inflexible workplace arrangements, must occur concurrently with behavioural shifts among the current cohort of mature age workers themselves. The leisure time trade-off, being a supply side constraint, is not necessarily regarded as a barrier to which mature age people have little control in overcoming. That is, it is often at times viewed as a personal choice. However, this attitude towards early retirement is not necessarily a function of individual choice alone: but rather embedded in a historical setting in which previous policy setting have normalised the pursuit of leisure activities in the later life course.
- The projections indicate that as the population continues to age and grow, the potential loss of workers and hours from the Australian economy grows substantially. This finding suggests that policy interventions need to occur sooner rather than later. The longer the time period until interventions are introduced to reduce barriers, the larger the accumulation of losses to the economy. Indeed, the implications for the economy are not insignificant. Results here indicate that introducing greater flexibility for a person with an illness or care-giving responsibilities would lead to an additional 450 000 workers and 1.25 million hours worked each week in 20 years' time.
- The projections also underscore the many hours lost to the labour market from groups other than the unemployed. Mature age Australians who are currently working either full-time or part-time cite that because of barriers to working further hours, they are not offering their full potential to the Australian economy. Similarly, there is a very large potential to increase employment participation from the NILF population. Although not actively seeking work in a formal statistical sense, the hours lost as specifically reported by mature age people themselves is very significant.

- Although by and large employers report few challenges to employing mature age workers, a sizeable minority hold out dated stereotypes of mature age workers. This is consistent with reports from employees in the Survey of Barriers of experience of direct age discrimination. Encouragingly, however, employers with a written mature age plan are well placed to retain mature age employees because they have workplace policies enabling changes in working hours or contractual arrangements and the possibility of mentoring focused roles which all enable them to benefit from the skills, experience and knowledge of mature age workers.

Notwithstanding these key findings offered from this project, the limitations as discussed above need to be kept in mind when developing programmatic and policy responses. Future research may investigate ways of overcoming these limitations and extending the analysis presented herein.

Specifically, the following research priorities provide fruitful avenues for research:

1. A future DEEWR Survey of Employers could include a subsample of employees. This would allow a multilevel analysis of individuals, within organisations, within industry structure. This would enable a disaggregation of the levels of variability in the prevalence of each barrier as they appear at the individual level, organisational level and industry level. For example, this kind of data would enable an analysis of the degree to which employees' and employers' perceptions of age-based discrimination play out in the workplace. There are obviously technical challenges to consider, such as the effect on the survey response rate by adding employees to an employer based survey.
2. A future Survey of Barriers should seek to place a greater focus on certain barriers to enable more detailed measurement of their prevalence. Leisure time trade-off, for example, could be further explored through more specific questions regarding the factors influencing people's decision about working versus having more leisure time.
3. Future analysis could also extend the projection of hours lost to the economy to the proportion of GDP lost due to the existence of barriers to participation and barriers to an increase in hours. This would outline more specifically the impact of the barriers on the Australian economy.
4. Further analysis could also incorporate the impact of macroeconomic uncertainty on barriers. For example, the impact of exogenous shocks such as a financial crisis on the barriers (beyond the impact on superannuation) and the interaction of labour demand and supply could provide more evidence to investigate alternative projection scenarios. Also, any changes in the political and policy environment may mean updating analyses on a regular basis.
5. The Survey of Barriers could be extended to people aged less than 45 years, as mentioned in the limitations section, to enable comparison of barrier prevalence with younger people. This proposal could provide important information on how age-based discrimination affects the labour market behaviour of younger Australians as well as mature age people.
6. In this study we have not included a detailed analysis of pathways to retirement. Future research could investigate the degree to which alternative pathways interact with selected barriers to mature age participation. For example, do some mature age workers become consultants in later life to enable flexible working strategies which are not available in the traditional workforce?

APPENDIX A: DETAILED TABLES

Table A.1: Current employment status (% of total population) by socio-economic and demographic characteristics, 2011-12

	Currently employed		Not employed & not retired		Retired		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	61.9	59.3 - 64.6	9.9	8.1 - 11.7	28.1	25.8 - 30.4	1,505	3,628,392
Female	54.4*	51.5 - 57.2	12.8*	10.6 - 15.0	32.8*	30.4 - 35.3	1,502	3,716,645
Age								
45-54	80.8	77.6 - 84.0	14.8	11.9 - 17.7	4.4	2.9 - 5.9	700	3,064,368
55-64	57.2*	54.4 - 60.1	11.7	9.8 - 13.6	31.0*	28.4 - 33.7	1,189	2,597,009
65-74	18.1*	15.9 - 20.4	4.6*	3.4 - 5.9	77.3*	74.8 - 79.7	1,118	1,683,660
Marital status								
Married	62.0	59.7 - 64.3	9.7	8.1 - 11.4	28.3	26.3 - 30.2	2,051	5,100,317
Not married	49.2*	45.5 - 52.9	15.2*	12.3 - 18.1	35.6*	32.3 - 38.8	944	2,209,959
Education								
Not finished HS	50.6	47.6 - 53.6	12.4	10.2 - 14.6	36.9	34.3 - 39.6	1,433	3,371,225
Finished HS	62.7*	59.0 - 66.3	10.6	8.0 - 13.3	26.7*	23.7 - 29.7	818	2,080,344
Bachelor +	68.3*	64.6 - 72.0	10.2	7.6 - 12.9	21.5*	18.5 - 24.4	718	1,821,526
Country of birth								
Australia	58.3	56.0 - 60.6	11.3	9.7 - 12.9	30.4	28.5 - 32.4	2,252	5,531,190
Other Engl. spk.	58.6	53.9 - 63.4	8.9	6.0 - 11.9	32.4	28.2 - 36.7	513	1,194,813
Non-Engl. spk.	55.9	48.5 - 63.3	17.0	10.6 - 23.5	27.0	21.4 - 32.6	238	609,902
Residence								
Capital city	59.3	56.8 - 61.9	11.6	9.7 - 13.5	29.1	26.9 - 31.2	1,834	4,498,688
Other	56.2	53.0 - 59.4	11.0	8.9 - 13.1	32.8*	30.0 - 35.6	1,173	2,846,349
Personal income								
Up to \$20,000	20.7	16.7 - 24.8	21.8	17.7 - 26.0	57.4	52.8 - 62.1	591	1,214,519
\$20,001-\$36,400	55.8*	50.5 - 61.0	11.7*	7.6 - 15.9	32.5*	28.1 - 36.9	480	1,141,674
\$36,401-\$65,000	79.0*	75.7 - 82.3	3.6*	2.0 - 5.2	17.4*	14.5 - 20.4	536	1,397,353
\$65,001+	90.2*	87.7 - 92.6	2.5*	1.3 - 3.7	7.3*	5.1 - 9.5	501	1,546,768
Total	58.1	56.1 - 60.1	11.4	9.9 - 12.8	30.5	28.8 - 32.2	3,007	7,345,037

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.2: Employment status - full-time (35+ hours per week) or part-time (less than 35 hours per week) - (% of currently employed population) by socio-economic and demographic characteristics, 2011-12

	Full-time		Part-time		N Unw	N W
	%	95% CI	%	95% CI		
Sex						
Male	80.0	77.0 - 82.9	20.0	17.1 - 23.0	766	2,247,752
Female	44.7*	40.4 - 49.0	55.3*	51.0 - 59.6	673	2,020,286
Age						
45-54	67.9	63.7 - 72.0	32.1	28.0 - 36.3	564	2,476,181
55-64	59.9*	56.0 - 63.7	40.1*	36.3 - 44.0	659	1,486,764
65-74	42.6*	36.0 - 49.3	57.4*	50.7 - 64.0	216	305,093
Marital status						
Married	62.9	59.6 - 66.2	37.1	33.8 - 40.4	1,039	3,160,796
Not married	63.8	58.5 - 69.2	36.2	30.8 - 41.5	393	1,087,851
Education						
Not finished HS	60.2	55.7 - 64.7	39.8	35.3 - 44.3	586	1,706,993
Finished HS	63.7	58.5 - 61.9	36.2	31.1 - 41.4	426	1,304,057
Bachelor +	66.8	61.9 - 71.6	33.2	28.4 - 38.1	423	1,243,832
Country of birth						
Australia	62.0	58.8 - 65.3	38.0	34.7 - 41.2	1,081	3,223,447
Other Engl. spk.	68.0	61.5 - 74.6	32.0	25.4 - 38.5	246	700,609
Non-Engl. spk.	65.0	55.0 - 75.1	35.0	24.9 - 45.0	111	341,184
Residence						
Capital city	64.3	60.8 - 67.9	35.7	32.1 - 39.2	908	2,668,337
Other	61.6	57.0 - 66.2	38.4	33.8 - 43.0	531	1,599,701
Personal income						
Up to \$20,000	13.3	6.6 - 20.0	86.7	80.0 - 93.4	96	251,927
\$20,001-\$36,400	19.9	14.4 - 25.4	80.1	74.6 - 85.6	231	636,689
\$36,401-\$65,000	66.8*	61.5 - 72.1	33.2*	27.9 - 38.5	371	1,103,787
\$65,001+	88.0*	84.9 - 91.1	12.0*	8.9 - 15.1	427	1,394,511
Total	63.3	60.5 - 66.1	36.7	33.9 - 39.5	1,439	4,268,038

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.3: Unemployed (% of labour force, i.e., currently employed plus unemployed) and discouraged workers (% of people not employed and not retired) by socio-economic and demographic characteristics, 2011-12

	Unemployed (% of labour force)				Discouraged (% of not employed & not retired)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	5.9	4.1 - 7.7	815	2,388,953	19.7	12.7 - 26.8	138	359,902
Female	5.6	3.6 - 7.6	711	2,140,446	24.6	16.3 - 32.9	156	475,519
Age								
45-54	6.0	3.9 - 8.0	601	2,633,946	19.7	10.7 - 28.7	100	453,288
55-64	6.0	4.3 - 7.8	703	1,582,499	21.4	14.5 - 28.3	142	304,259
65-74	2.5*	0.5 - 4.5	222	312,954	43.2*	29.5 - 56.9	52	77,875
Marital status								
Married	4.9	3.4 - 6.3	1,095	3,321,931	24.5	16.7 - 32.2	182	496,941
Not married	8.4*	5.3 - 11.6	424	1,188,078	18.9	11.1 - 26.8	111	335,771
Education								
Not finished HS	5.6	3.4 - 7.8	617	1,808,026	25.2	16.7 - 33.8	140	419,143
Finished HS	5.4	3.1 - 7.8	452	1,379,183	22.6	11.0 - 34.2	77	220,889
Bachelor +	6.4	3.9 - 8.9	453	1,329,034	14.4	7.3 - 21.6	73	186,212
Country of birth Australia	4.9	3.5 - 6.4	1,134	3,390,470	23.2	16.7 - 29.7	219	624,640
Other Engl. spk.	7.6	3.9 - 11.4	267	758,627	16.8	5.9 - 27.7	44	106,860
Non-Engl. spk.	9.6	4.1 - 15.1	124	377,503	23.9	4.1 - 43.8	31	103,920
Residence								
Capital city	6.1	4.3 - 7.8	965	2,841,205	23.8	16.0 - 31.6	177	523,059
Other	5.2	3.2 - 7.3	561	1,688,194	20.2	12.8 - 27.7	117	312,362
Total	5.8	4.4 - 7.1	1,526	4,529,399	22.5	16.9 - 28.1	294	835,421
Median years since worked	0.8		86	255,434	4.0		71	185,182
Average years since worked	1.6	1.1 - 2.1	86	255,434	6.7	4.8 - 8.8	71	185,182

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.4: Occupation (% of people who have ever worked) by socio-economic and demographic characteristics, 2011-12

	Machinery operator/ driver, labourer		Technician/trades, community/ personal services worker		Manager/ professional		Clerical/ administrative/ sales worker		Student/ Other		N
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	
Sex											
Male	18.7	16.4 - 21	24.6	22.1 - 27.1	46.7	43.7 - 49.6	8.9	7.2 - 10.6	1.1	0.6 - 1.7	1,488
Female	7.6*	6.0 - 9.1	15.8*	13.7 - 18.0	38.1*	35.3 - 41.0	36.8*	33.9 - 39.7	1.7	0.9 - 2.5	1,472
Age											
45-54	11.9	9.3 - 14.5	21.3	18.1 - 24.6	41.7	37.8 - 45.7	23.5	20.1 - 27.0	1.5	0.6 - 2.5	693
55-64	13.7	11.7 - 15.8	20.1	17.7 - 22.4	43.3	40.3 - 46.2	21.3	18.9 - 23.7	1.6	0.9 - 2.3	1,171
65-74	14.3	12.2 - 16.4	18.3	16.0 - 20.6	42.1	39.1 - 45.1	24.4	21.7 - 27.0	0.9	0.3 - 1.5	1,096
Marital status											
Married	11.8	10.2 - 13.4	20.4	18.4 - 22.4	44.9	42.4 - 47.4	21.7	19.6 - 23.9	1.2	0.7 - 1.8	2,027
Not married	16.2*	13.5 - 18.9	19.8	16.8 - 22.8	36.4*	32.8 - 40.0	25.7*	22.5 - 28.9	1.9	0.9 - 2.9	923
Education											
Not finished HS	20.2	17.8 - 22.5	25.9	23.2 - 28.7	24.1	21.5 - 26.6	28.9	26.1 - 31.7	1.0	0.4 - 1.5	1,400
Finished HS	11.7*	9.0 - 14.5	20.0*	16.8 - 23.1	41.4*	37.5 - 45.3	25.0	21.4 - 28.5	1.9	0.9 - 2.9	808
Bachelor +	1.4*	0.5 - 2.3	10.0*	7.5 - 12.5	77.5*	73.9 - 81.1	9.4*	6.8 - 12.0	1.7	0.6 - 2.9	715
Country of birth											
Australia	13.0	11.4 - 14.6	20.6	18.6 - 22.5	41.5	39.1 - 43.9	23.6	21.5 - 25.7	1.3	0.8 - 1.8	2,224
Other Engl. spk.	13.2	9.7 - 16.6	18.3	14.3 - 22.2	46.2	41.2 - 51.3	21.2	17.1 - 25.3	1.2	-0.1 - 2.4	501
Non-Engl. spk.	14.0	9.1 - 18.9	20.0	13.8 - 26.1	42.5	35.0 - 50.1	20.3	14.2 - 26.3	3.3	0.6 - 5.9	231
Residence											
Capital city	11.5	9.8 - 13.1	18.5	16.4 - 20.6	43.9	41.2 - 46.5	24.5	22.1 - 26.9	1.7	1.0 - 2.4	1,814
Other	15.7*	13.3 - 18.1	22.9*	20.0 - 25.7	40.0	36.7 - 43.2	20.5*	17.8 - 23.1	1.0	0.5 - 1.6	1,146
Personal income											
Up to \$20,000	21.4	17.6 - 25.1	21.6	17.8 - 25.5	25.5	21.6 - 29.4	30.7	26.4 - 35.0	0.9	0.1 - 1.6	570
\$20,001-\$36,400	15.6*	11.7 - 19.5	20.2	15.9 - 24.5	34.4*	29.4 - 39.4	28.9	23.9 - 34.0	0.9	0.1 - 1.7	476
\$36,401-\$65,000	13.3*	9.9 - 16.6	23.6	19.6 - 27.6	39.6*	34.8 - 44.3	21.7*	17.6 - 25.8	1.9	0.7 - 3.0	533
\$65,001+	6.9*	4.4 - 9.5	18.1	14.2 - 22.0	63.7*	58.9 - 68.5	9.4*	6.3 - 12.5	1.9	0.5 - 3.3	501
Total	13.1	11.7 - 14.5	20.2	18.5 - 21.9	42.4	40.3 - 44.4	22.9	21.2 - 24.7	1.4	0.9 - 1.9	2,960
											7,238,690

* p<0.05; Note: For those who do not presently work, occupation refers to previous occupation. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.5: Ever been public servant (% of people who have ever worked) and currently public servant (% of people currently working) by socio-economic and demographic characteristics, 2011-12

	% of ever worked				% of currently working			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	27.1	24.5 - 29.7	1,495	3,605,660	23.3	20.0 - 26.7	766	2,247,752
Female	31.7*	29.0 - 34.5	1,484	3,677,382	31.7*	27.7 - 35.7	673	2,020,286
Age								
45-54	29.0	25.4 - 32.7	694	3,042,871	29.1	25.1 - 33.1	564	2,476,181
55-64	30.0	27.3 - 32.7	1,181	2,580,287	26.2	22.7 - 29.6	659	1,486,764
65-74	29.4	26.7 - 32.2	1,104	1,659,885	17.9*	12.7 - 23.1	216	305,093
Marital status								
Married	28.7	26.4 - 30.9	2,038	5,073,194	25.7	22.6 - 28.7	1,039	3,160,796
Not married	31.4	27.9 - 34.9	930	2,177,797	31.7	26.4 - 37.1	393	1,087,851
Education								
Not finished HS	21.6	19.1 - 24.1	1,412	3,322,620	19.3	15.5 - 23.1	586	1,706,993
Finished HS	31.0*	27.3 - 34.7	812	2,069,522	26.8*	22.0 - 31.7	426	1,304,057
Bachelor +	42.7*	38.6 - 46.8	717	1,818,959	38.9*	33.7 - 44.1	423	1,243,832
Country of birth								
Australia	31.0	28.8 - 33.2	2,236	5,498,046	28.5	25.4 - 31.6	1,081	3,223,447
Other Engl. spk.	24.7*	20.3 - 29.0	505	1,178,137	22.8	16.9 - 28.6	246	700,609
Non-Engl. spk.	24.3*	17.9 - 30.6	234	597,727	24.0	14.7 - 33.7	111	341,184
Residence								
Capital city	28.8	26.4 - 31.2	1,821	4,469,477	26.2	23.0 - 29.5	908	2,668,337
Other	30.5	27.4 - 33.5	1,158	2,813,565	28.9	24.4 - 33.4	531	1,599,701
Personal income								
Up to \$20,000	23.1	19.4 - 26.8	576	1,178,108	10.2	3.1 - 17.3	96	251,927
\$20,001-\$36,400	29.4*	24.5 - 34.3	477	1,137,314	22.8*	16.1 - 29.6	231	636,689
\$36,401-\$65,000	33.4*	28.8 - 37.9	535	1,395,775	28.8*	23.5 - 34.2	371	1,103,787
\$65,001+	33.3*	28.8 - 37.9	501	1,546,768	32.6*	27.7 - 37.4	427	1,394,511
Total	29.5	27.6 - 31.4	2,979	7,283,042	27.3	24.6 - 29.9	1,439	4,268,038

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.6: Industry of employment (% of people who have ever worked) by socio-economic and demographic characteristics, 2011-12

	Construction, Manufacturing, Mining		Agriculture, Forestry and Fishing etc		Government, Education etc		Wholesale/ retail trade etc		Cultural/ recreational/ personal etc		Other		N	Unw	N W	
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI				
Sex																
Male	23.4	20.9 - 26.0	15.8	13.6 - 18.0	37.2	34.4 - 40.1	10.3	8.6 - 12.0	7.0	5.5 - 8.4	6.3	4.9 - 7.7	1,490	1,490	3,597,652	
Female	6.4*	5.0 - 7.8	4.7*	5.0 - 7.8	44.9*	41.9 - 47.8	19.1*	16.7 - 21.4	19.3*	16.9 - 21.6	5.7	4.3 - 7.1	1,478	1,478	3,659,717	
Age																
45-54	15.7	12.8 - 18.6	11.0	8.4 - 13.5	41.0	37.0 - 44.9	13.2	10.5 - 15.9	12.9	10.2 - 15.6	6.3	4.4 - 8.2	692	692	3,033,448	
55-64	14.9	12.8 - 17.0	8.9	7.2 - 10.6	41.2	38.3 - 44.1	13.9	11.8 - 16.0	15.5	11.8 - 16.0	5.7	4.4 - 7.0	1,177	1,177	2,571,617	
65-74	13.1	11.1 - 15.1	11.0	9.1 - 12.8	41.2	38.2 - 44.1	18.7*	16.4 - 21.1	10.1	16.4 - 21.1	5.9	4.4 - 7.3	1,099	1,099	1,652,303	
Marital status																
Married	16.3	14.4 - 18.1	11.1	9.4 - 12.7	40.5	38.0 - 43.0	13.9	12.2 - 15.6	12.4	10.7 - 14.1	5.9	4.7 - 7.1	2,029	2,029	5,056,178	
Not married	11.6*	9.2 - 14.0	8.4*	6.4 - 10.4	42.5	38.8 - 46.2	16.7	13.9 - 19.5	15.1	12.5 - 17.8	5.7	.1 - 7.3	928	928	2,169,139	
Education																
Not finished HS	18.8	16.4 - 21.3	13.9	11.7 - 16.0	28.7	25.9 - 31.4	19.6	17.2 - 22.0	12.5	10.6 - 14.4	6.5	5.0 - 8.0	1,406	1,406	3,305,532	
Finished HS	13.8*	11.1 - 16.4	11.1	8.5 - 13.7	43.2*	39.3 - 47.1	14.2*	11.4 - 17.0	13.5	10.7 - 16.3	4.2*	2.7 - 5.7	810	810	2,065,151	
Bachelor +	8.9*	6.3 - 11.4	2.7*	1.4 - 4.0	61.8*	57.7 - 66.0	5.6*	3.9 - 7.3	14.5	11.4 - 17.6	6.6	4.4 - 8.7	716	716	1,817,515	
Country of birth																
Australia	14.2	12.5 - 15.9	10.8	9.3 - 12.3	41.6	39.3 - 44.0	14.5	12.8 - 16.2	13.6	12.8 - 16.2	5.3	4.3 - 6.3	2,227	2,227	5,476,591	
Other Engl. spk.	15.5	11.8 - 19.2	9.8	6.7 - 13.0	40.5	35.6 - 45.5	16.0	12.7 - 19.3	11.9	12.7 - 19.3	6.2	3.8 - 8.5	504	504	1,176,487	
Non-Engl. spk.	19.3	13.5 - 25.1	5.8*	2.7 - 8.9	36.5	29.3 - 43.7	14.7	9.2 - 20.2	12.2	7.0 - 20.2	11.6*	5.8 - 17.3	233	233	595,160	
Residence																
Capital city	15.0	13.1 - 16.9	8.2	6.7 - 9.7	41.2	38.6 - 43.8	14.7	12.8 - 16.6	14.1	12.2 - 16.0	6.7	5.3 - 8.1	1,818	1,818	4,464,459	
Other	14.5	12.2 - 16.9	13.5*	11.2 - 15.8	40.8	37.5 - 44.1	14.7	12.5 - 17.0	11.7	9.6 - 13.8	4.8*	3.5 - 6.0	1,150	1,150	2,792,909	

* p<0.05; Note: For those who do not presently work, industry refers to previous industry of employment. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/Gas/Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health & community services. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.6 continues

	Construction, Manufacturing, Mining		Agriculture, Forestry and Fishing etc		Government, Education etc		Wholesale/ retail trade etc		Cultural/ recreational/ personal etc		Other		N	
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	Unw	NW
Personal income														
Up to \$20,000	15.4	12.1 - 18.7	11.1	8.5 - 13.7	34.3	30.0 - 38.6	17.5	13.9 - 21.6	13.7	10.5 - 17.0	7.9	5.3 - 10.5	574	1,174,313
\$20,001-\$36,400	8.4*	5.7 - 11.1	8.5	5.3 - 11.7	41.1	35.8 - 46.3	22.1	17.5 - 26.7	15.2	11.1 - 19.3	4.7	2.7 - 6.7	475	1,134,151
\$36,401-\$65,000	13.4	10.1 - 16.8	10.8	7.8 - 13.8	42.9*	38.1 - 47.6	11.3*	8.4 - 14.3	14.1	10.7 - 17.5	7.4	4.7 - 10.2	534	1,388,921
\$65,001+	21.5*	17.2 - 25.9	11.5	8.3 - 14.7	47.2*	42.3 - 52.2	6.7*	4.2 - 9.3	8.6*	6.0 - 11.1	4.4*	2.5 - 6.4	501	1,546,768
Total	14.8	13.3 - 16.3	10.2	8.9 - 11.5	41.1	39.0 - 43.1	14.7	13.3 - 16.2	13.2	11.8 - 14.6	6.0	5.0 - 7.0	2,968	7,257,369

* p<0.05; Note: For those who do not presently work, industry refers to previous industry of employment. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/Gas/Water Supply, Government, Education etc: Government, Education, Communication, Finance and Insurance Services, Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health & community services. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Physical illness, injury and disability, and mental health

Table A.7: Had illness, injury or disability for at least 2 months in last 5 years (% of total population) by socio-economic and demographic characteristics, and average length of time unable to work because of illness, injury or disability, 2011-12

	Illness/injury/disability last 5 years			
	%	95% CI	N Unw	N W
Sex				
Male	35.1	32.3 - 37.8	1,505	3,628,392
Female	35.7	33.0 - 38.5	1,502	3,716,645
Age				
45-54	29.9	26.2 - 33.5	700	3,064,368
55-64	35.4*	32.7 - 38.2	1,189	2,597,009
65-74	45.5*	42.5 - 48.4	1,118	1,683,660
Marital status				
Married	30.9	28.7 - 33.2	2,051	5,100,317
Not married	45.7*	42.0 - 49.3	944	2,209,959
Education				
Not finished HS	41.4	38.4 - 44.3	1,433	3,371,225
Finished HS	32.9*	29.2 - 36.5	818	2,080,344
Bachelor +	26.7*	23.1 - 30.5	718	1,821,526
Country of birth				
Australia	35.4	33.2 - 37.6	2,252	5,531,190
Other Engl. spk.	34.2	29.5 - 38.9	513	1,194,813
Non-Engl. spk.	37.6	30.4 - 44.7	238	609,902
Residence				
Capital city	33.3	30.9 - 35.8	1,834	4,498,688
Other	38.7*	35.5 - 41.8	1,173	2,846,349
Personal income				
Up to \$20,000	58.3	53.8 - 62.8	591	1,214,519
\$20,001-\$36,400	39.4*	34.1 - 44.7	480	1,141,674
\$36,401-\$65,000	27.0*	22.9 - 31.1	536	1,397,353
\$65,001+	20.3*	16.4 - 24.3	501	1,546,768
Public servant				
Yes	35.9	32.3 - 39.5	882	1,163,243
No	35.0	32.6 - 37.3	2,081	5,100,187
Total	35.4	33.5 - 37.4	3,007	7,345,037
Average length of time unable to work (years)	5.3	4.7 - 5.8	615	1,413,596

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.7.1: Logistic regression results of had illness, injury or disability for at least 2 months in last 5 years, 2011-12

	Coef.	z
Female	-0.246*	-2.90
Age		
2	0.084	0.77
3	0.280*	2.47
Not married	0.516*	5.91
Education		
2	-0.171	-1.75
3	-0.399*	-3.68
Country of birth		
2	-0.107	-0.96
3	0.285	1.85
Not capital city	0.150	1.79
Personal income		
2	-0.802*	-6.17
3	-1.112*	-8.32
4	-1.434*	-9.44
5	-0.706*	-6.10
Constant	0.146	0.95

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers Employment for Mature Age Australians Survey.

Table A.8: Illness in last 5 years prevented from working or looking for work (% of ill for 2 months in last 5 years, % of total population) by socio-economic and demographic characteristics, 2011-12

	Prevent from working/ looking for work (% of ill)				Prevent from working/ looking for work (% of population)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	60.6	55.8 - 65.4	566	1,272,261	21.2	18.9 - 23.6	1,505	3,628,392
Female	55.0	50.4 - 59.5	583	1,328,217	19.6	17.4 - 21.9	1,502	3,716,645
Age								
45-54	59.7	52.5 - 66.9	213	914,762	17.8	14.8 - 20.8	700	3,064,368
55-64	63.4	58.7 - 68.1	430	920,441	22.5*	20.1 - 24.9	1,189	2,597,009
65-74	48.4*	44.0 - 52.9	506	765,276	22.0*	19.6 - 24.5	1,118	1,683,660
Marital Status								
Married	54.7	50.5 - 59.0	699	1,577,082	16.9	15.1 - 18.7	2,051	5,100,317
Not married	61.8*	56.5 - 67.1	446	1,009,437	28.2*	25.0 - 31.5	944	2,209,959
Country of birth								
Australia	59.3	55.5 - 63.0	865	1,958,339	21.0	19.1 - 22.9	2,252	5,531,190
Other Engl. spk.	49.0*	40.4 - 57.5	180	408,766	16.8*	13.1 - 20.4	513	1,194,813
Non-Engl. spk.	61.3	49.6 - 72.9	102	229,092	23.0	17.0 - 29.0	238	609,902
Residence								
Capital city	55.1	50.7 - 59.5	659	1,499,897	18.4	16.3 - 20.4	1,834	4,498,688
Other	61.3	56.3 - 66.3	490	1,100,581	23.7*	21.1 - 26.4	1,173	2,846,349
Personal income								
Up to \$20,000	68.7	63.4 - 73.9	351	708,193	40.0	35.6 - 44.5	591	1,214,519
\$20,001-\$36,400	53.6*	44.8 - 62.4	183	450,235	21.1*	16.5 - 25.8	480	1,141,674
\$36,401-\$65,000	53.8*	45.1 - 62.4	158	377,639	14.5*	11.3 - 17.7	536	1,397,353
\$65,001+	36.0*	26.0 - 46.1	108	314,729	7.3*	4.9 - 9.7	501	1,546,768
Total	57.7	54.4 - 61.0	1,149	2,600,478	20.4	18.8 - 22.1	3,007	7,345,037

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.8.1: Logistic regression results of Illness in last 5 years prevented from working or looking for work (% of ill for 2 months in last 5 years, % of total population), 2011-12

	(% of ill)		(% of population)	
	Coef.	z	Coef.	z
Female	-0.566*	-4.08	-0.512*	-5.07
Age				
2	-0.080	-0.42	0.038	0.29
3	-0.851*	-4.41	-0.298*	-2.17
Not married	0.455*	3.22	0.651*	6.42
Education				
2	-0.288	-1.83	-0.332*	-2.84
3	-0.245	-1.32	-0.522*	-3.84
Country of birth				
2	-0.238	-1.29	-0.219	-1.56
3	0.168	0.70	0.354*	2.01
Not capital city	0.327*	2.43	0.293*	2.96
Personal income				
2	-0.964*	-4.77	-1.033*	-6.92
3	-0.864*	-3.98	-1.315*	-8.40
4	-1.563*	-5.87	-2.02*	-10.01
5	-0.383*	-2.16	-0.744*	-5.85
Constant	1.394*	5.56	-0.25	-1.43

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.9: Currently have illness, injury or disability (% of total population) by socio-economic and demographic characteristics, 2011-12

	Current Illness/injury/disability			
	%	95% CI	N Unw	N W
Sex				
Male	30.1	27.4 - 32.7	1,505	3,628,392
Female	31.4	28.7 - 34.1	1,502	3,716,645
Age				
45-54	25.7	22.2 - 29.2	700	3,064,368
55-64	31.4*	28.7 - 34.1	1,189	2,597,009
65-74	39.0*	36.1 - 41.9	1,118	1,683,660
Marital status				
Married	25.2	23.1 - 27.3	2,051	5,100,317
Not married	43.4*	39.7 - 47.0	944	2,209,959
Employment status				
Employed	20.2	17.9 - 22.6	1,439	4,268,038
Not employed & not retired	44.6*	37.9 - 51.4	294	835,421
Retired	45.7*	42.8 - 48.6	1,274	2,241,578
Education				
Not finished HS	36.0	33.2 - 38.9	1,433	3,371,225
Finished HS	28.9*	25.4 - 32.4	818	2,080,344
Bachelor +	22.8*	19.2 - 26.5	718	1,821,526
Country of birth				
Australia	31.0	28.8 - 33.1	2,252	5,531,190
Other Engl. spk.	29.6	25.1 - 34.0	513	1,194,813
Non-Engl. spk.	31.0	24.1 - 38.0	238	609,902
Residence Capital city	28.6	26.2 - 31	1,834	4,498,688
Other	34.1*	31.1 - 37.1	1,173	2,846,349
Personal income				
Up to \$20,000	53.2	48.7 - 57.8	591	1,214,519
\$20,001-\$36,400	35.1*	29.9 - 40.3	480	1,141,674
\$36,401-\$65,000	25.7*	21.4 - 30.1	536	1,397,353
\$65,001+	15.0*	11.6 - 18.5	501	1,546,768
Public servant (current)				
Yes	20.5	15.9 - 25.1	376	1,163,242
No	20.2	17.4 - 22.9	1,059	3,093,475
Total	30.8	28.9 - 32.6	3,007	7,345,037

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.9.1: Logistic regression results for currently have illness, injury or disability, 2011-12

	Coef.	z
Female	-0.246*	-2.37
Age		
2	-0.078	-0.59
3	-0.203	-1.28
Not married	0.573*	5.60
Employed		
2	0.633*	3.48
3	0.715*	5.35
Education		
2	-0.192	-1.65
3	-0.244	-1.88
Country of birth		
2	-0.198	-1.50
3	0.099	0.52
Not capital city	0.070	0.70
Personal income		
2	-0.673*	-4.97
3	-0.904*	-6.20
4	-1.193*	-6.94
5	-0.669*	-5.71
Constant	-0.826	-0.44

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.10: Current illness, injury or disability prevents from working or looking for work (% of currently ill and not working, % of total population) by socio-economic and demographic characteristics, 2011-12

	Prevents from working/ looking for work (% of ill and not working)				Prevents from working/ looking for work (% of population)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	64.2	58.6 - 69.9	333	655,495	11.6	9.8 - 13.4	1,505	3,628,392
Female	57.9	52.1 - 63.6	355	741,090	11.5	9.7 - 13.3	1,502	3,716,645
Age								
45-54	73.6	62.7 - 84.4	72	318,055	7.6	5.4 - 9.8	700	3,064,368
55-64	74.8	69.1 - 80.5	232	492,755	14.2*	12.2 - 16.2	1,189	2,597,009
65-74	42.2*	37.2 - 47.2	384	585,775	14.7*	12.6 - 16.8	1,118	1,683,660
Marital status								
Married	58.6	53.1 - 64.1	382	733,221	8.4	7.1 - 9.7	2,051	5,100,317
Not married	62.5	56.4 - 68.7	302	649,405	18.4*	15.6 - 21.2	944	2,209,959
Education								
Not finished HS	65.7	60.7 - 70.6	418	841,389	16.4	14.3 - 18.5	1,433	3,371,225
Finished HS	56.3	47.7 - 64.8	164	342,066	9.2*	7.0 - 11.5	818	2,080,344
Bachelor +	47.8*	35.3 - 60.3	90	187,176	4.9*	3.0 - 6.8	718	1,821,526
Country of birth								
Australia	61.8	57.2 - 66.4	520	1,064,676	11.9	10.4 - 13.4	2,252	5,531,190
Other Engl. spk.	55.9	45.6 - 66.2	109	205,274	9.6	6.8 - 12.4	513	1,194,813
Non-Engl. spk.	62.9	47.4 - 78.3	57	122,354	12.6	7.8 - 17.4	238	609,902
Residence								
Capital city	59.7	54.0 - 65.4	377	788,319	10.5	8.8 - 12.1	1,834	4,498,688
Other	62.3	56.6 - 68.1	311	608,266	13.3*	11.3 - 15.3	1,173	2,846,349
Personal income								
Up to \$20,000	63.8	57.5 - 70.1	280	567,364	29.8	25.7 - 34	591	1,214,519
\$20,001-\$36,400	54.4	42.9 - 65.9	107	246,167	11.7*	7.8 - 15.7	480	1,141,674
\$36,401-\$65,000	41.5*	27.1 - 55.8	53	93,860	2.8*	1.5 - 4.1	536	1,397,353
\$65,001+	23.3*	2.9 - 43.8	17	32,415	0.5*	0.0 - 1.0	501	1,546,768
Total	60.8	56.8 - 64.9	688	1,396,585	11.6	10.3 - 12.8	3,007	7,345,037

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.10.1: Logistic regression results for current illness, injury or disability prevents from working or looking for work (% of currently ill and not working, % of total population), 2011-12

	(% of ill and not working)		(% of population)	
	Coef.	z	Coef.	z
Female	-0.655*	-3.45	-0.616*	-4.88
Age				
2	0.081	0.23	0.437*	2.32
3	-1.455*	-4.41	0.066	0.35
Not married	0.225	1.20	0.767*	6.05
Education				
2	-0.541*	-2.50	-0.451*	-3.02
3	-0.459	-1.62	-0.957*	-4.82
Country of birth				
2	0.16	0.63	-0.086	-0.49
3	0.37	1.10	0.403	1.82
Not capital city	0.111	0.62	0.216	1.73
Personal income				
2	-0.912*	-3.54	-1.273*	-6.93
3	-1.242*	-3.50	-2.396*	-9.22
4	-1.919*	-3.00	-3.754*	-7.23
5	0.095	0.44	-0.65*	-4.55
Constant	1.71*	4.36	-1.005*	-4.48

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Discrimination in employment on the basis of age

Table A.11: Leading types of reported workplace exclusion in last 5 years, and reported experiencing that exclusion and attributed any exclusion to age (% of people who have worked last 5 years but not self-employed), 2011-12

	Workplace exclusion		Attributed any exclusion to age	
	%	95% CI	%	95% CI
Been unfairly excluded from work-related training or education opportunities	11.6	9.6 - 13.5	4.8	3.6 - 6.0
Been denied a job promotion	10.6	8.8 - 12.4	5.3	4.0 - 6.6
Been given lesser responsibilities	11.8	9.9 - 13.7	4.6	3.5 - 5.8
Been paid less than other workers in similar roles	17.3	15.0 - 19.6	4.4	3.2 - 5.5
Received an unfair job evaluation	12.9	10.9 - 14.9	5.1	3.8 - 6.4
Been denied work-related benefits	7.8	6.2 - 9.4	2.6	1.7 - 3.4
Felt as though you were being either forced out, forced to retire or targeted in restructures	18.1	15.9 - 20.3	7.4	6.0 - 8.8
Received insulting jokes or comments	18.7	16.4 - 21.0	6.0	4.7 - 7.3
Experienced any workplace exclusion (& attributed to age)	45.0	42.1 - 47.8	13.3	11.4 - 15.1
N Unw	1,564		1,564	
N W	4,324,205		4,324,205	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.12: Factors that reported workplace exclusion attributed to (% of people who have reported experiencing workplace exclusion in last 5 years), 2011-12

	%	95% CI
Age	29.5	25.7 - 33.3
Gender	10.0	7.4 - 12.7
Race	4.6	2.6 - 6.7
Health/ disability	7.4	5.3 - 9.4
Other	61.2	57.0 - 65.4
Can't say	5.8	3.6 - 7.9
N Unw	672	
N W	1,944,494	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.13: Reported experiencing any workplace exclusion in last 5 years, and reported workplace exclusion attributed to age (% of people who have worked last 5 years excluding self-employed) by socio-economic and demographic characteristics, 2011-12

	Experienced any exclusion		Attributed to age		N Unw	N W
	%	95% CI	%	95% CI		
Sex						
Male	45.0	41.0 - 49.0	13.7	11.0 - 16.4	766	2,069,408
Female	44.9	40.9 - 48.9	12.9	10.3 - 15.4	798	2,254,797
Age						
45-54	48.9	44.3 - 53.5	10.8	8.0 - 13.7	520	2,260,580
55-64	42.3**	38.6 - 46.1	16.1**	13.4 - 18.9	713	1,585,467
65-74	35.1**	29.8 - 40.3	15.3*	11.4 - 19.2	331	478,158
Marital status						
Married	42.6	39.1 - 46.0	12.5	10.3 - 14.6	1,071	3,035,012
Not married	50.8	45.7 - 55.9	14.8	11.4 - 18.3	488	1,273,483
Employment status						
Employed	43.4	40.1 - 46.7	12.5	10.3 - 14.6	1,099	3,299,303
Not employed & not retired	64.5**	55.6 - 73.4	19.0*	12.4 - 25.6	154	452,384
Retired	38.5	55.8 - 67.2	13.3	9.5 - 17.1	311	572,518
Education						
Not finished HS	46.0	41.6 - 50.5	14.5	11.4 - 17.5	646	1,777,144
Finished HS	45.4	40.2 - 50.6	12.7	9.4 - 16.0	459	1,278,809
Bachelor +	43.1	37.9 - 48.3	12.3	9.1 - 15.5	452	1,255,150
Country of birth						
Australia	43.4	40.1 - 46.7	13.0	10.9 - 15.1	1,160	3,245,587
Other Engl. spk.	45.1	38.4 - 51.8	12.6	8.2 - 17.0	279	722,793
Non-Engl. spk.	59.3**	49.2 - 69.4	17.2	10.1 - 24.4	124	353,027
Residence						
Capital city	45.8	42.2 - 49.3	12.7	10.5 - 14.9	1,026	2,813,629
Other	43.5	38.7 - 48.2	14.4	11.1 - 17.7	538	1,510,576
Personal income						
Up to \$20,000	50.2	41.9 - 58.4	19.3	12.7 - 25.9	185	434,815
\$20,001-\$36,400	48.2	40.9 - 55.6	11.8	7.4 - 16.1	256	672,423
\$36,401-\$65,000	48.2	42.4 - 54.0	13.9	10.0 - 17.7	362	1,021,889
\$65,001+	39.0**	33.4 - 44.7	10.1**	6.9 - 13.2	361	1,133,816
Public servant						
Yes	43.9	39.1 - 48.8	14.8	11.4 - 18.2	537	1,498,338
No	45.7	42.2 - 49.2	12.5	10.4 - 14.7	1,018	2,803,667
Occupation						
Machinery operator etc	47.3	39.1 - 55.6	14.0	8.2 - 19.8	191	496,845

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.13 continues

	Experienced any exclusion		Attributed to age		N Unw	N W
	%	95% CI	%	95% CI		
Technician/trades, community etc	51.4	45.1 - 57.7	17.1	12.5 - 21.7	310	897,631
Manager/ professional	41.4	37.2 - 45.7	11.6	9.0 - 14.1	683	1,870,552
Clerical/ admin./ sales worker	45.8	39.7 - 51.8	13.6	9.5 - 17.6	351	974,307
Student/ Other	40.7	15.9 - 65.5	4.0**	0.0 - 11.7	19	54,219
Industry, Construction, Manuf., Mining	47.8	39.9 - 55.7	11.5	6.8 - 16.2	195	582,085
Agriculture, Forestry and Fishing etc	43.4	33.0 - 53.8	13.8	6.5 - 21.1	120	335,738
Government, Education etc	45.1	40.9 - 49.3	14.9	11.9 - 17.8	712	1,972,415
Wholesale/ retail trade etc	42.6	34.9 - 50.3	11.2	7.2 - 15.2	219	571,034
Cultural/ recr./ personal etc	46.6	39.1 - 54.0	11.6	7.2 - 16.1	229	626,773
Other	43.2	31.0 - 55.3	13.7	6.0 - 21.5	84	220,656
Total	45.0	42.1 - 47.8	13.3	11.4 - 15.1	1,564	4,324,205

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.13.1: Logistic regression results for reported experiencing any workplace exclusion in last 5 years, and reported workplace exclusion attributed to age, 2011-12

	Experienced any exclusion		Attributed to age	
	Coef.	z	Coef.	z
Female	-0.091	-0.70	-0.047	-0.27
Age				
2	-0.237*	-1.89	0.517**	2.83
3	-0.588**	-3.41	0.507**	2.15
Not married	0.347**	2.91	0.182	1.13
Employment status				
2	0.900**	4.36	0.620**	2.55
3	-0.022	-0.13	-0.112	-0.51
Education				
2	-0.074	-0.55	-0.067	-0.36
3	-0.178	-1.14	-0.109	-0.51
Country of birth				
2	-0.004	-0.03	-0.201	-0.96
3	0.828**	3.92	0.51*	1.95
Not capital city	-0.035	-0.30	0.127	0.80
Personal income				
2	0.072	0.35	-0.319	-1.16
3	0.073	0.36	-0.152	-0.58
4	-0.295	-1.35	-0.38	-1.31
5	-0.138	-0.69	-0.07	-0.28
Occupation				
2	0.358*	1.77	0.612**	2.19
3	0.193	0.96	0.257	0.90
4	0.059	0.28	0.167	0.56
5	-0.275	-0.51	-0.96	-0.90
Industry				
2	-0.25	-1.00	0.005	0.01
3	-0.118	-0.64	0.219	0.85
4	-0.115	-0.52	0.145	0.47
5	-0.096	-0.44	-0.083	-0.27
6	0.035	0.13	0.259	0.68
Constant	-0.175	-0.61	-2.412**	-6.02

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.14: Reported workplace exclusion attributed to age influenced desire to work or work more hours (% of people who reported experiencing workplace exclusion in last 5 years and attributed it to age, and 1. Not employed 2. Currently employed) by socio-economic and demographic characteristics, 2011-12

	Influenced desire to work				Influenced desire to work more hours			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	48.4	30.7 - 66.0	41	81,921	26.5	14.6 - 38.5	72	201,786
Female	70.8*	55.5 - 86.1	39	79,939	31.4	19.7 - 43.1	74	210,332
Age								
45-54	62.1	29.8 - 94.5	9	38,142	27.9	14.2 - 41.6	47	206,998
55-64	58.6	42.8 - 74.4	40	79,731	31.1	20.4 - 41.7	78	175,855
65-74	58.7	40.7 - 76.7	31	43,986	24.2	5.4 - 43.0	21	29,264
Marital status								
Married	61.6	46.6 - 76.5	46	88,764	29.2	18.9 - 39.4	99	289,803
Not married	56.9	37.6 - 76.2	34	73,096	30.2	15.6 - 44.7	46	115,840
Education								
Not finished HS	53.6	34.5 - 72.7	36	77,460	26.6	14.1 - 39.1	62	179,479
Finished HS	74.7	56.0 - 93.3	24	48,349	23.2	7.2 - 39.1	40	114,232
Bachelor +	51.7	28.3 - 75.2	20	36,050	38.3	22.5 - 54.1	44	118,413
Country of birth								
Australia	61.6	47.8 - 75.4	60	123,199	31.6	21.5 - 41.8	106	298,737
Other Engl. spk.	43.1	11.4 - 74.8	10	21,046	19.4	2.0 - 36.8	25	70,157
Non-Engl. spk.	64.2	33.5 - 95.0	10	17,615	26.3	2.3 - 50.3	15	43,224
Residence								
Capital city	58.3	44.3 - 72.2	61	125,841	28.0	17.4 - 38.7	84	230,878
Other	63.6	40.5 - 86.7	19	36,018	30.2	17.0 - 43.5	62	181,240
Personal income								
Up to \$20,000	65.4	42.5 - 88.3	22	48,038	25.1	0.7 - 49.5	13	35,915
\$20,001-\$36,400	53.6	21.8 - 85.3	12	23,736	41.3	16.4 - 66.1	21	55,441
\$36,401-\$65,000	51.8	19.2 - 84.3	10	15,918	22.6	9.6 - 35.5	45	125,846
\$65,001+	28.6	-19.8 - 76.9	4	8,392	34.3	17.3 - 51.4	38	105,944
Public servant								
Yes	63.6	45.1 - 82.2	46	96,243	29.1	15.3 - 42.9	56	171,539
No	57.6	42.3 - 72.8	33	64,411	28.9	18.5 - 39.3	90	240,579
Total	59.5	47.5 - 71.5	80	161,859	29.0	20.6 - 37.3	146	412,118
% of all not employed/ employed	3.1	2.1 - 4.1	1,568	3,076,999	2.8	1.9 - 3.7	1,439	4,268,038

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.14.1: Logistic regression results for reported workplace exclusion attributed to age influenced desire to work or work more hours, 2011-12

	Influenced desire to work		Influenced desire to work more hours	
	Coef.	z	Coef.	z
Female	0.331	0.52	0.277	0.62
Age				
2	0.623	0.69	0.057	0.13
3	0.529	0.60	-0.255	-0.39
Not married	0.524	0.91	0.098	0.22
Education				
2	1.257*	1.84	-0.531	-1.00
3	0.372	0.48	0.507	1.07
Country of birth				
2	-0.259	-0.28	-0.520	-0.92
3	1.071	0.99	-0.340	-0.49
Not capital city	-0.294	-0.45	-0.056	-0.14
Personal income				
2	-0.488	-0.60	0.386	0.47
3	-0.855	-0.84	-0.334	-0.45
4	-2.092	-1.41	-0.18	-0.23
5	0.313	0.46	-0.405	-0.51
Constant	-0.727	-0.76	-0.791	-0.95

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.15: Leading types of reported job search exclusion in last 5 years, and reported experiencing that exclusion and attributed any exclusion to age (% of people who have looked for job in last 5 years), 2011-12

	Job search exclusion		Attributed any exclusion to age	
	%	95% CI	%	95% CI
Been passed over for a job interview when qualified for that job	37.8	33.7 - 41.8	22.3	19.0 - 25.7
Been unsuccessful at the job interview stage when qualified for that job	43.1	39.0 - 47.2	22.7	19.3 - 26.1
Been told "too qualified" for job	31.5	27.6 - 35.4	18.6	15.4 - 21.7
Been asked your age during the job application process	28.7	25.0 - 32.5	20.3	17.0 - 23.6
Put off applying for a job because the job because job advertisement asked for "dynamic worker" or similar	22.6	19.2 - 26.1	14.9	12.0 - 17.9
Experienced any job search exclusion (& attributed to age)	70.4	66.6 - 74.1	36.3	32.4 - 40.2
N Unw	744		744	
N W		2,260,525		2,260,525

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.16: Factors that reported job search exclusion attributed to (% of people who have reported experiencing job search exclusion in last 5 years), 2011-12

	%	95% CI
Age	51.6	46.7 - 56.6
Gender	5.8	3.6 - 8.0
Race	2.4	0.8 - 4.1
Health/ disability	7.1	4.7 - 9.6
Other	41.0	36.0 - 45.9
Can't say	9.5	6.4 - 12.6
N Unw	517	
N W	1,590,889	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.17: Reported experiencing any job search exclusion in last 5 years, and reported job search exclusion attributed to age (% of people who have looked for job in last 5 years) by socio-economic and demographic characteristics, 2011-12

	Experienced any exclusion		Attributed to age		N Unw	N W
	%	95% CI	%	95% CI		
Sex						
Male	74.6	69.8 - 79.3	37.3	31.9 - 42.7	390	1,152,385
Female	66.0**	60.3 - 71.8	35.4	29.7 - 41.0	354	1,108,140
Age						
45-54	70.6	65.1 - 76.2	30.2	24.7 - 35.8	301	1,348,529
55-64	72.0	67.1 - 76.8	46.3**	40.8 - 51.7	344	770,653
65-74	59.1**	49.2 - 68.9	40.7*	30.9 - 50.5	99	141,343
Marital status						
Married	70.1	65.6 - 74.5	37.3	32.6 - 42.0	526	1,626,789
Not married	71.0	64.0 - 78.0	33.2	26.4 - 39.9	216	626,246
Employment status						
Employed	68.2	63.6 - 72.9	31.0	26.5 - 35.6	485	1,609,328
Not employed & not retired	79.5**	72.2 - 86.7	50.6**	41.6 - 59.7	155	458,273
Retired	66.8	23.6 - 42.6	46.6**	36.5 - 56.7	103	192,923
Education						
Not finished HS	70.1	64.1 - 76.1	37.8	31.5 - 44.2	289	890,858
Finished HS	71.6	64.8 - 78.3	40.3	32.9 - 47.8	222	691,476
Bachelor +	69.5	62.8 - 76.2	30.4	24.0 - 36.7	233	678,191
Country of birth						
Australia	70.6	66.2 - 75.0	35.6	31.0 - 40.2	532	1,641,242
Other Engl. spk.	69.0	60.4 - 77.5	37.7	28.7 - 46.7	140	408,505
Non-Engl. spk.	71.5	58.4 - 84.6	39.2	26.4 - 52.0	72	210,777

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.17 continues

	Experienced any exclusion		Attributed to age		N Unw	N W
	%	95% CI	%	95% CI		
Residence						
Capital city	71.0	66.3 - 75.7	38.1	33.1 - 43.1	471	1,448,066
Other	69.3	63.2 - 75.3	33.2	27.0 - 39.3	273	812,459
Personal income						
Up to \$20,000	79.5	71.7 - 87.3	52.6	42.6 - 62.5	129	334,998
\$20,001-\$36,400	70.2	60.1 - 80.3	37.8**	27.9 - 47.6	116	346,506
\$36,401-\$65,000	71.0	62.8 - 79.1	36.4**	28.0 - 44.8	151	476,232
\$65,001+	63.5**	55.3 - 71.8	24.2**	17.0 - 31.4	159	520,253
Occupation						
Machinery operator etc	71.6	61.5 - 81.8	43.8	32.0 - 55.7	89	265,343
Technician/trades, community etc	73.7	65.9 - 81.4	36.3	28.4 - 44.3	165	511,625
Manager/ professional	66.4	60.4 - 72.4	30.1**	24.6 - 35.5	314	921,587
Clerical/ admin./ sales worker	74.8	67.2 - 82.4	43.8	34.9 - 52.7	165	532,180
Student/ Other	53.4	13.3 - 93.4	43.9	6.2 - 81.6	8	21,079
Industry Construction, Manuf., Mining	77.7	69.0 - 86.4	41.5	31.3 - 51.6	109	375,866
Agriculture, Forestry and Fishing etc	70.3	58.4 - 82.2	35.7	23.0 - 48.3	67	199,637
Government, Education etc	69.8	63.9 - 75.6	35.4	29.1 - 41.6	308	925,742
Wholesale/ retail trade etc	71.9	61.1 - 82.7	34.1	23.4 - 44.9	98	286,069
Cultural/ recr./ personal etc	67.9	58.2 - 77.5	34.7	25.7 - 43.8	123	365,723
Other	56.9**	39.2 - 74.7	42.7	25.1 - 60.2	36	99,119
Total	70.4	66.6 - 74.1	36.3	32.4 - 40.2	744	2,260,525

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.17.1: Logistic regression results for reported experiencing any job search exclusion in last 5 years, and reported job search exclusion attributed to age, 2011-12

	Experienced any exclusion		Attributed to age	
	Coef.	z	Coef.	z
Female	-0.475**	-2.38	-0.144	-0.76
Age				
2	0.058	0.30	0.639**	3.47
3	-0.767**	-2.62	0.195	0.68
Employment status				
2	0.28	1.08	0.457**	1.99
3	0.132	0.42	0.34	1.19
Education				
2	0.17	0.79	0.12	0.60
3	0.155	0.64	-0.21	-0.91
Country of birth				
2	-0.092	-0.41	0.176	0.82
3	0.191	0.60	0.01	0.04
Not capital city	-0.135	-0.75	-0.228	-1.31
Personal income				
2	-0.389	-1.24	-0.181	-0.66
3	-0.407	-1.30	-0.332	-1.21
4	-0.994**	-3.05	-1.039**	-3.40
5	-0.524*	-1.78	-0.538**	-2.06
Occupation				
2	0.463	1.45	0.167	0.57
3	0.143	0.45	0.056	0.19
4	0.533	1.57	0.293	0.93
5	-0.196	-0.23	0.68	0.80
Industry				
2	-0.477	-1.29	-0.559	-1.58
3	-0.37	-1.27	-0.441*	-1.68
4	-0.367	-1.04	-0.618*	-1.93
5	-0.365	-1.070	-0.266	-0.86
6	-0.948**	-2.15	0.07	0.17
Constant	1.596**	3.68	-0.043	-0.11

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.18: Reported job search exclusion attributed to age and influenced desire to work or work more hours (% of people who reported experiencing job search exclusion in last 5 years and attributed to age, and 1. Not employed 2. Currently employed) by socio-economic and demographic characteristics, 2011-12

	Influenced desire to work				Influenced desire to work more hours			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	59.8	46.5 - 73.0	66	158,979	25.1	14.9 - 35.4	88	270,791
Female	45.6	30.7 - 60.5	60	163,030	17.9	9.6 - 26.1	78	228,782
Age								
45-54	48.7	28.7 - 68.8	31	133,266	12.5	3.4 - 21.7	64	274,209
55-64	53.4	41.0 - 65.7	70	152,521	33.9**	23.6 - 44.2	87	204,093
65-74	63.6	44.3 - 82.9	25	36,222	24.8	3.1 - 46.5	15	21,270
Marital status								
Married	46.0	32.9 - 59.2	82	212,684	17.2	10.0 - 24.4	127	394,581
Not married	65.4*	50.2 - 80.5	44	109,325	41.7**	24.8 - 58.6	38	98,517
Education								
Not finished HS	57.7	41.3 - 74.0	51	134,290	20.2	9.0 - 31.3	64	202,693
Finished HS	55.7	35.5 - 75.9	38	97,827	19.5	8.8 - 30.2	57	180,904
Bachelor +	41.6	23.9 - 59.4	37	89,893	28.3	14.2 - 42.3	45	115,976
Country of birth								
Australia	48.1	35.7 - 60.6	87	232,284	23.4	14.9 - 31.9	116	352,743
Other Engl. spk.	68.3*	48.0 - 88.7	25	58,836	21.5	6.8 - 36.2	34	95,060
Non-Engl. spk.	56.2	29.1 - 83.3	14	30,889	11.6	-2.1 - 25.3	16	51,769
Residence								
Capital city	50.0	37.2 - 62.9	85	218,222	18.3	10.7 - 25.9	107	333,854
Other	58.0	41.1 - 75.0	41	103,786	28.9	15.7 - 42.1	59	165,718
Personal income								
Up to \$20,000	56.9	40.6 - 73.1	46	112,232	42.0	16.7 - 67.3	21	63,826
\$20,001-\$36,400	68.6	44.0 - 93.2	15	35,834	20.0	5.2 - 34.9	35	95,094
\$36,401-\$65,000	55.7	25.2 - 86.2	12	22,929	19.0	8.1 - 29.9	49	150,435
\$65,001+	22.2	-16.6 - 61.0	5	11,445	11.2**	1.5 - 21.0	36	114,420
Total	52.6	42.2 - 63.0	126	322,009	21.8	15.0 - 28.6	166	499,572
% of all not employed/ employed	5.5	4.1 - 6.9	1,568	3,077,570	2.6	1.7 - 3.4	1,439	4,267,467

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.18.1: Logistic regression results for reported job search exclusion attributed to age influenced desire to work or work more hours, 2011-12

	Influenced desire to work		Influenced desire to work more hours	
	Coef.	z	Coef.	z
Female	-0.340	-0.75	-0.860*	-1.74
Age				
2	0.329	0.63	1.080**	2.15
3	0.726	1.15	0.89	1.19
Not married	0.917*	1.93	1.437**	2.82
Education				
2	-0.167	-0.35	-0.141	-0.27
3	-1.015*	-1.84	0.474	0.89
Country of birth				
2	0.576	1.08	-0.167	-0.32
3	0.558	0.77	-0.411	-0.56
Not capital city	-0.136	-0.30	0.504	1.15
Personal income				
2	0.613	0.91	-1.643**	-2.31
3	0.066	0.09	-1.527**	-2.31
4	-0.991	-0.82	-2.026**	-2.64
5	0.324	0.63	-0.896	-1.24
Constant	-0.251	-0.39	-0.778	-1.00

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.19: Person who reported being directly told respondent too old for job in last 5 years, 2011-12

	%	95% CI	N Unw	N W
Employer (% of people who have worked in last 5 years & not self-employed)	3.0	2.0 - 3.9	1,564	4,324,205
Work colleague (% of people who have worked in last 5 years)	6.4	5.2 - 7.6	2,040	5,549,250
Potential employer (% of people who have looked for job in last 5 years)	7.3	5.1 - 9.4	744	2,260,525
Australia Government service provider (% of people who have worked or looked for job in last 5 years)	1.7	1.1 - 2.4	2,091	5,676,472
Private recruitment agency (% of people who have used)	8.8	4.6 - 12.9	171	552,718
Family friend or member (% of people who have worked or looked for job in last 5 years)	9.3	7.9 - 10.6	2,091	5,676,472
Any (% of people who have worked or looked for job in last 5 years)	15.8	14.1 - 17.6	2,091	5,676,472

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.20: Reported being directly told too old for job by any source in last 5 years, reported being indirectly indicated too old for job in last 5 years, and reported either directly or indirectly told too old for job in last 5 years (% of people who have worked or looked for job in last 5 years) by socio-economic and demographic characteristics, 2011-12

	Directly		Indirectly		Directly or Indirectly		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	17.3	14.8 - 19.9	14.3	12.0 - 16.7	24.8	21.9 - 27.7	1,120	2,955,691
Female	14.2*	11.9 - 16.5	13.9	11.5 - 16.3	21.0*	18.2 - 23.8	971	2,720,781
Age								
45-54	15.0	12.1 - 17.8	12.8	10.1 - 15.5	21.2	17.9 - 24.5	657	2,873,871
55-64	16.1	13.7 - 18.5	16.2*	13.8 - 18.7	24.8	21.9 - 27.6	952	2,107,911
65-74	18.4	14.9 - 21.9	13.2	10.2 - 16.3	25.0	21.1 - 28.9	482	694,690
Marital status								
Married	14.9	12.9 - 16.9	14.3	12.2 - 16.3	22.1	19.7 - 24.5	1,474	4,085,323
Not married	18.1	14.7 - 21.6	13.5	10.6 - 16.5	25.2	21.3 - 29.2	609	1,568,846
Employment status								
Employed	14.2	12.2 - 16.2	12.0	10.1 - 13.9	20.1	17.8 - 22.4	1,439	4,268,038
Not employed & not retired	28.5**	21.7 - 35.2	28.2**	21.4 - 34.9	43.9**	36.2 - 51.5	220	625,370
Retired	14.6	11.2 - 18.1	14.5	11.0 - 17.9	22.2	18.1 - 26.3	432	783,064
Education								
Not finished HS	17.7	14.9 - 20.5	14.3	11.6 - 16.9	25.1	21.8 - 28.4	893	2,386,594
Finished HS	15.0	11.8 - 18.2	12.1	9.1 - 15.1	20.3	16.7 - 24.0	600	1,676,306
Bachelor +	14.0	10.9 - 17.1	16.2	13.0 - 19.4	22.8	19.1 - 26.5	588	1,590,245
Country of birth								
Australia	14.9	12.9 - 16.9	13.9	12.0 - 15.8	22.3	19.9 - 24.6	1,561	4,261,716
Other Engl. spk.	17.8	13.4 - 22.2	15.4	11.1 - 19.8	23.3	18.3 - 28.3	360	931,132
Non-Engl. spk.	20.0	13.5 - 26.4	13.9	8.1 - 19.6	28.8	21.3 - 36.3	169	480,825
Residence								
Capital city	16.5	14.3 - 18.8	15.1	12.9 - 17.3	24.1	21.5 - 26.7	1,323	3,569,301
Other	14.6	11.8 - 17.4	12.5	9.8 - 15.1	21.1	17.9 - 24.3	768	2,107,171
Personal income								
Up to \$20,000	21.6	15.8 - 27.4	21.0	15.2 - 26.8	31.7	25.3 - 38.2	267	607,249
\$20,001-\$36,400	16.0	11.8 - 20.1	16.4	12.2 - 20.7	24.4*	19.4 - 29.4	342	873,325
\$36,401-\$65,000	15.2*	11.6 - 18.9	14.7*	11.0 - 18.4	23.0**	18.7 - 27.4	448	1,252,529
\$65,001+	12.7**	9.4 - 16.0	8.5**	5.8 - 11.1	17.0**	13.3 - 20.7	469	1,479,828
Public servant								
Yes	13.7	10.6 - 16.8	13.8	10.6 - 17.0	21.5	17.8 - 25.2	604	1,661,010
No	16.8	14.7 - 18.9	14.2	12.3 - 16.2	23.7	21.2 - 26.1	1,474	3,985,417

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.20 continues

	Directly		Indirectly		Directly or Indirectly		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Occupation								
Machinery operator etc	22.1	16.2 - 28.0	14.2	9.2 - 19.3	28.1	21.7 - 34.5	264	686,646
Technician/trades, community etc	19.3	15.0 - 23.5	15.4	11.5 - 19.3	25.6	20.9 - 30.3	418	1,174,584
Manager/professional	13.4**	11.1 - 15.8	12.0	9.7 - 14.2	19.7**	16.9 - 22.5	940	2,501,106
Clerical/ admin./ sales worker	14.5**	10.8 - 18.3	18.0	13.9 - 22.2	25.3	20.6 - 29.9	423	1,191,193
Student/ Other	6.8**	0.0 - 16.1	9.0	0.0 - 19.2	11.9**	0.4 - 23.4	31	83,203
Industry								
Construction, Manuf., Mining	19.1	14.1 - 24.1	14.1	9.8 - 18.4	25.2	19.7 - 30.8	304	856,778
Agriculture, Forestry and Fishing etc	18.1	12.1 - 24.0	12.3	7.1 - 17.4	23.6	17.1 - 30.1	213	579,493
Government, Education etc	14.2*	11.6 - 16.8	14.6	11.9 - 17.3	22.2	19.0 - 30.1	841	2,311,425
Wholesale/ retail trade etc	15.6	11.3 - 20.0	14.2	10.0 - 18.3	22.3	17.3 - 27.3	300	772,641
Cultural/ recr./ personal etc	15.0	10.4 - 19.7	13.8	9.2 - 18.4	23.0	17.5 - 28.6	301	811,493
Other	18.2	10.7 - 25.8	15.7	8.5 - 23.0	24.9	16.5 - 33.2	124	323,096
Total	15.8	14.1 - 17.6	14.1	12.4 - 15.8	23.0	21.0 - 25.0	2,091	5,676,472

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.20.1: Logistic regression results for reported being directly told too old for job by any source in last 5 years, reported being indirectly indicated too old for job in last 5 years, and reported either directly or indirectly told too old for job in last 5 years, 2011-12

	Directly		Indirectly		Directly or Indirectly	
	Coef.	z	Coef.	z	Coef.	z
Female	0.088	0.60	-0.177	-1.16	-0.124	-0.97
Age						
2	0.051	0.34	0.233	1.48	0.15	1.15
3	0.335*	1.81	-0.056	-0.27	0.206	1.25
Not married	0.174	1.27	-0.047	-0.32	0.088	0.73
Employment status						
2	0.695**	3.57	0.834**	4.23	0.954**	5.52
3	-0.231	-1.22	0.082	0.43	-0.1	-0.62
Education						
2	-0.168	-1.09	-0.045	-0.27	-0.18	-1.31
3	-0.193	-1.07	0.517**	2.80	0.13	0.84
Country of birth						
2	0.16	0.97	0.07	0.41	0.012	0.08
3	0.531**	2.46	-0.002	-0.01	0.473**	2.46
Not capital city	-0.133	-0.99	-0.194	-1.35	-0.152	-1.30
Personal income						
2	0.074	0.34	0.156	0.700	0.126	0.65
3	-0.057	-0.25	-0.154	-0.680	-0.075	-0.39
4	-0.198	-0.83	-0.663**	-2.570	-0.361*	-1.71
5	-0.099	-0.47	-0.331	-1.520	-0.164	-0.89
Occupation						
2	0.001	0.00	0.149	0.63	0.04	0.21
3	-0.244	-1.18	-0.174	-0.73	-0.229	-1.22
4	-0.502**	-2.15	0.24	0.96	-0.074	-0.37
5	-1.152	-1.52	-0.394	-0.60	-0.795	-1.39
Industry						
2	-0.028	-0.12	-0.122	-0.42	0.042	0.19
3	-0.22	-1.11	-0.023	-0.11	-0.038	-0.22
4	-0.107	-0.46	0.064	0.25	0.008	0.04
5	-0.428*	-1.74	-0.004	-0.01	-0.084	-0.40
6	0.139	0.49	0.203	0.66	0.275	1.08
Constant	-1.38**	-4.61	-1.786**	-5.47	-1.096**	-4.08

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.21: Person reported being told too old by in last 5 years: employer (% of people who have worked in last 5 years & not self-employed), work colleague (% of people who have worked in last 5 years), potential employer (% of people who have looked for work in last 5 years) by occupation and industry, 2011-12

Occupation	Employer				Work colleague				Potential employer						
	%	95% CI	N	Unw	NW	%	95% CI	N	Unw	NW	%	95% CI	N	Unw	NW
Machinery operator etc	7.1	2.3 - 11.9	191	496,845	496,845	9.5	5.1 - 13.8	258	676,003	676,003	15.4	6.0 - 24.8	89	265,343	265,343
Technician/trades, community etc	4.4	1.7 - 7.1	310	897,631	897,631	9.4	6.1 - 12.7	408	1,148,736	1,148,736	8.5	3.6 - 13.3	165	511,625	511,625
Manager/ professional	1.4**	0.6 - 2.2	683	1,870,552	1,870,552	5.1*	3.5 - 6.7	923	2,467,836	2,467,836	4.9**	2.4 - 7.3	315	921,587	921,587
Clerical/ admin./ sales worker	2.5*	0.7 - 4.3	351	974,307	974,307	4.4**	2.2 - 6.5	406	1,136,612	1,136,612	6.2*	1.9 - 10.5	165	532,180	532,180
Student/ Other	4.4	0.0 - 13.0	19	54,219	54,219	2.9*	0.0 - 8.5	31	83,203	83,203	11.4	0.0 - 33.1	8	21,079	21,079
Industry															
Construction, Manuf., Mining	4.2	1.2 - 7.1	195	582,085	582,085	7.2	3.7 - 10.8	296	842,875	842,875	7.3	2.6 - 11.9	109	375,866	375,866
Agric., Forestry & Fishing etc	2.1	0.0 - 4.2	120	335,738	335,738	6.6	2.7 - 10.5	210	572,264	572,264	9.9	0.7 - 19.0	67	199,637	199,637
Government, Education etc	2.8	1.3 - 4.3	712	1,972,415	1,972,415	5.8	4.1 - 7.6	821	2,254,863	2,254,863	7.7	4.0 - 11.3	308	925,742	925,742
Wholesale/ retail trade etc	2.4	0.2 - 4.6	219	571,034	571,034	4.7	2.4 - 6.9	290	747,481	747,481	6.7	2.0 - 11.5	98	286,069	286,069
Cultural/ recr./ personal etc	2.6	0.3 - 4.7	229	626,773	626,773	8.5	4.5 - 12.4	294	794,219	794,219	3.9	0.4 - 7.4	123	365,723	365,723
Other	5.1	0.0 - 11.5	84	220,656	220,656	6.6	1.3 - 11.9	122	318,883	318,883	13.1	0.0 - 27.2	36	99,119	99,119
Total	3.0	2.0 - 3.9	1,564	4,324,205	4,324,205	6.4	5.2 - 7.6	2,040	5,549,250	5,549,250	7.3	5.1 - 9.4	744	2,260,525	2,260,525

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recr./ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.22: Agreement (state strongly agree or agree) that age discrimination is an issue in workplace in Australia (% of people who have worked in past 5 years) or looking for job in Australia (% of people who have looked for job in past 5 years), by socio-economic and demographic characteristics, 2011-12

	Issue in workplace in Australia (Strongly agree/agree)			Issue looking for job in Australia (Strongly agree/agree)				
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	65.3	62.0 - 68.6	1,085	2,888,724	81.7	77.4 - 86.0	390	1,152,385
Female	67.8	64.4 - 71.3	936	2,624,385	84.9	80.7 - 89.0	354	1,108,140
Age								
45-54	66.0	62.1 - 69.9	645	2,817,636	82.8	78.4 - 87.2	301	1,348,529
55-64	67.1	63.9 - 70.2	916	2,031,591	83.8	79.7 - 87.9	344	770,653
65-74	66.8	62.4 - 71.2	460	663,882	84.8	77.6 - 91.9	99	141,343
Marital status								
Married	65.7	62.9 - 68.6	1,427	3,981,476	82.8	79.2 - 86.4	526	1,626,789
Not married	68.5	64.1 - 72.8	586	1,509,330	84.3	78.9 - 89.7	216	626,246
Employment status								
Employed	64.4	61.6 - 67.2	1,439	4,268,038	80.9	77.0 - 84.7	486	1,609,328
Not employed & not retired	83.3**	77.8 - 88.8	194	542,682	91.0**	86.1 - 95.9	155	458,273
Retired	66.3	61.2 - 71.3	388	702,390	84.9	77.1 - 92.7	103	192,924
Education								
Not finished HS	64.1	60.3 - 67.9	856	2,299,828	80.7	75.6 - 85.8	289	890,858
Finished HS	67.5	63.2 - 71.8	580	1,623,728	85.9	81.0 - 90.9	222	691,476
Bachelor +	69.0	64.7 - 73.4	575	1,566,227	84.0	78.6 - 89.3	233	678,191
Country of birth								
Australia	67.6	64.9 - 70.3	1,518	4,156,252	83.3	79.7 - 86.8	532	1,641,242
Other Engl. spk.	61.9*	56.0 - 67.8	346	903,384	81.3	74.3 - 88.4	140	408,505
Non-Engl. spk.	65.5	56.8 - 74.1	156	450,675	87.0	78.7 - 95.4	72	210,777

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/Gas/ Water Supply, Government, Education etc: Government, Education, Communication, Finance and Insurance Services, Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Australians Survey

Table A.22 continues

	Issue in workplace in Australia (Strongly agree/agree)			Issue looking for job in Australia (Strongly agree/agree)				
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Residence								
Capital city	68.9	66.0 - 71.8	1,282	3,474,075	84.5	80.9 - 88.1	471	1,448,066
Other	62.4**	58.3 - 66.5	739	2,039,035	81.1	75.9 - 86.3	273	812,459
Personal income								
Up to \$20,000	73.3	66.9 - 79.8	239	550,487	87.5	81.4 - 93.6	129	334,998
\$20,001-\$36,400	64.7*	58.5 - 70.9	327	835,465	85.6*	78.4 - 92.8	116	346,506
\$36,401-\$65,000	66.3*	61.3 - 71.2	446	1,248,075	79.5	72.3 - 86.8	151	476,232
\$65,001+	63.1**	58.2 - 68.1	468	1,477,849	77.4**	70.4 - 84.4	159	520,253
Public servant								
Yes	66.0	61.7 - 70.4	585	1,610,230	84.0	78.5 - 89.6	200	614,249
No	66.6	63.7 - 69.4	1,425	3,877,519	83.0	79.4 - 86.5	539	1,630,640
Occupation								
Machinery operator etc	67.1	60.5 - 73.7	254	667,510	86.1	78.6 - 93.6	89	265,343
Technician/trades, community etc	62.8	57.3 - 68.2	402	1,138,445	84.2	78.0 - 90.4	165	511,625
Manager/ professional	66.4	62.8 - 70.0	916	2,455,142	82.4	77.6 - 87.2	314	921,587
Clerical/ admin./ sales worker	70.2	65.1 - 75.3	405	1,133,693	83.4	77.0 - 89.7	165	432,180
Student/ Other	70.3	53.7 - 86.9	30	84,459	81.2	55.8 - 100.0	8	21,079
Industry								
Construction, Manuf., Mining	65.0	58.6 - 71.3	291	831,826	83.9	76.1 - 91.8	109	375,866
Agric., Forestry & Fishing etc	59.8	51.9 - 67.8	209	570,568	73.2	61.3 - 85.0	67	199,637
Government, Education etc	67.6	64.0 - 71.3	814	2,241,375	85.2	80.9 - 89.6	308	925,742
Wholesale/ retail trade etc	70.2	64.4 - 76.1	285	739,216	79.5	71.0 - 88.1	98	286,069
Cultural/ recr./ personal etc	68.4	62.2 - 74.6	293	792,578	85.7	78.7 - 92.8	123	365,723
Other	62.5	52.2 - 72.8	122	318,883	85.5	71.7 - 99.4	36	99,119
Total	66.5	64.1 - 68.9	2,021	5,513,110	83.3	80.3 - 86.3	744	2,260,525

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.22.1: Logistic regression results for agreement (state strongly agree or agree) that age discrimination is an issue in workplace in Australia or looking for job in Australia, 2011-12

	Issue in workplace in Australia		Issue looking for job in Australia	
	Coef.	z	Coef.	z
Female	0.013	0.11	0.028	0.11
Age				
2	0.038	0.32	0.062	0.26
3	0.03	0.19	0.009	0.02
Not married	0.037	0.32	0.335	1.28
Employment status				
2	0.609**	2.82	0.611*	1.75
3	0.061	0.39	0.721	1.59
Education				
2	0.193	1.53	0.540**	1.99
3	0.317**	2.16	0.461	1.48
Country of birth				
2	-0.182	-1.33	-0.115	-0.41
3	-0.304	-1.55	-0.014	-0.03
Not capital city	-0.103	-0.95	-0.178	-0.79
Personal income				
2	-0.39*	-1.87	-0.078	-0.19
3	-0.391*	-1.92	-0.424	-1.08
4	-0.582**	-2.73	-0.721*	-1.74
5	-0.441**	-2.24	-0.011	-0.03
Occupation				
2	-0.156	-0.84	-0.293	-0.70
3	-0.017	-0.09	-0.395	-0.91
4	-0.002	-0.01	-0.601	-1.35
5	-0.106	-0.24	-0.607	-0.51
Industry				
2	-0.236	-1.16	-0.721	-1.63
3	-0.139	-0.84	-0.351	-0.96
4	0.007	0.03	-0.907**	-2.17
5	0.043	0.22	-0.067	-0.15
6	-0.025	-0.10	0.069	0.11
Constant	1.186**	4.31	2.197**	3.82

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.23: Importance (extremely or somewhat important) of employers thinking respondent is too old reason for being retired (% of retired) or not looking for work (% of discouraged workers) by socio-economic and demographic characteristics, 2011-12

	Reason for being retired				Reason for not looking for work			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	31.1	27.0 - 35.2	552	936,620	40.8	21.1 - 60.5	33	71,045
Female	31.3	27.1 - 35.6	521	957,650	53.2	33.2 - 73.2	39	116,846
Age								
45-54	28.2	13.1 - 43.3	34	125,334	46.6	20.6 - 72.7	18	89,271
55-64	32.6	27.4 - 37.9	341	710,252	53.2	34.8 - 71.6	31	65,002
65-74	30.7	27.2 - 34.1	698	1,058,684	44.5	23.3 - 65.8	23	33,618
Marital status								
Married	30.9	27.3 - 34.5	715	1,247,606	46.2	27.5 - 64.9	46	121,594
Not married	32.5	27.4 - 37.6	354	634,003	50.8	27.6 - 74.0	25	63,588
Education								
Not finished HS	31.5	27.4 - 35.6	568	1,006,062	53.9	33.3 - 74.5	35	105,730
Finished HS	32.5	26.7 - 38.4	275	486,878	59.6	31.5 - 87.6	18	49,959
Bachelor +	29.1	22.6 - 35.6	213	375,028	16.4*	0.0 - 34.0	17	26,838
Country of birth								
Australia	31.0	27.6 - 34.4	800	1,418,396	51.9	35.9 - 68.0	56	145,033
Other Engl. spk.	28.5	21.8 - 35.2	193	335,296	55.5	21.5 - 89.6	9	17,995
Non-Engl. spk.	39.3	28.0 - 50.7	78	135,646	23.4	0.0 - 57.8	7	24,863
Residence								
Capital city	30.6	26.8 - 34.3	637	1,106,548	44.3	25.1 - 63.5	44	124,641
Other	32.2	27.4 - 36.9	436	787,722	56.8	36.3 - 77.3	28	63,250
Personal income								
Up to \$20,000	40.3	34.4 - 46.2	303	532,626	39.8	13.2 - 66.4	18	45,607
\$20,001-\$36,400	28.7**	21.8 - 35.6	183	323,500	74.4*	48.8 - 99.9	13	39,692
\$36,401-\$65,000	24.5**	16.9 - 32.2	136	231,893	35.7	0.0 - 76.7	6	11,096
\$65,001+	23.5**	10.8 - 36.3	53	109,998	19.9	0.0 - 46.1	9	15,049
Public servant								
Yes	28.6	23.8 - 33.4	385	684,285	-			
No	32.6	28.8 - 36.3	679	1,193,999	-			
Occupation (retired within last 5 years)								
Machinery operator etc	40.4	25.8 - 55.0	47	74,362	-			
Technician/trades, community etc	24.1*	13.3 - 34.9	68	121,403	-			
Manager/ professional	25.9*	18.7 - 33.1	172	318,359	-			
Clerical/ admin./ sales worker	35.5	25.0 - 46.0	90	164,932	-			
Student/ Other	21.1	0.0 - 56.8	7	17,582	-			

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.23 continues

	Reason for being retired				Reason for not looking for work			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Industry (retired within last 5 years)								
Construction, Manuf., Mining	34.7	22.2 - 47.2	59	100,925	-			
Agric., Forestry & Fishing etc	37.7	18.3 - 57.1	27	44,007	-			
Government, Education etc	25.6	18.9 - 32.4	191	359,858	-			
Wholesale/ retail trade etc	40.4	26.7 - 54.0	60	109,518	-			
Cultural/ recr./ personal etc	13.0**	0.6 - 25.3	28	52,343	-			
Other	28.3	7.6 - 48.9	21	32,217	-			
Total	31.2	28.3 - 34.2	1,073	1,894,270	48.5	34.0 - 63.0	72	187,891

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community/personal services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/ Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.23.1: Logistic regression results for importance (extremely or somewhat important) of employers thinking respondent is too old reason for being retired or not looking for work, 2011-12

	Reason for being retired		Reason for not looking for work	
	Coef.	z	Coef.	z
Female	-0.398**	-2.29	0.968	1.47
Age				
2	-0.172	-0.40	0.748	0.79
3	-0.319	-0.76	0.801	0.80
Not married	0.155	1.01	1.288*	1.81
Education				
2	0.233	1.31	-0.678	-0.91
3	0.242	1.07	-2.295**	-2.45
Country of birth				
2	-0.154	-0.78	-0.365	-0.37
3	0.374	1.36	-0.929	-0.59
Not capital city	0.051	0.34	0.247	0.37
Personal income				
2	-0.556**	-2.59	0.774	0.860
3	-0.826**	-3.27	-0.576	-0.47
4	-0.991**	-2.60	-0.239	-0.20
5	-0.571**	-3.18	1.37	1.62
Occupation				
2	0.037	0.14	-	-
3	-0.183	-0.74	-	-
4	0.29	1.12	-	-
5	0.381	0.62	-	-
Industry				
2	0.042	0.14	-	-
3	-0.225	-1.02	-	-
4	0.144	0.54	-	-
5	-0.271	-0.83	-	-
6	-0.676*	-1.66	-	-
Constant	0.015	0.03	-1.32	1.230

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.24 continues

	0		1-2		3		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Residence								
Capital city	22.9	20.1 - 25.7	62.3	59.1 - 65.6	14.7	12.4 - 17.0	1,131	3,101,993
Other	26.0	22.0 - 30.0	60.9	56.5 - 65.3	13.1	10.1 - 16.0	615	1,727,561
Personal income								
Up to \$20,000	14.6	9.3 - 19.8	62.8	55.5 - 70.0	22.7	16.3 - 29	226	528,942
\$20,001-\$36,400	23.4**	17.5 - 29.3	63.7	57.3 - 70.2	12.9**	9.0 - 16.8	290	767,840
\$36,401-\$65,000	24.0**	19.3 - 28.7	61.9	56.5 - 67.2	14.1**	10.3 - 17.9	387	1,098,879
\$65,001+	30.8**	25.6 - 36.0	59.6	54.1 - 65.1	9.6**	6.4 - 12.8	387	1,214,082
Public servant								
Yes	24.7	20.7 - 28.7	63.0	58.5 - 67.5	12.3	9.2 - 15.3	574	1,591,697
No	23.8	20.9 - 26.6	61.1	57.9 - 64.3	15.1	12.9 - 17.4	1,161	3,210,973
Occupation								
Machinery operator etc	26.6	20.0 - 33.3	57.3	49.7 - 65.0	16.0	10.0 - 21.9	211	548,948
Technician/trades, community etc	25.2	20.0 - 30.4	57.7	51.8 - 63.5	17.1	12.7 - 21.5	350	1,012,805
Manager/ professional	24.4	20.8 - 27.9	64.1	60.3 - 68.0	11.5	9.2 - 13.9	763	2,073,480
Clerical/ admin./ sales worker	20.7	16.0 - 25.3	63.1	57.5 - 68.6	16.3	12.1 - 20.4	387	1,092,396
Student/ Other	28.7	10.5 - 46.9	64.0	44.0 - 83.9	7.3	0.0 - 17.3	24	68,394
Industry								
Construction, Manuf., Mining	24.0	17.7 - 30.2	60.1	52.9 - 67.3	15.9	10.8 - 21.0	226	676,267
Agric., Forestry & Fishing etc	31.5	22.0 - 41.0	51.7	42.0 - 61.4	16.8	9.2 - 24.5	139	389,460
Government, Education etc	23.4	20.1 - 26.8	62.6	58.7 - 66.5	14.0	11.2 - 16.7	777	2,145,226
Wholesale/ retail trade etc	22.4	16.7 - 28.1	66.2	59.6 - 72.7	11.5	7.4 - 15.5	244	632,966
Cultural/ recr./ personal etc	20.9	15.4 - 26.5	65.0	58.5 - 71.4	14.1	9.8 - 18.4	260	719,482
Other	27.6	17.1 - 38.0	57.9	46.5 - 69.3	14.5	6.7 - 22.3	94	247,767
Total	24.0	21.8 - 26.3	61.8	59.2 - 64.4	14.1	12.3 - 15.9	1,746	4,829,554

** p<0.05 * p<0.10; Note: Machinery operator etc: Machinery operator/driver, labourer. Technician/trades, community etc: Technician/trades, community services worker. Agriculture, Forestry and Fishing etc: Agriculture, Forestry and Fishing, Transport and Storage, Electricity/Gas/ Water Supply. Government, Education etc: Government, Education, Communication, Finance and Insurance Services. Wholesale/ retail trade etc: Wholesale/ retail trade, Hospitality/ Tourism/ Accommodation, Property and business services. Cultural/ recreational/ personal etc: Cultural/ recreational/ personal/ health and community services. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.24.1: Multinomial logistic regression results for number of age discriminations, 2011-12

	1-2 v 0		3 v 0	
	Coef.	z	Coef.	z
Female	-0.234*	-1.65	-0.361*	-2.71
Age				
2	0.023	0.16	0.221	1.12
3	0.096	0.05	-0.204	-0.73
Not married	0.160	1.16	0.218	1.16
Employment status				
2	0.739**	2.63	1.633**	5.19
3	-0.103	-0.56	0.035	0.14
Education				
2	0.071	0.48	-0.015	-0.07
3	0.117	0.66	0.359	1.48
Country of birth				
2	-0.245	-1.56	-0.171	-0.76
3	-0.001	-0.01	0.237	0.77
Not capital city	-0.042	-0.33	-0.189	-1.03
Personal income				
2	-0.522**	-2.04	-0.580*	-1.81
3	-0.599**	-2.37	-0.795**	-2.5
4	-0.903**	-3.41	-1.462**	-4.18
5	-0.668**	-2.73	-0.893**	-2.92
Occupation				
2	0.253	1.16	0.535*	1.75
3	0.457**	2.11	0.341	1.09
4	0.483**	2.09	0.617	1.9
5	-0.074	-0.15	-0.540	-0.62
Industry				
2	-0.219	-0.49	-0.357	-0.94
3	0.030	0.15	-0.253	-0.92
4	-0.022	-0.09	-0.481	-1.39
5	0.185	0.75	0.129	0.39
6	-0.083	-0.27	-0.081	-0.2
Constant	1.218**	3.64	-0.033	-0.07

** p<0.05 * p<0.10; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Issues around private recruitment firm practices

Table A.25: Used private recruitment firm in job search in last 5 years (% of people who looked for a job in last 5 years) by socio-economic and demographic characteristics, 2011-12

	%	95% CI	N Unw	N W
Sex				
Male	30.9	25.5 - 36.3	390	1,152,385
Female	17.8*	13.2 - 22.4	354	1,108,140
Age				
45-54	26.1	20.6 - 31.5	301	1,348,529
55-64	23.7	19.1 - 28.2	344	770,653
65-74	13.4*	6.8 - 20.0	99	141,343
Marital status				
Married	25.4	21.0 - 29.9	526	1,626,789
Not married	21.2	15.2 - 27.2	216	626,246
Education				
Not finished HS	19.2	13.9 - 24.7	289	890,858
Finished HS	26.7	19.9 - 33.4	222	691,476
Bachelor +	29.0*	22.1 - 35.8	233	678,191
Country of birth				
Australia	22.4	18.2 - 26.6	532	1,641,242
Other Engl. spk.	29.0	20.0 - 38.0	140	408,505
Non-Engl. spk.	31.8	19.7 - 44.0	72	210,777
Residence				
Capital city	26.5	21.9 - 31.2	471	1,448,066
Other	20.7	14.8 - 26.6	273	812,459
Personal income				
Up to \$20,000	24.6	15.5 - 33.7	129	334,998
\$20,001-\$36,400	18.4	10.2 - 26.7	116	346,506
\$36,401-\$65,000	17.7	11.1 - 24.3	151	476,232
\$65,001+	34.5	26.0 - 43.1	159	520,253
Total	24.5	20.8 - 28.1	744	2,260,525

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.25.1: Logistic regression results for used private recruitment firm in job search in last 5 years, 2011-12

	Coef.	z
Female	-0.541*	-2.78
Age		
2	-0.02	-0.10
3	-0.752*	-2.24
Not married	-0.054	-0.26
Education		
2	0.375	1.66
3	0.153	0.66
Country of birth		
2	0.204	0.88
3	0.518	1.74
Not capital city	-0.163	-0.83
Personal income		
2	-0.27	-0.83
3	-0.436	-1.41
4	0.005	0.02
5	-0.022	-0.07
Constant	-0.924*	-2.91

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.26: Rating of support (% stating very good or good) and rating of effort (% stating good or great deal) of private recruitment firm in helping find job (% who used private recruitment firm) by socio-economic and demographic characteristics, 2011-12

	Rating of support of private recruitment firm (very good/good)		Rating of effort of private recruitment firm in looking for job (great/good deal)		N Unw	N W
	%	95% CI	%	95% CI		
Sex						
Male	28.0	18.6 - 37.3	17.0	9.4 - 24.7	108	355,908
Female	47.7*	33.2 - 62.1	25.7	12.9 - 38.5	63	196,811
Age						
45-54	34.0	22.3 - 45.6	19.0	9.5 - 28.6	74	351,511
55-64	36.9	26.3 - 47.5	21.2	12.3 - 30.1	83	182,268
65-74	35.4	10.1 - 60.8	29.7	5.2 - 54.3	14	18,939
Marital status						
Married	33.6	24.0 - 43.3	18.5	10.8 - 26.2	124	413,551
Not married	36.0	20.8 - 51.2	21.4	8.7 - 34.1	46	132,692
Education						
Not finished HS	38.8	23.6 - 54.0	25.8	12.4 - 39.3	54	171,850
Finished HS	32.4	18.0 - 46.8	14.5	5.0 - 23.9	58	184,293
Bachelor +	34.1	20.7 - 47.5	20.4	8.8 - 32.4	59	196,575
Country of birth						
Australia	36.1	25.8 - 46.4	23.2	14.5 - 32.0	110	367,124
Other Engl. spk.	26.4	10.4 - 42.3	12.8	0.5 - 25.2	38	118,522
Non-Engl. spk.	44.1	21.0 - 67.2	15.9	0.0 - 34.7	23	67,072
Residence						
Capital city	37.1	27.1 - 47.2	22.7	14.2 - 31.2	118	384,317
Other	30.1	16.2 - 44.0	14.2	3.4 - 25.0	53	168,401
Personal income						
Up to \$20,000	41.3	18.4 - 64.1	12.3	0.0 - 25.0	29	82,404
\$20,001-\$36,400	41.9	17.8 - 66.1	19.9	0.1 - 39.6	22	63,903
\$36,401-\$65,000	22.5	5.1 - 39.9	13.5	1.8 - 28.8	29	84,360
\$65,001+	39.2	24.0 - 54.4	23.0	10.3 - 35.7	47	179,679
Total	35.0	26.8 - 43.2	20.1	13.3 - 26.9	171	552,718

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.26.1: Logistic regression results of rating of support (stating very good or good) and rating of effort (stating good or great deal) of private recruitment firm in helping find job, 2011-12

	Rating of support of private recruitment firm		Rating of effort of private recruitment firm in looking for job	
	Coef.	z	Coef.	z
Female	1.089*	2.77	0.808	1.67
Age				
2	0.561	1.46	0.827	1.73
3	0.335	0.49	0.832	1.05
Not married	0.179	0.45	0.545	1.11
Education				
2	-0.604	-1.32	-0.906	-1.66
3	-0.571	-1.19	-1.234*	-2.09
Country of birth				
2	-0.538	-1.15	-0.984	-1.61
3	0.334	0.62	-0.98	-1.22
Not capital city	-0.419	-1.05	-0.976	-1.87
Personal income				
2	0.487	0.79	0.627	0.76
3	-0.252	-0.41	0.149	0.18
4	1.182*	2.04	1.765*	2.30
5	0.158	0.28	0.966	1.32
Constant	-1.163	-1.81	-1.942*	-2.35

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.27: Reported lack of effort of private recruitment firm attributed to own age or any reason, and if influenced desire to work or work more hours, 2011-12

	%	95% CI	N Unw	N W
Reported lack of effort attributed to age (% of people who used private recruitment firm)	24.0	16.6 - 31.3	171	552,718
If reported lack of effort attributed to age influenced desire to work (% of people attributing to age & not employed)	62.4	36.2 - 88.6	18	41,285
If reported lack of effort attributed to age influenced desire to work more hours (% of people attributing to age & employed)	26.7	2.5 - 50.9	26	91,074
Reported lack of effort attributed to any reason (% of people who used private recruitment firm)	48.1	39.4 - 56.9	171	552,718
If reported lack of effort attributed to age influenced desire to work (% of people attributing to age & not employed)	46.4	23.6 - 69.2	29	80,094
If reported lack of effort attributed to age influenced desire to work more hours (% of people attributing to age & employed)	24.0	8.0 - 40.0	47	185,890

Any reason: Age, gender, race, health/disability, other

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.28: Reported lack of effort of private recruitment firm attributed to age (% of people using private recruitment firm) by socio-economic and demographic characteristics, 2011-12

	%	95% CI	N Unw	N W
Sex				
Male	23.3	14.4 - 32.3	108	355,908
Female	25.0	12.3 - 37.8	63	196,811
Age				
45-54	21.8	11.5 - 32.0	74	651,511
55-64	27.8	17.8 - 37.8	83	182,268
65-74	27.3	4.0 - 50.6	14	18,939
Marital status				
Married	24.0	15.1 - 33.0	124	413,551
Not married	24.8	12.2 - 37.4	46	132,692
Education				
Not finished HS	33.5	19.1 - 47.9	54	171,850
Finished HS	30.3	15.8 - 44.8	58	184,293
Bachelor +	9.7*	2.7 - 16.6	59	196,575
Country of birth				
Australia	22.8	13.4 - 32.3	110	367,124
Other Engl. spk.	32.5	16.3 - 48.6	38	118,522
Non-Engl. spk.	15.1	1.6 - 28.5	23	67,072
Residence				
Capital city	26.7	17.4 - 36.0	118	384,317
Other	17.7	6.9 - 28.5	53	168,401
Personal income				
Up to \$20,000	45.0	22.6 - 67.4	29	82,404
\$20,001-\$36,400	25.0	6.1 - 43.8	22	63,903
\$36,401-\$65,000	26.7	8.6 - 44.8	29	84,360
\$65,001+	14.0*	1.9 - 26.1	47	179,679
Total	24.0	16.6 - 31.3	171	552,718

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.28.1: Logistic regression results of reported lack of effort of private recruitment firm attributed to age, 2011-12

	Coef.	z
Female	-0.712	-1.56
Age		
2	0.033	0.07
3	-0.610	-0.83
Not married	0.273	0.60
Education		
2	-0.750	-1.48
3	-1.869*	-2.94
Country of birth		
2	1.087*	2.24
3	-0.187	-0.28
Not capital city	-0.807	-1.64
Personal income		
2	-0.649	-1.02
3	-1.313*	-2.05
4	-2.223*	-3.12
5	-1.022	-1.69
Constant	0.899	1.28

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Mismatch of skills and experience with industry demands

Table A.29: No jobs available in line of work in local area and no jobs available at all in local area (% of people who have worked in last 5 years or looked for job in last 5 years) by socio-economic and demographic characteristics, 2011-1

	No jobs in line of work in local area (Strongly agree/agree)		No jobs at all in local area (Strongly agree/agree)		N Unw	N W
	%	95% CI	%	95% CI		
Sex						
Male	34.2	31.0 - 37.3	7.6	5.9 - 9.4	1,120	2,955,691
Female	29.0*	25.7 - 32.2	6.6	4.9 - 8.3	971	2,720,781
Age						
45-54	29.6	25.9 - 33.4	6.1	4.2 - 8.1	657	2,873,871
55-64	33.2	30.1 - 36.3	7.8	6.1 - 9.6	952	2,107,911
65-74	35.4*	31.1 - 39.7	9.0	6.5 - 11.5	482	694,690
Marital status						
Married	32.2	29.5 - 34.9	6.4	5 - 7.8	1,474	4,085,323
Not married	29.8	25.7 - 33.8	8.8	6.2 - 11.3	609	1,568,846
Education						
Not finished HS	33.3	29.8 - 36.9	9.0	6.8 - 11.1	893	2,386,594
Finished HS	30.9	26.8 - 35.1	6.8	4.6 - 8.9	600	1,676,306
Bachelor +	29.5	25.3 - 33.7	4.1*	2.5 - 5.8	588	1,590,245
Country of birth						
Australia	31.5	28.9 - 34.1	6.8	5.4 - 8.1	1,561	4,261,716
Other Engl. spk.	31.6	26.1 - 37.1	5.8	3.3 - 8.3	360	931,132
Non-Engl. spk.	33.5	24.9 - 42.0	12.9	6.4 - 19.4	169	480,825
Residence						
Capital city	31.7	28.8 - 34.5	6.8	5.3 - 8.3	1,323	3,569,301
Other	31.7	28.0 - 35.4	7.7	5.6 - 9.7	768	2,107,171
Personal income						
Up to \$20,000	41.8	35.1 - 48.6	14.8	9.8 - 19.8	267	607,249
\$20,001-\$36,400	31.6*	25.8 - 37.5	9.1	5.4 - 12.7	342	873,325
\$36,401-\$65,000	26.0*	21.5 - 30.5	5.8*	3.4 - 8.3	448	1,252,529
\$65,001+	26.4*	22.2 - 30.7	4.5*	2.6 - 6.4	469	1,479,828
Total	31.7	29.4 - 33.9	7.1	5.9 - 8.3	2,091	5,676,472

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.29.1: Logistic regression results for no jobs available in line of work in local area and no jobs available at all in local area, 2011-12

	No jobs in line of work in local area (Strongly agree/agree)		No jobs at all in local area (Strongly agree/agree)	
	Coef.	z	Coef.	z
Female	-0.35*	-3.360	-0.193	-1.050
Age				
2	0.197	1.71	0.315	1.47
3	0.284*	2.04	0.418	1.71
Not married	0.002	0.02	0.302	1.64
Education				
2	0.009	0.07	-0.219	-1.07
3	-0.135	-1.09	-0.637*	-2.68
Country of birth				
2	-0.046	-0.34	-0.091	-0.37
3	-0.121	-0.64	0.527	1.78
Not capital city	-0.103	-0.99	0.004	0.02
Personal income				
2	-0.357*	-2.02	-0.414	-1.58
3	-0.626*	-3.65	-0.876*	-3.19
4	-0.521*	-2.97	-0.912*	-3.10
5	-0.073	-0.44	-0.685*	-2.63
Constant	-0.164	-0.87	-1.885*	-6.21

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Re-training and up-skilling barriers

Table A.30: Training or up-skilling options would help do job better (% of currently employed) by socio-economic and demographic characteristics, 2011-12

	IT/computers		Other training/ up-skilling		No training would help		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	29.8	26.1 - 33.5	49.4	45.4 - 53.4	29.2	25.7 - 32.8	766	2,247,752
Female	35.0	30.9 - 39.1	48.7	44.4 - 53.0	27.4	23.6 - 31.2	673	2,020,286
Age								
45-54	32.1	27.9 - 36.2	54.1	49.7 - 58.6	24.9	21.0 - 28.7	564	2,476,181
55-64	32.1	28.5 - 35.8	44.4*	40.5 - 48.3	31.4*	27.8 - 35.0	659	1,486,764
65-74	34.4	28.0 - 40.8	30.7*	24.4 - 36.9	42.0*	35.3 - 48.7	216	305,093
Marital status								
Married	33.5	30.3 - 36.8	49.4	46.0 - 52.9	27.3	24.3 - 30.3	1,039	3,160,796
Not married	29.1	24.0 - 34.3	48.0	42.3 - 53.7	31.1	26.0 - 36.2	393	1,087,851
Education								
Not finished HS	34.4	30.0 - 38.9	47.4	42.7 - 52.1	30.4	26.1 - 34.6	586	1,706,993
Finished HS	32.9	27.8 - 38.0	49.9	44.5 - 55.3	25.6	21.1 - 30.1	426	1,304,057
Bachelor +	28.7	23.9 - 33.4	50.1	44.8 - 55.5	28.6	23.7 - 33.4	423	1,243,832
Country of birth								
Australia	33.9	30.7 - 37.2	48.7	45.2 - 52.1	27.7	24.8 - 30.7	1,081	3,223,447
Other Engl. spk.	25.1*	19.4 - 30.8	53.4	46.4 - 60.4	28.6	22.4 - 34.8	246	700,609
Non-Engl. spk.	31.4	21.5 - 41.4	44.6	33.9 - 55.2	33.2	22.8 - 43.5	111	341,184
Residence								
Capital city	31.0	27.6 - 34.4	50.9	47.2 - 54.6	27.7	24.4 - 30.9	908	2,668,337
Other	34.3	29.6 - 39.0	46.0	41.1 - 50.8	29.5	25.2 - 33.8	531	1,599,701
Personal income								
Up to \$20,000	36.2	24.6 - 47.8	42.5	30.8 - 54.1	35.3	25.1 - 45.6	96	251,927
\$20,001-\$36,400	32.3	25.2 - 39.5	43.0	35.5 - 50.5	35.0	27.6 - 42.3	231	636,689
\$36,401-\$65,000	35.5	30.0 - 40.9	48.4	42.7 - 54.2	25.4	20.4 - 30.4	371	1,103,787
\$65,001+	31.2	26.2 - 36.1	54.9	49.6 - 60.1	24.0*	19.7 - 28.4	427	1,394,511
Public servant								
Yes	37.8*	32.2 - 43.3	52.9	47.3 - 58.6	23.1	18.4 - 27.8	376	1,163,243
No	30.2	27.0 - 33.4	47.7	44.3 - 51.2	30.3*	27.2 - 33.3	1,059	3,093,475
Total	32.3	29.5 - 35.0	49.1	46.1 - 52.0	28.4	25.8 - 31.0	1,439	4,268,038

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.30.1: Logistic regression results for training or up-skilling options would help do job better, 2011-12

	IT/computers		Other training/ up-skilling		No training would help	
	Coef.	z	Coef.	z	Coef.	z
Female	0.336*	2.73	0.042	0.36	-0.249*	-1.97
Age						
2	0.04	0.31	-0.389*	-3.30	0.339*	2.57
3	0.246	1.38	-0.908*	-5.10	0.634*	3.56
Not married	-0.274*	-2.05	-0.032	-0.25	0.223	1.67
Education						
2	-0.101	-0.72	-0.064	-0.48	-0.032	-0.22
3	-0.253	-1.71	-0.013	-0.09	0.038	0.25
Country of birth						
2	-0.204	-1.27	0.085	0.57	0.055	0.34
3	-0.057	-0.26	-0.272	-1.28	0.265	1.20
Not capital city	-0.01	-0.08	-0.109	-0.94	0.094	0.75
Personal income						
2	-0.077	-0.29	0.159	0.62	-0.106	-0.42
3	0.208	0.84	0.298	1.23	-0.575*	-2.34
4	0.127	0.50	0.434	1.76	-0.567*	-2.27
5	-0.082	-0.32	0.254	1.02	-0.217	-0.88
Public servant	-0.315*	-2.38	-0.138	-1.09	0.275	1.92
Constant	-0.561	-1.87	-0.002	-0.01	-0.916*	-3.04

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.31: Training or up-skilling options would help gain promotion/get better job elsewhere/get better paid job (% of currently employed) by socio-economic and demographic characteristics, 2011-12

	IT/computers		Other training/ up-skilling		No training would help		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	24.1	20.6 - 27.6	51.7	47.7 - 55.7	32.8	29.1 - 36.5	766	2,247,752
Female	25.6	21.8 - 29.5	55.8	51.6 - 60.1	28.5	24.8 - 32.2	673	2,020,286
Age								
45-54	25.7	21.7 - 29.6	60.7	51.6 - 60.1	25.1	21.3 - 28.8	564	2,476,181
55-64	23.3	20.0 - 26.6	47.9*	44.0 - 51.9	35.8*	32.0 - 39.5	659	1,486,764
65-74	25.6	19.7 - 31.4	24.6*	18.8 - 30.3	53.2*	46.5 - 60.0	216	305,093
Marital status								
Married	25.5	22.5 - 28.6	53.8	50.4 - 57.2	30.8	27.7 - 33.8	1,039	3,160,796
Not married	23.3	18.4 - 28.1	53.1	47.5 - 58.7	30.9	25.9 - 35.9	393	1,087,851
Education								
Not finished HS	32.0	27.6 - 36.4	52.1	47.5 - 56.8	28.4	24.5 - 32.5	586	1,706,993
Finished HS	22.1*	17.4 - 26.7	55.0	49.7 - 60.3	30.4	25.7 - 35.2	426	1,304,057
Bachelor +	17.9*	13.8 - 22.0	54.5	49.2 - 59.8	33.9	29.0 - 38.9	423	1,243,832
Country of birth								
Australia	25.2	22.2 - 28.2	52.9	49.5 - 56.3	30.5	27.5 - 33.5	1,081	3,223,447
Other Engl. spk.	24.8	18.5 - 31.0	55.2	48.3 - 62.2	31.6	25.3 - 37.8	246	700,609
Non-Engl. spk.	22.2	13.3 - 31.1	57.7	47.2 - 68.2	31.0	21.0 - 41.0	111	341,184
Residence								
Capital city	25.1	21.8 - 28.4	55.3	51.6 - 58.9	29.8	26.5 - 33.0	908	2,668,337
Other	24.5	20.3 - 28.7	50.9	46.1 - 55.7	32.5	28.1 - 36.9	531	1,599,701
Personal income								
Up to \$20,000	31.7	20.5 - 42.9	52.5	41.2 - 63.8	31.4	21.7 - 41.1	96	251,927
\$20,001-\$36,400	31.9	24.6 - 39.2	48.4	40.8 - 56.1	29.3	22.7 - 36.0	231	636,689
\$36,401-\$65,000	25.7	20.7 - 30.7	55.6	50.0 - 61.3	28.0	22.9 - 33.1	371	1,103,787
\$65,001+	21.6	17.1 - 26.0	57.7	52.6 - 62.9	30.5	25.8 - 35.2	427	1,394,511
Public servant								
Yes	22.6	17.7 - 27.6	60.0	54.5 - 65.5	27.2	22.3 - 33.1	376	1,163,243
No	25.7	22.7 - 28.8	51.3*	47.9 - 54.8	32.0	28.9 - 35.1	1,059	3,093,475
Total	24.8	22.3 - 27.4	53.6	50.7 - 56.6	30.8	28.2 - 33.4	1,439	4,268,038

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.31.1: Logistic regression results for training or up-skilling options would help gain promotion/ get better job elsewhere/get better paid job, 2011-12

	IT/computers		Other training/ up-skilling		No training would help	
	Coef.	z	Coef.	z	Coef.	z
Female	-0.002	-0.02	0.146	1.24	-0.103	-0.84
Age						
2	-0.125	-0.90	-0.500*	-4.21	0.523*	4.06
3	0.010	0.05	-1.428*	-7.64	1.11*	6.30
Not married	-0.068	-0.47	-0.037	-0.29	0.045	0.34
Education						
2	-0.551*	-3.60	-0.086	-0.640	0.272	1.93
3	-0.611*	-3.74	-0.154	-1.10	0.359*	2.47
Country of birth						
2	0.041	0.240	0.025	0.17	0.032	0.21
3	-0.088	-0.350	0.187	0.88	-0.122	-0.54
Not capital city	-0.043	-0.320	-0.121	-1.03	0.109	0.90
Personal income						
2	0.201	0.73	0.013	0.05	-0.218	-0.83
3	0.025	0.10	0.193	0.80	-0.28	-1.13
4	-0.134	-0.49	0.145	0.59	-0.037	-0.15
5	-0.251	-0.91	-0.12	-0.49	0.196	0.79
Public servant	0.154	1.01	-0.265*	-2.05	0.176	1.29
Constant	-0.790*	-2.43	0.537	1.85	-1.299*	-4.32

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.32: Training or up-skilling options would help find more hours (% of part-time workers) by socio-economic and demographic characteristics, 2011-12

	IT/computers		Other training/ up-skilling		No training would help		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	17.6	11.6 - 23.5	27.8	20.6 - 35.0	54.5	46.7 - 62.4	201	450,170
Female	19.7	15.1 - 24.3	37.6*	31.9 - 43.2	46.4	40.6 - 52.2	378	1,116,742
Age								
45-54	21.4	15.0 - 27.7	37.5	29.9 - 45.1	44.5	36.6 - 52.4	184	795,353
55-64	15.5	11.1 - 19.8	34.6	28.7 - 40.5	52.3	46.2 - 58.4	274	596,586
65-74	21.0	13.7 - 28.2	22.7*	15.2 - 30.2	56.0	47.0 - 65.0	121	174,973
Marital status								
Married	18.8	14.4 - 23.1	35.5	30.2 - 40.9	48.1	42.6 - 53.6	421	1,172,162
Not married	20.1	13.0 - 27.2	32.6	24.2 - 40.9	50.8	41.7 - 59.9	157	393,345
Education								
Not finished HS	27.5	20.8 - 34.2	36.5	29.5 - 43.5	45.2	37.9 - 52.5	251	679,389
Finished HS	11.3*	6.6 - 16.0	34.2	25.5 - 42.9	49.3	40.3 - 58.3	161	472,979
Bachelor +	14.2*	8.4 - 20.1	32.7	24.6 - 40.8	53.7	45.2 - 62.3	166	413,184
Country of birth								
Australia	18.9	14.6 - 23.1	36.0	30.8 - 41.2	48.4	43.1 - 53.8	448	1,223,663
Other Engl. spk.	22.4	12.3 - 32.6	34.4	22.5 - 46.4	47.4	35.0 - 59.9	87	223,984
Non-Engl. spk.	14.7	3.8 - 25.7	22.3	9.1 - 35.5	54.2	37.0 - 71.3	44	119,265
Residence								
Capital city	17.0	12.5 - 21.5	32.5	26.7 - 38.3	52.2	46.1 - 58.4	353	952,141
Other	22.3	16.0 - 28.6	38.3	31.0 - 45.5	43.3	36.0 - 50.6	226	614,772
Personal income								
Up to \$20,000	19.8	9.5 - 30.1	49.8	37.2 - 62.4	34.2	22.8 - 45.5	81	218,471
\$20,001-\$36,400	25.7	17.9 - 33.4	37.8	29.4 - 46.2	43.9	35.1 - 52.8	179	509,976
\$36,401-\$65,000	16.0	9.1 - 22.8	30.1*	21.6 - 38.5	51.7*	42.1 - 61.3	133	366,214
\$65,001+	17.1	6.8 - 27.4	20.0*	9.0 - 31.0	62.5*	49.1 - 75.9	62	167,109
Public servant								
Yes	15.5	8.4 - 22.7	31.5	22.3 - 40.8	52.4	42.4 - 62.4	128	367,921
No	20.3	16.0 - 24.7	36.0	30.8 - 41.3	47.7	42.3 - 53.1	448	1,189,441
Total	19.1	15.4 - 22.8	34.8	30.2 - 39.3	48.7	44.0 - 53.5	579	1,566,912
Average more hours per week like to work	14.5	11.5 - 17.4	13.7	11.9 - 15.6	-			

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.32.1: Logistic regression results of training or up-skilling options would help find more hours, 2011-12

	IT/computers		Other training/ up-skilling		No training would help	
	Coef.	z	Coef.	z	Coef.	z
Female	-0.149	-0.590	0.215	1.00	0.007	0.03
Age						
2	-0.448	-1.74	-0.176	-0.84	0.418*	2.05
3	-0.151	-0.48	-0.643*	-2.23	0.475	1.81
Not married	0.139	0.56	0.013	0.06	0.011	0.06
Education						
2	-0.711*	-2.53	-0.189	-0.83	0.200	0.93
3	-0.579*	-2.01	0.008	0.04	0.240	1.07
Country of birth						
2	0.495	1.66	-0.04	-0.15	-0.254	-1.02
3	-0.004	-0.01	-0.59	-1.51	0.043	0.13
Not capital city	0.185	0.81	0.177	0.92	-0.321	-1.77
Personal income						
2	0.348	1.02	-0.289	-1.03	0.263	0.94
3	-0.033	-0.09	-0.438	-1.45	0.405	1.36
4	0.021	0.04	-1.279*	-3.00	1.046*	2.78
5	-0.38	-0.96	-0.797*	-2.53	0.919*	3.04
Public servant	0.161	0.57	0.09	0.39	-0.124	-0.58
Constant	-1.149*	-2.27	-0.225	-0.53	-0.621	-1.52

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.33: Respondent perception of whether training or up-skilling options would help find a job (% of people not working and not fully retired and have worked or looked for job in last 5 years) by socio-economic and demographic characteristics, 2011-12

	IT/computers		Other training/ up-skilling		No training would help		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	31.2	20.7 - 41.6	35.7	25.4 - 46	42.2	31.8 - 52.5	112	294,334
Female	33.2	22.5 - 43.8	62.4	52.1 - 72.7	19.6*	12.0 - 27.3	108	331,036
Age								
45-54	38.9	26.8 - 51.1	61.1	49.2 - 72.9	19.8	10.5 - 29.1	75	339,375
55-64	23.3	15.1 - 31.6	40.5	31.0 - 50.0	40.5*	30.9 - 50.0	110	235,405
65-74	28.7	13.5 - 44.0	18.1	5.7 - 30.6	52.7*	35.9 - 69.6	35	50,590
Marital status								
Married	29.9	20.2 - 39.6	59.1	49.6 - 68.6	26.4	18.6 - 34.3	138	385,514
Not married	36.0	24.2 - 47.7	34.9	23.4 - 46.5	36.4	24.8 - 48.0	82	239,856
Education								
Not finished HS	40.2	28.3 - 52.1	54.9	43.2 - 66.6	20.2	11.6 - 28.9	93	287,521
Finished HS	31.8	17.4 - 46.1	51.1	36.0 - 66.2	31.2	17.9 - 44.7	59	160,703
Bachelor +	20.3*	9.0 - 31.6	40.7	25.7 - 55.8	44.8*	30.7 - 59.0	65	171,562
Country of birth								
Australia	33.2	24.7 - 41.6	47.8	38.7 - 56.8	27.6	20.0 - 35.3	160	458,327
Other Engl. spk.	24.5	5.2 - 43.8	58.8	41.1 - 76.6	36.8	19.7 - 53.8	37	93,180
Non-Engl. spk.	36.2	9.8 - 62.5	51.4	25.5 - 77.2	38.1	14.9 - 61.3	23	73,862
Residence								
Capital city	28.5	19.4 - 37.7	53.0	43.1 - 62.9	29.2	20.9 - 37.6	140	409,016
Other	39.2	26.7 - 51.7	43.9	31.5 - 56.3	32.1	21.1 - 43.1	80	216,354
Personal income								
Up to \$20,000	38.4	24.3 - 52.5	43.3	29.6 - 57.0	26.6	14.4 - 38.8	61	169,552
\$20,001-\$36,400	18.8	3.6 - 34.0	40.2	17.2 - 63.2	41.8	20.0 - 63.6	28	88,301
\$36,401-\$65,000	30.6	5.8 - 55.5	29.4	4.8 - 54.0	46.5	22.3 - 70.8	20	44,104
\$65,001+	22.7	1.7 - 43.7	33.8	11.6 - 56.1	49.9	25.6 - 74.2	19	39,074
Total	32.2	24.7 - 39.7	49.9	42.0 - 57.7	30.2	23.5 - 36.9	220	625,370
Average more hours per week like to work	26.1	22.9 - 29.2	26.7	22.5 - 30.8				

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.33.1: Logistic regression results for respondent perception of whether training or up-skilling options would help find a job, 2011-12

	IT/computers		Other training/ up-skilling		No training would help	
	Coef.	z	Coef.	z	Coef.	z
Female	0.171	0.49	0.457	1.35	-0.616	-1.770
Age						
2	-0.415	-1.08	-0.321	-0.87	0.409	1.01
3	-0.022	-0.04	-1.247*	-2.32	0.75	1.48
Not married	0.460	1.27	-0.919*	-2.50	0.351	0.96
Education						
2	-0.060	-0.15	-0.306	-0.76	0.39	0.92
3	-1.169*	-2.27	-1.233*	-2.56	1.68*	3.63
Country of birth						
2	-0.651	-1.25	0.268	0.62	0.539	1.20
3	0.516	0.80	-0.742	-1.11	0.349	0.56
Not capital city	0.197	0.56	-0.507	-1.42	0.345	0.95
Personal income						
2	-0.599	-1.06	-0.31	-0.60	0.567	1.10
3	0.004	0.01	-0.588	-0.92	0.084	0.14
4	-0.136	-0.20	0.048	0.08	0.106	0.17
5	0.16	0.39	-0.27	-0.66	0.252	0.59
Public servant	-0.323	-0.80	0.192	0.48	0.268	0.66
Constant	-0.401	-0.67	0.703	1.17	-2.019*	-3.05

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.34: Type of workplace training attended in past 5 years (% of people who have worked in last 5 years), 2011-12

	%	95% CI
Off-the-job education/ training paid for by employer	33.4	31.0 - 35.8
Off-the-job education/ training paid for by yourself	23.3	21.1 - 25.5
On-the-job education/ training	40.7	38.2 - 43.2
Other work-related education/ training	12.8	11.1 - 14.4
Any training	71.6	69.4 - 73.8
N Unw	2,021	
N W	5,513,110	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.35: Attended any work-related training in last 5 years (% of people who have worked in last 5 years), if rated any training very or somewhat useful (% of people who have attended any work-related training in last 5 years) and any training wanted to attend in last 5 years but unable to (% of people who have worked in last 5 years) by socio-economic and demographic characteristics, 2011-12

	Attended any work-related training in last 5 years				Training rated very or somewhat useful				Any training wanted to attend in last 5 years but unable to							
	%	95% CI	N	Unw	N	W	%	95% CI	N	Unw	%	95% CI	N	Unw	N	W
Sex																
Male	69.8	66.8 - 72.8	1,085	2,888,724	88.2	85.4 - 91.0	612	1,774,403	34.5	31.1 - 37.8	1,085	2,888,724				
Female	73.6	70.4 - 76.8	936	2,624,385	92.2*	89.9 - 94.6	611	1,777,573	40.0*	36.4 - 43.7	936	2,624,385				
Age																
45-54	78.1	74.6 - 81.5	645	2,817,637	91.4	88.7 - 94.2	467	2,011,027	44.4	40.3 - 48.5	645	2,817,637				
55-64	70.0*	67.0 - 73.1	916	2,031,591	88.8	86.3 - 91.4	563	1,258,268	32.6*	29.5 - 35.7	916	2,031,591				
65-74	48.9*	44.2 - 53.5	460	663,882	87.5	83.2 - 91.8	193	282,682	20.1*	16.4 - 23.8	460	663,882				
Marital status																
Married	72.2	69.6 - 74.8	1,427	3,981,477	90.8	88.7 - 92.9	877	2,609,773	37.2	34.3 - 40.1	1,427	3,981,477				
Not married	70.1	65.9 - 74.3	586	1,509,330	88.3	84.6 - 92.0	342	927,212	37.3	32.7 - 41.8	586	1,509,330				
Education																
Not finished HS	62.5	58.7 - 66.2	856	2,429,828	85.1	81.3 - 88.8	500	1,430,126	32.5	28.8 - 36.3	856	2,429,828				
Finished HS	74.6*	70.8 - 78.5	580	1,623,728	92.2*	89.4 - 95.0	406	1,210,390	37.4	32.9 - 41.9	580	1,623,728				
Bachelor +	82.3*	78.8 - 85.7	575	1,566,227	94.0*	91.6 - 96.3	452	1,288,888	43.4*	38.8 - 48.1	575	1,566,227				
Country of birth																
Australia	72.5	70.0 - 74.9	1,518	4,156,252	90.0	87.8 - 92.1	926	2,702,126	37.2	34.4 - 40.0	1,518	4,156,252				
Other Engl. spk.	71.9	66.7 - 77.2	346	903,384	88.4	84.4 - 95.5	89	252,128	34.4	28.6 - 40.3	346	903,384				
Non-Engl. spk.	63.3	54.0 - 72.6	156	450,675	92.0	81.8 - 94.9	208	597,723	41.9	32.4 - 51.3	156	450,675				
Residence																
Capital city	70.9	68.1 - 73.7	1,282	3,474,075	90.7	88.6 - 92.9	775	2,229,322	38.6	35.5 - 41.7	1,282	3,474,075				
Other	72.8	69.3 - 76.3	739	2,039,035	89.2	86.1 - 92.4	448	1,322,654	34.6	30.6 - 38.6	739	2,039,035				

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.35 continues

	Attended any work-related training in last 5 years				Training rated very or somewhat useful				Any training wanted to attend in last 5 years but unable to			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Personal income												
Up to \$20,000	57.4	50.4 - 64.5	239	550,487	85.8	79.2 - 92.4	107	269,430	32.9	25.7 - 40.0	239	550,487
\$20,001-\$36,400	64.5	58.4 - 70.6	327	835,465	88.9	84.1 - 93.7	173	474,319	34.2	27.9 - 40.5	327	835,465
\$36,401-\$65,000	74.9*	70.3 - 79.4	446	1,248,076	89.2	85.4 - 93.1	292	833,913	36.6	31.5 - 41.6	446	1,248,076
\$65,001+	84.3*	80.8 - 87.8	468	1,477,849	93.1*	90.2 - 96.0	359	1,159,507	44.5*	39.4 - 49.6	468	1,477,849
Public servant												
Yes	82.8	79.5 - 86.0	585	1,610,230	91.1	88.0 - 94.2	460	1,333,027	39.1	34.5 - 43.8	585	1,610,230
No	67.0*	64.3 - 69.8	1,425	3,877,519	89.7	87.5 - 91.9	898	2,591,037	36.3	33.5 - 39.3	1,425	3,877,519
Total	71.6	69.4 - 73.8	2,021	5,513,110	90.2	88.4 - 92.0	1,223	3,551,976	37.1	34.7 - 39.6	2,021	5,513,110

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.35.1: Logistic regression results for attended any work-related training in last 5 years, if rated any training very or somewhat useful and any training wanted to attend in last 5 years but unable to, 2011-12

	Attended any work-related training in last 5 years		Training rated very or somewhat useful		Any training unable to attend in last 5 years but wanted to	
	Coef.	z	Coef.	z	Coef.	z
Female	0.444*	-3.98	0.627*	2.98	0.402*	3.78
Age						
2	-0.358*	2.80	-0.279	-1.25	-0.522*	-4.67
3	-1.102*	7.55	-0.055	-0.18	-1.056*	-7.02
Not married	0.023	0.20	-0.313	-1.46	0.119	1.06
Education						
2	0.317*	-2.54	0.585*	2.41	0.137	1.11
3	0.742*	-5.32	0.742*	2.92	0.468*	3.67
Country of birth						
2	-0.062	0.44	-0.059	-0.22	-0.089	-0.65
3	-0.262	1.30	-0.468	-1.31	0.065	0.34
Not capital city	0.13	-1.17	0.046	0.22	-0.1	-0.93
Personal income						
2	0.241	-1.32	0.329	0.94	0.019	0.10
3	0.659*	-3.67	0.538	1.66	0.175	0.95
4	1.091*	-5.61	0.981*	2.78	0.383*	2.04
5	0.109	-0.64	0.444	1.35	-0.08	-0.43
Public servant	-0.601*	4.77	-0.117	-0.54	0.069	0.61
Constant	0.715*	-3.10	1.462*	3.58	-0.761*	-3.35

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.36: Reasons for not being able to attend training (% of those where there was training unable to attend in last 5 years) by socio-economic and demographic characteristics, 2011-12

	Employer wouldn't fund/ allow attendance		Could not afford it		Could not fit in with other work commitments		Training inappropriate for skills/ experience		Training inappropriate for language ability		N	Unw	NW
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI			
Sex													
Male	32.1	26.2 - 37.9	41.1	35.0 - 47.2	62.7	56.8 - 68.7	7.0	4.1 - 9.9	2.0	0.5 - 3.5	326	326	995,661
Female	33.3	27.5 - 39.0	46.1	40.1 - 52.1	65.9	60.2 - 71.6	7.1	4.0 - 10.3	0.7	-0.1 - 1.5	350	350	1,050,751
Age													
45-54	38.2	32.2 - 44.2	46.4	40.2 - 52.6	66.3	60.4 - 72.2	6.6	3.5 - 9.6	1.4	0.2 - 2.6	287	287	1,250,375
55-64	24.2*	19.2 - 29.2	39.2	33.5 - 44.9	62.9	57.3 - 68.6	7.2	4.1 - 10.2	0.6	0.0 - 1.5	297	297	662,608
65-74	23.1*	14.3 - 32.0	39.7	29.5 - 49.8	53.4*	43.0 - 63.8	11.1	4.8 - 17.4	4.5	0.1 - 8.8	92	92	133,429
Marital status													
Married	30.7	26.0 - 35.5	41.8	36.7 - 46.9	65.6	60.8 - 70.5	7.0	4.4 - 9.5	0.7	0.0 - 1.3	472	472	1,480,852
Not married	38.0	30.1 - 45.9	48.6	40.8 - 56.5	60.8	53.2 - 68.4	6.9	3.2 - 10.6	2.6	0.3 - 4.9	203	203	562,647
Education													
Not finished HS	30.6	23.8 - 37.5	44.8	37.6 - 52.0	64.3	57.3 - 71.2	8.8	5.2 - 12.5	2.3	0.4 - 4.2	245	245	748,045
Finished HS	37.2	29.6 - 44.7	41.3	33.6 - 49.0	60.0	52.4 - 67.7	9.2	4.3 - 14.0	1.1	0.0 - 2.5	199	199	307,371
Bachelor +	31.3	24.3 - 38.2	45.0	37.6 - 52.4	69.4	62.9 - 76.0	3.3*	0.9 - 5.8	0.4	0.0 - 1.3	228	228	679,737
Country of birth													
Australia	32.0	27.4 - 36.7	42.8	37.9 - 47.7	64.4	59.6 - 69.1	7.1	4.5 - 9.6	0.9	0.0 - 1.7	509	509	1,546,548
Other Engl. spk.	32.2	22.3 - 42.2	45.5	34.8 - 56.2	59.4	48.9 - 69.9	7.3	2.7 - 11.8	1.4	0.0 - 3.1	111	111	311,178
Non-Engl. spk.	39.0	23.4 - 54.6	47.8	32.1 - 63.4	72.5	60.0 - 84.9	6.9	0.6 - 13.2	5.0	0.0 - 10.7	56	56	188,686
Residence													
Capital city	33.0	27.9 - 38.0	46.5	41.2 - 51.8	64.7	59.6 - 69.7	6.6	4.0 - 9.3	1.3	0.3 - 2.4	445	445	1,341,239
Other	32.2	25.3 - 39.1	38.2	31.1 - 45.2	63.7	56.7 - 70.8	7.9	4.3 - 11.6	1.3	0.0 - 2.7	231	231	705,173

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.36 continues

	Employer wouldn't fund/ allow attendance		Could not afford it		Could not fit in with other work commitments		Training inappropriate for skills/ experience		Training inappropriate for language ability		N	W
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Personal income												
Up to \$20,000	15.2	6.3 - 24.1	58.4	45.0 - 71.7	50.7	36.9 - 64.5	16.1	3.1 - 29.0	5.0	0.0 - 11.0	67	180,856
\$20,001-\$36,400	26.9	15.5 - 38.4	47.7	36.1 - 59.4	62.7	51.5 - 73.9	7.2	2.3 - 12.2	1.0	0.0 - 2.3	99	285,687
\$36,401-\$65,000	41.1*	32.5 - 49.6	43.2	34.6 - 51.8	66.5	58.3 - 74.6	9.0	4.7 - 13.4	1.1	0.0 - 2.6	156	456,735
\$65,001+	40.3*	32.6 - 47.9	37.6*	30.0 - 45.2	66.5*	59.3 - 73.7	4.6	1.4 - 7.9	0.9	0.0 - 2.2	196	657,724
Public servant												
Yes	40.3	32.5 - 48.2	45.9	38.0 - 53.8	61.2	53.4 - 69.0	6.9	3.2 - 10.6	0.9	0.0 - 2.1	205	1,610,230
No	29.1*	24.4 - 33.9	42.5	37.5 - 47.6	65.7	61.0 - 70.6	7.0	4.4 - 9.7	1.5	0.0 - 2.6	468	3,877,519
Total	32.7	28.6 - 36.8	43.6	39.4 - 47.9	64.4	60.3 - 68.5	7.1	4.9 - 9.2	1.3	0.5 - 2.2	676	2,046,412

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.36.1: Logistic regression results for reasons for not being able to attend training, 2011-12

	Employer wouldn't fund/ allow attendance		Could not afford it		Could not fit in with other work commitments		Training inappropriate for their skills/ experience		Training inappropriate for language ability	
	Coef.	z	Coef.	z	Coef.	z	Coef.	z	Coef.	z
Female	0.103	0.54	0.054	0.31	0.275	1.56	-0.317	-0.97	-1.952*	-2.26
Age										
2	-0.852*	-4.27	-0.331	-1.86	-0.146	-0.80	0.001	0.00	-1.071	-1.17
3	-0.541	-1.81	-0.383	-1.45	-0.428	-1.62	0.609	1.39	0.597	0.71
Not married	0.303	1.49	0.209	1.15	-0.177	-0.95	-0.083	-0.240	1.606*	2.16
Education										
2	0.26	1.13	-0.157	-0.75	-0.304	-1.44	-0.037	-0.10	-1.43	-1.55
3	-0.071	-0.30	-0.044	-0.21	0.03	0.14	-0.961*	-2.13	-2.00	-1.68
Country of birth										
2	0.073	0.29	0.23	1.02	-0.177	-0.78	0.422	1.06	1.351	1.53
3	0.522	1.59	0.608*	1.99	0.007	0.02	0.446	0.77	2.462*	2.44
Not capital city	-0.011	-0.06	-0.186	-1.06	0.035	0.19	0.122	0.38	0.197	0.280
Personal income										
2	0.066	0.15	-0.37	-1.14	0.473	1.44	-0.195	-0.36	-1.219	-1.16
3	1.209*	3.19	-0.56	-1.84	0.689*	2.24	0.117	0.24	-0.964	-0.96
4	1.149*	3.02	-0.902*	-2.94	0.674*	2.20	-0.735	-1.31	-1.159	-1.13
5	0.304	0.75	-0.516	-1.65	0.604	1.91	-1.038	-1.67	-1.638	-1.28
Public servant	-0.419*	-2.12	-0.169	-0.93	0.122	0.65	-0.322	-0.95	-0.002	0.00
Constant	-1.156*	-2.65	0.509	1.41	0.058	0.16	-1.791*	-2.86	-3.039*	-2.39

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Care-giving responsibilities

Table A.37: Care-givers (% of total population) by socio-economic and demographic characteristics, 2011-12

	Care-givers (% of population)			
	%	95% CI	N Unw	N W
Sex				
Male	22.0	19.5 - 24.6	1,505	3,628,392
Female	34.4*	31.5 - 37.3	1,502	3,716,645
Age				
45-54	35.1	31.3 - 39.0	700	3,064,368
55-64	25.1*	22.5 - 27.7	1,189	2,597,009
65-74	20.9*	18.4 - 23.3	1,118	1,683,660
Marital status				
Married	29.9	27.5 - 32.2	2,051	5,100,317
Not married	24.4*	20.9 - 27.8	944	2,209,959
Employment status				
Employed	28.3	25.5 - 31.1	1,439	4,268,038
Not employed & not retired	38.2*	31.4 - 45.0	294	835,421
Retired	24.6	22.0 - 27.1	1,274	2,241,578
Education				
Not finished HS	25.8	23.0 - 28.6	1,433	3,371,225
Finished HS	28.0	24.3 - 31.7	818	2,080,344
Bachelor +	33.5*	29.3 - 37.6	718	1,821,527
Country of birth				
Australia	28.5	26.3 - 30.8	2,252	5,531,190
Other Engl. spk.	24.0	19.6 - 28.4	513	1,194,813
Non-Engl. spk.	35.0	27.3 - 42.7	238	609,902
Residence				
Capital city	30.2	27.6 - 32.8	1,834	4,498,688
Other	25.3*	22.3 - 28.3	1,173	2,846,349
Personal income				
Up to \$20,000	27.9	23.8 - 32.1	591	1,214,519
\$20,001-\$36,400	28.5	23.4 - 33.5	480	1,141,674
\$36,401-\$65,000	30.4	25.6 - 35.2	536	1,397,353
\$65,001+	24.9	20.5 - 29.3	501	1,546,768
Public servant (current)				
Yes	30.0	24.5 - 35.5	376	1,163,243
No	27.6	24.4 - 30.7	1,059	3,093,475
Total	28.3	26.3 - 30.3	3,007	7,345,037

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.37.1: Logistic regression results for care-givers, 2011-12

	Coef.	z
Female	0.695*	7.35
Age		
2	-0.519*	-4.48
3	-0.797*	-5.58
Not married	-0.521*	-5.11
Employment status		
2	0.444*	2.78
3	0.274*	2.21
Education		
2	0.062	0.56
3	0.362*	3.15
Country of birth		
2	-0.185	-1.48
3	0.105	0.63
Not capital city	-0.255*	-2.69
Personal income		
2	-0.065	-0.43
3	-0.099	-0.64
4	-0.299	-1.74
5	-0.253	-1.90
Constant	-0.838*	-4.75

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.38: Type of person currently provide care to (% of population) by age of carer, 2011-12

	45-59		60-74	
	%	95% CI	%	95% CI
Spouse/partner	2.8	1.9 - 3.8	6.5	5.3 - 7.7
Parent	8.4	6.7 - 10.1	4.6	3.6 - 5.7
Grandparent	0.2	0.0 - 0.5	0.1	0.0 - 0.3
Other elderly person	0.6	0.1 - 1.1	0.8	0.3 - 1.3
Own child/baby	17.9	15.3 - 20.4	3.3	2.4 - 4.2
Grandchild	2.2	1.4 - 2.9	6.8	5.6 - 8.0
Other child	1.8	0.9 - 2.7	0.6	0.2 - 1.0
Other family	1.5	0.8 - 2.3	1.8	1.1 - 2.4
Other	0.9	0.2 - 1.5	1.1	0.5 - 1.6
N Unw	1,219		1,788	
N W	4,414,436		2,930,601	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.39: Care for person with long-term illness or disability (% of total population), and average hours per week provide care (all care-givers) by socio-economic and demographic characteristics, 2011-12

	Care for person with long-term illness or disability				Average hours per week provide care			
	%	95% CI	N Unw	N W	Hours	95% CI	N Unw	N W
Sex								
Male	9.6	7.8 - 11.4	1,505	3,628,392	27.4	23.7 - 31.2	254	716,009
Female	17.9*	15.5 - 20.2	1,502	3,716,645	37.2*	33.3 - 41.0	422	1,163,855
Age								
45-54	15.7	12.7 - 18.7	700	3,064,368	38.1	33.2 - 43.0	217	980,289
55-64	13.6	11.5 - 15.6	1,189	2,597,009	27.1*	23.1 - 31.2	264	597,941
65-74	10.5*	8.7 - 12.4	1,118	1,683,660	31.1	25.2 - 37.1	195	301,635
Marital status								
Married	14.2	12.5 - 16.0	2,051	5,100,317	32.9	29.8 - 36.0	500	1,379,801
Not married	12.7	9.9 - 15.6	944	2,209,959	35.6	29.2 - 42.0	170	482,525
Employment status								
Employed	12.3	10.3 - 14.3	1,439	4,268,038	29.7	26.2 - 33.1	324	1,092,055
Not employed & not retired	23.5*	17.6 - 29.4	294	835,421	46.0*	36.6 - 55.3	90	306,007
Retired	13.0	11.0 - 14.9	1,274	2,241,578	34.2	29.2 - 39.3	262	481,803
Education								
Not finished HS	13.5	11.3 - 15.6	1,433	3,371,225	38.6	33.7 - 43.4	293	765,844
Finished HS	13.8	10.9 - 16.7	818	2,080,344	33.4	28.1 - 38.7	184	533,917
Bachelor +	14.1	11.2 - 17.0	718	1,821,527	27.2	23.2 - 31.1	194	566,281
Country of birth								
Australia	14.4	12.7 - 16.2	2,252	5,531,190	34.9	31.4 - 38.1	513	1,426,077
Other Engl. spk.	9.7*	6.8 - 12.7	513	1,194,813	24.9*	20.1 - 29.6	101	254,929
Non-Engl. spk.	15.8	10.1 - 21.5	238	609,902	35.3	25.7 - 44.9	62	198,858
Residence								
Capital city	13.9	11.9 - 15.9	1,834	4,498,688	31.4	28.2 - 34.6	447	1,251,646
Other	13.6	11.3 - 15.8	1,173	2,846,349	37.6	32.2 - 43.0	229	628,219
Personal income								
Up to \$20,000	15.2	12.0 - 18.5	591	1,214,519	43.0	35.1 - 50.8	138	296,876
\$20,001-\$36,400	16.1	11.8 - 20.4	480	1,141,674	40.6	32.0 - 49.2	108	297,878
\$36,401-\$65,000	14.9	11.0 - 18.7	536	1,397,353	27.0*	22.0 - 32.0	125	392,192
\$65,001+	10.0*	6.9 - 13.0	501	1,546,768	25.7*	20.7 - 30.7	106	348,821
Care for ill/disability								
Yes	-	-	-	-	37.1	32.5 - 41.7	337	907,563
No	-	-	-	-	30.1*	26.9 - 33.3	339	972,303
Public servant (current)								
Yes	16.6	12.0 - 21.2	376	1,163,243	29.7	22.8 - 36.7	81	300,225
No	10.5*	8.4 - 12.7	1,059	3,093,475	29.5	25.5 - 33.5	242	785,622
Total	13.8	12.3 - 15.3	3,007	7,345,037	33.5	30.7 - 36.3	676	1,879,865

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.39.1: Logistic regression results for care for person with long-term illness or disability, and linear regression results for average hours per week provide care, 2011-12

	Care for person with long-term illness or disability		Average hours per week provide	
	Coef.	z	Coef.	t
Female	0.769*	6.12	6.864*	2.09
Age				
2	-0.225	-1.49	-13.74*	-3.68
3	-0.555*	-2.95	-16.039*	-3.23
Not married	-0.558*	-4.12	0.69	0.20
Employment status				
2	0.823*	4.36	12.697*	2.47
3	0.302	1.86	9.485*	2.16
Education				
2	-0.016	-0.11	-6.547	-1.75
3	0.246	1.64	-8.655*	-2.25
Country of birth				
2	-0.344*	-1.97	-8.013	-1.86
3	0.17	0.80	5.045	0.94
Not capital city	0.004	0.03	3.815	1.19
Personal income				
2	0.015	0.08	-1.21	-0.24
3	-0.108	-0.54	-11.615*	-2.24
4	-0.35	-1.53	-9.133	-1.56
5	-0.269	-1.59	-7.141	-1.58
Constant	-2.05*	-8.84	42.457*	7.09

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.40: Care-giving prevents from working (% of all not employed care-givers, % of all not employed population) by socio-economic and demographic characteristics, 2011-12

	(% of care-givers)				(% of not employed population)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	29.6	20.4 - 28.9	129	260,230	5.6	3.5 - 7.6	739	1,380,640
Female	39.1	32.2 - 46.1	269	610,129	14.1*	11.2 - 17.0	829	1,696,359
Age								
45-54	43.6	29.3 - 58.0	56	256,192	19.0	11.8 - 26.2	136	588,187
55-64	38.6	30.3 - 46.9	143	305,517	10.6*	7.9 - 13.4	530	1,110,245
65-74	28.0	21.6 - 34.4	199	308,650	6.3*	4.6 - 7.9	902	1,378,567
Marital status								
Married	34.3	27.8 - 40.9	291	619,023	11.0	8.6 - 13.4	1,012	1,939,520
Not married	40.9	30.0 - 51.9	104	245,876	9.0	6.0 - 11.9	551	1,122,108
Education								
Not finished HS	41.7	34.0 - 49.5	216	467,488	11.7	9.2 - 14.2	847	1,664,232
Finished HS	35.7	23.6 - 47.9	97	221,267	10.2	5.9 - 14.4	392	776,287
Bachelor +	19.9*	9.9 - 30.0	80	172,665	6.0*	2.7 - 9.2	295	577,695
Country of birth								
Australia	36.8	30.3 - 43.2	308	685,411	10.9	8.7 - 13.2	1,171	2,307,743
Other Engl. spk.	31.3	18.7 - 43.9	58	109,243	6.9*	3.7 - 10.1	267	494,204
Non-Engl. spk.	39.2	18.8 - 59.5	32	75,705	11.0	4.6 - 17.5	127	268,718
Residence								
Capital city	33.0	25.9 - 40.1	253	559,289	10.1	7.6 - 12.5	926	1,830,351
Other	42.2	33.3 - 51.2	145	311,070	10.5	7.7 - 13.4	642	1,246,648
Personal income								
Up to \$20,000	40.4	31.0 - 49.7	138	282,656	11.8	8.5 - 15.2	495	962,592
\$20,001-\$36,400	39.9	25.4 - 54.4	62	156,626	12.4	7.5 - 17.3	249	504,985
\$36,401-\$65,000	17.2*	3.6 - 30.8	35	64,350	3.8*	0.6 - 6.9	165	293,566
\$65,001+	33.1	4.6 - 61.5	12	27,146	5.9	0.0 - 11.9	74	152,256
Care for I-t ill/disability								
Yes	51.4	43.7 - 59.2	220	486,753	51.4	43.7 - 59.1	220	486,753
No	17.1*	9.4 - 24.7	178	383,605	2.5*	1.3 - 3.8	1,348	2,590,246
Total	36.3	30.7 - 41.9	398	870,359	10.3	8.4 - 12.1	1,568	3,076,999

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.40.1: Logistic regression results for care-giving prevents from working (% of all not employed care-givers, % of all not employed population), 2011-12

	Care-givers		Not employed population	
	Coef.	z	Coef.	z
Female	0.473	1.57	0.75*	2.65
Age				
2	0.034	0.08	-0.054	-0.13
3	-0.698	-1.70	-0.79	-1.96
Not married	0.261	0.87	0.032	0.11
Education				
2	-0.861*	-2.54	-0.788*	-2.38
3	-1.522*	-3.81	-1.423*	-3.53
Country of birth				
2	0.595	1.50	0.643	1.70
3	0.449	0.89	0.336	0.71
Not capital city	-0.2	-0.72	-0.337	-1.28
Personal income				
2	0.04	0.11	0.101	0.28
3	-0.834	-1.51	-0.748	-1.38
4	0.213	0.28	0.276	0.38
5	-0.275	-0.88	-0.267	-0.87
Care for l-t ill/disability	-2.094*	6.81	-4.209*	14.38
Constant	-1.505*	-2.80	-3.671*	-7.04

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.41: Care-giving prevents from working more hours (% of employed care-givers, % of all employed population) by socio-economic and demographic characteristics, 2011-12

	(% of care-givers)				(% of employed population)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	27.0	19.0 - 35.1	155	538,272	6.5	4.3 - 8.7	766	2,247,752
Female	34.7	27.1 - 42.3	199	669,692	11.5*	8.6 - 14.4	673	2,020,286
Age								
45-54	32.4	25.0 - 39.8	179	819,690	10.7	7.9 - 13.5	564	2,476,181
55-64	31.8	23.8 - 39.8	147	345,677	7.4	5.2 - 9.6	659	1,486,764
65-74	6.3*	-2.2 - 14.8	28	42,596	0.9*	0.0 - 2.1	216	305,093
Marital status								
Married	29.5	23.3 - 35.6	267	903,517	8.4	6.4 - 10.4	1,039	3,160,796
Not married	36.0	23.9 - 48.2	84	292,368	9.7	5.8 - 13.5	393	1,087,851
Education								
Not finished HS	26.2	16.7 - 35.6	116	402,898	6.2	3.6 - 8.7	586	1,706,993
Finished HS	26.9	18.2 - 35.6	106	361,430	7.4	4.9 - 10.0	426	1,304,057
Bachelor +	38.6	28.9 - 48.2	131	436,638	13.5*	9.4 - 17.7	423	1,243,832
Country of birth								
Australia	28.4	22.3 - 34.5	263	892,824	7.9	5.9 - 9.8	1,081	3,223,447
Other Engl. spk.	36.6	22.1 - 51.1	56	177,237	9.3	4.9 - 13.6	246	700,609
Non-Engl. spk.	43.3	23.7 - 62.8	35	137,903	17.5	8.0 - 27.0	111	341,184
Residence								
Capital city	33.0	26.1 - 39.9	234	799,001	9.9	7.5 - 12.3	908	2,668,337
Other	27.9	18.9 - 37.0	120	408,963	7.1	4.5 - 9.7	531	1,599,701
Personal income								
Up to \$20,000	43.0	18.9 - 67.2	21	56,650	9.7	2.6 - 16.7	96	251,927
\$20,001-\$36,400	34.9	20.9 - 49.0	56	168,242	9.2	5.0 - 13.5	231	636,689
\$36,401-\$65,000	29.6	19.3 - 39.9	97	360,430	9.7	5.9 - 13.4	371	1,103,787
\$65,001+	25.6	15.8 - 35.4	102	357,666	6.6	3.7 - 9.4	427	1,394,511
Care for I-t ill/disability								
Yes	33.8	25.6 - 42.0	159	524,853	33.8	25.6 - 42.0	159	524,853
No	29.3	21.8 - 36.9	195	683,111	5.4*	3.7 - 7.0	1,280	3,743,185
Public servant (current)								
Yes	27.2	17.2 - 37.2	94	348,875	8.2	4.8 - 11.5	376	1,163,243
No	32.5	25.9 - 39.0	259	852,880	9.0	6.8 - 11.1	1,059	3,093,475
Total	31.3	25.8 - 36.8	354	1,207,964	8.9	7.1 - 10.7	1,439	4,268,038

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

**Table A.41.1: Logistic regression results for care-giving prevents from working more hours
(% of employed care-givers, % of all employed population), 2011-12**

	Care-givers		Employed population	
	Coef.	z	Coef.	z
Female	0.185	0.66	0.268	1.07
Age				
2	-0.258	-1.01	-0.533*	-2.27
3	-2.223*	-2.83	-2.473*	-3.27
Not married	0.076	0.25	-0.121	-0.45
Education				
2	0.366	1.13	0.44	1.47
3	0.701*	2.18	0.932*	3.19
Country of birth				
2	0.291	0.85	0.258	0.85
3	0.12	0.29	0.274	0.71
Not capital city	-0.159	-0.59	-0.23	-0.92
Personal income				
2	-0.44	-0.77	-0.324	-0.66
3	-0.862	-1.54	-0.62	-1.31
4	-1.282*	-2.18	-1.064*	-2.15
5	-0.585	-1.03	-0.45	-0.94
Care for l-t ill/disability	-0.479	1.90	-2.519*	10.68
Constant	-0.604	-1.01	-2.782*	-5.46

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.42: Suitable external care would help care-givers work (% of people where care-giving prevents from working) or work more hours (% of people where care-giving prevents from working more hours) by socio-economic and demographic characteristics, and average (more) hours per week able to work if suitable external care available, 2011-12

	Help work				Help work more hours			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	56.0	36.9 - 75.1	33	77,101	61.5	44.4 - 78.5	52	185,253
Female	42.6	31.5 - 53.6	102	238,800	41.2	28.1 - 54.4	47	177,120
Age								
45-54	48.1	27.2 - 69.1	26	111,741	46.0	32.0 - 60.0	58	265,366
55-64	45.8	32.0 - 59.7	54	117,797	56.1	40.7 - 71.6	44	177,120
65-74	42.9	29.5 - 56.3	55	86,363	52.8	0.0 - 100.0	2	15,568
Marital status								
Married	43.9	32.3 - 55.6	95	212,594	47.2	34.7 - 59.8	77	266,140
Not married	48.4	30.8 - 66.0	39	100,598	56.5	35.5 - 77.5	26	105,326
Education								
Not finished HS	53.0	41.2 - 64.5	86	143,397	49.7	28.0 - 71.3	27	105,435
Finished HS	39.6	18.5 - 60.8	29	142,999	48.1	30.0 - 66.2	32	97,150
Bachelor +	25.2*	3.3 - 47.1	16	22,143	47.0	30.3 - 63.8	44	168,359
Country of birth								
Australia	43.1	32.1 - 54.0	103	252,055	53.2	40.3 - 66.1	72	253,421
Other Engl. spk.	57.1	33.8 - 80.3	19	34,189	55.5	30.3 - 80.7	19	64,871
Non-Engl. spk.	56.6	26.5 - 86.6	13	29,656	24.2*	0.0 - 49.1	13	59,648
Residence								
Capital city	45.0	32.0 - 57.9	80	184,486	48.3	35.2 - 61.5	71	263,725
Other	47.1	32.4 - 61.7	55	131,415	50.6	31.3 - 69.9	33	11,216
Personal income								
Up to \$20,000	45.8	30.3 - 61.4	54	114,060	55.6	15.7 - 95.6	8	24,385
\$20,001-\$36,400	64.7	44.4 - 85.0	25	62,524	61.2	37.1 - 85.4	19	58,766
\$36,401-\$65,000	58.3	13.5 - 100.0	6	11,052	39.1	19.1 - 59.1	28	106,633
\$65,001+	41.1	0.0 - 91.7	4	8,972	58.6	37.0 - 80.1	24	91,577
Care for I-t ill/disability								
Yes	47.3	36.8 - 57.8	111	144,801	60.2	46.1 - 74.4	56	177,559
No	40.2	17.4 - 63.1	24	146,842	39.1*	23.7 - 54.5	48	200,382
Total	45.8	36.1 - 55.6	135	315,901	49.0	38.1 - 59.9	104	377,941
Average (more) hours per week able to work	23.9	21.2 - 26.6	59	137,143	15.2	12.5 - 17.9	47	161,191

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.42.1: Logistic regression results for suitable external care would help care-givers work or work more hours, 2011-12

	Help work		Help work more hours	
	Coef.	z	Coef.	z
Female	0.069	0.15	-1.230*	0.025
Age				
2	-0.551	-0.94	0.473	0.325
3	-0.505	-0.85	-1.035	0.57
Not married	-0.232	-0.49	0.690	0.221
Education				
2	-0.243	-0.42	0.082	0.9
3	-0.877	-1.11	0.719	0.233
Country of birth				
2	0.936	1.38	0.245	0.685
3	0.700	0.99	-0.895	0.273
Not capital city	-0.105	-0.24	-0.081	0.876
Personal income				
2	0.849	1.48	-0.548	0.611
3	1.041	1.06	-1.424	0.165
4	0.131	0.12	-2.216*	0.049
5	-0.325	-0.65	-1.593	0.116
Care for l-t ill/disability	0.570	1.08	-0.569	0.236
Constant	0.235	0.34	1.923	0.095

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.43: Care-giving responsibilities have impacted upon ability to accumulate superannuation (% of people where care-giving prevents from working or working more hours) by socio-economic and demographic characteristics, 2011-12

	%	95% CI	N Unw	N W
Sex				
Male	51.9	38.6 - 65.3	71	222,562
Female	63.3	55.4 - 71.2	168	471,280
Age				
45-54	70.1	59.9 - 80.3	84	377,106
55-64	53.5*	43.2 - 63.8	98	227,702
65-74	31.2*	19.0 - 43.5	57	89,034
Marital status				
Married	56.7	48.3 - 65.2	172	478,734
Not married	66.0	53.0 - 78.9	65	205,923
Education				
Not finished HS	50.9	40.2 - 61.6	113	300,532
Finished HS	59.8	46.3 - 73.2	61	176,171
Bachelor +	72.6*	61.1 - 84.1	60	202,781
Country of birth				
Australia	60.2	52.1 - 68.3	175	505,477
Other Engl. spk.	52.1	34.0 - 70.3	38	99,061
Non-Engl. spk.	64.7	44.3 - 85.1	26	89,304
Residence				
Capital city	59.7	50.9 - 68.5	151	448,211
Other	59.6	48.1 - 71.0	88	245,631
Personal income				
Up to \$20,000	60.0	46.3 - 73.7	62	138,445
\$20,001-\$36,400	50.5	34.5 - 66.5	44	121,291
\$36,401-\$65,000	61.5	43.5 - 79.5	34	117,686
\$65,001+	50.3	29.0 - 71.5	28	100,550
Care for ill/disability				
Yes	60.0	51.9 - 68.2	167	427,928
No	59.0	46.3 - 71.8	72	265,914
Public servant (current)				
Yes	73.4	56.4 - 90.3	25	94,815
No	58.3	45.9 - 70.7	78	276,917
Total	59.7	52.6 - 66.7	239	693,842

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.43.1: Logistic regression results for care-giving responsibilities have impacted upon ability to accumulate superannuation, 2011-12

	Coef.	z
Female	0.070	0.210
Age		
2	-0.627	-1.72
3	-2.047*	-4.29
Not married	0.714*	2.01
Education		
2	0.216	0.55
3	0.768	1.78
Country of birth		
2	-0.072	-0.17
3	0.135	0.25
Not capital city	0.357	1.08
Personal income		
2	-1.395*	-2.81
3	-1.183*	-2.17
4	-1.884*	-3.11
5	-0.395	-0.88
Care for I-t ill/disability	0.446	1.29
Constant	0.777	1.37

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Flexibility of employment arrangements

**Table A.44: More flexible work arrangement would help care-givers work or work more hours
(% of care-givers whose care-giving responsibilities prevent from working or working more hours), average (more) hours per week work, 2011-12**

	% of care-givers				(More) Hours would work			
	%	95% CI	N Unw	N W	Average	95% CI	N Unw	N W
Work	61.0	51.1 - 70.9	116	277,379	18.2	16.3 - 20.1	59	157,846
Work more hours	48.6	36.3 - 60.9	79	278,357	12.7	10.4 - 15.1	32	122,093

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.45: Used flexible work arrangement if had illness, injury or disability in last 5 years (% of people ill in last 5 years and worked in last 5 years but not self-employed) by socio-economic and demographic characteristics, 2011-12

	Used flexible work arrangement in last 5 years			
	%	95% CI	N Unw	N W
Sex				
Male	21.1	15.6 - 26.5	280	719,500
Female	26.2	20.5 - 31.9	290	775,967
Age				
45-54	24.2	17.4 - 31.0	171	733,322
55-64	24.1	18.7 - 29.5	252	551,108
65-74	21.1	14.5 - 27.7	147	211,037
Marital status				
Married	21.4	16.6 - 26.1	357	946,440
Not married	27.4	20.4 - 34.4	212	546,115
Education				
Not finished HS	19.2	13.9 - 24.5	272	713,439
Finished HS	26.3	18.3 - 34.2	160	417,531
Bachelor +	29.6*	20.9 - 38.3	133	356,759
Country of birth				
Australia	23.2	18.6 - 27.8	421	1,116,506
Other Engl. spk.	25.2	14.9 - 35.5	94	235,738
Non-Engl. spk.	25.3	13.2 - 37.4	55	143,223
Residence				
Capital city	25.0	19.8 - 30.1	358	934,034
Other	21.6	15.5 - 27.8	212	561,433
Personal income				
Up to \$20,000	18.5	10.6 - 26.4	100	228,886
\$20,001-\$36,400	21.2	12.4 - 30.1	101	269,224
\$36,401-\$65,000	25.1	16.0 - 34.1	129	345,244
\$65,001+	30.9	20.5 - 41.4	91	279,779
Public servant				
Yes	24.5	17.4 - 31.5	202	530,407
No	23.2	18.4 - 28.0	365	958,684
Total	23.7	19.7 - 27.7	570	1,495,467

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.45.1: Logistic regression results for used flexible work arrangement if had illness, injury or disability in last 5 years, 2011-12

	Coef.	z
Female	0.256	1.17
Age		
2	-0.019	-0.08
3	-0.040	-0.14
Not married	0.435*	2.00
Education		
2	0.238	0.95
3	0.428	1.54
Country of birth		
2	-0.071	-0.25
3	0.187	0.52
Not capital city	0.061	0.28
Personal income		
2	0.212	0.61
3	0.069	0.20
4	0.704	1.91
5	0.116	0.34
Public servant	0.223	0.98
Constant	-1.991*	-4.68

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.46: Flexible work arrangement would help people currently with illness, injury of disability work or work more hours (% of currently ill who have not used flexible work arrangement but not self-employed and 1. Not employed, or 2. Employed) by socio-economic and demographic characteristics, and average number (more) hours per week could work if flexible work available, 2011-12

	Flexible work arrangement would help work (not employed)				Flexible work arrangement would help work more hours (employed)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	58.6	44.4 - 72.9	67	154,181	24.0	12.9 - 35.1	77	228,597
Female	58.4	44.2 - 72.5	61	149,342	22.5	12.5 - 32.6	85	242,334
Age								
45-54	73.9	55.2 - 92.5	26	120,076	22.9	11.5 - 34.4	60	261,549
55-64	47.3*	32.8 - 61.8	50	106,579	25.9	15.7 - 36.0	77	174,879
65-74	50.1*	36.1 - 64.1	52	76,869	12.5	0.0 - 25.9	25	34,503
Marital status								
Married	61.0	48.4 - 73.6	77	184,576	21.3	12.8 - 29.9	102	291,767
Not married	54.6	38.5 - 70.7	51	118,947	26.4	12.7 - 40	60	179,165
Education								
Not finished HS	49.1	35.7 - 62.5	68	151,668	24.7	13.3 - 36.2	72	208,694
Finished HS	67.0	50.2 - 83.9	35	83,218	24.0	10.6 - 37.5	47	134,869
Bachelor +	70.5	47.3 - 93.7	24	67,232	20.2	5.5 - 34.9	42	126,008
Country of birth								
Australia	52.9	41.6 - 64.2	99	231,687	23.4	14.5 - 32.3	118	359,864
Other Engl. spk.	69.3	47.5 - 91.1	21	49,491	29.0	12.1 - 45.9	33	81,000
Non-Engl. spk.	92.4*	76.5 - 100.0	8	22,345	6.0*	0.0 - 17.8	11	30,067
Residence								
Capital city	63.0	50.5 - 75.5	79	192,486	26.5	16.4 - 36.6	98	284,082
Other	50.7	34.0 - 67.4	49	111,037	18.3	7.6 - 28.9	64	186,849
Personal income								
Up to \$20,000	59.5	41.2 - 77.8	37	88,208	32.5	10.6 - 54.4	20	47,934
\$20,001-\$36,400	55.0	29.8 - 80.3	23	58,542	24.2	6.7 - 41.7	30	85,693
\$36,401-\$65,000	83.7	65.5 - 100.0	14	27,332	20.3	6.8 - 33.8	48	140,680
\$65,001+	50.1	0.0 - 100.0	4	5,966	28.5	11.5 - 45.6	34	120,428
Public servant								
Yes	56.8	41.1 - 72.4	53	123,606	29.1	15.1 - 43.1	56	163,265
No	59.7	46.6 - 72.9	75	179,917	20.1	11.6 - 28.6	106	307,666
Total	58.5	48.5 - 68.5	128	303,523	23.2	15.8 - 30.7	162	470,931
Average number (more) hours per week could work	28.1	22.1 - 34.1	63	167,410	11.0	8.6 - 13.5	31	92,864

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.46.1: Logistic regression results for flexible work arrangement would help people currently with illness, injury of disability work or work more hours, 2011-12

	Would use flexible work arrangement to work (not employed)		Would use flexible work arrangement to work more hours (employed)	
	Coef.	z	Coef.	z
Female	-0.109	-0.21	-0.249	-0.58
Age				
2	-2.183*	-2.75	0.207	0.47
3	-2.173*	-2.79	-0.835	-1.15
Not married	-0.009	-0.02	-0.071	-0.17
Education				
2	-0.369	-0.57	-0.268	-0.55
3	0.169	0.21	-0.487	-0.89
Country of birth				
2	1.885*	2.21	0.312	0.65
3	1.396	1.13	-1.099	-0.98
Not capital city	-0.462	-0.92	-0.336	-0.80
Personal income				
2	-0.576	-0.86	-0.285	-0.41
3	1.485	1.46	-0.767	-1.11
4	-0.112	-0.09	-0.085	-0.11
5	0.257	0.43	-1.127	-1.44
Public servant	-0.634	-1.16	-0.346	-0.80
Constant	2.491*	2.46	-0.012	-0.01

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.47: Reducing hours in transition to retirement would persuade workers to put off retirement (% of people currently working but not self-employed) and mentoring younger workers would put off retirement (% of people currently working) by socio-economic and demographic characteristics, and average additional years of work if could reduce hours/mentor, and average hours work in additional years of work, 2011-12

	Reducing hours would put off retirement				Mentoring would put off retirement			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	60.7	56.0 - 65.3	533	1,585,551	49.8	45.8 - 53.8	766	2,247,752
Female	64.3	59.8 - 68.8	566	1,713,753	48.6	44.3 - 52.9	673	2,020,286
Age								
45-54	68.0	63.4 - 72.7	448	1,949,687	53.7	49.3 - 58.1	564	2,476,181
55-64	56.4*	51.9 - 60.8	508	1,149,503	44.8*	40.9 - 48.7	659	1,486,764
65-74	44.8*	36.5 - 53.1	143	200,113	34.4*	28.0 - 40.9	216	305,093
Marital status								
Married	62.5	58.7 - 66.3	776	2,386,988	50.4	46.9 - 53.8	1,039	3,160,796
Not married	62.2	56.1 - 68.2	319	899,516	45.4	39.7 - 51.1	393	1,087,851
Education								
Not finished HS	56.6	51.3 - 61.9	439	1,309,878	47.3	42.7 - 52.0	586	1,706,993
Finished HS	63.1	57.3 - 69.0	327	997,886	49.9	44.5 - 55.3	426	1,304,057
Bachelor +	69.9*	64.6 - 75.2	330	985,380	51.3	45.9 - 56.7	423	1,248,832
Country of birth								
Australia	62.7	59.0 - 66.4	813	2,484,878	49.4	46.0 - 52.8	1,081	3,223,447
Other Engl. spk.	60.6	53.0 - 68.1	199	554,319	49.7	42.6 - 56.8	246	700,609
Non-Engl. spk.	66.0	54.3 - 77.7	86	257,308	47.3	36.7 - 58.0	111	341,184
Residence								
Capital city	61.7	57.7 - 65.8	709	2,109,999	47.6	43.9 - 51.3	908	2,668,337
Other	64.0	58.7 - 69.3	390	1,189,305	51.9	47.1 - 56.7	531	1,599,701
Personal income								
Up to \$20,000	51.7	38.3 - 65.0	72	190,577	47.7	36.1 - 59.2	96	251,927
\$20,001-\$36,400	51.9	43.2 - 60.6	179	508,918	45.3	37.7 - 52.8	231	636,689
\$36,401-\$65,000	62.9	56.9 - 68.9	298	896,263	52.3	46.6 - 58.0	371	1,103,787
\$65,001+	70.2*	64.8 - 75.6	333	1,074,720	52.1	46.8 - 57.4	427	1,394,511
Public servant								
Yes	67.0	61.6 - 72.3	353	1,101,470	49.6	43.9 - 55.3	376	1,163,242
No	60.3	56.3 - 64.3	743	2,187,957	49.3	45.9 - 52.7	1,059	3,093,475
Total	62.5	59.3 - 65.8	1,099	3,299,303	49.2	46.3 - 52.2	1,439	4,268,038
Average additional years of work	0.6	0.2 - 1.0	540	1,696,775	2.5	2.0 - 2.9	532	1,694,506
Average hours work in additional years of work	21.2	20.6 - 21.8	627	1,971,296	20.7	20.0 - 21.4	631	1,985,061

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.47.1: Logistic regression results for reducing hours in transition to retirement would persuade workers to put off retirement and mentoring younger workers would put off retirement, 2011-12

	Reducing hours would put off retirement		Mentoring would put off retirement	
	Coef.	z	Coef.	z
Female	0.368*	2.58	-0.041	-0.35
Age				
2	-0.506*	-3.51	-0.326*	-2.72
3	-0.842*	-3.93	-0.758*	-4.31
Not married	0.037	0.25	-0.156	-1.23
Education				
2	0.107	0.68	0.119	0.89
3	0.282	1.66	0.124	0.89
Country of birth				
2	-0.035	-0.20	0.009	0.06
3	0.426	1.58	-0.026	-0.12
Not capital city	0.163	1.17	0.184	1.58
Personal income				
2	0.179	0.60	0.212	0.82
3	0.482	1.69	0.384	1.57
4	0.801*	2.74	0.347	1.40
5	0.397	1.35	0.022	0.09
Public servant	0.068	0.46	0.091	0.71
Constant	-0.06	-0.18	-0.207	-0.71

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Superannuation

Table A.48: Employer of yourself ever made superannuation contributions (% of people who have worked in last 20 years or looked for job in last 5 years), and average number of years contributed to superannuation, by socio-economic and demographic characteristics, 2011-12

	Ever contributed to superannuation				How long contributed to superannuation (average years)			
	%	95% CI	N Unw	N W	Years	95% CI	N Unw	N W
Sex								
Male	95.0	93.7 - 96.3	1,448	3,519,327	22.5	21.9 - 23.1	1330	3,252,536
Female	93.3	91.9 - 94.7	1,337	3,411,227	17.0*	16.4 - 17.5	1177	3,047,710
Age								
45-54	95.9	94.2 - 97.5	687	3,007,392	18.0	17.3 - 18.7	646	2,808,651
55-64	94.6	93.2 - 95.9	1,134	2,485,308	20.8*	20.2 - 21.5	1034	2,266,032
65-74	90.0*	88.0 - 92.0	964	1,437,854	22.3*	21.4 - 23.1	827	1,225,563
Employment status								
Employed	97.4	96.5 - 98.3	1,439	4,268,038	19.6	19.1 - 20.2	1367	4,067,421
Not employed & not retired	87.1*	82.1 - 92.0	270	762,621	16.2*	14.9 - 17.6	229	628,566
Retired	89.8*	87.9 - 91.8	1,076	1,899,895	21.7*	21.0 - 22.5	911	1,604,260
Marital status								
Married	95.8	94.9 - 96.7	1,925	4,870,320	20.3	19.8 - 20.8	1772	4,523,723
Not married	90.4*	88.0 - 92.7	849	2,028,183	18.5*	17.8 - 19.3	726	1,750,592
Education								
Not finished HS	91.5	89.8 - 93.2	1,283	3,095,976	18.6	18.0 - 19.2	1116	2,717,381
Finished HS	95.0*	93.3 - 96.7	769	1,982,768	19.3	18.5 - 20.1	700	1,815,506
Bachelor +	98.2*	97.4 - 99.1	708	1,803,174	22.3*	21.6 - 23.1	672	1,729,952
Country of birth								
Australia	94.1	92.9 - 95.2	2,086	5,220,686	20.5	20.0 - 21.0	1880	4,747,550
Other Engl. spk.	95.9	94.3 - 97.6	480	1,138,011	18.0*	17.1 - 18.9	435	1,049,795
Non-Engl. spk.	91.5	87.5 - 95.5	216	564,126	17.1*	15.6 - 18.6	189	495,171
Residence								
Capital city	95.3	94.3 - 96.4	1,712	4,256,067	20.4	19.9 - 20.9	1560	3,935,401
Other	92.4*	90.5 - 94.2	1,073	2,674,487	18.9*	18.2 - 19.5	947	2,364,846
Personal income								
Up to \$20,000	88.1	85.1 - 91.1	485	1,015,712	15.8	14.8 - 16.8	405	857,858
\$20,001-\$36,400	93.3*	90.7 - 95.9	451	1,079,301	18.7*	17.7 - 19.9	411	993,127
\$36,401-\$65,000	98.6*	97.6 - 99.5	530	1,386,015	21.5*	20.6 - 22.4	508	1,332,490
\$65,001+	97.3*	95.5 - 99.1	499	1,543,584	22.1*	21.3 - 23.0	484	1,491,005
Total	94.2	93.2 - 95.1	2,785	6,930,554	19.8	19.4 - 20.2	2507	6,300,246

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.48.1: Logistic regression results for employer of yourself ever made superannuation, and linear regression results for average number of years contributed to superannuation, 2011-12

	Ever contributed to superannuation		How long contributed to superannuation (years)	
	Coef.	z	Coef.	t
Female	-0.158	-0.91	-5.727*	-13.00
Age				
2	-0.412	-1.52	3.515*	6.65
3	-0.813*	-3.06	5.384*	9.32
Not married	-0.562*	-3.26	-1.471*	-3.13
Education				
2	0.384	1.91	1.155*	2.26
3	1.099*	3.88	4.258*	7.97
Country of birth				
2	0.249	0.99	-3.304*	-5.86
3	-0.506	-1.69	-4.558*	-5.55
Not capital city	-0.21	-1.23	-1.976*	-4.50
Personal income				
2	0.587*	2.40	3.658*	5.05
3	1.531*	4.46	5.165*	7.33
4	1.105*	3.10	4.872*	6.46
5	0.326	1.59	2.991*	4.46
Constant	2.796*	8.53	17.556*	21.78

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.49: Income intend to receive at retirement (% of not retired) or presently receive in retirement (% of retired), 2011-12

	Intend to receive (not retired)		Currently receive (retired)	
	%	95% CI	%	95% CI
Superannuation	81.4	79.3 - 83.5	47.0	43.9 - 50.2
Government pension	57.2	54.5 - 59.9	58.5	55.4 - 61.7
Other Government benefits	13.3	11.4 - 15.1	11.8	9.6 - 13.9
Business/investment income	38.6	35.9 - 41.2	27.9	25.1 - 30.8
Using your savings	49.0	46.3 - 51.7	36.8	33.7 - 40.0
Spouse/partner's superannuation	39.5	36.9 - 42.2	18.9	16.5 - 21.3
Spouse/partner's other income	31.5	28.9 - 34.0	25.4	22.7 - 28.2
Other	3.7	2.7 - 4.7	5.5	4.0 - 7.0
N Unw	1,709		1,076	
N W	5,030,659		1,899,895	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.50: Superannuation is an intended income source at retirement and is a current income source at retirement (% of people who have worked in last 20 years or looked for job in last 5 years and 1. not retired, 2. retired) by socio-economic and demographic characteristics, 2011-12

	Superannuation planned income source at retirement (not retired)				Superannuation current income source at retirement (retired)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	82.8	80.0 - 85.6	895	2,581,303	58.3	53.8 - 62.9	553	938,024
Female	79.9	76.8 - 83.0	814	2,449,356	36.0*	31.8 - 40.3	523	961,871
Age								
45-54	82.6	79.4 - 85.7	653	2,882,058	10.4	0.5 - 20.4	34	125,334
55-64	80.6	77.8 - 83.4	792	1,772,175	48.1*	42.7 - 53.6	342	713,133
65-74	75.7*	70.4 - 80.9	264	376,425	50.6*	46.8 - 54.4	700	1,061,429
Marital status								
Married	83.1	80.7 - 85.6	1,208	3,619,969	51.7	47.8 - 55.6	717	1,250,351
Not married	77.4*	73.3 - 81.5	494	1,391,300	38.9*	33.5 - 44.2	355	636,883
Education								
Not finished HS	74.5	70.8 - 78.1	712	2,084,289	39.9	35.7 - 44.1	571	1,011,687
Finished HS	84.3*	80.6 - 88.0	494	1,495,891	47.4*	41.2 - 53.6	275	486,878
Bachelor +	89.3*	86.3 - 92.3	495	1,428,146	67.9*	60.5 - 75.2	213	375,028
Country of birth								
Australia	81.3	78.9 - 83.7	1,285	3,800,886	49.6	45.9 - 53.2	801	1,419,800
Other Engl. spk.	86.4	81.9 - 90.8	286	799,834	38.0*	30.8 - 45.2	194	338,176
Non-Engl. spk.	72.1*	63.2 - 81.0	137	427,140	41.0	29.9 - 52.2	79	136,987
Residence								
Capital city	83.9	81.4 - 86.4	1,072	3,143,894	50.6	46.5 - 54.7	640	1,112,173
Other	77.1*	73.4 - 80.8	637	1,886,765	42.0*	37.1 - 46.9	436	787,722
Personal income								
Up to \$20,000	58.4	50.3 - 66.5	180	478,801	22.9	18.1 - 27.7	305	536,911
\$20,001-\$36,400	78.5*	72.9 - 84.2	268	755,801	61.2*	53.4 - 68.9	183	323,500
\$36,401-\$65,000	89.6*	86.5 - 92.7	394	1,154,122	80.6*	73.5 - 87.8	136	231,893
\$65,001+	91.2*	88.2 - 94.2	446	1,433,586	73.1*	56.7 - 89.6	53	109,998
Total	81.4	79.3 - 83.5	1,709	5,030,659	47.0	43.9 - 50.2	1,076	1,899,895

* p<0.05 Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.50.1: Logistic regression results for superannuation is an intended income source at retirement and is a current income source at retirement, 2011-12

	Not retired		Retired	
	Coef.	z	Coef.	z
Female	0.131	0.94	-0.714*	-4.73
Age				
2	-0.122	-0.80	2.538*	3.87
3	-0.384*	-1.97	2.783*	4.29
Not married	-0.464*	-3.22	-0.448*	-2.83
Education				
2	0.464*	2.89	0.324	1.84
3	0.885*	4.85	0.942*	4.53
Country of birth				
2	0.005	0.030	-0.499*	-2.51
3	-0.58*	-2.38	-0.462	-1.60
Not capital city	-0.358*	-2.58	-0.343*	-2.26
Personal income				
2	0.962*	4.39	1.698*	7.73
3	1.611*	7.24	2.409*	8.56
4	1.755*	7.37	1.98*	4.93
5	0.732*	3.64	0.972*	5.31
Constant	0.484*	2.09	-3.161*	-4.68

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.51: Confidence (% extremely or somewhat confident) that have enough superannuation for retirement (% of people who have had contributions made to superannuation or (intend to) receive superannuation income in retirement, and 1. Not retired, 2. Retired) by socio-economic and demographic characteristics, 2011-12

	Extremely/somewhat confident have enough super for retirement (not retired)				Extremely/somewhat confident have enough super to retire on (retired)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	47.6	43.8 - 51.4	863	2,493,068	61.3	56.8 - 65.9	521	883,632
Female	34.8*	31.0 - 38.6	795	2,385,301	52.2*	47.5 - 57.0	455	835,449
Age								
45-54	40.6	36.5 - 44.7	637	2,801,109	52.0	32.4 - 71.6	29	107,286
55-64	41.1	37.5 - 44.7	765	1,712,213	61.5	55.9 - 67.0	321	667,703
65-74	48.5*	42.3 - 54.7	256	365,047	54.3	50.3 - 58.2	626	944,092
Marital status								
Married	46.6	43.4 - 49.8	1186	3,551,284	62.4	58.5 - 66.3	667	1,166,978
Not married	27.4*	22.8 - 31.9	465	1,307,694	46.2*	40.3 - 52.0	306	542,355
Education								
Not finished HS	33.3	29.2 - 37.4	684	2,000,367	50.0	45.4 - 54.6	507	893,779
Finished HS	38.5	33.6 - 43.5	481	1,450,563	56.5	50.0 - 62.9	250	440,228
Bachelor +	55.3*	50.3 - 60.3	486	1,408,700	75.6*	69.2 - 81.9	206	364,611
Country of birth								
Australia	40.9	37.8 - 44.0	1245	3,678,784	57.6	53.9 - 61.4	730	1,290,363
Other Engl. spk.	43.7	37.1 - 50.3	282	792,074	55.8	47.9 - 63.8	176	306,726
Non-Engl. spk.	41.3	31.2 - 51.3	130	404,713	50.0	37.5 - 62.4	68	117,060
Residence								
Capital city	44.9	41.4 - 48.3	1046	3,073,606	59.4	55.2 - 63.7	587	1,015,069
Other	35.4*	31.2 - 39.6	612	1,804,763	53.3	48.0 - 58.6	389	704,012
Personal income								
Up to \$20,000	24.7	17.3 - 32.1	170	454,663	30.5	24.7 - 36.3	260	456,222
\$20,001-\$36,400	31.2	24.7 - 37.8	255	717,747	59.2*	51.2 - 67.1	168	295,749
\$36,401-\$65,000	36.9*	31.5 - 42.2	391	1,146,065	82.4*	75.3 - 89.4	132	227,032
\$65,001+	58.7*	53.6 - 63.9	439	1,411,796	95.5*	90.2 - 100.7	53	109,998
Total	41.4	38.7 - 44.1	1658	4,878,369	56.9	53.6 - 60.2	976	1,719,081

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.51.1: Regression results for confidence that have enough superannuation for retirement, 2011-12

	Not retired		Retired	
	Coef.	z	Coef.	z
Female	-0.307*	-2.71	-0.108	-0.68
Age				
2	0.112	0.95	0.618	1.31
3	0.488*	2.95	0.524	1.13
Not married	-0.781*	-6.16	-0.504*	-3.06
Education				
2	0.206	1.57	0.242	1.33
3	0.803*	6.00	0.807*	3.73
Country of birth				
2	-0.166	-1.13	-0.078	-0.38
3	-0.326	-1.55	-0.439	-1.45
Not capital city	-0.266*	-2.33	-0.132	-0.84
Personal income				
2	0.392	1.71	1.05*	4.77
3	0.523*	2.45	2.134*	7.51
4	1.018*	4.72	3.539*	4.76
5	0.460*	2.13	0.986*	5.26
Constant	-0.745*	-3.26	-1.021*	-2.06

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.52: Change in superannuation balance due to financial events in recent years (% of people who have had contributions made to superannuation), 2011-12

	%	95% CI
Decreased	66.8	64.7 - 68.9
Increased	28.4	26.4 - 30.4
Can't say	4.8	3.8 - 5.8
N Unw	2,605	
N W	6,527,070	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey

Table A.53: Superannuation decreased due to financial events in recent years (% of people who have had contributions made to superannuation) by socio-economic and demographic characteristics, 2011-12

	Superannuation decreased			
	%	95% CI	N Unw	N W
Sex				
Male	68.1	65.2 - 71.0	1,372	3,343,915
Female	65.5	62.3 - 68.6	1,233	3,183,155
Age				
45-54	66.8	62.9 - 70.7	661	2,883,098
55-64	67.8	64.9 - 70.7	1,072	2,350,190
65-74	65.1	61.9 - 68.3	872	1,293,781
Marital status				
Married	68.9	66.4 - 71.4	1,829	4,665,451
Not married	61.1*	57.2 - 65.1	766	1,832,479
Education				
Not finished HS	64.3	61.0 - 67.5	1,167	2,832,682
Finished HS	66.9	63.0 - 70.9	727	1,883,927
Bachelor +	71.4*	67.5 - 75.3	691	1,771,259
Country of birth				
Australia	67.8	65.4 - 70.2	1,952	4,911,757
Other Engl. spk.	65.0	59.9 - 70.1	454	1,091,557
Non-Engl. spk.	61.8	53.5 - 70.0	196	516,025
Residence				
Capital city	67.6	64.9 - 70.3	1,617	4,056,711
Other	65.5	62.1 - 69.0	988	2,470,359
Personal income				
Up to \$20,000	57.4	52.1 - 62.8	422	894,997
\$20,001-\$36,400	64.5	58.9 - 70.0	420	1,007,131
\$36,401-\$65,000	67.3*	62.7 - 71.9	519	1,366,122
\$65,001+	72.7*	68.2 - 77.1	488	1,501,943
Total	66.8	64.7 - 68.9	2,605	6,527,070

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.53.1: Logistic regression results for superannuation decreased due to financial events in recent years, 2011-12

	Coef.	z
Female	0.046	0.48
Age		
2	-0.017	-0.15
3	-0.078	-0.62
Not married	-0.320*	-3.24
Education		
2	0.095	0.87
3	0.241*	2.07
Country of birth		
2	-0.112	-0.93
3	-0.163	-0.92
Not capital city	-0.104	-1.11
Personal income		
2	0.248	1.63
3	0.281	1.88
4	0.350*	2.16
5	0.263	1.88
Constant	0.694*	4.02

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.54: Impact of superannuation decrease due to financial events in recent years on retirement plans (% of people whose superannuation decreased due to financial events in recent years and not retired) by socio-economic and demographic characteristics, and average more/less years work, 2011-12

	Delaying retirement		Will retire earlier		Have come out of retirement and are working		Came out of r/ment but could not find job		No impact		N	Unw	N	NW
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI				
Sex														
Male	35.6	31.4 - 39.9	0.6	0.0 - 1.0	2.4	1.4 - 3.4	1.5	0.7 - 2.3	57.1	52.6 - 61.5	600	1,726,409		
Female	45.4*	40.6 - 50.2	0.5	0.0 - 1.0	1.0	0.3 - 1.7	0.3	0.0 - 0.7	50.1*	45.2 - 54.9	537	1,578,537		
Age														
45-54	36.0	31.2 - 40.8	0.2	0.0 - 0.5	0.2	0.0 - 0.5	0.0	-	60.2	55.3 - 65.2	430	1,858,867		
55-64	47.2*	42.9 - 51.6	1.2	0.2 - 2.2	2.5*	1.2 - 3.8	2.4	1.1 - 3.7	45.1*	40.8 - 49.5	537	1,203,754		
65-74	39.3	31.8 - 46.7	0.0	-	10.1*	5.4 - 14.7	0.6	0.0 - 1.7	46.8*	39.2 - 54.4	170	242,324		
Marital status														
Married	39.7	36.0 - 43.5	0.7	0.2 - 1.3	1.8	1.0 - 2.5	1.0	0.4 - 1.6	54.2	50.3 - 58	826	2,448,623		
Not married	41.7	35.5 - 47.9	0.0	-	1.7	0.5 - 2.9	0.7	0.0 - 1.5	52.6	46.2 - 59	305	838,911		
Education														
Not finished HS	43.0	37.8 - 48.2	1.1	0.1 - 2.0	1.2	0.4 - 2.0	0.4	0.0 - 0.8	49.5	44.2 - 54.9	447	1,276,498		
Finished HS	40.5	34.6 - 46.4	0.0	-	2.0	0.8 - 3.3	2.0	0.7 - 3.3	53.4	47.4 - 59.5	330	997,750		
Bachelor +	36.7	31.1 - 42.3	0.4	0.0 - 0.9	2.2	1.0 - 3.4	0.6	0.1 - 1.2	59.3*	53.6 - 65.0	357	1,026,316		
Country of birth														
Australia	40.6	36.9 - 44.3	0.6	0.1 - 1.1	1.5	0.9 - 2.1	0.8	0.3 - 1.3	53.8	50.0 - 57.6	862	2,525,684		
Other Engl. spk.	41.4	33.7 - 49.2	0.3	0.0 - 1.0	2.1	0.2 - 4.0	1.1	0.0 - 2.4	54.2	46.4 - 62.1	190	528,054		
Non-Engl. spk.	34.8	23.4 - 46.2	0.0	-	3.5	0.3 - 6.6	1.8	0.0 - 4.4	52.8	40.5 - 65.1	84	248,409		
Residence														
Capital city	38.6	34.6 - 42.6	0.3	0.0 - 0.7	1.9	1.1 - 2.7	0.9	0.3 - 1.4	55.4	51.3 - 59.5	731	2,116,632		
Other	43.4	37.9 - 48.8	0.9	0.0 - 1.8	1.5	0.5 - 2.5	1.0	0.2 - 1.8	50.7	45.2 - 56.2	406	1,188,313		
Personal income														
Up to \$20,000	34.0	23.3 - 44.6	2.1	0.0 - 5.1	2.1	0.0 - 4.4	3.4	0.1 - 6.7	54.3	43.5 - 65.2	103	253,504		

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.54 continues

	Delaying retirement		Will retire earlier		Have come out of retirement and are working		Came out of r/ment but could not find job		No impact			
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
\$20,001-\$36,400	46.5	37.5 - 55.5	0.0	-	3.8	1.5 - 6.2	1.2	0.0 - 2.7	43.6	34.6 - 52.6	166	457,942
\$36,401-\$65,000	42.6	36.1 - 49.1	0.0	0.0 - 1.7	1.6	0.5 - 2.8	1.0	0.0 - 2.0	52.5	45.9 - 59.2	273	795,152
\$65,001+	37.8	32.0 - 43.6	0.8	0.1 - 0.9	1.2	0.2 - 2.2	0.0	-	58.7	52.7 - 64.6	316	1,018,868
Total	40.3	37.1 - 43.5	0.5	0.0 - 1.0	1.7	1.1 - 2.4	0.9	0.4 - 1.4	53.7	50.4 - 57.0	1,137	3,304,945
Average more/less years work	5.7	5.3 - 6.1	4.7	2.1 - 7.2	4.3	3.6 - 5.0	-	-	-	-	-	-

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.54.1: Multinomial logistic regression results for impact of superannuation decrease due to financial events in recent years on retirement plans, 2011-12

	Delaying retirement v no impact		Will retire earlier v no impact		Have come out of retirement and are working v no impact		Came out of r/ment but could not find job v no impact	
	Coef.	z	Coef.	z	Coef.	z	Coef.	z
Female	0.431*	3.12	0.898	1.04	-0.637	-1.43	-2.195*	-2.72
Age								
2	0.567*	4.00	1.876	1.71	2.761*	2.65	16.082	0.02
3	0.38	1.83	-13.965	-0.01	3.842*	3.65	14.126	0.02
Not married	0.088	0.59	-15.416	-0.01	0.052	0.11	-0.143	-0.21
Education								
2	0.017	0.11	-15.773	-0.01	0.707	1.44	1.667*	2.34
3	-0.377*	-2.33	-0.646	-0.70	0.494	1.03	0.407	0.47
Country of birth								
2	0.061	0.35	-0.16	-0.14	-0.179	-0.34	0.304	0.42
3	0.161	0.60	-15.232	0.00	1.077	1.87	0.949	1.08
Not capital city	0.169	1.23	0.805	0.99	0.001	0.00	0.064	0.11
Personal income								
2	0.754*	2.68	-15.961	-0.01	1.082	1.54	-0.419	-0.49
3	0.66*	2.53	-15.752	-0.01	0.138	0.19	-1.426	-1.76
4	0.713*	2.68	0.099	0.09	-0.233	-0.30	-16.916	-0.02
5	0.433	1.62	-0.497	-0.47	-0.392	-0.50	-1.023	-1.27
Constant	-1.317*	-4.60	-4.837*	-3.08	-5.865*	-4.68	-18.055	-0.02

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.55: Impact of superannuation decrease due to financial events in recent years on retirement (% of people whose superannuation decreased due to financial events in recent years and retired) by socio-economic and demographic characteristics, and average more/less years worked, 2011-12

	Came out of r/ment but could not find job		Will come out of retirement		Retired early		No impact		N	W
	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Sex										
Male	2.2	0.6 - 3.8	2.6	0.6 - 4.6	6.9	4.0 - 9.7	82.4	77.7 - 87.1	329	550,799
Female	2.1	0.2 - 4.0	0.6	-0.6 - 1.7	9.7	6.1 - 13.4	83.4	78.8 - 88.0	278	504,852
Age										
45-54	5.5	0.0 - 16.0	4.9	0.0 - 14.4	6.1	-5.6 - 17.8	72.9	49.0 - 96.9	16	65,775
55-64	2.1	0.0 - 4.1	2.9	0.4 - 5.4	10.1	5.8 - 14.5	80.9	75.2 - 86.7	191	389,858
65-74	1.9	0.6 - 3.1	0.5	0.0 - 1.1	7.3	4.7 - 9.8	85.2	81.7 - 88.7	400	600,018
Marital status										
Married	1.8	0.5 - 3.1	0.8	0.0 - 1.7	8.5	5.7 - 11.2	84.7	81.2 - 88.3	443	765,670
Not married	3.2	0.1 - 6.3	4.0	0.5 - 7.6	7.9	3.7 - 12.1	79.7	73.1 - 86.4	162	281,573
Education										
Not finished HS	3.2	1.1 - 5.3	1.9	0.0 - 3.7	9.0	5.6 - 12.4	79.9	75.0 - 84.9	313	543,539
Finished HS	0.0	-	0.8	0.0 - 2.5	7.1	2.8 - 11.4	88.5*	83.2 - 93.8	153	263,463
Bachelor +	2.2	0.0 - 4.9	1.9	0.0 - 4.8	6.9	2.7 - 11.0	83.7	77.2 - 90.3	134	238,724
Country of birth										
Australia	1.8	0.6 - 3.0	0.7	0.0 - 1.4	9.1	6.4 - 11.7	83.2	79.5 - 86.9	461	803,992
Other Engl. spk.	1.5	0.0 - 3.6	2.5	0.0 - 5.8	7.8	1.7 - 14	84.7	77.0 - 92.3	106	181,354
Non-Engl. spk.	7.7	0.0 - 18.3	10.7	0.0 - 22.6	0.0	-	74.5	58.8 - 90.2	40	70,306
Residence										
Capital city	2.5	0.8 - 4.2	1.8	0.2 - 3.4	9.3	6.1 - 12.5	81.5	76.9 - 86.0	363	624,813
Other	1.7	0.0 - 3.4	1.4	-0.3 - 3.1	6.7	3.5 - 9.8	84.9	80.3 - 89.5	244	430,838
Personal income										
Up to \$20,000	4.3	0.6 - 8.0	1.8	0.0 - 4.4	11.5	5.9 - 17	76.4	68.2 - 84.5	144	260,470
\$20,001-\$36,400	1.5	0.0 - 3.6	1.5	0.0 - 4.5	9.1	3.2 - 15	84.8	77.4 - 92.2	112	191,638

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.55 continues

	Came out of r/ment but could not find job		Will come out of retirement		Retired early		No impact		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
\$36,401-\$65,000	1.1	0.0 - 3.2	0.0	-	3.5	0.0 - 7.6	86.7	78.8 - 94.6	77	124,101
\$65,001+	2.3	0.0 - 6.7	0.0	-	0.0	-	97.7*	93.3 - 100.0	35	72,772
Total	2.2	0.9 - 3.4	1.6	0.5 - 2.8	8.2	6.0 - 10.5	82.9	79.6 - 86.2	607	1,055,651
Average more/less years worked	-		7.9	3.0 - 12.8	6.7	5.5 - 7.9	-		-	

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.55.1: Multinomial logistic regression results for impact of superannuation decrease due to financial events in recent years on retirement, 2011-12

	Came out of r/ment but could not find job v no impact		Will come out of retirement v no impact		Retired early v no impact	
	Coef.	z	Coef.	z	Coef.	z
Female	-0.644	-0.950	-2.906*	-2.13	0.055	0.16
Age						
2	-1.326	-1.01	-0.175	-0.11	0.102	0.09
3	-1.269	-1.05	-2.881	-1.69	-0.175	-0.16
Not married	0.703	1.08	1.696	1.90	0.115	0.32
Education						
2	-16.283	-0.01	-1.167	-0.86	-0.071	-0.18
3	-0.443	-0.61	-0.585	-0.49	0.093	0.22
Country of birth						
2	0.159	0.19	0.807	0.63	-0.708	-1.41
3	0.072	0.06	3.738*	2.79	-16.527	-0.01
Not capital city	-0.475	-0.73	0.963	0.89	-0.363	-1.08
Personal income						
2	-1.067	-1.25	-0.062	-0.04	-0.287	-0.64
3	-1.211	-1.08	-15.124	-0.01	-1.17	-1.75
4	-0.594	-0.50	-16.708	-0.01	-16.558	-0.01
5	-1.346	-1.60	0.841	0.78	-0.255	-0.66
Constant	-1.122	-0.87	-3.953*	-2.11	-1.644	-1.43

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.56: Impact of superannuation decrease due to financial events in recent years on working hours (% of people whose superannuation decreased due to financial events in recent years and currently working) by socio-economic and demographic characteristics, and average more/less hours per week, 2011-12

	Working more		Working less		No impact		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	9.6	6.8 - 12.5	1.5	0.3 - 2.6	88.5	85.5 - 91.6	518	1,536,576
Female	12.0	8.8 - 15.1	2.5	0.7 - 4.4	85.0	81.5 - 88.6	456	1,348,868
Age								
45-54	8.5	5.6 - 11.4	2.0	0.3 - 3.7	89.1	85.8 - 92.5	385	1,670,994
55-64	13.4*	10.1 - 16.7	1.5	0.3 - 2.6	84.7	81.2 - 88.1	452	1,020,106
65-74	15.5*	9.2 - 21.8	4.2*	0.9 - 7.6	79.5*	72.6 - 86.4	137	194,345
Marital status								
Married	10.5	8.0 - 13.0	2.2	0.8 - 3.5	86.8	84.1 - 89.6	715	2,176,917
Not married	11.7	7.5 - 15.8	1.4	0.1 - 2.6	86.8	82.4 - 91.1	253	691,115
Education								
Not finished HS	11.2	0.8 - 14.8	2.2	0.7 - 3.6	86.2	82.4 - 90.2	382	1,107,620
Finished HS	13.0	8.9 - 17.1	1.7	0.0 - 4.2	84.3	79.6 - 89.0	284	470,560
Bachelor +	7.9	4.9 - 10.9	1.9	0.0 - 3.6	90.2	86.8 - 93.6	307	897,204
Country of birth								
Australia	10.2	7.9 - 12.5	2.1	0.8 - 3.3	87.4	84.8 - 90	737	2,189,400
Other Engl. spk.	8.4	3.6 - 13.3	0.3*	0.0 - 0.8	90.8	85.8 - 95.8	163	470,560
Non-Engl. spk.	20.8	10.2 - 31.4	4.6	0.0 - 10.1	73.6*	62.0 - 85.1	73	222,685
Residence								
Capital city	9.1	6.8 - 11.5	2.3	0.7 - 3.8	88.0	85.3 - 90.8	626	1,838,580
Other	13.5	9.4 - 17.5	1.4	0.3 - 2.5	84.9	80.7 - 89.1	348	1,046,864
Personal income								
Up to \$20,000	14.2	4.5 - 23.9	14.2	0.0 - 29.6	71.6	55.7 - 87.5	54	129,932
\$20,001-\$36,400	12.2	6.4 - 18.0	2.3	0.0 - 4.6	84.6	78.2 - 91.0	145	395,938
\$36,401-\$65,000	13.3	8.9 - 17.7	2.1	0.3 - 4.0	84.3	79.6 - 89.0	258	764,953
\$65,001+	9.1	5.4 - 12.8	0.1	0.1 - 0.4	90.3	86.6 - 94.0	300	985,819
Total	10.7	8.6 - 12.8	2.0	0.9 - 3.0	86.9	84.6 - 89.2	974	2,885,444
Average more/less hours per week	11.9	10.6 - 13.2	10.6	7.9 - 13.3	-		-	

* p<0.05; Source: Authors' calculations from the 2011-12 Employment for Mature Age Australians Survey.

Table A.56.1: Multinomial logistic regression results for impact of superannuation decrease due to financial events in recent years on working hours, 2011-12

	Working more v no impact		Working less v no impact	
	Coef.	z	Coef.	z
Female	0.359	1.62	0.377	0.74
Age				
2	0.482*	2.06	-0.338	-0.60
3	0.844*	2.66	0.733	1.16
Not married	-0.056	-0.24	-0.239	-0.43
Education				
2	0.326	1.35	-0.82	-1.22
3	-0.122	-0.46	-0.098	-0.18
Country of birth				
2	-0.389	-1.22	-1.322	-1.26
3	1.025*	3.15	1.087	1.57
Not capital city	0.319	1.51	-0.197	-0.39
Personal income				
2	-0.002	0.00	-1.347*	-1.89
3	0.105	0.24	-1.36*	-2.04
4	-0.247	-0.54	-3.271*	-2.80
5	-0.441	-0.96	-1.807*	-2.50
Constant	-2.602*	-5.19	-1.992*	-2.38

* p<0.05; Source: Authors' calculations from the 2011-12 Employment for Mature Age Australians Survey.

Table A.57: Knowledge (great deal/fair amount) of superannuation rules (% of people who have had contributions made to superannuation, or intend to receive/currently receive superannuation income in retirement) and agreement (strongly agree of agree) that superannuation rules change too frequently to adequately plan for retirement (% of these people who know at least something about superannuation rules), 2011-12

	Knowledge of superannuation (great deal/fair amount)				Superannuation rules change too frequently (agree/strongly agree)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	53.8	50.7 - 56.8	1,384	3,376,700	53.9	50.7 - 57.1	1,259	3,058,673
Female	39.9*	36.8 - 43.0	1,250	3,220,750	50.4	46.9 - 53.8	1,094	2,827,664
Age								
45-54	40.7	36.7 - 44.8	666	2,908,395	52.5	48.2 - 56.8	598	2,595,960
55-64	52.5*	49.4 - 55.6	1,086	2,379,916	52.8	49.6 - 56.0	995	2,166,883
65-74	50.8*	47.4 - 54.1	882	1,309,138	50.4	46.8 - 54.0	760	1,123,495
Marital status								
Married	49.5	46.9 - 52.1	1,853	4,718,262	54.5	51.8 - 57.3	1688	4,271,771
Not married	40.2*	36.2 - 44.2	771	1,850,049	46.5*	42.1 - 50.9	656	1,586,833
Education								
Not finished HS	40.4	37.1 - 43.6	1,191	2,894,146	55.0	51.5 - 58.6	1037	2,515,437
Finished HS	47.7*	43.5 - 51.8	731	1,890,792	53.5	49.2 - 57.9	657	1,691,298
Bachelor +	57.4*	53.2 - 61.7	692	1,773,311	46.2*	41.7 - 50.6	646	1,652,609
Country of birth								
Australia	47.1	44.6 - 49.7	1,975	4,969,147	53.0	50.3 - 55.7	1774	4,458,030
Other Engl. spk.	44.7	39.4 - 49.9	458	1,098,800	48.7	43.1 - 54.3	405	976,213
Non-Engl. spk.	50.5	42.2 - 58.9	198	521,773	52.0	43.0 - 60.9	123	450,042
Residence								
Capital city	48.0	45.2 - 50.8	1,633	4,088,674	52.7	49.7 - 55.7	1469	3,659,961
Other	45.3	41.7 - 48.8	1,001	2,508,775	51.4	47.6 - 55.2	884	2,226,376
Personal income								
Up to \$20,000	31.5	26.8 - 36.3	430	910,884	48.9	43.0 - 54.8	352	748,994
\$20,001-\$36,400	44.8*	39.1 - 50.4	423	1,013,496	48.2	42.2 - 54.2	379	892,816
\$36,401-\$65,000	47.4*	42.5 - 52.2	523	1,373,097	56.0	51.0 - 61.0	485	1,250,662
\$65,001+	47.2*	53.0 - 62.9	492	1,521,794	50.7	45.5 - 55.9	464	1,426,741
Total	47.0	44.8 - 49.2	2,634	6,597,450	52.2	49.9 - 54.6	2,353	5,886,337

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.57.1: Logistic regression results for knowledge (great deal/fair amount) of superannuation rules and agreement (strongly agree of agree) that superannuation rules change too frequently to adequately plan for retirement, 2011-12

	Knowledge of superannuation		Superannuation rules change too frequently	
	Coef.	z	Coef.	z
Female	-0.413*	-4.75	-0.101	-1.07
Age				
2	0.700*	6.52	0.052	0.47
3	0.767*	6.52	0.052	0.42
Not married	-0.346*	-3.70	-0.266*	-2.64
Education				
2	0.431*	4.26	-0.168	-1.55
3	0.664*	6.20	-0.437*	-3.87
Country of birth				
2	-0.221	-1.96	-0.155	-1.30
3	-0.040	-0.24	0.016	0.09
Not capital city	-0.031	-0.35	-0.051	-0.54
Personal income				
2	0.609*	4.15	-0.128	-0.80
3	0.742*	5.19	0.013	0.08
4	0.986*	6.40	0.047	0.29
5	0.593*	4.44	0.131	0.89
Constant	-1.105*	-6.71	0.524*	2.98

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.58: Lack of certainty of superannuation rules affects retirement plans or retirement (% of people who agree or strongly agree that superannuation rules change too frequently and 1. Not retired, 2. Retired), 2011-12

	Lack of certainty affects retirement plans				Lack of certainty affects retirement			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	38.0	32.9 - 43.1	447	1,253,320	24.3	18.5 - 30.0	238	395,871
Female	39.5	33.7 - 45.4	357	1,073,397	25.5	19.0 - 32.1	189	351,114
Age								
45-54	36.5	30.7 - 42.3	302	1,321,930	26.5	0.7 - 52.2	12	41,157
55-64	43.3	38.1 - 48.5	373	822,981	24.6	17.7 - 31.6	158	321,288
65-74	33.8	25.5 - 42.0	129	181,807	24.7	19.4 - 30.3	257	384,540
Marital status								
Married	38.7	34.3 - 43.2	604	1,771,784	27.6	0.2 - 32.8	320	557,875
Not married	38.6	31.0 - 46.2	197	548,646	16.7*	9.1 - 24.3	107	189,109
Education								
Not finished HS	38.3	32.5 - 44.2	340	981,405	22.9	17.2 - 28.5	229	402,835
Finished HS	39.5	32.4 - 46.6	239	716,646	25.5	16.9 - 34.2	109	188,881
Bachelor +	38.1	30.8 - 45.4	221	615,101	28.7	18.2 - 39.1	84	148,282
Country of birth								
Australia	38.6	34.2 - 43.0	613	1,771,588	23.0	18.2 - 27.8	332	590,858
Other Engl. spk.	39.8	30.1 - 49.5	128	368,342	28.1	17.0 - 39.2	65	106,881
Non-Engl. spk.	37.4	24.0 - 50.8	63	186,788	41.8	22.2 - 61.3	29	47,194
Residence								
Capital city	36.9	32.1 - 41.7	504	1,463,790	24.6	19.1 - 30.5	270	465,372
Other	41.7	35.4 - 48.0	300	862,927	25.3	18.3 - 32.4	157	281,613
Personal income								
Up to \$20,000	47.5	34.0 - 60.9	70	186,298	23.9	15.2 - 32.6	104	179,768
\$20,001-\$36,400	38.6	28.0 - 49.2	111	298,177	20.5	11.0 - 30.0	74	132,447
\$36,401-\$65,000	35.0	27.7 - 42.4	198	589,767	30.8	18.7 - 42.8	64	110,435
\$65,001+	39.0	3.2 - 46.5	221	674,523	27.7	0.8 - 46.9	26	48,750
Total	38.7	34.9 - 42.6	804	2,326,717	24.9	20.5 - 29.2	427	746,985

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.58.1: Logistic regression results for lack of certainty of superannuation rules affects retirement plans or retirement, 2011-12

	Lack of certainty affects retirement plans		Lack of certainty affects retirement	
	Coef.	z	Coef.	z
Female	0.203	1.22	0.166	0.66
Age				
2	0.151	0.91	-0.252	-0.35
3	-0.087	-0.37	-0.25	-0.35
Not married	0.066	0.37	-0.716*	-2.37
Education				
2	-0.021	-0.12	0.174	0.61
3	-0.157	-0.81	0.297	0.91
Country of birth				
2	0.069	0.33	-0.007	-0.02
3	0.186	0.64	0.702	1.53
Not capital city	0.107	0.67	0.165	0.67
Personal income				
2	-0.16	-0.50	-0.013	-0.03
3	-0.3	-1.02	0.295	0.77
4	-0.208	-0.69	0.194	0.36
5	-0.148	-0.50	0.183	0.57
Constant	-0.391	-1.23	-1.052	-1.35

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Tax transfer system

Table A.59: Aware of tax-free superannuation after age 60 (% of people who have had contributions made to superannuation, or intend to receive/currently receive superannuation income in retirement) by age, socio-economic and demographic characteristics, 2011-12

	Age 45-59				Age 60-74			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	64.6	60.3 - 68.9	560	2,066,169	81.9	79.2 - 84.6	817	1,297,004
Female	54.5*	50.0 - 59.0	579	2,070,937	75.2	71.8 - 78.5	658	1,120,954
Marital status								
Married	62.0	58.3 - 65.7	822	3,015,851	80.7	78.2 - 83.2	1,013	1,662,908
Not married	51.8*	45.8 - 57.9	312	1,099,267	74.4	70.4 - 78.5	457	747,899
Education								
Not finished HS	54.0	49.0 - 59.1	461	1,687,699	76.2	73.0 - 79.4	714	1,170,925
Finished HS	58.4	52.7 - 64.0	351	1,262,734	76.1	71.6 - 80.6	376	621,193
Bachelor +	68.7*	63.1 - 74.4	324	1,173,674	87.0*	83.4 - 90.5	368	599,637
Country of birth								
Australia	59.9	56.3 - 63.4	873	3,158,804	79.9	77.4 - 82.3	1,085	1,773,507
Other Engl. spk.	60.6	52.7 - 68.5	173	628,000	73.3	67.9 - 78.6	283	467,789
Non-Engl. spk.	54.5	42.8 - 66.2	91	344,624	81.7*	74.1 - 89.3	106	174,609
Residence								
Capital city	60.7	56.7 - 64.7	709	2,605,834	79.1	76.4 - 81.9	913	1,462,287
Other	57.6	52.4 - 62.7	430	1,531,272	78.1*	74.7 - 81.6	562	955,670
Personal income								
Up to \$20,000	55.4	45.7 - 65.2	116	392,010	74.5	69.5 - 79.6	306	502,987
\$20,001-\$36,400	47.9	39.2 - 56.6	158	589,066	76.9*	71.8 - 82.1	264	422,822
\$36,401-\$65,000	51.4	44.9 - 57.9	265	946,490	83.3	78.6 - 88.1	256	423,325
\$65,001+	69.5*	64.0 - 74.9	333	1,250,482	91.1*	86.3 - 95.9	157	264,397
Total	59.5	56.4 - 62.7	1,139	4,137,106	78.8	76.6 - 80.9	1,475	2,417,957

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.59.1: Logistic regression results for aware of tax-free superannuation after age 60 (age 45-59 and 60-74), 2011-12

	45-59		60-74	
	Coef.	z	Coef.	z
Female	-0.176	-1.22	-0.294*	-2.17
Not married	-0.357	-2.41	-0.423	-2.96
Education				
2	-0.007	-0.04	0.151	0.98
3	0.530*	2.74	0.513*	3.03
Country of birth				
2	-0.439	-2.60	-0.144	-0.78
3	0.153	0.50	-0.346	-1.43
Not capital city	0.028	0.20	-0.169	-1.25
Personal income				
2	0.043	0.21	-0.331	-1.31
3	0.34	1.50	-0.101	-0.44
4	1.161*	3.31	0.36	1.49
5	0.001	0.01	0.258	1.06
Constant	1.429*	7.18	0.611*	2.57

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.60: How tax-free superannuation after age 60 would affect retirement (% of people unaware of tax-free super after 60, age 60-74 and retired) by socio-economic and demographic characteristics, and average additional years work, 2011-12

	Would come out of retirement		No impact		N Unw	N W
	%	95% CI	%	95% CI		
Sex						
Male	8.6	2.8 - 14.5	84.0	76.5 - 91.6	90	136,455
Female	2.1*	0.0 - 4.9	92.6*	87.5 - 97.6	102	172,396
Marital status						
Married	4.5	0.9 - 8.1	92.2	87.4 - 96.9	118	194,126
Not married	5.7	0.2 - 11.3	83.1	74.5 - 91.7	74	114,725
Education						
Not finished HS	4.8	0.6 - 9.1	89.6	83.7 - 95.6	103	162,719
Finished HS	3.5	0.0 - 8.4	90.4	83.0 - 97.9	54	89,966
Bachelor +	5.5	0.0 - 13.0	88.1	76.8 - 99.3	31	48,859
Country of birth						
Australia	4.3	0.9 - 7.7	90.1	85.0 - 95.1	134	214,034
Other Engl. spk.	8.0	0.3 - 15.7	82.7	72.1 - 93.3	47	76,937
Non-Engl. spk.	0.0	-	100.0	-	11	17,880
Residence						
Capital city	4.1	0.5 - 7.7	91.4	86.4 - 96.4	115	183,087
Other	6.2	0.9 - 11.6	85.1	77.1 - 93.0	77	125,765
Personal income						
Up to \$20,000	1.2	1.2 - 3.6	91.4	84.6 - 98.2	61	99,390
\$20,001-\$36,400	8.7	0.0 - 18.4	87.8	76.4 - 99.2	34	51,969
\$36,401-\$65,000	6.3*	5.9 - 18.6	88.8	73.5 - 100.0	14	20,900
\$65,001+	0.0	-	100.0	-	3	5,698
Total	5.0	1.9 - 8.0	88.8	84.4 - 93.2	192	308,852
Average additional years work	10.0	0.0 - 20.2	-	-	-	-

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.60.1: Regression results for how tax-free superannuation after age 60 would affect retirement (people unaware of tax-free super after 60, age 60-74 and retired), 2011-12

	Coef.	z
Female	-1.348	-1.50
Not married	-0.164	-0.20
Education		
2	-0.118	-0.13
3	0.124	0.13
Country of birth		
2	0.99	1.26
3	-	-
Not capital city	0.07	0.09
Personal income		
2	1.349	1.07
3	1.384	0.91
4	-	-
5	1.36	1.18
Constant	-3.636*	-3.01

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.61: How tax-free superannuation after age 60 has affected retirement (% of people aware of tax-free super after 60, age 60-74 and retired) by socio-economic and demographic characteristics, and average more/less years work, 2011-12

	Came out of r/ment but could not find job		Will come out of retirement		Retired early		No impact		N	Unw	NW
	%	95% CI	%	95% CI	%	95% CI	%	95% CI			
Sex											
Male	1.4	0.3 - 2.5	1.5	0.2 - 2.7	10.4	7.2 - 13.6	85.4	81.8 - 89.1	380	589,527	
Female	0.2	0.0 - 0.7	0.0	-	8.4	5.0 - 11.7	88.3	84.4 - 92.2	281	469,342	
Marital status											
Married	0.9	0.1 - 1.6	0.4	0.0 - 1.0	8.8	6.1 - 11.5	87.7	84.6 - 90.7	469	747,747	
Not married	0.9	0.0 - 2.2	1.8	0.0 - 3.8	11.4	6.8 - 15.9	84.3	79.0 - 89.5	190	308,371	
Education											
Not finished HS	1.3	0.1 - 2.4	0.7	0.0 - 1.7	10.8	7.4 - 14.2	85.5	81.6 - 89.3	339	548,034	
Finished HS	0.4	0.0 - 1.2	1.2	0.0 - 2.9	8.3	3.9 - 12.7	87.1	81.8 - 92.4	161	253,521	
Bachelor +	0.5	0.0 - 1.6	0.7	0.0 - 2.0	7.8	3.3 - 12.3	88.9	83.7 - 94.1	152	244,159	
Country of birth											
Australia	1.2	0.3 - 2.0	0.7	0.0 - 1.5	10.4	7.5 - 13.2	85.8	82.6 - 89.0	495	793,990	
Other Engl. spk.	0.0	-	0.9	0.0 - 2.6	5.7	1.5 - 9.8	91.8*	86.8 - 96.7	116	186,197	
Non-Engl. spk.	0.0	-	1.8	0.0 - 5.4	10.3	1.5 - 19.1	83.5	72.7 - 94.3	49	76,630	
Residence											
Capital city	0.8	0.0 - 1.6	1.1	0.0 - 2.3	8.5	5.7 - 11.3	87.1	83.8 - 90.5	391	606,539	
Other	0.9	0.0 - 2.0	0.4	0.0 - 1.1	10.9	7 - 14.8	86.1	81.8 - 90.4	270	452,330	
Personal income											
Up to \$20,000	2.4	0.3 - 4.5	0.6	0.0 - 1.8	9.0	4.6 - 13.4	85.7	80.5 - 91.0	172	279,257	
\$20,001-\$36,400	1.5	0.0 - 3.6	0.0	-	8.5	2.8 - 14.2	90.0	84.0 - 96.0	109	171,823	
\$36,401-\$65,000	0.0	-	1.9	0.0 - 4.5	8.8	2.9 - 14.7	88.5	82.1 - 95.0	102	161,229	
\$65,001+	0.0	-	2.4	0.0 - 7.2	10.5	0.7 - 20.3	87.1	76.4 - 97.7	40	67,382	
Total	0.9	0.2 - 1.5	0.8	0.1 - 1.5	9.5	7.2 - 11.8	86.7	84.0 - 89.4	661	1,058,869	
Average more/less years work	-		10.0	0.0 - 24.0	6.2	5.2 - 7.2	-		-	-	

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.61.1: Multinomial logistic regression results for how tax-free superannuation after age 60 has affected retirement (people aware of tax-free super after 60, age 60-74 and retired), 2011-12

	Came out of r/ment but could not find job v no impact		Will come out of retirement v no impact		Retired early v no impact	
	Coef.	z	Coef.	z	Coef.	z
Female	-1.804	-1.62	-15.886	-0.01	-0.262	-0.86
Not married	-0.272	-0.31	1.934	2.02	0.548	1.82
Education						
2	-0.448	-0.40	0.539	0.49	-0.08	-0.23
3	0.111	0.10	-0.795	-0.59	-0.319	-0.82
Country of birth						
2	-15.484	-0.01	0.149	0.12	-0.559	-1.22
3	-16.169	-0.01	0.798	0.63	0.228	0.44
Not capital city	-0.41	-0.51	-0.688	-0.58	0.135	0.46
Personal income						
2	-0.974	-1.11	-15.355	-0.01	-0.201	-0.43
3	-17.319	-0.01	1.003	0.78	0.031	0.06
4	-17.578	0.00	1.449	0.92	0.319	0.51
5	-16.975	-0.01	-0.296	-0.20	0.324	0.88
Constant	-2.017*	-2.73	-5.031**	-3.59	-2.368*	-5.77

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.62: How tax-free superannuation after age 60 would affect retirement (% of people aged 45-59 and retired) by socio-economic and demographic characteristics, and average additional years work, 2011-12

	Would come out of retirement		No impact		N Unw	N W
	%	95% CI	%	95% CI		
Sex						
Male	2.8	0.0 - 6.8	93.8	87.7 - 99.9	49	154,811
Female	4.2	0.0 - 8.9	95.8	91.1 - 100.6	66	184,224
Marital status						
Married	4.6	0.1 - 9.1	93.0	87.4 - 98.6	73	214,563
Not married	1.9	0.0 - 5.6	98.1	94.4 - 100.0	41	117,475
Education						
Not finished HS	5.6	0.0 - 11.1	93.0	86.9 - 99.1	58	171,930
Finished HS	0.0	-	97.1	91.3 - 100.0	34	95,512
Bachelor +	3.4	0.0 - 1.0	96.6	90.0 - 100.0	23	71,593
Country of birth						
Australia	1.7	0.0 - 4.0	96.4	92.9 - 99.9	94	271,447
Other Engl. spk.	10.9	0.0 - 26.4	89.1	73.6 - 100.0	12	42,158
Non-Engl. spk.	12.9	0.0 - 37.0	87.1	63.0 - 100.0	8	22,550
Residence						
Capital city	4.2	0.1 - 8.3	93.4	88.2 - 98.7	76	217,876
Other	2.4	0.0 - 7.2	97.6	92.8 - 100.0	39	121,159
Personal income						
Up to \$20,000	0.0	-	96.7	90.0 - 100.0	23	71,866
\$20,001-\$36,400	10.9	0.0 - 23.0	85.1	71.1 - 99.2	24	70,349
\$36,401-\$65,000	4.9	0.0 - 14.6	95.1	85.4 - 100.0	16	44,902
\$65,001+	0.0	-	100.0	.	10	36,918
Total	3.6	0.4 - 6.7	94.9	91.1 - 98.7	115	339,035
Average additional years work	7.9	3.8 - 12.1	-		-	-

Note: Tests conducted - all non-significant. Regression not conducted because number of cases too small.

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.63: How tax-free superannuation after age 60 would affect retirement plans (% of people unaware of tax-free super after 60, age 60-74 and not retired) by socio-economic and demographic characteristics, 2011-12

	Would delay retirement		Would retire early		No impact		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	22.9	11.4 - 34.4	0.0	-	65.0	51.9 - 78.2	57	98,796
Female	7.8	1.1 - 14.6	10.3	2.4 - 18.2	75.3	64.2 - 86.4	60	106,118
Marital status								
Married	14.6	5.8 - 23.4	4.3	0.0 - 9.2	73.8	62.9 - 84.6	70	126,966
Not married	16.2	5.6 - 26.9	7.1	0.0 - 15	64.2	49.8 - 78.5	46	76,543
Education								
Not finished HS	15.3	6.6 - 24.1	6.3	0.0 - 12.3	69.3	57.7 - 80.9	66	115,699
Finished HS	15.8	2.6 - 29.1	0.0	-	75.6	60.3 - 91.0	32	58,419
Bachelor +	8.6	0.0 - 24.8	12.5	0.0 - 28.8	67.5	44.1 - 90.8	18	29,391
Country of birth								
Australia	14.8	7.0 - 22.5	5.1	0.2 - 10.1	69.7	59.4 - 80	82	142,696
Other Engl. spk.	8.9	0.0 - 21.0	7.4	0.0 - 17.5	75.3	57.9 - 92.6	27	48,162
Non-Engl. spk.	39.5	3.4 - 75.6	0.0	-	60.5	24.4 - 96.6	8	14,057
Residence								
Capital city	18.6	9.1 - 28.2	5.8	0.2 - 11.5	65.5	53.8 - 77.1	72	121,857
Other	9.9	1.4 - 18.4	4.6	0.0 - 10.9	77.5	65.4 - 89.7	45	83,058
Personal income								
Up to \$20,000	14.0	0.0 - 29.5	12.3	0.0 - 28.7	53.9	28.7 - 79.2	16	28,742
\$20,001-\$36,400	18.2	3.3 - 33.1	3.9	0.0 - 11.5	74.1	57.0 - 91.2	27	45,542
\$36,401-\$65,000	25.0	8.0 - 42.1	3.8	0.0 - 11.3	62.8	43.7 - 81.8	28	49,644
\$65,001+	25.8	0.0 - 56.7	0.0	-	64.3	31.4 - 97.1	9	17,796
Total	15.1	8.4 - 21.8	5.3	1.1 - 9.5	70.4	61.7 - 79	117	204,915
Average more/ less years work	4.7	3.2 - 6.2	3.3	1.7 - 4.9	-		-	-

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.63.1: Multinomial logistic regression results for how tax-free superannuation after age 60 would affect retirement plans (people unaware of tax-free super after 60, age 60-74 and not retired), 2011-12

	Would delay retirement v no impact		Would retire early v no impact	
	Coef.	z	Coef.	z
Female	-1.632*	-2.10	16.896	0.01
Not married	0.038	0.05	-0.309	-0.28
Education				
2	-0.635	-0.83	-15.534	-0.01
3	-4.55*	-2.01	1.739	1.40
Country of birth				
2	-1.245	-1.36	0.435	0.39
3	2.966	1.75	-14.653	0.00
Not capital city	-1.22	-1.55	-0.148	-0.15
Personal income				
2	0.414	0.40	-1.387	-0.98
3	0.243	0.23	-1.355	-0.88
4	0.805	0.58	-1.709	0.00
5	-2.248	-1.55	-0.983	-0.75
Constant	0.118	0.12	-17.92	-0.01

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.64: How tax-free superannuation after 60 would affect hours worked (% of people unaware of tax-free super after 60, age 60-74 and currently working) by socio-economic and demographic characteristics, and average more/less hours per week work, 2011-12

	Seek to work more		Seek to work less		No impact		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	4.6	0.0 - 11.0	14.1	3.2 - 25.1	79.0	66.3 - 91.6	43	71,019
Female	0.0	-	13.0	3.1 - 23.0	82.6	71.4 - 93.9	46	82,229
Marital status								
Married	1.8	0.0 - 5.4	13.5	3.8 - 23.2	80.7	69.6 - 91.9	51	90,138
Not married	2.7	0.0 - 8.0	13.9	2.3 - 25.5	80.8	67.7 - 93.9	37	61,705
Education								
Not finished HS	1.8	0.0 - 5.4	6.5	0.0 - 13.0	87.8	78.9 - 96.6	53	90,975
Finished HS	0.0	-	31.2	11.5 - 51.0	68.8	49.0 - 88.6	23	41,454
Bachelor +	7.9	0.0 - 23.0	9.1	0.0 - 26.4	75.3	50.6 - 100.0	13	20,820
Country of birth								
Australia	3.0	0.0 - 7.2	12.4	4.0 - 20.8	81.4	71.5 - 91.2	63	109,719
Other Engl. spk.	0.0	-	15.7	0.0 - 32.4	79.6	61.2 - 97.9	20	34,127
Non-Engl. spk.	0.0	-	19.2	0.0 - 53.4	80.8	46.6 - 115	6	9,403
Residence								
Capital city	1.9	0.0 - 5.8	9.2	1.2 - 17.2	84.7	74.6 - 94.8	52	84,267
Other	2.4	0.0 - 7.1	18.9	5.9 - 31.9	76.4	62.4 - 90.3	37	68,982
Personal income								
Up to \$20,000	0.0	-	0.0	-	89.2	68.7 - 100.0	9	16,460
\$20,001-\$36,400	3.9	0.0 - 11.5	7.9	0.0 - 18.8	80.3	64.3 - 96.4	25	42,717
\$36,401-\$65,000	0.0	-	29.8	10.3 - 49.3	70.2	50.7 - 89.7	23	39,296
\$65,001+	0.0	-	35.7	0.0 - 75.9	64.3	24.1 - 100.0	6	11,508
Total	2.1	0.0 - 5.2	13.6	6.2 - 20.9	80.9	72.5 - 89.4	89	153,249
Average more/less hours per week work	+		15.3	7.0 - 23.6	-		-	-

* p<0.05; + Numbers too small to compute reliable average hours per week for those who seek to work more. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

**Table A.64.1: How tax-free superannuation after 60 would affect hours worked
(people unaware of tax-free super after 60, age 60-74 and currently working)**

	Seek to work less v no impact	
	Coef.	z
Female	1.495	1.51
Not married	0.074	0.09
Education		
2	1.926	1.94
3	-0.148	-0.11
Country of birth		
2	-0.041	-0.04
3	0.030	0.02
Not capital city	0.316	0.35
Personal income		
2	19.437	0.00
3	20.984	0.00
4	21.845	0.00
5	18.431	0.00
Constant	-23.526	0.00

* p<0.05; Note: Seek to work less v no impact - regression not conducted because of small numbers. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.65: How tax-free superannuation after age 60 has affected retirement plans (% of people aware of tax-free super after 60, age 60-74 and not retired) by socio-economic and demographic characteristics, and average additional years work, 2011-12

	Delaying retirement		Will retire earlier		Have come out of retirement and are working		Came out of retirement but could not find job		No impact					
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI				
Sex														
Male	17.0	12.5 - 21.4	2.8	0.8 - 4.7	4.5	2.1 - 6.8	2.4	0.5 - 4.3	69.5	64.0 - 74.9	290	215	472,226	
Female	18.6	13.3 - 23.9	0.6	0.0 - 1.7	1.9	0.0 - 3.7	0.8	0.0 - 1.9	76.0	70.2 - 81.8	215	215	373,097	
Marital status														
Married	18.2	14.1 - 22.3	1.6	0.3 - 3.0	3.7	1.8 - 5.6	2.1	0.5 - 3.7	71.2	66.3 - 76	356	356	594,070	
Not married	15.9	9.8 - 21.9	2.2	0.0 - 4.6	2.5	0.0 - 4.9	0.6	0.0 - 1.9	75.6	68.5 - 82.6	147	147	248,259	
Education														
Not finished HS	23.4	17.5 - 29.4	1.3	0.0 - 2.8	2.6	0.5 - 4.7	1.8	0.0 - 4.7	68.3	61.9 - 74.8	206	206	344,471	
Finished HS	15.1	8.9 - 21.3	1.3	0.0 - 3.2	5.4	1.4 - 9.4	2.7	0.0 - 5.7	71.3	63.4 - 79.3	129	129	219,288	
Bachelor +	12.8*	7.6 - 18.1	2.8	0.0 - 5.4	2.6	0.3 - 4.9	0.7	0.0 - 2.2	77.7*	71.1 - 84.2	167	167	277,228	
Country of birth														
Australia	17.0	13.1 - 20.9	2.0	0.5 - 3.4	3.5	1.7 - 5.3	1.8	0.4 - 3.3	72.9	68.2 - 77.5	374	374	622,788	
Other Engl. spk.	16.5	8.6 - 24.3	1.0	0.0 - 3.1	2.3	0.0 - 5.5	1.8	0.0 - 4.4	76.2	67.3 - 85.1	93	93	156,493	
Non-Engl. spk.	26.5	12.2 - 40.8	1.8	0.0 - 5.4	4.3	0.0 - 10.1	0.0	-	58.2	42.2 - 74.2	38	38	66,042	
Residence														
Capital city	16.6	12.5 - 20.6	1.8	0.3 - 3.2	2.6	0.9 - 4.3	0.9	0.0 - 2.0	74.6	69.8 - 79.4	335	335	550,805	
Other	19.8	13.7 - 25.9	1.8	0.0 - 3.9	4.7	1.6 - 7.8	3.1	0.4 - 5.7	68.1	61.0 - 75.2	170	170	294,518	
Personal income														
Up to \$20,000	12.4	3.7 - 21.1	3.9	0.0 - 9.2	3.5	0.0 - 8.4	7.2	59.5 - 83.6	71.6	59.5 - 83.6	57	57	95,597	
\$20,001-\$36,400	19.6	11.1 - 28.1	2.1	0.0 - 5.1	5.9	1.3 - 10.6	3.7	55.3 - 75.2	65.2	55.3 - 75.2	94	94	153,488	
\$36,401-\$65,000	19.0	11.6 - 26.3	1.6	0.0 - 3.9	4.9	0.9 - 8.8	0.8	63.3 - 80.2	71.7	63.3 - 80.2	112	112	191,551	
\$65,001+	17.4	10.0 - 24.9	2.9	0.0 - 6.2	1.9	0.0 - 4.6	0.0	68.7 - 85.2	77.0	68.7 - 85.2	105	105	173,520	
Total	17.7	14.3 - 21.1	1.8	0.6 - 3.0	3.3	1.8 - 4.9	1.7	0.5 - 2.9	72.3	68.3 - 76.3	505	505	845,323	
Average additional/ less years work	5.1	4.2 - 6.1	4.2	1.5 - 6.9	4.2	3.0 - 5.4	-	-	-	-	-	-	-	

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.65.1: Multinomial logistic regression results for how tax-free superannuation after age 60 has affected retirement plans (people aware of tax-free super after 60, age 60-74 and not retired, 2011-12)

	Delaying retirement v no impact		Will retire earlier v no impact		Have come out of retirement and are working v no impact		Came out of r/ment but could not find job v no impact	
	Coef.	z	Coef.	z	Coef.	z	Coef.	z
Female	0.051	0.19	-2.124	-1.890	-1.128	-1.84	-1.104	-1.24
Not married	-0.165	-0.56	0.764	0.98	-0.235	-0.38	-1.247	-1.10
Education								
2	-0.419	-1.35	-0.019	-0.02	0.838	1.39	0.685	0.78
3	-0.825*	-2.64	0.473	0.56	0.066	0.10	-0.75	-0.63
Country of birth								
2	0.05	0.15	-0.606	-0.55	-0.606	-0.77	0.592	0.65
3	0.951*	2.23	0.758	0.66	0.896	1.07	-12.846	-0.01
Not capital city	0.26	1.00	-0.079	-0.10	0.798	1.55	1.218	1.49
Personal income								
2	0.476	0.94	-0.229	-0.22	0.928	1.07	-0.617	-0.75
3	0.655	1.35	-0.967	-0.92	0.423	0.49	-1.993	-1.70
4	0.549	1.09	-0.62	-0.62	-0.763	-0.73	-15.923	-0.02
5	0.356	0.74	-15.193	-0.02	-0.802	-0.78	-15.813	-0.02
Constant	-1.71*	-3.61	-2.713*	-2.80	-3.243*	-3.68	-2.472*	-2.76

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.66: How tax-free superannuation after age 60 has affected hours worked (% of people aware of tax-free super after 60, age 60-74 and currently working) by socio-economic and demographic characteristics, average more/less hours per week work, 2011-12

	Working more		Working less		No impact		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	4.1	1.5 - 6.6	7.2	3.8 - 10.5	87.4	83.1 - 91.7	236	384,089
Female	3.1	0.4 - 5.9	4.5	1.4 - 7.6	91.1	86.8 - 95.5	177	306,052
Marital status								
Married	3.5	1.3 - 5.7	6.8	3.8 - 9.7	88.7	84.9 - 92.4	293	489,894
Not married	3.1	0.1 - 6.1	4.1	0.5 - 7.7	90.9	85.7 - 96.1	118	197,253
Education								
Not finished HS	1.7	0.0 - 3.7	8.5	4.2 - 12.9	88.2	83.3 - 93.2	168	280,483
Finished HS	6.1	1.6 - 10.6	2.7	0.0 - 5.7	88.7	82.5 - 94.8	108	180,459
Bachelor +	4.2	0.5 - 7.9	5.5	1.7 - 9.3	90.3	85.2 - 95.5	135	226,634
Country of birth								
Australia	3.3	1.2 - 5.3	5.9	3.2 - 8.6	89.5	86.0 - 93	306	510,142
Other Engl. spk.	4.2	0.0 - 9.0	7.6	1.6 - 13.5	86.5	78.5 - 94.5	76	126,669
Non-Engl. spk.	6.1	0.0 - 14.6	3.0	0.0 - 8.7	90.9	80.9 - 100.0	31	53,330
Residence								
Capital city	3.8	1.5 - 6.2	4.5	2.1 - 7.0	90.0	86.3 - 93.6	275	451,587
Other	3.3	0.1 - 6.5	8.7	3.9 - 13.5	87.4	81.7 - 93.1	138	238,554
Personal income								
Up to \$20,000	4.2	0.0 - 12.3	6.0	0.0 - 14.1	89.8	78.7 - 100.0	30	50,400
\$20,001-\$36,400	5.6	0.7 - 10.5	6.0	0.7 - 11.3	87.3	80.1 - 94.5	81	131,596
\$36,401-\$65,000	3.9	0.1 - 7.8	6.5	1.7 - 11.2	86.0	79.0 - 93.0	100	171,174
\$65,001+	5.7	0.7 - 10.7	3.5	0.0 - 7.4	90.8	84.6 - 97.0	95	158,243
Total	3.7	1.8 - 5.5	6.0	3.7 - 8.3	89.1	86.0 - 92.2	413	690,141
Average more/less hours per week work	16.1	10.2 - 22.1	16.5	12.0 - 20.9	-		-	-

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

**Table A.66.1: How tax-free superannuation after age 60 has affected hours worked
(people aware of tax-free super after 60, age 60-74 and currently working), 2011-12**

	Working more v no impact		Working less v no impact	
	Coef.	z	Coef.	z
Female	-0.656	-0.99	-0.546	-1.15
Not married	0.104	0.16	-0.287	-0.52
Education				
2	1.650*	1.98	-0.982	-1.49
3	1.064	1.22	-0.236	-0.49
Country of birth				
2	0.165	0.24	0.463	0.90
3	0.867	1.01	-0.528	-0.50
Not capital city	0.032	0.05	0.453	1.04
Personal income				
2	0.686	0.58	0.033	0.04
3	0.163	0.14	0.069	0.08
4	0.229	0.20	-0.779	-0.80
5	-14.56	-0.02	0.214	0.25
Constant	-4.217*	-3.29	-2.333*	-2.77

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.67: How tax-free superannuation after age 60 would affect retirement plans (% of not retired people age 45-59) by socio-economic and demographic characteristics, and average more/less years work, 2011-12

	Would put off retirement		Would retire early		No impact		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Sex								
Male	18.2	14.5 - 21.8	6.6	4.2 - 8.9	69.6	65.2 - 74.0	511	1,911,357
Female	16.7	13.2 - 20.3	5.3	3.1 - 7.6	70.1	65.7 - 74.5	513	1,886,714
Marital status								
Married	16.7	13.8 - 19.6	6.1	4.1 - 8.0	70.5	66.8 - 74.1	749	2,801,288
Not married	19.3	14.0 - 24.6	5.8	3.0 - 8.5	68.2	62.1 - 74.2	271	981,792
Education								
Not finished HS	19.5	15.3 - 23.8	5.2	2.4 - 8.0	66.3	61.1 - 71.5	403	1,515,769
Finished HS	14.2	10.3 - 18.1	5.2	2.8 - 7.6	74.1	68.9 - 79.2	317	1,167,223
Bachelor +	17.9	12.9 - 22.8	7.9	4.7 - 11.1	70.4	64.7 - 76.1	301	1,102,081
Country of birth								
Australia	16.4	13.6 - 19.3	6.5	4.5 - 8.5	69.8	66.3 - 73.4	779	2,887,357
Other Engl. spk.	18.4	11.9 - 24.9	4.8	1.3 - 8.2	72.7	65.4 - 80.1	161	585,842
Non-Engl. spk.	24.9	14.0 - 35.9	3.3	0.0 - 7.1	64.0	52.2 - 75.7	83	322,074
Residence								
Capital city	17.4	14.2 - 20.6	6.2	4.0 - 8.3	69.7	65.7 - 73.6	633	2,387,958
Other	17.5	13.3 - 21.7	5.6	3.1 - 8.1	70.1	65.0 - 75.1	391	1,410,113
Personal income								
Up to \$20,000	21.4	12.2 - 30.6	4.0	0.1 - 7.9	63.7	52.7 - 74.7	93	320,144
\$20,001-\$36,400	20.8	12.6 - 29.1	6.2	0.4 - 11.9	66.3	57.0 - 75.7	134	518,718
\$36,401-\$65,000	16.0	11.2 - 20.8	5.3	2.4 - 8.3	69.7	63.5 - 75.9	249	901,587
\$65,001+	14.6	10.5 - 18.8	8.4	5.0 - 11.7	72.6	67.4 - 77.9	323	1,213,564
Total	17.4	14.9 - 20.0	6.0	4.3 - 7.6	69.8	66.7 - 72.9	1,024	3,798,071
Average more/less years work	6.1	5.4 - 6.7	4.9	4.2 - 5.7	-		-	-

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.67.1: Multinomial logistic regression results for how tax-free superannuation after age 60 would affect retirement plans (not retired people age 45-59), 2011-12

	Put off retirement v no impact		Retire early v no impact	
	Coef.	z	Coef.	z
Female	-0.069	-0.38	0.028	0.09
Not married	0.165	0.85	0.250	0.83
Education				
2	-0.237	-1.14	0.222	0.62
3	-0.267	-1.22	0.535	1.54
Country of birth				
2	0.097	0.40	-0.302	-0.75
3	0.342	1.13	-0.521	-0.84
Not capital city	-0.012	-0.07	-0.013	-0.05
Personal income				
2	-0.011	-0.03	0.005	0.01
3	-0.22	-0.69	0.194	0.33
4	-0.263	-0.81	0.472	0.81
5	-0.06	-0.18	0.035	0.05
Constant	-1.155*	-3.54	-2.963*	-4.85

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.68: How tax-free superannuation after age 60 would affect hours worked after age 60 (% of people age 45-59, currently working) by socio-economic and demographic characteristics, and average hours per week would work, 2011-12

	Seek to work more		Seek to work less		No impact		Plan to be retired by then		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Sex										
Male	1.6	0.5 - 2.6	34.3	29.6 - 39.0	58.3	53.4 - 63.2	2.4	0.8 - 4.0	461	1,732,374
Female	2.8	1.2 - 4.4	32.9	28.0 - 37.7	56.7	51.6 - 61.8	2.6	1.1 - 4.2	439	1,602,375
Marital status										
Married	2.3	1.1 - 3.4	33.8	29.9 - 37.7	56.3	52.2 - 60.4	2.8	1.4 - 4.1	675	2,526,427
Not married	1.8	0.2 - 3.4	33.2	26.4 - 40.0	61.4	54.4 - 68.4	1.7	0.0 - 3.3	221	793,330
Education										
Not finished HS	1.8	0.4 - 3.2	32.9	27.4 - 38.5	57.0	51.2 - 62.3	3.1	1.1 - 5.1	342	1,279,613
Finished HS	3.2	1.1 - 5.3	29.9	24.1 - 35.7	61.7*	55.5 - 67.8	2.1	0.3 - 3.9	285	1,055,947
Bachelor +	1.5	0.2 - 2.9	38.8*	32.5 - 45.1	53.8	47.4 - 60.2	2.1	0.3 - 4.0	271	998,597
Country of birth										
Australia	2.1	1.0 - 3.2	34.9	30.9 - 38.8	56.5	52.4 - 60.6	2.5	1.2 - 3.9	681	2,526,371
Other Engl. spk.	2.0	0.0 - 4.3	30.3	22.3 - 38.3	62.0	53.6 - 70.5	2.8	0.3 - 5.3	147	535,632
Non-Engl. spk.	2.6	0.0 - 6.3	28.8	17.5 - 40.1	58.0	45.5 - 70.6	1.5	0.0 - 4.3	71	269,948
Residence										
Capital city	1.7	0.7 - 2.7	33.7	29.5 - 38.0	58.2	53.7 - 62.6	2.4	1.1 - 3.8	563	2,092,765
Other	3.0	1.0 - 4.9	33.4	27.8 - 39.0	56.5	50.6 - 62.3	2.6	0.8 - 4.4	337	1,241,984
Personal income										
Up to \$20,000	7.9	0.3 - 15.5	13.3	0.9 - 25.7	67.8	52.9 - 82.8	0.0	-	51	171,949
\$20,001-\$36,400	2.8	0.0 - 6.1	30.5	21.0 - 39.9	60.0	50.1 - 70.0	2.7	0.0 - 6.0	117	445,203
\$36,401-\$65,000	2.1	0.4 - 3.8	34.8	28.3 - 41.3	57.8	51.0 - 64.5	1.4	0.0 - 2.9	243	881,978
\$65,001+	1.3	0.2 - 2.5	41.5	35.6 - 47.4	51.0	45.0 - 56.9	3.6	1.3 - 5.9	317	1,196,056
Total	2.1	1.2 - 3.1	33.6	30.2 - 37.0	57.5	54.0 - 61.1	2.5	1.4 - 3.6	900	3,334,749
Average hours per week would work	14.3	8.3 - 20.2	17.1	16.0 - 18.0	-	-	-	-	-	-

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.68.1: Multinomial logistic regression results for how tax-free superannuation after age 60 would affect hours worked after age 60 (people age 45-59, currently working), 2011-12

	Seek to work more v no impact		Seek to work less v no impact		Plan to be retired by then v no impact	
	Coef.	z	Coef.	z	Coef.	z
Female	0.444	0.89	0.282	1.75	0.671	1.41
Not married	-0.154	-0.29	-0.04	-0.23	-0.4	-0.70
Education						
2	0.523	0.99	-0.199	-1.08	-0.543	-1.01
3	0.24	0.39	0.186	0.99	-0.449	-0.81
Country of birth						
2	-0.159	-0.24	-0.164	-0.78	0.461	0.84
3	0.439	0.55	-0.119	-0.40	-0.375	-0.35
Not capital city	0.436	0.94	-0.013	-0.08	0.191	0.41
Personal income						
2	-1.056	-1.32	1.119*	2.29	13.093	0.03
3	-0.967	-1.39	1.339	2.87	12.86	0.02
4	-1.157	-1.52	1.635*	3.48	13.827	0.03
5	-1.322	-1.63	0.906	1.87	13.394	0.03
Constant	-2.896*	-3.78	-1.949*	-4.12	-16.584	-0.03

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.69: Receive any Government income support (% of total population) by socio-economic and demographic characteristics, 2011-12

	%	95% CI	N Unw	N W
Sex				
Male	31.5	29.0 - 34.1	1,505	3,628,392
Female	38.5*	35.7 - 41.3	1,502	3,716,645
Age				
45-54	21.3	18.0 - 24.7	700	3,064,368
55-64	25.3	22.7 - 27.8	1,189	2,597,009
65-74	75.1*	72.6 - 77.7	1,118	1,683,660
Marital status				
Married	27.9	25.8 - 30.0	2,051	5,100,317
Not married	51.2*	47.5 - 54.9	944	2,209,959
Education				
Not finished HS	44.7	41.7 - 47.6	1,433	3,371,225
Finished HS	31.1*	27.6 - 34.7	818	2,080,344
Bachelor +	20.4*	17.2 - 23.7	718	1,821,527
Country of birth				
Australia	36.0	33.7 - 38.2	2,252	5,531,190
Other Engl. spk.	33.4	29.0 - 37.7	513	1,194,813
Non-Engl. spk.	30.0	23.6 - 36.4	238	609,902
Residence				
Capital city	31.0	28.6 - 33.3	1,834	4,498,688
Other	41.5*	38.4 - 44.7	1,173	2,846,349
Personal income				
Up to \$20,000	76.9	72.9 - 80.9	591	1,214,519
\$20,001-\$36,400	50.2*	44.8 - 55.5	480	1,141,674
\$36,401-\$65,000	19.2*	15.5 - 22.9	536	1,397,353
\$65,001+	6.6*	4.0 - 9.2	501	1,546,768
Total	35.1	33.2 - 37.0	3,007	7,345,037

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.70.1: Logistic regression results for receive any Government income support, 2011-12

	Coef.	z
Female	-0.146	-1.39
Age		
2	0.032	0.23
3	2.275*	15.98
Not married	0.924*	8.36
Education		
2	-0.407*	-3.37
3	-0.934*	-6.85
Country of birth		
2	-0.025	-0.18
3	0.045	0.23
Not capital city	0.419*	3.98
Personal income		
2	-1.017*	-6.31
3	-2.396*	-14.22
4	-3.586*	-15.35
5	-1.645*	-11.13
Constant	0.305	1.60

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.71: Type of Government income support receive (% of all population) by socio-economic and demographic characteristics, 2011-12

	Age Pension		DSP		Newstart Allowance		Carer Payment		Parenting Payment		Other			
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Sex														
Male	14.2	12.7 - 15.7	7.4	5.9 - 8.9	2.3	1.4 - 3.2	1.8	1.0 - 2.6	1.4	0.6 - 2.2	6.7	5.2 - 8.2	1,505	3,628,392
Female	17.8*	16.0 - 19.6	6.2	4.8 - 7.6	2.4	1.6 - 3.3	4.8*	3.5 - 6.0	4.3*	2.7 - 5.9	6.6	5.1 - 8.0	1,502	3,716,645
Age														
45-54	-	-	5.8	3.9 - 7.7	2.4	1.3 - 3.6	3.7	2.3 - 5.2	6.2	4.1 - 8.2	5.7	3.7 - 7.7	700	3,064,368
55-64	-	-	10.9*	9.1 - 12.7	3.7	2.7 - 4.8	3.2	2.2 - 4.3	0.8*	0.3 - 1.3	5.7	4.4 - 7.0	1,189	2,597,009
65-74	65.9	63.1 - 68.7	2.4*	1.5 - 3.3	0.0	-	2.6	1.6 - 3.5	0.0	-	9.7*	8.0 - 11.5	1,118	1,683,660
Marital status														
Married	14.2	12.8 - 15.5	3.9	3.0 - 4.8	0.9	0.5 - 1.3	3.1	2.3 - 4.0	2.2	1.2 - 3.1	5.5	4.4 - 6.7	2,051	5,100,317
Not married	20.4*	18.0 - 22.7	13.1*	10.5 - 15.6	5.7*	3.9 - 7.4	3.7	2.2 - 5.2	4.5*	2.5 - 6.5	9.0*	6.9 - 11.1	944	2,209,959
Education														
Not finished HS	21.2	19.2 - 23.2	10.2	8.4 - 12.0	3.2	2.1 - 4.2	4.3	3.1 - 5.5	2.8	1.5 - 4.1	6.3	4.8 - 7.8	1,433	3,371,225
Finished HS	13.6*	11.5 - 15.6	5.2*	3.3 - 7.0	1.9	0.9 - 2.9	3.0	1.6 - 4.4	3.2	1.3 - 5.1	6.5	4.6 - 8.3	818	2,020,344
Bachelor +	7.7*	6.1 - 9.3	2.3*	1.0 - 3.6	1.3*	0.3 - 2.4	1.7*	0.4 - 2.9	2.7	0.9 - 4.4	7.3	5.1 - 9.5	718	1,821,527
Country of birth														
Australia	15.8	14.4 - 17.1	7.3	6.1 - 8.6	2.3	1.6 - 3.1	3.8	2.9 - 4.7	3.3	2.1 - 4.4	6.2	5.0 - 7.4	2,252	5,531,190
Other Engl. spk.	19.4*	16.2 - 22.6	3.7*	1.8 - 5.6	3.3	1.6 - 4.9	1.7	0.3 - 3.1	1.3*	0.2 - 2.4	7.5	5.2 - 9.8	513	1,194,813
Non-Engl. spk.	11.5*	8.1 - 15.0	8.1	4.7 - 11.5	0.6*	0.0 - 1.5	1.9	0.0 - 4.1	2.2	0.0 - 5.2	8.5	4.3 - 12.7	238	609,902
Residence														
Capital city	14.0	12.6 - 15.4	6.2	4.9 - 7.6	1.7	1.0 - 2.4	2.2	1.4 - 3.0	2.6	1.4 - 3.7	6.3	5.1 - 7.6	1,834	4,498,688
Other	19.2*	17.2 - 21.3	7.7	6.1 - 9.4	3.4*	2.2 - 4.5	5.0*	3.5 - 6.5	3.3	1.8 - 4.8	7.1	5.3 - 8.9	1,173	2,846,349
Personal income														
Up to \$20,000	39.3	35.2 - 43.4	18.7	14.9 - 22.5	8.0	5.3 - 10.7	6.3	4.0 - 8.5	2.3	0.2 - 4.4	7.4	5.0 - 9.8	591	1,214,519
\$20,001-\$36,400	21.5*	18.0 - 24.9	11.0*	7.4 - 14.7	3.3*	1.6 - 5.0	5.4	3.1 - 7.6	6.3*	3.1 - 9.5	9.5	6.5 - 12.4	480	1,141,674
\$36,401-\$65,000	5.9*	4.3 - 7.5	0.9*	0.2 - 1.6	0.5*	0.0 - 1.0	2.4*	0.6 - 4.2	4.1	1.6 - 6.6	7.8	5.3 - 10.3	536	1,397,353
\$65,001+	0.2*	0.0 - 0.5	0.1*	0.0 - 0.2	0.0	-	0.9*	0.0 - 2.0	1.4	0.1 - 2.7	4.5	2.3 - 6.6	501	1,546,768
Total	16.0	14.9 - 17.2	6.8	5.8 - 7.8	2.3	1.7 - 3.0	3.3	2.5 - 4.0	2.9	1.9 - 3.8	6.6	5.6 - 7.7	3,007	7,345,037

DSP - Disability Support Pension, Parenting Payment - Partnered or Single, * p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.71.1: Logistic regression results of type of Government income support receive, 2011-12

	Age Pension		DSP		Newstart Allowance		Carer Payment		Parenting Payment		Other	
	Coef.	z	Coef.	z	Coef.	z	Coef.	z	Coef.	z	Coef.	z
Female	-0.253*	-2.60	-0.878*	-5.08	-0.452	-1.62	0.926*	3.61	0.803*	2.16	-0.134	-0.88
Age												
2	-	-	0.578*	2.69	-0.023	-0.08	-0.439	-1.62	-2.108*	-5.22	0.127	0.58
3	-	-	-1.86*	-6.47	-	-	-0.812*	-2.77	-	-	0.67*	3.12
Not married	0.244*	2.42	1.191*	6.88	1.434*	4.97	-0.342	-1.41	0.799*	2.45	0.429*	2.80
Education												
2	-0.29*	-2.57	-0.5*	-2.43	-0.188	-0.56	-0.248	-0.95	-0.126	-0.33	0.117	0.66
3	-0.652*	-4.73	-1.319*	-4.42	-0.492	-1.16	-0.741*	-1.99	0.118	0.28	0.198	1.04
Country of birth												
2	0.312*	2.45	-0.481	-1.70	0.96*	2.90	-0.634	-1.66	-0.017	-0.04	0.353	1.92
3	-0.206	-1.07	0.683*	2.40	-1.411	-1.36	-0.47	-0.89	-0.443	-0.58	0.428	1.65
Not capital city	0.172	1.77	0.127	0.74	0.64*	2.29	0.46**	2.07	0.281	0.85	0.076	0.50
Personal income												
2	-0.671*	-5.13	-0.67*	-3.06	-0.81*	-2.38	-0.223	-0.77	0.653	1.35	0.383	1.72
3	-2.063*	-12.37	-3.233*	-7.35	-2.611*	-4.73	-1.351*	-3.26	-0.035	-0.07	0.356	1.55
4	-5.371*	-7.51	-4.833*	-4.76	-	-	-2.079*	-3.28	-0.862	-1.34	-0.337	-1.15
5	-0.825*	-6.95	-0.87*	-4.22	-1.494*	-3.87	-0.775*	-2.68	-1.264	-1.77	-0.183	-0.81
Constant	0.078	0.60	-1.281*	-4.57	-2.764*	-6.21	-2.739*	-6.95	-3.588*	-6.04	-3.256*	-10.98

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians.

Table A.72: Type of activities of Newstart Allowance and Parenting Payment recipients (% of Newstart Allowance recipients, % of Parenting Payment recipients), 2011-12

	Newstart Allowance		Parenting Payment	
	%	95% CI	%	95% CI
Working part-time (30 hours/ fortnight)	23.6	12.8 - 34.4	28.1	13.3 - 42.9
Working voluntarily (30 hours/ fortnight)	10.7	4.0 - 17.5	1.2	0.0 - 3.6
Working part-time & voluntarily (30 hours/ fortnight)	7.9	0.2 - 15.6	0.0	-
Range of activities	39.7	26.0 - 53.3	15.6	2.6 - 28.6
None	18.1	8.1 - 28.2	52.0	35.3 - 68.8
N Unw	65		46	
N W	172,348		209,547	

Range of activities: incl. looking for work & reporting job searches

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.73: Reasons for Newstart Allowance or Parenting Payment recipients choosing voluntary work (% of Newstart Allowance or Parenting Payment recipients working voluntarily for 30 hours per week), 2011-12

	%	95% CI
Skills and experience do not match with available work	28.4	0.0 - 60.8
Feel discriminated against in searching for job	26.0	0.0 - 56.7
Can't find appropriate work in my location	16.1	0.0 - 40.9
Preferred option in lead up to retirement	8.4	0.0 - 27.4
Financial adviser told me to choose this option	0.0	
Don't want my benefit reduced	0.0	
Prefer voluntary to paid work	17.5	0.0 - 44.3
Other reason	0.0	
N Unw	11	
N W	20,975	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.74: Reasons for Newstart Allowance or Parenting Payment recipients choosing part-time work (% of Newstart Allowance or Parenting Payment recipients working part-time for 30 hours per week), 2011-12

	%	95% CI
Financial reasons	32.9	12.7 - 53.2
Gain experience and develop my skills	4.8	0.0 - 11.7
Be mentored	2.4	0.0 - 7.4
Social aspect of work	9.9	0.0 - 20.3
Other reason	6.9	0.0 - 20.5
N Unw	30	
N W	99,517	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.75: Withdrawal rate on Age Pension impacts desire to work or look for work (% of people receiving Age Pension) and the maximum percentage of Age Pension people willing to lose to work as much as they want, by socio-economic and demographic characteristics, age 65-74, 2011-12

	Withdrawal rate impact desire to work/ look for work				Maximum % of Age Pension willing to lose to work as much as you want			
	%	95% CI	N Unw	N W	Avg %	95% CI	N Unw	N W
Sex								
Male	20.2	15.9 - 24.4	347	502,090	39.5	33.3 - 45.7	153	218,851
Female	15.2	11.5 - 18.8	379	607,489	31.5	25.7 - 37.4	137	221,969
Marital status								
Married	19.2	15.4 - 22.9	440	669,748	35.0	29.6 - 40.4	178	270,939
Not married	14.8	10.7 - 18.9	285	438,490	36.2	29.2 - 43.3	112	169,881
Education								
Not finished HS	15.2	11.8 - 18.6	436	667,192	38.3	32.8 - 43.7	171	259,604
Finished HS	18.0	12.2 - 23.8	174	268,036	26.6*	18.3 - 34.8	67	103,359
Bachelor +	27.7*	18.5 - 36.9	93	136,289	44.5	31.7 - 57.4	44	63,938
Country of birth								
Australia	16.9	13.7 - 20.1	537	816,052	33.9	29.2 - 38.6	224	341,137
Other Engl. spk.	20.9	14.2 - 27.7	143	223,865	36.1	25.9 - 46.4	54	82,083
Non-Engl. spk.	13.0	3.1 - 22.8	45	68,261	63.4*	34.5 - 92.3	12	17,600
Residence								
Capital city	18.9	15.1 - 22.8	405	613,843	32.4	27.1 - 37.7	179	268,562
Other	15.6	11.6 - 19.6	321	495,736	40.3	33.1 - 47.4	111	172,258
Total	17.4	14.6 - 20.2	726	1,109,579	35.6	31.4 - 39.8	305	476,901
Average extra years work	-				5.0	4.4 - 5.6	234	353,166
Average hours work per week in extra years	-				23.2	21.8 - 24.6	245	370,582

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.75.1: Logistic regression results for withdrawal rate on Age Pension impacts desire to work or look for work, and linear regression results for the maximum percentage of Age Pension people willing to lose to work as much as they want, 2011-12

	Withdrawal rate impact desire to work/ look for work		Maximum % of Age Pension willing to lose to work as much as you want	
	Coef.	z	Coef.	t
Female	-0.353	-1.68	-5.372	-1.18
Not married	-0.167	-0.77	1.108	0.24
Education				
2	0.158	0.65	-13.768*	-2.59
3	0.739	2.69	4.440	0.73
Country of birth				
2	0.273	1.09	7.232	1.26
3	-0.410	-0.87	33.320*	3.09
Not capital city	-0.196	-0.95	7.092	1.61
Constant	-1.309	-6.57	35.283*	8.46

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Re-entry of the very long-term unemployed (VLTU)

Table A.76: Very long-term unemployed (% of people not working and not retired, % of people not retired), and average length of time since last worked and median length of time since last worked, 2011-12

	% of those not working & not retired				% of people not retired			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	24.3	15.9 - 32.6	134	346,356	3.2	2.0 - 4.5	900	2,594,108
Female	21.3	13.7 - 28.8	154	467,024	4.0	2.4 - 5.5	827	2,487,310
Age								
45-54	22.6	13.6 - 31.6	96	435,086	3.4	1.9 - 4.9	660	2,911,267
55-64	27.4	19.8 - 35.0	140	300,420	4.6	3.2 - 6.1	799	1,787,184
65-74	3.4*	0.0 - 8.0	52	77,875	0.7*	0.0 - 1.6	268	382,967
Marital status								
Married	22.8	15.5 - 30.1	179	486,804	3.0	2.0 - 4.1	1,218	3,647,601
Not married	22.1	13.3 - 31.0	109	326,576	5.1	2.8 - 7.4	502	1,414,427
Education								
Not finished HS	20.0	12.5 - 27.5	134	397,102	3.8	2.2 - 5.3	720	2,104,095
Finished HS	33.7	20.7 - 46.7	77	220,889	4.9	2.6 - 7.2	503	1,524,946
Bachelor +	15.8	7.2 - 24.4	73	186,212	2.1	0.9 - 3.2	496	1,430,043
Country of birth								
Australia	21.8	15.2 - 28.4	217	620,290	3.5	2.3 - 4.7	1,298	3,843,737
Other Engl. spk.	20.9	8.6 - 33.2	43	104,663	2.7	1.0 - 4.4	289	805,271
Non-Engl. spk.	29.7	11.1 - 48.4	28	88,428	6.1	2.2 - 10.1	139	429,612
Residence								
Capital city	24.3	16.7 - 32.0	175	513,864	3.9	2.6 - 5.3	1,083	3,182,201
Other	19.5	11.6 - 27.3	113	299,516	3.1	1.7 - 4.4	644	1,899,217
Total	22.5	16.9 - 28.2	288	813,380	3.6	2.6 - 4.6	1,727	5,081,418
Average length of time since last worked	6.4	5.0 - 7.8	64	183,373				
Median length of time since last worked	4.0							

* p<0.05, VLTU: defined as currently not working & not retired, and have not worked for 24 months but have worked before; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.76.1: Logistic regression results for very long-term unemployed (% of people not working and not retired, % of people not retired), 2011-12

	% of those not working & not retired		% of those not retired	
	Coef.	z	Coef.	z
Female	0.134	0.52	-0.114	-0.38
Age				
2	0.335	1.24	0.126	0.39
3	-1.549*	-2.08	-2.036*	-2.64
Not married	0.422	1.57	-0.016	-0.05
Education				
2	0.098	0.33	0.336	0.96
3	-0.493	-1.42	-0.22	-0.55
Country of birth				
2	0.166	0.47	0.147	0.35
3	0.882*	2.36	0.725	1.58
Not capital city	-0.139	-0.50	-0.245	-0.78
Constant	-3.5	-10.25	-1.089	-2.71

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.77: Very long-term unemployed (% of people not retired) by other characteristics, 2011-12

	%	95% CI	N Unw	N W
Experienced exclusion in job search (looked for job in last 5 years)				
Yes	9.6	6.6 - 12.6	449	1,461,945
No	7.1	3.3 - 10.9	191	599,729
Experienced exclusion in job search & attributed to age (looked for job in last 5 years)				
Yes	13.3	8.6 - 18.1	244	731,667
No	6.4*	3.8 - 9.1	396	1,330,006
Age discrimination an issue in looking for job in Australia (looked for job in last 5 years)				
Yes	10.1	7.3 - 12.9	530	1,712,329
No	2.4*	0.0 - 5.2	105	333,491
Ill for 2 months in last 5 years				
Yes	7.1	4.7 - 9.6	515	1,471,373
No	2.2*	1.1 - 3.2	1,211	3,606,349
Ill for 2 months in last 5 years prevented working/ looking for work				
Yes	10.9	6.9 - 15.0	278	804,634
No	2.2*	1.4 - 3.1	1,449	4,276,785
Currently ill				
Yes	7.1	4.4 - 9.9	419	1,219,354
No	2.5*	1.5 - 3.5	1,305	3,851,481
Currently ill prevents from working/looking for work				
Yes	21.9	11.5 - 32.3	278	804,634
No	2.7*	1.8 - 3.6	1,449	4,276,785
Flexible work arrangement would help currently ill work				
Yes	100.0	-	9	28,543
No	62.5*	41.9 - 83.2	30	113,145

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.77 continues

	%	95% CI	N Unw	N W
Changed working condition would help currently ill work				
Yes	29.6	0.0 - 65.7	10	27,321
No	14.1	1.7 - 26.5	33	114,836
Used Australian Government employment service provider (looked for job in last 5 years)				
Yes	18.3	10.2 - 26.4	98	304,323
No	7.1*	4.7 - 9.5	540	1,749,486
Found Australian Government employment service provider helpful				
Yes	19.7	8.2 - 31.2	53	186,697
No	16.8	5.4 - 28.3	43	113,178
Used private recruitment firm(looked for job in last 5 years)				
Yes	9.1	4.5 - 13.8	155	522,543
No	8.8	6.0 - 11.6	484	1,537,716
Rating of private recruitment firm support				
Very good/ good	7.6	0.0 - 15.4	57	183,728
Fair/ poor/ very poor	10.0	4.1 - 16.0	96	334,531
No jobs in line of work in local area (worked or looked for work in last 5 years)				
Agree/strongly agree	6.3	4.0 - 8.6	429	1,486,095
Strongly disagree/ disagree/neither	2.4*	1.3 - 3.5	1,036	3,176,663
No jobs at all in local area(worked or looked for work in last 5 years)				
Agree/strongly agree	10.7	4.2 - 17.2	117	322,709
Strongly disagree/ disagree/neither	3.1*	2.1 - 4.1	1,516	4,507,952

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Job search assistance

Table A.78: Used Australian Government employment service provider to help job search (% of people who looked for a job in last 5 years) and if found service helpful (% of people who used Australian Government employment service provider to help job search in last 5 years) by socio-economic and demographic characteristics, 2011-12

	Used Australian Government employment service provider in last 5 years				Found Australian Government employment service provider helpful							
	%	95% CI	N	Unw	N	W	%	95% CI	N	Unw	N	W
Sex												
Male	15.9	11.8 - 19.9	390	1,152,385	63.1	50.1 - 76.1	66	182,761				
Female	14.9	10.6 - 19.3	354	1,108,140	62.4	48.0 - 76.8	55	165,501				
Age												
45-54	14.9	10.6 - 19.3	301	1,348,529	71.1	57.5 - 84.7	46	201,269				
55-64	16.2	12.3 - 20.1	344	770,653	51.8*	38.6 - 65.0	59	124,562				
65-74	15.9	8.7 - 23.1	99	141,343	49.0	24.0 - 74.0	16	22,430				
Marital status												
Married	10.0	7.0 - 13.0	526	1,626,789	65.1	50.8 - 79.3	55	162,858				
Not married	29.6*	22.8 - 36.4	216	626,246	60.8	47.8 - 73.8	66	185,404				
Education												
Not finished HS	21.0	15.7 - 26.4	289	890,858	63.9	50.8 - 77.0	61	187,475				
Finished HS	14.6	9.1 - 20.0	222	691,476	77.7	63.4 - 92.0	35	100,635				
Bachelor +	8.9*	5.1 - 12.6	233	678,191	34.4*	14.0 - 54.8	25	60,152				
Country of birth												
Australia	14.4	11.1 - 17.7	532	1,641,242	62.5	51.0 - 74.0	84	236,148				
Other Engl. spk.	13.0	6.5 - 19.5	140	408,505	40.7	12.3 - 69.1	19	53,053				
Non-Engl. spk.	28.0*	15.2 - 40.9	72	210,777	83.7*	68.4 - 99.1	18	59,061				
Residence												
Capital city	15.1	11.3 - 18.8	471	1,448,066	57.2	44.2 - 70.3	73	218,282				
Other	16.0	11.2 - 20.8	273	812,459	72.1	58.7 - 85.5	48	129,980				
Personal income												
Up to \$20,000	37.9	28.1 - 47.7	129	334,998	57.5	40.9 - 74.0	47	127,028				
\$20,001-\$36,400	21.7*	12.8 - 30.5	116	346,506	62.1	40.8 - 83.4	25	75,019				
\$36,401-\$65,000	11.6*	5.7 - 17.4	151	476,232	67.9	43.9 - 91.8	17	55,142				
\$65,001+	3.0*	0.3 - 5.7	159	520,253	50.1	4.2 - 96.0	5	15,745				
Total	15.4	12.5 - 18.4	744	2,260,525	62.8	53.1 - 72.4	121	348,262				

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.78.1: Logistic regression results for used Australian Government employment service provider to help job search and if found service helpful, 2011-12

	Used Australian Government employment service in last 5 years		Found Australian Government employment service helpful	
	Coef.	z	Coef.	z
Female	-0.646*	-2.73	-0.386	-0.84
Age				
2	-0.01	-0.04	-1.007*	-2.03
3	-0.614	-1.68	-1.137	-1.61
Not married	1.371*	5.86	0.232	0.51
Education				
2	-0.005	-0.02	1.35*	2.43
3	-0.483	-1.64	-0.798	-1.30
Country of birth				
2	-0.065	-0.21	-1.164	-1.84
3	0.754*	2.08	1.566	1.90
Not capital city	-0.021	-0.09	0.981*	2.00
Personal income				
2	-0.674*	-2.16	-0.021	-0.03
3	-1.587*	-4.65	-0.111	-0.16
4	-2.872*	-5.55	-0.798	-0.65
5	-1.099*	-3.42	0.633	0.98
Constant	-0.662	-1.89	0.387	0.59

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.79: Reasons Australian Government employment service provider not helpful (% of people who found Australian Government employment service not helpful) by socio-economic and demographic characteristics, 2011-12

	Did not match to appropriate job		Not enough help preparing job applications		Did not assist enough for job interview		Other reason		N	NW
	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Sex										
Male	55.8	34.1 - 77.4	38.3	15.6 - 61.0	35.2	12.8 - 57.5	65.9	45.2 - 86.5	25	62,980
Female	63.8	41.6 - 86.0	43.8	22.5 - 65.1	37.4	15.6 - 59.2	60.1	38.5 - 81.6	26	62,194
Age										
45-54	63.9	37.5 - 90.4	45.0	18.2 - 71.8	44.5	17.3 - 71.7	71.3	45.9 - 96.6	15	58,180
55-64	57.1	37.9 - 76.4	42.4	23.0 - 61.8	32.6	14.3 - 50.8	54.7	35.5 - 74.0	28	55,559
65-74	51.4	15.4 - 87.4	14.1	0.0 - 40.4	12.4	0.0 - 35.9	61.0	25.6 - 96.3	8	11,435
Marital status										
Married	54.4	30.7 - 78.0	34.4	10.7 - 58.2	48.4	24.3 - 72.4	55.6	31.8 - 79.4	23	54,719
Not married	64.0	44.0 - 83.9	46.2	25.7 - 66.7	26.9	9.0 - 44.7	68.7	50.3 - 87.2	28	70,455
Education										
Not finished HS	68.5	49.2 - 87.8	35.2	14.1 - 56.2	27.3	7.6 - 47.0	74.8	58.0 - 91.7	26	65,461
Finished HS	57.1	21.9 - 92.4	83.7*	61.3 - 100.0	57.1	21.9 - 92.4	60.6	27.0 - 94.3	9	20,242
Bachelor +	46.6	17.9 - 75.3	28.8	2.3 - 55.3	40.5	10.1 - 70.8	44.5	16.3 - 72.8	16	39,472
Country of birth										
Australia	57.5	38.2 - 76.7	34.5	16.1 - 53.0	31.7	12.4 - 51	63.6	45.3 - 81.9	34	84,113
Other Engl. spk.	62.4	32.8 - 91.9	56.8	26.3 - 87.2	45.4	14.1 - 76.6	64.3	33.6 - 94.9	12	31,462
Non-Engl. spk.	71.4	33.4 - 100.0	46.5	0.0 - 93.4	46.5	0.0 - 100.0	53.5	6.6 - 100.0	5	9,599
Residence										
Capital city	65.3	47.3 - 83.4	43.8	24.7 - 62.8	37.1	17.6 - 56.6	59.1	40.4 - 77.8	35	88,886
Other	46.2	19.7 - 72.7	34.3	9.8 - 58.7	34.2	9.8 - 58.7	72.5	49.9 - 95.1	16	36,288
Personal income										
Up to \$20,000	46.0	20.3 - 71.6	27.6	4.8 - 50.4	32.4	6.4 - 58.4	60.3	34.3 - 86.4	20	51,789
\$20,001-\$36,400	61.5	29.9 - 93.1	52.2	19.9 - 84.5	29.5	2.1 - 56.8	81.1	59.7 - 100.0	11	28,444
\$36,401-\$65,000	51.4	4.5 - 98.2	63.0	21.2 - 100.0	51.4	4.5 - 98.2	84.5	54.4 - 100.0	6	15,509
\$65,001+	71.3	19.9 - 100.0	40.8	0.0 - 100.0	40.8	0.0 - 100.0	59.2	0.0 - 100.0	3	7,855
Total	59.8	44.4 - 75.1	41.0	25.6 - 56.5	36.3	20.7 - 51.9	63.0	48.0 - 78.0	51	125,174

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.79.1: Logistic regression results for reasons Australian Government employment service provider not helpful, 2011-12

	Did not match to appropriate job		Not enough help preparing job applications		Did not assist enough for job interview		Other reason	
	Coef.	z	Coef.	z	Coef.	z	Coef.	z
Female	1.756	1.78	1.556	1.42	1.154	1.27	-0.014	-0.01
Age								
2	-1.00	-1.06	-0.717	-0.80	-0.643	-0.75	-1.007	-1.02
3	-1.668	-1.25	-3.599	-1.93	-1.808	-1.29	0.426	0.33
Not married	1.19	1.40	1.399	1.37	-0.831	-1.00	-0.214	-0.25
Education								
2	-1.561	-1.29	3.04*	2.12	1.112	1.13	-1.472	-1.34
3	-2.631*	-1.98	-0.465	-0.42	-0.211	-0.22	-1.691	-1.56
Country of birth								
2	1.588	1.46	1.095	0.98	1.078	1.11	0.573	0.51
3	2.173	1.11	-0.948	-0.44	0.842	0.52	2.458	1.48
Not capital city	-0.815	-0.88	0.963	1.02	0.789	0.94	1.519	1.58
Personal income								
2	-1.072	-0.91	0.029	0.03	-0.052	-0.05	1.069	0.97
3	-0.423	-0.34	2.788	1.89	1.009	0.85	2.011	1.43
4	1.472	0.97	2.674	1.34	0.877	0.55	0.592	0.38
5	3.73*	2.36	1.078	0.76	0.146	0.12	-1.889	-1.46
Constant	0.014	0.01	-3.153*	-2.28	-1.444	-1.33	0.976	0.89

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.80: Job search success and satisfaction (% of people who received help from Australian Government employment service provider), 2011-12

	%	95% CI	N Unw	N W
Successful in most recent job search	46.4	35.8 - 56.9	121	348,262
If successful in most recent job search				
Satisfied with job (Very satisfied or satisfied)	77.7	63.4 - 92.0	52	161,563
How long looked for job (average years)	0.65	0.39 - 0.91	51	156,643
Would more helpful assistance helped find job faster	35.4	20.4 - 50.3	52	161,563
Would more helpful assistance helped find better paid job	24.0	11.1 - 36.9	52	161,563
If unsuccessful in most recent job search				
Would more helpful assistance helped find job	40.6	26.4 - 54.8	69	186,699
How long been looking for job (average years)	2.41	1.56 - 3.25	67	178,346

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.81: More helpful assistance would help discouraged worker look for job (% of discouraged workers), 2011-12

	%	95% CI
Sex		
Male	44.0	23.8 - 64.0
Female	78.6*	60.7 - 96.5
Total	65.5	52.0 - 79.1
N Unw	72	
N W	187,891	

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Leisure time trade-off

Table A.82: Average age intend to retire (not retired who have worked in past 20 years or looked for work in past 5 years) and average age did retire (retired who have worked in past 20 years or looked for work in past 5 years) by socio-economic and demographic characteristics, 2011-12

	Average age intend to retire (not retired)				Average age did retire (already retired)			
	Years	95% CI	N Unw	N W	Years	95% CI	N Unw	N W
Sex								
Male	65.9	65.4 - 66.3	720	2,120,549	59.0	58.4 - 59.6	553	938,024
Female	64.8*	64.4 - 65.3	650	1,979,163	58.0*	57.5 - 58.5	522	958,991
Age								
45-54	64.3	63.8 - 64.8	542	2,389,729	46.6	44.4 - 48.9	34	125,334
55-64	65.9*	65.6 - 66.3	638	1,439,134	55.5*	54.9 - 56.0	341	710,252
65-74	72.1*	71.4 - 72.8	190	270,849	61.9*	61.5 - 62.2	700	1,061,428
Marital status								
Married	65.0	64.6 - 65.3	995	3,017,740	58.7	58.3 - 59.2	717	1,250,351
Not married	66.5*	65.9 - 67.1	371	1,072,441	58.3	57.6 - 59.0	354	634,003
Education								
Not finished HS	65.6	65.1 - 66.1	570	1,699,415	58.0	57.5 - 58.5	570	1,008,807
Finished HS	65.1	64.5 - 65.6	394	1,205,009	58.8	58.0 - 59.6	275	486,878
Bachelor +	65.5	64.9 - 66.1	402	1,183,910	59.1*	58.2 - 59.6	213	375,028
Country of birth								
Australia	65.2	64.8 - 65.5	1,025	3,087,704	58.2	57.7 - 58.6	801	1,419,780
Other Engl. spk.	66.0	65.2 - 66.8	236	671,791	59.6*	58.6 - 60.6	193	335,296
Non-Engl. spk.	66.1	64.9 - 67.3	108	337,419	59.2	57.7 - 60.8	79	136,987
Residence								
Capital city	65.5	65.1 - 65.9	857	2,555,761	58.7	58.2 - 59.1	639	1,109,293
Other	65.2	64.7 - 65.7	513	1,543,951	58.2	57.6 - 58.9	436	787,722
Personal income								
Up to \$20,000	65.9	64.9 - 67.0	135	364,114	58.7	57.8 - 59.5	304	534,030
\$20,001-\$36,400	66.0	65.1 - 66.9	207	582,757	58.7	57.8 - 59.7	183	323,500
\$36,401-\$65,000	65.6	65.0 - 66.1	338	1,000,578	58.5	57.6 - 59.5	136	231,893
\$65,001+	64.5*	63.9 - 65.0	389	1,252,441	57.0	55.2 - 58.9	53	109,998
Total	65.4	65.1 - 65.7	1,370	4,099,712	58.5	58.1 - 58.9	1,075	1,897,015

* p<0.05; Note: A total of 562 did not answer, refused to answer or answered 'don't know'. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.82.1: Linear regression results for average age intend to retire and average age did retire, 2011-12

	Average age intend to retire (not retired)		Average age did retire (already retired)	
	Coef.	t	Coef.	t
Female	-1.375*	-4.72	-1.126*	-3.6
Age				
2	1.457*	4.85	8.513*	9.23
3	7.174*	16.28	14.496*	16.08
Not married	1.561*	4.89	-0.159	-0.49
Education				
2	-0.077	-0.23	0.715*	1.99
3	0.39	1.120	1.178*	2.89
Country of birth				
2	0.704	1.88	0.491	1.23
3	1.059*	1.98	0.698	1.19
Not capital city	-0.045	-0.15	-0.42	-1.37
Personal income				
2	0.125	0.22	-0.162	-0.36
3	-0.458	-0.88	-0.512	-1.01
4	-1.452*	-2.76	-0.487	-0.66
5	-0.339	-0.63	-0.306	-0.81
Constant	65.006*	116.40	47.822*	49.21

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.83: Reasons stated (% stating very or somewhat important) for when intend to retire and when did retire (% of not retired or retired population who have worked in past 20 years or looked for work in past 5 years), 2011-12

	Reason for when intend retire (not retired)		Reason for when did retire (retired)	
	%	95% CI	%	95% CI
Leisure time	83.3	81.4 - 85.3	61.3	58.2 - 64.4
Financial security	93.4	92.1 - 94.6	69.8	66.9 - 72.7
Personal illness/injury/disability	88.5	86.8 - 90.1	45.8	42.6 - 49.0
Eligibility for Age Pension	55.2	52.5 - 57.9	26.8	24.1 - 29.5
Access to super	79.1	76.9 - 91.1	56.4	53.3 - 59.6
Spouse/partner having retired	50.5	47.8 - 53.3	30.6	27.7 - 33.5
Having lost interest in work	66.1	63.6 - 68.7	39.8	36.7 - 43.0
Care for family/ other	78.6	76.5 - 80.7	31.2	28.2 - 34.1
Need to financially support other people	60.7	58.1 - 63.3	27.4	24.5 - 30.2
N Unw	1,709		1,076	
N W	5,030,659		1,899,895	

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.84: Reasons for decision about when intend to retire (% stating very or somewhat important) (% of not retired population who have worked in past 20 years or looked for work in past 5 years) by socio-economic and demographic characteristics, 2011-12

	Leisure time		Financial security		Personal illness/ injury/ disability		Eligibility for Age Pension		Access to super		Care for family/ other		N	
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	Unw	NW
Sex														
Male	80.6	77.7 - 83.5	92.0	90.1 - 93.8	86.6	84.2 - 89.0	50.8	47.1 - 54.5	75.0	71.8 - 78.2	76.1	73.1 - 79.1	895	2,581,303
Female	86.2*	83.5 - 88.8	94.8*	93.0 - 96.5	90.4*	88.2 - 92.6	59.8*	55.9 - 63.7	83.3*	80.6 - 86.0	81.3*	78.4 - 84.2	814	2,449,356
Age														
45-54	84.0	81.1 - 87.0	94.8	93.0 - 96.6	90.5	88.2 - 92.8	58.6	54.5 - 62.6	82.5	79.4 - 85.6	83.7	80.8 - 86.7	653	2,882,058
55-64	83.5	80.9 - 86.2	91.6*	89.6 - 93.6	85.5*	83.1 - 88.0	55.6	52.0 - 59.1	76.5*	73.5 - 79.5	71.8*	68.9 - 74.9	792	1,772,175
65-74	77.2*	72.1 - 82.3	90.4*	86.7 - 94.0	86.5	82.3 - 90.7	27.6*	22.1 - 33.1	65.0*	59.2 - 70.9	71.5*	66.0 - 77.0	264	376,425
Marital status														
Married	85.9	83.7 - 88.1	94.3	93.0 - 95.7	88.5	86.6 - 90.5	54.6	51.4 - 57.8	81.1	78.7 - 83.5	83.0	80.7 - 85.3	1,208	3,619,969
Not married	76.7*	72.5 - 81.0	91.1*	88.2 - 93.9	88.0	85.1 - 91.0	57.2	52.2 - 62.2	73.9*	69.5 - 78.3	67.0*	62.5 - 71.5	494	1,391,300
Education														
Not finished HS	84.7	81.8 - 87.6	93.6	91.6 - 95.5	88.1	85.6 - 90.7	64.5	60.5 - 68.5	79.4	76.0 - 82.7	79.9	76.7 - 83.1	1,289	3,933,381
Finished HS	81.9	78.1 - 85.7	93.6	91.2 - 96.0	89.3	86.4 - 92.3	54.3*	49.2 - 59.3	78.0	74.0 - 82.0	77.7	73.7 - 81.7	381	995,063
Bachelor +	83.2	79.6 - 86.9	93.2	91.0 - 95.5	88.0	84.9 - 91.1	43.0*	38.0 - 48.1	80.0	76.2 - 83.7	77.4	73.5 - 81.4	31	79,882
Country of birth														
Australia	84.2	82.0 - 86.4	93.5	92.1 - 94.9	88.9	87.0 - 90.7	55.6	52.5 - 58.7	79.4	77.0 - 81.8	79.1	76.7 - 81.5	1,285	3,800,886
Other Engl. spk.	78.8	73.3 - 84.2	93.8	91.0 - 96.7	86.0	81.9 - 90.2	52.1	45.5 - 58.6	78.5	73.2 - 83.8	73.7	68.2 - 79.2	286	799,834
Non-Engl. spk.	83.9	77.2 - 90.6	91.0	85.3 - 96.7	89.2	82.8 - 95.7	57.4	47.8 - 67.0	76.7	68.9 - 84.4	83.2	76.0 - 90.4	137	427,140
Residence														
Capital city	83.4	80.8 - 85.9	93.6	91.9 - 95.2	88.8	86.7 - 90.8	51.6	48.1 - 55.0	80.9	78.4 - 83.5	78.1	75.4 - 80.8	1,072	3,143,894
Other	83.2	80.0 - 86.4	93.0	91.0 - 94.9	87.9	85.3 - 90.6	61.2	56.9 - 65.5	75.9*	72.2 - 79.6	79.5	76.2 - 82.8	637	1,886,765
Personal income														
Up to \$20,000	78.8	72.4 - 85.2	86.7	81.2 - 92.2	89.6	85.1 - 94.2	67.3	59.7 - 74.9	73.5	66.5 - 80.5	75.7	68.9 - 82.5	180	478,801
\$20,001-\$36,400	85.5	80.7 - 90.2	93.1	89.4 - 96.8	87.1	82.6 - 91.5	62.5	55.7 - 69.2	76.2	70.5 - 81.9	78.0	72.3 - 83.7	268	755,801
\$36,401-\$65,000	82.7	78.5 - 86.8	95.3*	93.0 - 97.6	90.1	86.7 - 93.4	60.0	54.6 - 65.5	84.2*	80.4 - 88.0	79.1	74.7 - 83.4	394	1,154,122

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.84 continues

	Leisure time		Financial security		Personal illness/ injury/ disability		Eligibility for Age Pension		Access to super		Care for family/ other		N	
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	Unw	NW
\$65,001+	84.1	80.4 - 87.9	94.7*	92.6 - 96.8	87.5	84.2 - 90.8	46.8*	41.6 - 52.0	81.8*	78.0 - 85.7	78.7	74.8 - 82.7	446	1,433,586
Public servant														
Yes	86.8	83.3 - 90.3	95.5	93.6 - 97.4	88.8	85.6 - 92.1	52.6	47.3 - 57.9	83.4	79.7 - 87.2	80.0	76.2 - 83.9	1,286	3,947,653
No	82.1*	79.8 - 84.5	92.7*	91.1 - 94.2	88.2	86.3 - 90.1	56.2	53.1 - 59.3	77.5*	74.9 - 80.0	77.9	75.4 - 80.4	390	996,469
Total	83.3	81.4 - 85.3	93.4	92.1 - 94.6	88.4	86.8 - 90.1	55.2	52.5 - 57.9	79.1	76.9 - 81.2	78.6	76.5 - 80.7	1,709	5,030,659

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.84.1: Logistic regression results for reasons for decision about when intend to retire (stating very or somewhat important), 2011-12

	Leisure time			Financial security			Personal illness/ injury/ disability			Eligibility for Age Pension			Access to super			Care for family/ other		
	Coef.	z		Coef.	z		Coef.	z		Coef.	z		Coef.	z		Coef.	z	
Female	0.496*	3.49		0.665*	3.13		0.505*	2.95		0.227*	2.04		0.442*	3.43		0.468*	3.61	
Age																		
2	0.127	0.84		-0.295	-1.29		-0.376*	-2.10		-0.152	-1.32		-0.261	-1.89		-0.642*	-4.59	
3	-0.298	-1.55		-0.524	-1.85		-0.153	-0.62		-1.348*	-7.79		-0.675*	-3.80		-0.625*	-3.39	
Not married	-0.683*	-4.8		-0.404	-1.92		-0.008	-0.04		0.14	1.17		-0.449*	-3.39		-1.073*	-8.29	
Education																		
2	-0.209	-1.27		0.034	0.13		0.095	0.48		-0.355*	-2.76		-0.249	-1.67		-0.174	-1.16	
3	-0.212	-1.26		-0.208	-0.86		-0.118	-0.61		-0.828*	-6.23		-0.179	-1.16		-0.211	-1.38	
Country of birth																		
2	-0.22	-1.25		0.13	0.46		-0.223	-1.09		0.096	0.67		-0.018	-0.11		-0.261	-1.65	
3	0.016	0.06		0.136	0.35		0.425	1.22		0.355	1.72		-0.198	-0.85		0.41	1.56	
Not capital city	-0.088	-0.62		-0.094	-0.46		0.095	0.56		0.391*	3.49		-0.243	-1.90		0.029	0.22	
Personal income																		
2	0.467	1.85		0.577	1.72		-0.101	-0.33		-0.273	-1.25		0.052	0.23		-0.058	-0.24	
3	0.408	1.77		1.028*	3.12		0.198	0.67		-0.367	-1.82		0.643*	2.92		0.107	0.47	
4	0.546*	2.31		0.926*	2.86		0.123	0.42		-0.78*	-3.81		0.581*	2.63		-0.12	-0.53	
5	0.316	1.35		0.566	1.83		-0.003	-0.01		-0.683*	-3.34		0.054	0.25		-0.155	-0.68	
Constant	1.406*	5.61		2.07*	6.00		1.99*	6.31		0.913*	4.19		1.357*	5.78		1.928*	7.75	

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.85: Reasons for decision about when did retire (% stating very or somewhat important) (% of not retired population who have worked in past 20 years or looked for work in past 5 years) by socio-economic and demographic characteristics, 2011-12

	Leisure time		Financial security		Personal illness/ injury/disability		Eligibility for Age Pension		Access to super		Care for family/ other		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Sex														
Male	58.8	54.3 - 63.2	73.5	69.5 - 77.4	47.3	42.8 - 51.8	27.9	24.0 - 31.7	63.0	58.5 - 67.5	25.2	21.2 - 29.1	553	938,024
Female	63.7	59.4 - 68.0	66.3*	62.1 - 70.5	44.3	39.9 - 48.8	25.8	22.0 - 29.6	50.0*	45.6 - 54.5	37.0*	32.6 - 41.4	523	961,871
Age														
45-54	62.3	45.0 - 79.6	70.5	54.1 - 86.8	68.9	51.4 - 86.3	3.0	0.0 - 8.7	24.7	10.5 - 38.9	36.8	20.1 - 53.4	34	125,334
55-64	60.6	55.2 - 65.9	71.3	66.3 - 76.2	51.2	45.8 - 56.7	15.1*	11.0 - 19.1	59.8*	54.4 - 65.2	33.0	27.8 - 38.2	342	713,133
65-74	61.6	58.0 - 65.3	68.8	65.3 - 72.3	39.5*	35.6 - 43.1	37.5*	33.9 - 41.2	57.9*	54.2 - 61.6	29.3	25.8 - 32.7	700	1,061,429
Marital status														
Married	65.0	61.3 - 68.6	72.4	69.0 - 75.8	40.8	36.9 - 44.6	26.2	22.9 - 29.4	60.5	56.7 - 64.4	31.5	27.9 - 35.2	717	1,250,351
Not married	55.0*	49.6 - 60.5	65.4*	60.2 - 70.9	54.9*	49.5 - 60.3	28.6	23.9 - 33.4	49.3*	43.8 - 54.8	30.8	26.7 - 36.0	355	636,883
Education														
Not finished HS	57.9	53.6 - 62.2	67.3	63.2 - 71.4	53.3	49.0 - 57.6	30.1	26.2 - 34.0	51.8	47.5 - 56.2	33.3	29.1 - 37.4	571	1,011,687
Finished HS	62.7	56.7 - 68.8	71.2	65.5 - 76.9	40.7*	34.6 - 46.9	28.5	23.1 - 33.9	61.1*	55.0 - 67.2	30.2	24.5 - 35.9	275	486,878
Bachelor +	69.0*	62.5 - 75.6	75.5*	69.6 - 81.3	32.4*	25.6 - 39.3	14.4*	9.9 - 19.0	64.3*	57.0 - 71.7	26.6	20.2 - 33.0	213	375,028
Country of birth														
Australia	60.7	57.1 - 64.2	69.5	66.1 - 72.8	47.6	43.9 - 51.2	25.1	22.1 - 28.2	58.1	54.4 - 61.7	32.0	28.5 - 35.4	801	1,419,800
Other Engl. spk.	66.5	59.3 - 73.6	68.9	61.8 - 76.0	35.4*	28.1 - 42.6	30.5	23.7 - 37.3	50.6	42.9 - 58.4	22.7*	16.4 - 29.1	194	338,176
Non-Engl. spk.	55.1	43.6 - 66.5	76.0	66.3 - 85.7	54.9	43.4 - 66.4	36.1	25.2 - 47.0	55.8	44.3 - 67.3	44.5*	32.9 - 56.1	79	136,987
Residence														
Capital city	64.7	60.7 - 68.6	71.3	67.6 - 75.0	41.9	37.8 - 46.0	23.1	19.8 - 26.4	59.0	54.9 - 63.1	30.8	27.0 - 34.7	640	1,112,173
Other	56.5*	21.6 - 61.4	67.7	63.1 - 72.3	51.3*	46.3 - 56.3	32.0*	27.5 - 36.6	52.9	47.8 - 57.8	31.6	26.9 - 36.3	436	787,722
Personal income														
Up to \$20,000	55.1	49.2 - 61.1	63.3	57.4 - 69.1	58.2	52.4 - 64.0	33.0	27.7 - 38.4	42.2	36.3 - 48.0	35.9	30.1 - 41.7	305	536,911
\$20,001-\$36,400	68.6*	61.4 - 75.9	73.8*	67.1 - 80.6	39.0*	31.3 - 46.6	30.0	23.3 - 36.7	67.8*	60.3 - 75.3	29.8	22.5 - 37.1	183	323,500
\$36,401-\$65,000	65.1*	56.7 - 73.5	78.7*	71.4 - 86.1	39.5*	30.7 - 48.3	18.0*	11.2 - 24.8	78.8*	71.7 - 85.8	18.5*	11.7 - 25.4	136	231,893
\$65,001+	72.4*	59.7 - 85.1	78.2*	67.1 - 89.3	19.4*	7.1 - 31.7	18.4*	7.2 - 29.6	62.8*	46.4 - 79.1	22.0	9.1 - 34.9	53	109,998
Total	61.3	58.1 - 64.3	69.8	66.9 - 72.7	45.8	42.6 - 49.0	26.8	24.1 - 29.5	56.4	53.3 - 59.6	31.2	28.2 - 34.1	1,076	1,899,895

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.85.1: Logistic regression results for reasons for decision about when did retire (stating very or somewhat important), 2011-12

	Leisure time		Financial security		Personal illness/ injury/disability		Eligibility for Age Pension		Access to super		Care for family/ other	
	Coef.	z	Coef.	z	Coef.	z	Coef.	z	Coef.	z	Coef.	z
Female	0.411*	2.87	-0.211	-1.40	-0.445*	-3.06	-0.091	-0.58	-0.38*	-2.67	0.565*	3.75
Age												
2	-0.496	-1.15	0.242	0.56	-0.828	-1.82	1.683	1.62	1.272*	2.91	-0.478	-1.15
3	-0.292	-0.69	0.142	0.34	-1.430*	-3.19	2.859*	2.79	1.281*	2.99	-0.609	-1.50
Not married	-0.501*	-3.45	-0.251	-1.65	0.601*	4.06	0.089	0.56	-0.349*	-2.39	-0.116	-0.74
Education												
2	0.143	0.87	0.043	0.25	-0.431*	-2.61	-0.114	-0.65	0.308	1.86	-0.031	-0.18
3	0.254	1.35	0.027	0.13	-0.512*	-2.69	-0.827*	-3.68	0.335	1.75	-0.175	-0.86
Country of birth												
2	0.274	1.47	0.183	0.93	-0.356	-1.90	0.225	1.15	-0.299	-1.64	-0.515*	-2.46
3	-0.361	-1.38	0.238	0.80	0.471	1.77	0.876*	3.10	-0.11	-0.40	0.569*	2.13
Not capital city	-0.372*	-2.69	-0.12	-0.81	0.408*	2.91	0.397*	2.62	-0.306*	-2.18	0.046	0.31
Personal income												
2	0.712*	3.39	0.352	1.60	-0.828*	-4.01	0.023	0.11	1.038*	4.92	-0.229	-1.06
3	0.366	1.59	0.453	1.78	-0.784*	-3.37	-0.593*	-2.21	1.206*	4.83	-0.663*	-2.49
4	0.613	1.76	0.237	0.66	-1.826*	-4.45	-0.281	-0.69	0.789*	2.26	-0.614	-1.57
5	0.081	0.48	0.098	0.55	-0.399*	-2.33	-0.283	-1.53	0.346*	2.07	-0.043	-0.25
Constant	0.648	1.43	0.775	1.71	1.508*	3.15	-3.296*	-3.16	-0.989*	-2.16	-0.315	-0.71

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Workplace barriers

Table A.86: Changed working condition to accommodate illness, injury or disability in last 5 years (% of ill in last 5 years who worked in last 5 years but are not self-employed) by socio-economic and demographic characteristics, 2011-12

	Changed working condition in last 5 years			
	%	95% CI	N Unw	N W
Sex				
Male	25.9	19.7 - 32.1	280	719,500
Female	29.4	23.7 - 35.2	290	775,967
Age				
45-54	32.1	24.8 - 39.4	171	733,322
55-64	25.9	20.3 - 31.5	252	551,108
65-74	17.4*	11.0 - 23.8	147	211,037
Marital status				
Married	28.0	22.6 - 33.4	357	946,440
Not married	26.8	20.2 - 33.5	212	546,115
Education				
Not finished HS	26.8	20.6 - 33.0	272	713,439
Finished HS	29.4	21.6 - 37.2	160	417,531
Bachelor +	28.2	19.6 - 36.8	133	356,759
Country of birth				
Australia	28.2	23.2 - 33.1	421	1,116,506
Other Engl. spk.	29.3	18.7 - 39.8	94	235,738
Non-Engl. spk.	21.6	10.0 - 33.1	55	143,223
Residence				
Capital city	25.2	20.0 - 30.4	358	934,034
Other	31.9	24.8 - 39.0	212	561,433
Personal income				
Up to \$20,000	27.1	17.4 - 36.8	100	228,886
\$20,001-\$36,400	30.2	19.5 - 40.9	101	269,224
\$36,401-\$65,000	37.5	28.0 - 46.9	129	345,244
\$65,001+	24.6	14.5 - 34.7	91	279,779
Public servant				
Yes	29.3	22.0 - 36.7	202	530,407
No	27.0	21.9 - 32.2	365	958,684
Total	27.7	23.5 - 31.9	570	1,495,467

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.86.1: Logistic regression results for changed working condition to accommodate illness, injury or disability in last 5 years, 2011-12

	Coef.	z
Female	0.352	1.63
Age		
2	-0.583*	-2.52
3	-0.987*	-3.36
Not married	0	0.00
Education		
2	0.184	0.74
3	0.318	1.13
Country of birth		
2	0.061	0.22
3	0.009	0.02
Not capital city	0.416	1.96
Personal income		
2	0.224	0.68
3	0.277	0.87
4	-0.359	-0.94
5	-0.477	-1.38
Public servant	0.028	0.13
Constant	-1.006*	-2.51

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.87: Changed working condition would help work or work more hours (% of currently ill, injured or with disability who have not changed working condition, and 1. not employed, or 2. employed) by socio-economic and demographic characteristics, and average (more) hours could work if changed working condition, 2011-12

	Changed working condition would help work (not employed)				Changed working condition would help work more hours (employed)			
	%	95% CI	N Unw	N W	%	95% CI	N Unw	N W
Sex								
Male	61.4	47.1 - 75.8	65	144,721	21.7	10.5 - 32.8	81	223,942
Female	65.9	53.0 - 78.8	60	141,272	28.6	16.2 - 41.0	80	235,843
Age								
45-54	76.9	57.5 - 96.4	20	99,371	30.1	16.6 - 43.6	56	251,525
55-64	62.1	48.6 - 75.6	53	112,079	22.9	12.8 - 33.0	76	169,617
65-74	48.3*	34.4 - 62.2	52	74,543	3.5*	0.0 - 10.2	29	38,643
Marital status								
Married	68.2	56.8 - 79.5	75	175,716	22.7	13.3 - 32.1	96	259,470
Not married	56.5	40.1 - 72.9	50	110,277	28.5	13.8 - 43.2	65	200,315
Education								
Not finished HS	61.6	48.4 - 74.8	64	138,633	22.8	11.0 - 34.5	75	207,550
Finished HS	57.9	38.0 - 77.8	34	77,339	40.9	23.4 - 58.4	45	132,009
Bachelor +	72.6	52.0 - 93.3	25	66,212	12.4	0.0 - 25.3	40	118,867
Country of birth								
Australia	61.3	50.3 - 72.4	96	217,203	27.6	17.5 - 37.7	117	346,606
Other Engl. spk.	70.8	48.4 - 93.1	20	44,037	23.3	4.1 - 42.5	30	76,266
Non-Engl. spk.	71.4	38.1 - 100.0	9	24,753	6.5*	0.0 - 19.0	14	36,913
Residence								
Capital city	65.7	54.0 - 77.5	83	190,258	27.5	16.5 - 38.4	100	286,257
Other	59.5	42.2 - 76.9	42	95,735	21.5	8.7 - 34.4	61	173,528
Personal income								
Up to \$20,000	73.9	58.5 - 89.3	33	73,988	35.6	13.9 - 57.4	22	51,035
\$20,001-\$36,400	58.7	31.0 - 86.4	20	49,516	28.5	7.1 - 49.9	28	78,002
\$36,401-\$65,000	69.2	44.2 - 94.2	14	28,487	32.8	13.8 - 51.9	41	124,469
\$65,001+	59.7	17.6 - 100.0	6	9,987	23.8	8.7 - 39.0	38	127,424
Public servant								
Yes	52.4	35.4 - 69.3	49	113,254	28.8	11.6 - 46.0	50	141,070
No	70.7	59.2 - 82.0	75	170,331	23.6	14.4 - 32.9	111	318,716
Total	63.7	53.9 - 73.4	125	285,993	25.2	16.8 - 33.6	161	459,785
Average number (more) hours could work per week	26.4	23.8 - 28.9	67	162,549	10.4	8.6 - 12.2	28	104,290

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.87.1: Logistic regression results for changed working condition would help work or work more hours, 2011-12

	Changed working condition would help work (not employed)		Changed working condition would help work more hours (employed)	
	Coef.	z	Coef.	z
Female	-0.502	-1.02	0.54	1.07
Age				
2	-1.656	-1.90	-0.286	-0.61
3	-2.175*	-2.46	-2.386*	-2.15
Not married	0.201	0.41	-0.064	-0.13
Education				
2	-0.646	-1.07	0.729	1.43
3	0.866	1.11	-1.182	-1.63
Country of birth				
2	1.591*	2.04	-0.569	-0.92
3	0.038	0.04	-1.489	-1.30
Not capital city	-0.212	-0.41	-0.598	-1.24
Personal income				
2	-0.767	-1.13	-0.927	-1.19
3	-0.101	-0.12	-0.875	-1.17
4	-0.145	-0.13	-0.413	-0.49
5	-0.309	-0.51	-2.347*	-2.43
Public servant	0.492	0.97	-0.004	-0.01
Constant	2.194*	2.03	0.023	0.02

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Interaction of barriers

Table A.88: Ill for 2 months in last 5 years and if prevented from working (% of total population): interaction with other factors, 2011-12

	Ill for 2 months in last 5 years		Prevented from working/ looking for work		N Unw	N W
	%	95% CI	%	95% CI		
Discouraged worker (not working & not retired)						
Yes	51.5	43.1 - 58.5	39.8	25.3 - 54.4	72	187,891
No	50.8	37.4 - 65.7	41.0	33.4 - 48.6	222	647,530
Care for person with long-term illness/ disability						
Yes	43.9	38.0 - 49.8	25.3	20.2 - 30.5	379	1,011,607
No	34.0*	32.0- 36.1	19.7*	18.0 - 21.3	2,628	6,333,431
Care-giving prevents from working (not working)						
Yes	50.0	47.1 - 53.0	33.5	30.6 - 36.4	135	315,901
No	51.8	42.1 - 61.6	32.6	23.7 - 41.4	1,433	2,761,098
Age intend to retire (not retired, average years)						
Ill for 2 months in last 5 years/ prevented from working or looking for work	65.5	64.9 - 66.1	65.6	64.8 - 66.4	312	921,199
Not ill for 2 months in last 5 years	65.3	65.0 - 65.7	65.3	65.0 - 65.7	1,055	3,167,929
Leisure time reason intend to retire (not retired)						
Very/somewhat important	27.5	24.8 - 30.1	14.5	12.5 - 16.6	1,407	4,191,730
Not important at all	34.5*	28.2 - 40.8	19.9	14.4 - 25.4	295	819,412
Leisure time reason for retiring (retired)						
Very/somewhat important	44.6	40.5 - 48.7	24.4	20.8 - 28.0	657	1,164,207
Not important at all	57.1*	52.0 - 62.1	40.1*	35.0 - 45.3	407	712,813
Intend to receive super in r/ment (not retired)						
Yes	25.8	23.2 - 28.5	12.5	10.5 - 14.4	1,378	4,093,215
No	40.3*	34.2 - 46.4	28.1*	22.5 - 33.8	331	937,443
Receive super in r/ment (retired)						
Yes	40.2	37.0 - 43.4	18.8	15.3 - 22.2	531	893,621
No	61.3*	55.7 - 66.9	40.9*	36.4 - 45.4	545	1,006,274
How long employer contributed to super (average years)						
Ill for 2 months in last 5 years	19.3	18.6 - 20.0	18.3	17.4 - 19.2	735	1,723,074
Not ill for 2 months in last 5 years	20.1	19.6 - 20.6	20.2	19.7 - 20.6	1,765	4,561,352
Confident have enough super to retire on (have super, not retired)						
Extremely/somewhat confident	20.4	17.2 - 23.8	9.1	6.8 - 11.4	704	2,017,744
Not very/not at all confident	33.3*	29.8 - 36.8	18.7	15.9 - 21.6	920	2,760,553
Did GFC decrease super balance (have super)						
Yes	30.4	28.0 - 32.8	17.0	15.0 - 18.9	1,744	4,360,597
No	39.0*	34.9 - 43.0	21.3*	18.0 - 24.5	752	1,853,031
How access to super as tax-free income source while work after 60 will affect retirement plans (not retired, 45-59)						
No impact	26.1	22.7 - 29.6	18.2	11.5 - 24.8	719	2,651,665
Put off retirement	32.7	24.8 - 40.5	14.9	6.3 - 23.5	179	662,706
Retire earlier	25.6	14.3 - 36.9	13.3	10.7 - 15.9	61	226,367

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.88 continues

	Ill for 2 months in last 5 years		Prevented from working/ looking for work		N Unw	N W
	%	95% CI	%	95% CI		
How access to super as tax-free income source while work after 60 will affect hours worked (currently working, 45-59)						
No impact	22.6	18.6 - 26.7	-	-	527	1,918,685
Work more hours	25.9	7.3 - 44.5	-	-	91	71,614
Work less hours	26.3	20.9 - 31.6	-	-	297	1,120,877
No jobs in line of work in local area (worked or looked for job in last 5 years)						
Agree/strongly agree	36.4	32.3 - 40.5	20.9	17.5 - 24.4	700	1,797,887
Strongly disagree/ disagree/neither	26.2*	23.5 - 29.0	13.9*	11.8 - 15.9	1,249	3,566,197
No jobs at all in local area (worked or looked for job in last 5 years)						
Agree/strongly agree	49.7	40.8 - 58.7	30.4	22.1 - 38.6	162	403,961
Strongly disagree/ disagree/neither	27.8*	25.5 - 30.1	15.0	13.2 - 16.8	1,887	5,187,047
Attended training in last 5 years (worked in last 5 years)						
Yes	26.6	24.0 - 29.2	14.1	12.1 - 16.1	1,367	3,946,694
No	35.0*	30.7 - 39.3	19.5*	16.0 - 22.9	654	1,566,415
How useful was training						
Very/ somewhat useful	25.1	22.4 - 27.8	13.0	11.0 - 15.1	1,223	3,551,976
Not very/ not at all	42.4*	32.5 - 52.4	24.1*	15.8 - 32.4	129	360,615
Any training wanted to attend in last 5 years but couldn't (worked in last 5 years)						
Yes	33.5	29.5 - 37.6	18.1	14.9 - 21.4	676	2,046,412
No	26.2*	23.5 - 28.8	14.1*	12.1 - 16.2	1,326	3,420,091
Receive Government income support						
Yes	52.5	49.3 - 55.7	34.2	31.2 - 37.3	1,279	2,574,632
No	26.1*	23.8 - 28.5	13.0*	11.2 - 14.8	1,724	4,764,846
Used Aust Govt employment service (looked for job in last 5 years)						
Yes	52.3	41.9 - 62.6	36.5	26.6 - 46.5	121	348,262
No	28.0	24.1 - 31.9	17.1*	13.9 - 20.3	621	1,904,398
Was Aust Govt employment service helpful						
Yes	54.1	39.9 - 68.3	40.2	26.5 - 54.0	68	218,640
No	49.1	33.8 - 64.4	31.3	16.9 - 45.8	51	125,174
Used private recruitment firm (looked for job in last 5 years)						
Yes	37.4	28.9 - 45.9	25.0	17.5 - 32.5	171	552,718
No	29.7	25.6 - 33.8	18.5	15.1 - 21.9	572	1,706,392
Reducing hours help delay r/ment (currently working)						
Yes	24.4	20.8 - 28.1	-	-	660	2,063,659
No	26.0	21.1 - 30.8	-	-	403	1,124,637

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.89: Currently ill and if prevents from working (% of total population): interaction with other factors, 2011-12

	Currently ill		Prevents from working		N Unw	N W
	%	95% CI	%	95% CI		
Discouraged worker (not working & not retired)						
Yes	41.3	26.8 - 55.7	32.5	18.1 - 46.8	72	187,891
No	45.6	37.9 - 53.4	29.7	22.4 - 36.9	222	647,530
Care for person with long-term illness/ disability						
Yes	40.6	34.7 - 46.4	12.4	8.3 - 16.5	379	1,011,607
No	29.2*	27.2 - 31.1	11.4	10.1 - 12.8	2,628	6,333,431
Care-giving prevents from working (not employed & retired)						
Yes	44.9	42.0 - 47.8	24.6	16.6 - 32.7	135	315,901
No	49.6	39.9 - 59.3	28.0	25.2 - 30.7	1,433	2,761,098
Age intend to retire (not retired, average years)						
Currently ill/ prevents from working	65.7	65.0 - 66.3	65.0	63.8 - 66.2	312	921,199
Not currently ill	65.3	64.9 - 65.6	65.4	65.1 - 65.7	1,055	3,167,929
Leisure time reason intend to retire (not retired)						
Very/somewhat important	22.6	20.1 - 25.1	3.4	2.3 - 4.6	1,407	4,191,730
Not important at all	29.0	23.0 - 35.0	8.3*	4.1 - 12.5	295	819,412
Leisure time reason for retiring (retired)						
Very/somewhat important	37.3	33.4 - 41.3	20.0	16.6 - 23.4	657	1,164,207
Not important at all	54.1*	49.0 - 59.1	36.2*	31.1 - 41.2	407	712,813
Intend to receive super in r/ment (not retired)						
Yes	20.9	18.4 - 23.3	2.6	1.6 - 3.6	1,378	4,093,215
No	35.2*	29.3 - 41.1	11.3*	7.1 - 15.5	331	937,443
Receive super in r/ment (retired)						
Yes	31.3	27.2 - 35.4	13.0	9.9 - 16.2	531	893,621
No	55.3*	50.8 - 59.8	38.2*	33.7 - 42.6	545	1,006,274
How long employer contributed to super (have super, average years)						
Currently ill/ prevents from working	19.3	18.5 - 20.1	17.5	16.1 - 18.8	735	1,723,074
Not currently ill	20.0	19.5 - 20.5	20.1*	19.6 - 20.5	1,765	4,561,352
Confident have enough super to retire on (have super, not retired)						
Extremely/somewhat confident	17.9	14.6 - 21.1	5.5	3.7 - 7.3	704	2,017,744
Not very/not at all confident	26.9*	23.7 - 30.2	12.5*	0.4 - 20.8	920	2,760,553
Did GFC decrease super balance (have super)						
Yes	25.3	22.9 - 27.6	7.0	5.7 - 8.3	1,744	4,360,597
No	33.8*	29.9 - 37.7	13.8*	11.1 - 16.5	752	1,853,031
How access to super as tax-free income source while work after 60 will affect r/ment plans (not retired, 45-59)						
No impact	21.5	18.2 - 24.8	6.4	1.4 - 11.4	719	2,651,665
Would put off retirement	27.5	19.9 - 35.1	4.2	0.0 - 8.9	179	662,706
Would retire earlier	24.5	18.2 - 24.8	2.5	1.3 - 3.7	61	226,367

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.89 continues

	Currently ill		Prevents from working		N Unw	N W
	%	95% CI	%	95% CI		
No jobs in line of work in local area (worked or looked for job in last 5 years)						
Agree/strongly agree	30.2	26.2 - 34.2	8.8	6.4 - 11.2	700	1,797,887
Strongly disagree/ disagree/ neither	21.0*	18.5 - 23.5	4.3*	3.1 - 5.5	1,249	3,566,197
No jobs at all in local area (worked or looked for job in last 5 years)						
Agree/strongly agree	39.9	31.3 - 48.4	14.3	8.4 - 20.2	162	403,961
Strongly disagree/ disagree/ neither	22.6*	20.4 - 24.8	5.2*	4.1 - 6.3	1,887	5,187,047
Attended training in last 5 years (worked in last 5 years)						
Yes	20.7	18.3 - 23.1	3.8	2.6 - 4.9	1,367	3,946,694
No	30.7*	26.4 - 34.9	8.6*	6.2 - 11.1	654	1,566,415
How useful was training						
Very useful/ somewhat	20.0	17.5 - 22.5	3.5	2.3 - 4.6	1,223	3,551,976
Not very/ not at all	27.3	18.8 - 35.7	6.3	1.6 - 11.0	129	360,615
Any training wanted to attend in last 5 years but couldn't (worked in last 5 years)						
Yes	26.3	22.6 - 30.1	5.4	3.4 - 7.5	676	2,046,412
No	21.8	19.2 - 24.3	5.0	3.8 - 6.3	1,326	3,420,091
Receive Government income support						
Yes	50.2	47.0 - 53.4	26.9	24.1 - 29.8	1,279	2,574,632
No	20.3*	18.1 - 22.5	3.3*	2.3 - 4.2	1,724	4,764,846
Used Aust Govt employment service (looked for job in last 5 years)						
Yes	45.3	35.0 - 55.6	19.3	10.9 - 27.7	121	348,262
No	22.9*	19.2 - 26.5	5.4*	3.6 - 7.2	621	1,904,398
Was Aust Govt employment service helpful (if used Aust Govt employment service)						
Yes	45.1	31.1 - 59.1	22.6	10.8 - 34.4	68	218,640
No	45.4	30.0 - 60.8	14.3	3.0 - 26.7	51	125,174
Used private recruitment firm (looked for job in last 5 years)						
Yes	28.1	20.1 - 36.2	8.0	3.0 - 13.0	171	552,718
No	25.7	21.9 - 29.6	7.4	5.2 - 9.6	572	1,706,392
Reducing hours help delay r/ment (currently working)						
Yes	20.3	16.8 - 23.7	-	-	660	2,063,659
No	18.4	14.3 - 22.5	-	-	403	1,124,637

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.90: Reported workplace exclusion in last 5 years attributed to age (% of people who have worked in last 5 years excluding self-employed): interaction with other factors, 2011-12

	%	95% CI	N Unw	N W
Illness/injury for 2 months in last 5 years				
Yes	16.1	12.6 - 19.6	491	1,270,557
No	12.1*	10.0 - 14.3	1,072	3,049,952
Currently have illness/injury				
Yes	16.6	12.5 - 20.7	390	1,019,642
No	12.3*	10.2 - 14.3	1,173	3,302,155
No jobs in line of work in local area (worked or looked for work in last 5 years)				
Agree/strongly agree	19.6	15.7 - 23.6	507	1,317,132
Strongly disagree/ disagree/neither	10.5**	8.4 - 12.6	959	2,787,144
No jobs at all in local area (worked or looked for work in last 5 years)				
Agree/strongly agree	31.5	21.4 - 41.6	116	294,303
Strongly disagree/ disagree/neither	12.0**	10.1 - 13.8	1,414	3,961,846
Any training wanted to attend in last 5 years but couldn't				
Yes	15.7	12.3 - 19.0	538	1,657,302
No	11.7**	9.5 - 13.8	1,012	2,631,261

** p<0.05 * p<0.10; Note: Non-significant interactions not shown. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.91: Reported job search exclusion in last 5 years attributed to age (% of people who have looked for job in last 5 years): interaction with other factors, 2011-12

	%	95% CI	N Unw	N W
Unemployed (working/unemployed)				
Yes	60.9	49.3 - 72.5	87	261,361
No	31.0**	26.5 - 35.6	486	1,609,328
Very long-term unemployed (not retired)				
Yes	53.3	39.2 - 67.3	64	183,373
No	33.8**	29.4 - 38.1	576	1,878,301
Currently have illness/injury				
Yes	43.0	35.5 - 50.6	211	596,141
No	34.0**	29.5 - 38.6	532	1,660,296
Current illness/injury prevents working/ looking for work (not working)				
Yes	53.2	45.0 - 61.3	61	170,013
No	39.0*	24.9 - 53.0	197	481,183
Age intend to retire (average)				
Job search exclusion attributed to age	66.3	65.5 - 67.2	210	640,616
No job search exclusion attributed to age	65.2**	64.6 - 65.8	316	1,075,993
No jobs in line of work in local area (worked or looked for job in last 5 years)				
Agree/strongly agree	46.2	39.5 - 52.9	278	814,739
Strongly disagree/ disagree/neither	31.4**	26.6 - 36.3	443	1,390,276
No jobs at all in local area(worked or looked for job in last 5 years)				
Agree/strongly agree	51.2	37.8 - 64.5	74	206,317
Strongly disagree/ disagree/neither	34.9**	30.8 - 39.0	659	2,027,761
How useful was training (attended training in last 5 years)				
Very useful/ somewhat	33.5	28.7 - 38.2	462	1,467,976
Not very/ not at all	56.4**	41.1 - 71.6	53	162,817
Used Aust Govt employment service (looked for job in last 5 years)				
Yes	59.3	49.0 - 69.5	121	348,262
No	32.1**	28.0 - 36.2	621	1,904,398
Used private recruitment firm (looked for job in last 5 years)				
Yes	48.4	39.8 - 57.1	171	552,718
No	32.4**	28.1 - 36.7	572	1,706,392

** p<0.05 * p<0.10; Note: Non-significant interactions not shown. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.92: Number of discriminations (1: either reported exclusion in workplace or job search attributed to age, 2: report being told directly or indirectly too old for job, 3: think age discrimination is an issue in Australia in the workplace or looking for job, % of people who have worked last 5 years excluding self-employed, or looked for job in last 5 years): interaction with other factors, 2011-12

	0		1-2		3		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Yes	4.4	0.4 - 8.4	57.1	45.4 - 68.8	38.5	27.1 - 49.9	87	261,361
No	26.4**	23.6 - 29.2	61.7	58.6 - 64.8	11.9**	9.9 - 13.9	1,184	3,581,217
Very long-term unemployed (not retired)								
Yes	2.4	-1.0 - 5.8	61.8	58.8 - 64.8	35.7	23.1 - 48.4	64	183,373
No	24.9**	22.2 - 27.5	61.8	48.9 - 74.7	13.3**	11.3 - 15.3	1,322	3,979,372
Care for person with long-term illness/ disability								
Yes	24.2	17.7 - 30.8	57.3	49.8 - 64.9	18.4	12.9 - 24.0	214	622,437
No	24.0	21.6 - 26.5	62.5	59.7 - 65.3	13.5*	11.6 - 15.4	1,532	4,207,117
Illness/injury for 2 months in last 5 years								
Yes	19.8	16.0 - 23.6	60.9	56.3 - 65.5	19.2	15.6 - 22.8	564	1,452,685
No	25.9**	23.0 - 28.7	62.2	59.0 - 65.3	12.0**	9.9 - 14.0	1,181	3,373,172
Illness/injury in last 5 years prevented working/ looking for work								
Yes	16.8	12.3 - 21.3	61.9	59.1 - 64.9	22.1	17.0 - 27.3	313	808,738
No	25.5**	22.9 - 28.1	61.0	55.0 - 67.1	12.5**	10.6 - 14.4	1,433	4,020,816
Currently have illness/injury								
Yes	16.5	12.7 - 20.4	62.6	57.5 - 67.8	20.8	16.6 - 25.1	451	1,174,941
No	26.5**	23.8 - 29.3	61.5	58.5 - 64.5	12.0**	10.1 - 13.9	1,293	3,648,117
Current illness/injury prevents working/ looking for work (not working)								
Yes	11.8	5.7 - 17.9	59.8	54.6 - 65.0	21.2	16.8 - 25.6	119	300,343
No	19.0*	15.1 - 22.9	69.6*	60.7 - 78.6	18.6	11.3 - 25.9	443	947,993
Age intend to retire (average years)								
	64.5	63.9 - 65.2	65.1	64.7 - 65.5	66.0*	65.1 - 66.9	1,149	3,480,081
No jobs in line of work in local area								
Agree/strongly agree	14.0	10.9 - 17.2	63.7	59.3 - 68.1	22.3	18.4 - 26.1	580	1,518,070
Strongly disagree/ disagree/neither	27.7**	24.6 - 30.8	61.6	58.3 - 64.9	10.7**	8.7 - 12.7	1,063	3,079,174
No jobs at all in local area (worked or looked for work in last 5 years)								
Agree/strongly agree	5.7	2.2 - 9.2	58.2	48.7 - 67.7	36.1	26.8 - 45.5	137	4,413,934
Strongly disagree/ disagree/neither	25.4**	23.0 - 27.9	62.1	59.3 - 64.8	12.5**	10.7 - 14.3	1,574	345,794
How useful was training								
Very useful/ somewhat	25.9	22.9 - 28.9	61.3	58.0 - 64.6	12.8	10.6 - 14.9	1,082	3,179,377
Not very/ not at all	19.3	11.3 - 27.2	55.9	45.7 - 66.2	24.8**	16.1 - 33.5	116	320,109
Any training wanted to attend in last 5 years but couldn't (worked in last 5 years)								
Yes	19.7	16.0 - 23.4	62.3	57.9 - 66.7	18.0	14.6 - 21.3	589	1,810,773
No	27.9**	24.8 - 30.9	61.6	58.2 - 64.9	10.6**	8.5 - 12.6	1,072	2,816,197

** p<0.05 * p<0.01; Note: Significance testing compares within prevalence of, e.g., 3 discriminations between each category, with the exception of average age intend to retire. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.92 continues

	0		1-2		3		N Unw	N W
	%	95% CI	%	95% CI	%	95% CI		
Receive Government income support								
Yes	18.8	14.6 - 23.0	63.8	58.7 - 68.9	17.4	13.5 - 21.2	474	1,113,987
No	25.6**	22.9 - 28.3	61.2	58.2 - 64.2	13.2*	11.1 - 15.2	1,272	3,715,567
Used Aust Govt employment service (looked for job in last 5 years)								
Yes	4.8	0.5 - 9.0	56.1	45.9 - 66.2	39.2	29.3 - 49.0	121	348,262
No	13.5**	10.5 - 16.6	64.3	60.1 - 68.5	22.2**	18.7 - 25.7	621	1,904,398
Was Aust Govt employment service helpful								
Yes	3.5	-1.4 - 8.4	66.8	54.2 - 79.5	29.6	17.5 - 41.8	68	218,640
No	5.3	-2.2 - 12.7	37.5**	22.9 - 52.0	57.3**	42.2 - 72.3	51	125,174
Used private recruitment firm (looked for job in last 5 years)								
Yes	9.2	4.1 - 14.2	58.9	50.5 - 67.2	32.0	24.3 - 39.6	171	552,718
No	13.1	10.0 - 16.2	64.5	60.1 - 68.9	22.4**	18.7 - 26.1	572	1,706,392

** p<0.05 * p<0.01; Note: Significance testing compares within prevalence of, e.g., 3 discriminations between each category, with the exception of average age intend to retire. Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.93: Care for person with long-term illness or disability (total population) and care-giving prevents from working (% of not employed population): interaction with other factors, 2011-12

	Care for person with long-term illness or disability (total population)				Care-giving prevents from working (not employed population)			
	%	95% CI	N	N Unw	%	95% CI	N	N Unw
Yes	17.4	13.9 - 20.8	72	187,891	16.2	6.4 - 25.9	72	187,891
No	10.2*	8.2 - 12.2	222	647,530	15.6	9.6 - 21.6	222	647,530
Age intend to retire (not retired, average years)								
Care for person with long-term illness or disability/care-giving prevent from working	64.6	63.7 - 65.5	312	921,199	66.2	64.2 - 68.1	70	207,798
Don't care for person with long-term illness or disability/care-giving doesn't prevent from working	65.5	65.2 - 65.8	1,055	3,167,929	66.2	65.3 - 67.1	124	344,582
Leisure time reason intend to retire (not retired)								
Very/somewhat important	13.3	11.2 - 15.5	1,407	4,191,730	17.9	11.3 - 24.6	204	580,619
Not important at all	16.6	11.4 - 21.8	295	819,412	8.3	0.0 - 16.8	63	175,767
Leisure time reason for retiring (retired)								
Very/somewhat important	11.4	8.9 - 14.0	657	1,164,207	6.2	4.2 - 8.1	657	1,164,247
Not important at all	13.4	9.7 - 17.2	407	712,813	10.6*	7.1 - 14.1	407	712,813
Intend to receive super in r/ment (not retired)								
Yes	13.0	10.9 - 15.1	1,378	4,093,215	11.1	4.5 - 17.7	162	433,031
No	17.4	12.6 - 22.2	331	937,443	21.4	12.3 - 30.6	108	329,590
Receive super in r/ment (retired)								
Yes	13.9	10.7 - 17.0	531	893,621	5.3	3.2 - 7.4	531	893,621
No	10.4	7.7 - 13.2	545	1,006,274	10.3	7.5 - 13.2	545	1,006,274
How long employer contributed to super (average years)								
Care for person with long-term illness or disability/care-giving prevent from working	19.1	17.9 - 20.2	735	1,723,074	16.6	14.2 - 18.9	325	695,701
Don't care for person with long-term illness or disability/care-giving doesn't prevent from working	19.9	19.5 - 20.1	1,765	4,561,352	20.6*	19.9 - 21.3	815	1,537,125
Confident have enough super to retire on (have super, not retired)								
Extremely/somewhat confident	11.1	8.3 - 13.9	704	2,017,744	11.4	2.6 - 20.2	82	200,308
Not very/not at all confident	15.0*	12.3 - 17.8	920	2,760,553	15.1	8.2 - 22.0	160	462,072

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.93 continues

	Care for person with long-term illness or disability (total population)				Care-giving prevents from working (not employed population)			
	%	95% CI	N	N Unw	%	95% CI	N	N Unw
Did GFC decrease super balance (have super)								
Yes	12.3	10.4 - 14.2	1,744	4,360,597	9.6	7.0 - 12.3	770	1,475,153
No	15.2	12.2 - 18.3	752	1,853,031	9.7	6.0 - 13.4	393	784,201
How access to super as tax-free income source while work after 60 will affect r/ment plans (not retired, 45-59)								
No impact	12.8	10.0 - 15.6	719	2,651,665	13.4	3.7 - 23.0	77	281,240
Put off retirement	18.6	12.1 - 25.1	179	662,706	19.2	3.7 - 34.6	27	111,086
Retire earlier	14.1	5.1 - 23.2	61	226,367	9.7	0.0 - 28.4	8	26,877
How access to super as tax-free income source while work after 60 will affect hours worked (currently working, 45-59)								
No impact	13.3	9.9 - 16.7	527	1,918,685	-	-	-	-
Work more hours	16.9	0.0 - 35.0	91	71,614	-	-	-	-
Work less hours	13.5	9.3 - 17.6	297	1,120,877	-	-	-	-
No jobs in line of work in local area (worked or looked for job in last 5 years)								
Agree/strongly agree	17.4	13.9 - 20.8	700	1,797,887	8.1	4.3 - 12.0	266	575,304
Strongly disagree/ disagree/neither	10.2*	8.2 - 12.2	1,249	3,566,197	9.9	5.5 - 14.2	328	722,524
No jobs at all in local area (worked or looked for job in last 5 years)								
Agree/strongly agree	21.3	12.9 - 30.0	162	403,961	13.9	4.0 - 23.9	73	155,161
Strongly disagree/ disagree/neither	11.8*	10.1 - 13.6	1,887	5,187,047	9.6	6.5 - 12.6	558	1,216,745
Attended training in last 5 years(worked in last 5 years)								
Yes	12.8	10.7 - 14.8	1,367	3,946,694	10.1	6.3 - 13.9	293	668,622
No	11.8	8.7 - 14.9	654	1,566,415	7.7	4.1 - 11.4	289	576,449
How useful was training								
Very/ somewhat useful	12.3	10.2 - 14.5	1,223	3,551,976	9.4	5.3 - 13.4	250	562,724
Not very/ not at all	17.1	9.9 - 24.3	129	360,615	11.3	1.1 - 21.4	40	97,661

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.93 continues

	Care for person with long-term illness or disability (total population)				Care-giving prevents from working (not employed population)					
	%	95% CI	N	Unw	NW	%	95% CI	N	Unw	NW
Any training wanted to attend in last 5 years but couldn't (worked in last 5 years)										
Yes	14.4	11.4 - 17.3	676	2,046,412	10.0	4.7 - 15.2	134	366,292		
No	11.4	9.3 - 13.5	1,326	3,420,091	8.7	5.6 - 11.9	442	865,658		
Receive Government income support										
Yes	19.6	16.8 - 22.4	1,279	2,574,632	12.5	10.0 - 15.0	1,051	1,945,758		
No	10.7*	9.0 - 12.4	1,724	4,764,846	6.5*	3.8 - 9.1	514	1,127,093		
Used Aust Govt employment service (looked for job in last 5 years)										
Yes	14.7	6.6 - 22.7	121	348,262	4.6	0.0 - 9.3	63	164,720		
No	13.3	10.3 - 16.3	621	1,904,398	11.9	5.7 - 18.1	194	483,206		
Was Aust Govt employment service helpful										
Yes	19.9	7.7 - 32.1	68	218,640	5.3	0.0 - 11.7	36	98,166		
No	6.0*	0.0 - 12.0	51	125,174	3.6	0.0 - 10.8	27	66,553		
Used private recruitment firm (looked for job in last 5 years)										
Yes	10.7	5.9 - 15.6	171	552,718	3.0	0.0 - 7.2	57	153,909		
No	14.3	11.0 - 17.7	572	1,706,392	12.1*	6.1 - 18.2	201	497,288		
Reducing hours help delay r/ment (currently working)										
Yes	13.1	10.0 - 16.2	660	2,063,659	-	-	-	-		
No	12.1	8.2 - 16.0	403	1,124,637	-	-	-	-		

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.94: Reducing hours would help delay retirement (% of currently employed): interaction with other factors, 2011-12

	%	95% CI	N Unw	N W
Age intend to retire (average years)				
Reducing hours would help delay retirement	65.0	64.6 - 65.4	570	1,781,583
Reducing hours would not help delay retirement	64.5	63.9 - 65.0	343	971,855
Leisure time reason intend to retire (not retired)				
Very/somewhat important	64.0	60.5 - 67.4	932	2,813,870
Not important at all	54.4*	45.9 - 63.0	163	472,151
Intend to receive super in retirement (not retired)				
Yes	63.4	60.0 - 66.8	975	2,953,855
No	55.2	45.2 - 65.1	124	345,448
How long employer contributed to super (have super, average years)				
Reducing hours would help delay retirement	19.8	19.1 - 20.6	638	1,994,529
Reducing hours would not help delay retirement	20.1	19.0 - 21.1	392	1,091,441
Confident have enough super to retire on (have super)				
Extremely/somewhat confident	59.0	54.0 - 64.0	474	1,399,772
Not very/not at all confident	66.2*	62.0 - 70.4	597	1,805,402
Did super balance decrease in recent years (have super)				
Yes	65.8	62.1 - 69.6	768	2,295,137
No	55.4*	48.7 - 62.1	269	803,996

* p<0.05; Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.95: Marginal effect calculation: physical illness – measure 1 (2011-12)

	Workers foregone (2011)		Hours foregone (per week 2011)				Prevalence				
	NILF	UNEMP	NILF	UNEMP	PT	FT	Total	NILF	UNEMP	PT	FT
Males											
45-49	60,762	747	60,762	747	0	0	61,509	0.6921	0.0339	0.0000	0.0000
50-54	57,831	711	57,831	711	0	0	58,543	0.6921	0.0339	0.0000	0.0000
55-59	47,421	2,521	47,421	2,521	0	0	49,942	0.3700	0.1558	0.0000	0.0000
60-64	87,196	1,969	87,196	1,969	0	0	89,164	0.3700	0.1558	0.0000	0.0000
65-69	78,367	0	78,367	0	0	0	78,367	0.1976	0.0000	0.0000	0.0000
70-74	58,755	0	58,755	0	0	0	58,755	0.1976	0.0000	0.0000	0.0000
Total	390,333	5,948	390,333	5,948	0	0	396,282	0.0000	0.0000	0.0000	0.0000
Females											
45-49	65,081	1,952	65,081	1,952	0	0	67,032	0.3833	0.0851	0.0000	0.0000
50-54	62,605	1,877	62,605	1,877	0	0	64,483	0.3833	0.0851	0.0000	0.0000
55-59	78,241	1,701	78,241	1,701	0	0	79,942	0.3341	0.1307	0.0000	0.0000
60-64	115,252	963	115,252	963	0	0	116,215	0.3341	0.1307	0.0000	0.0000
65-69	73,703	0	73,703	0	0	0	73,703	0.1651	0.0000	0.0000	0.0000
70-74	57,809	0	57,809	0	0	0	57,809	0.1651	0.0000	0.0000	0.0000
Total	452,691	6,493	452,691	6,493	0	0	459,184				
Total											
Total	843,025	12,441	843,025	12,441	0	0	855,466				

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.96: Marginal effect calculation: physical illness – measure 2 (2011-12)

	Workers foregone (2011)				Hours foregone (per week 2011)				Prevalence				
	NILF	UNEMP	NILF	UNEMP	PT	FT	PT	FT	Total	NILF	UNEMP	PT	FT
Males													
45-49	62,255	8,551	62,255	8,551	12,251	71,540			154,596	0.7091	0.3878	0.1821	0.1193
50-54	59,252	8,138	59,252	8,138	11,660	68,089			147,139	0.7091	0.3878	0.1821	0.1193
55-59	59,653	5,945	59,653	5,945	9,696	37,213			112,507	0.4655	0.3674	0.1462	0.0815
60-64	109,687	4,642	109,687	4,642	11,444	23,781			149,554	0.4655	0.3674	0.1462	0.0815
65-69	122,365	401	122,365	401	2,604	5,251			130,622	0.3085	0.6636	0.0779	0.1265
70-74	91,743	301	91,743	301	1,952	3,937			97,933	0.3085	0.6636	0.0779	0.1265
Total	504,954	27,977	504,954	27,977	49,607	209,812			792,350	0.0000	0.0000	0.0000	0.0000
Females													
45-49	81,564	6,441	81,564	6,441	27,339	27,406			142,750	0.4804	0.2808	0.1094	0.0789
50-54	78,462	6,196	78,462	6,196	26,299	26,364			137,321	0.4804	0.2808	0.1094	0.0789
55-59	94,319	2,648	94,319	2,648	23,647	26,618			147,233	0.4027	0.2036	0.1159	0.1149
60-64	138,936	1,500	138,936	1,500	17,335	14,539			172,310	0.4027	0.2036	0.1159	0.1149
65-69	112,880	0	112,880	0	3,415	2,122			118,417	0.2528	0.0000	0.1523	0.1825
70-74	88,537	0	88,537	0	2,679	1,664			92,880	0.2528	0.0000	0.1523	0.1825
Total	594,698	16,786	594,698	16,786	100,715	98,713			810,911				
Total	1,099,652	44,763	1,099,652	44,763	150,322	308,525			1,603,262				

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.97: Marginal effect calculation: care-giving (2011-12)

	Workers foregone (2011)				Hours foregone (per week 2011)				Prevalence			
	NILF	UNEMP	NILF	UNEMP	PT	FT	Total	NILF	UNEMP	PT	FT	
Males												
45-49	17,640	0	17,640	0	3,869	49,211	70,720	0.2009	0.0000	0.0575	0.0820	
50-54	16,790	0	16,790	0	3,682	46,837	67,309	0.2009	0.0000	0.0575	0.0820	
55-59	6,706	581	6,706	581	4,138	23,140	34,566	0.0523	0.0359	0.0624	0.0507	
60-64	12,331	454	12,331	454	4,884	14,788	32,457	0.0523	0.0359	0.0624	0.0507	
65-69	12,328	0	12,328	0	500	0	12,827	0.0311	0.0000	0.0150	0.0000	
70-74	9,242	0	9,242	0	375	0	9,617	0.0311	0.0000	0.0150	0.0000	
Total	75,038	1,035	75,038	1,035	17,449	133,976	227,497	0.0000	0.0000	0.0000	0.0000	
Females												
45-49	49,935	0	49,935	0	41,401	36,036	127,372	0.2941	0.0000	0.1657	0.1038	
50-54	48,036	0	48,036	0	39,826	34,666	122,528	0.2941	0.0000	0.1657	0.1038	
55-59	36,557	948	36,557	948	27,200	11,639	76,343	0.1561	0.0728	0.1334	0.0502	
60-64	53,849	537	53,849	537	19,939	6,357	80,683	0.1561	0.0728	0.1334	0.0502	
65-69	40,776	0	40,776	0	350	0	41,126	0.0913	0.0000	0.0156	0.0000	
70-74	31,982	0	31,982	0	275	0	32,257	0.0913	0.0000	0.0156	0.0000	
Total	261,135	1,485	261,135	1,485	128,991	88,698	480,309					
Total	336,173	2,519	336,173	2,519	146,440	222,674	707,807					

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.98: Marginal effect calculation: flexibility (2011-12)

	Workers foregone (2011)				Hours foregone (per week 2011)				Prevalence						
	NILF	UNEMP	NILF	UNEMP	PT	FT	NILF	UNEMP	PT	FT	NILF	UNEMP	PT	FT	
Males															
45-49	15,553	7,033	15,553	7,033	2,503	23,497	0.1772	0.3189	0.0372	0.0392	48,586	0.1772	0.3189	0.0372	0.0392
50-54	14,803	6,694	14,803	6,694	2,382	22,364	0.1772	0.3189	0.0372	0.0392	46,242	0.1772	0.3189	0.0372	0.0392
55-59	8,095	3,102	8,095	3,102	4,154	13,787	0.0632	0.1917	0.0626	0.0302	29,139	0.0632	0.1917	0.0626	0.0302
60-64	14,885	2,422	14,885	2,422	4,903	8,811	0.0632	0.1917	0.0626	0.0302	31,021	0.0632	0.1917	0.0626	0.0302
65-69	18,624	0	18,624	0	1,085	697	0.0470	0.0000	0.0325	0.0168	20,406	0.0470	0.0000	0.0325	0.0168
70-74	13,963	0	13,963	0	813	522	0.0470	0.0000	0.0325	0.0168	15,299	0.0470	0.0000	0.0325	0.0168
Total	85,924	19,251	85,924	19,251	15,840	69,678	0.0000	0.0000	0.0000	0.0000	190,692	0.0000	0.0000	0.0000	0.0000
Females															
45-49	57,562	4,585	57,562	4,585	28,634	19,174	0.3390	0.1999	0.1146	0.0552	109,956	0.3390	0.1999	0.1146	0.0552
50-54	55,373	4,411	55,373	4,411	27,545	18,445	0.3390	0.1999	0.1146	0.0552	105,774	0.3390	0.1999	0.1146	0.0552
55-59	24,551	1,864	24,551	1,864	20,662	9,757	0.1048	0.1433	0.1013	0.0421	56,835	0.1048	0.1433	0.1013	0.0421
60-64	36,164	1,056	36,164	1,056	15,147	5,329	0.1048	0.1433	0.1013	0.0421	57,697	0.1048	0.1433	0.1013	0.0421
65-69	21,411	0	21,411	0	360	0	0.0480	0.0000	0.0160	0.0000	21,770	0.0480	0.0000	0.0160	0.0000
70-74	16,794	0	16,794	0	282	0	0.0480	0.0000	0.0160	0.0000	17,076	0.0480	0.0000	0.0160	0.0000
Total	211,855	11,917	211,855	11,917	92,630	52,706					369,108				
Total															
Total	297,779	31,168	297,779	31,168	108,470	122,384					559,800				

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.99: Marginal effect calculation: retraining (2011-12)

	Workers foregone (2011)				Hours foregone (per week 2011)				Prevalence			
	NILF	UNEMP	NILF	UNEMP	PT	FT	Total	NILF	UNEMP	PT	FT	
Males												
45-49	7,153	8,317	7,153	8,317	6,934	0	22,404	0.0815	0.3772	0.1031	0.0000	
50-54	6,808	7,916	6,808	7,916	6,599	0	21,323	0.0815	0.3772	0.1031	0.0000	
55-59	1,985	4,742	1,985	4,742	11,063	0	17,790	0.0155	0.2931	0.1668	0.0000	
60-64	3,649	3,703	3,649	3,703	13,057	0	20,410	0.0155	0.2931	0.1668	0.0000	
65-69	4,353	0	4,353	0	4,259	0	8,612	0.0110	0.0000	0.1274	0.0000	
70-74	3,264	0	3,264	0	3,193	0	6,457	0.0110	0.0000	0.1274	0.0000	
Total	27,212	24,679	27,212	24,679	45,105	0	96,996	0.0000	0.0000	0.0000	0.0000	
Females												
45-49	30,528	12,499	30,528	12,499	55,036	0	98,062	0.1798	0.5449	0.2203	0.0000	
50-54	29,367	12,024	29,367	12,024	52,942	0	94,333	0.1798	0.5449	0.2203	0.0000	
55-59	5,685	2,310	5,685	2,310	42,893	0	50,888	0.0243	0.1775	0.2103	0.0000	
60-64	8,375	1,308	8,375	1,308	31,444	0	41,127	0.0243	0.1775	0.2103	0.0000	
65-69	2,854	68	2,854	68	5,311	0	8,233	0.0064	1.0000	0.2368	0.0000	
70-74	2,239	54	2,239	54	4,166	0	6,458	0.0064	1.0000	0.2368	0.0000	
Total	79,048	28,262	79,048	28,262	191,791	0	299,101					
Total	106,259	52,942	106,259	52,942	236,897	0	396,097					

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.100: Marginal effect calculation: care-giving (M1) (2011-12)

	Workers foregone (2011)				Hours foregone (per week 2011)				Prevalence					
	NILF	UNEMP	NILF	UNEMP	PT	FT	NILF	UNEMP	PT	FT	NILF	UNEMP	PT	FT
Males														
45-49	11,401	0	11,401	0	3,869	29,990	45,260	0.1299	0.0000	0.0575	0.0500	0.0000	0.0575	0.0500
50-54	10,851	0	10,851	0	3,682	28,544	43,077	0.1299	0.0000	0.0575	0.0500	0.0000	0.0575	0.0500
55-59	2,659	581	2,659	581	3,367	12,248	18,855	0.0207	0.0359	0.0508	0.0268	0.0359	0.0508	0.0268
60-64	4,889	454	4,889	454	3,974	7,827	17,144	0.0207	0.0359	0.0508	0.0268	0.0359	0.0508	0.0268
65-69	6,895	0	6,895	0	500	0	7,395	0.0174	0.0000	0.0150	0.0000	0.0000	0.0150	0.0000
70-74	5,169	0	5,169	0	375	0	5,544	0.0174	0.0000	0.0150	0.0000	0.0000	0.0150	0.0000
Total	41,863	1,035	41,863	1,035	15,767	78,609	137,274	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Females														
45-49	20,723	0	20,723	0	20,902	3,948	45,573	0.1221	0.0000	0.0837	0.0114	0.0000	0.0837	0.0114
50-54	19,935	0	19,935	0	20,107	3,798	43,839	0.1221	0.0000	0.0837	0.0114	0.0000	0.0837	0.0114
55-59	16,301	948	16,301	948	13,086	7,952	38,288	0.0696	0.0728	0.0642	0.0343	0.0728	0.0642	0.0343
60-64	24,012	537	24,012	537	9,593	4,344	38,486	0.0696	0.0728	0.0642	0.0343	0.0728	0.0642	0.0343
65-69	15,884	0	15,884	0	0	0	15,884	0.0356	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
70-74	12,458	0	12,458	0	0	0	12,458	0.0356	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Total	109,314	1,485	109,314	1,485	63,688	20,042	194,528							
Total	151,177	2,519	151,177	2,519	79,455	98,651	331,802							

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

Table A.101: Marginal effect calculation: workplace barriers (2011 -12)

	Workers foregone (2011)				Hours foregone (per week 2011)				Prevalence			
	NILF	UNEMP	NILF	UNEMP	PT	FT	Total	NILF	UNEMP	PT	FT	
Males												
45-49	7,753	4,641	7,753	4,641	2,503	14,896	29,793	0.0883	0.2105	0.0372	0.0248	
50-54	7,379	4,417	7,379	4,417	2,382	14,177	28,356	0.0883	0.2105	0.0372	0.0248	
55-59	6,814	3,170	6,814	3,170	1,563	7,816	19,363	0.0532	0.1959	0.0236	0.0171	
60-64	12,530	2,475	12,530	2,475	1,844	4,995	21,844	0.0532	0.1959	0.0236	0.0171	
65-69	14,939	0	14,939	0	0	0	14,939	0.0377	0.0000	0.0000	0.0000	
70-74	11,201	0	11,201	0	0	0	11,201	0.0377	0.0000	0.0000	0.0000	
Total	60,617	14,704	60,617	14,704	8,292	41,883	125,495	0.0000	0.0000	0.0000	0.0000	
Females												
45-49	21,325	3,524	21,325	3,524	8,857	12,133	45,840	0.1256	0.1537	0.0354	0.0350	
50-54	20,514	3,390	20,514	3,390	8,520	11,672	44,096	0.1256	0.1537	0.0354	0.0350	
55-59	12,381	1,406	12,381	1,406	11,352	1,748	26,888	0.0529	0.1081	0.0557	0.0075	
60-64	18,237	797	18,237	797	8,322	955	28,311	0.0529	0.1081	0.0557	0.0075	
65-69	7,220	0	7,220	0	373	0	7,593	0.0162	0.0000	0.0166	0.0000	
70-74	5,663	0	5,663	0	292	0	5,956	0.0162	0.0000	0.0166	0.0000	
Total	85,340	9,118	85,340	9,118	37,717	26,508	158,683					
Total	145,956	23,822	145,956	23,822	46,009	68,391	284,178					

Source: Authors' calculations from the 2011-12 Barriers to Employment for Mature Age Australians Survey.

APPENDIX B: MEASURES OF THE BACKGROUND CHARACTERISTICS AND THE PREVALENCE OF EACH BARRIER

Socio-economic, demographic and employment status

The following variables are used for in the analysis by socio-economic and demographic status:

- age
- sex
- current marital status
 - married
 - not married
- highest educational qualification obtained
 - not finished high school
 - finished high school
 - completed Bachelor degree or higher (i.e. Master's degree, Postgraduate degree, Postgraduate Diploma, Doctorate)
- country of birth - respondents asked if country of birth an English speaking country
 - Australia
 - Other English speaking country
 - Non-English speaking country
- place of residence
 - capital city - Sydney, Melbourne, Brisbane, Adelaide, Perth, Hobart, Darwin and Canberra
 - other
- personal income
 - Up to \$20 000
 - \$20 001-\$36 400
 - \$36 401-\$65 000
 - \$65 001+
- employment status
 - currently working (part-time or full-time)
 - not employed and not retired
 - fully retired
- public servant (ever been public servant or are public servant presently)
- occupation (current occupation if currently employed, previous occupation if not currently employed and have ever worked)
 - machinery operator/driver, labourer
 - technician/trades, community/personal services worker
 - manager/ professional
 - clerical/ administrative/ sales worker
 - student/other

- industry of employment (current industry if currently employed, previous industry if not currently employed and have ever worked)
 - construction, manufacturing, mining
 - agriculture, forestry and fishing, transport and storage, electricity/gas/water supply
 - government, education, communication, finance and insurance services
 - wholesale/retail trade, hospitality/tourism/ accommodation, property and business services
 - cultural/ recreational/ personal/ health and community services
 - other
- unemployed (looked for paid work in past 4 weeks and available to work)
 - average and median length of time since last worked
- discouraged workers (not employed and not retired who want to work but are not looking).

Physical illness, injury and disability / mental health

- had illness, injury or disability for at least 2 months in last 5 years (physical or psychological conditions)
 - average number of years ill, injured or disabled
- illness, injury or disability in last 5 years prevented from working or looking for work for period of at least 2 months
- currently have illness, injury or disability (physical or psychological conditions)
- current illness, injury or disability prevents from working or looking for work.

Care-giving responsibilities

- currently provide care-giving responsibilities to anyone
 - average hours per week provide care
- type of person currently provide care for
- currently provide care for person with long-term illness or disability
- care-giving prevents from working (currently employed)
 - average hours per week could work
- care-giving prevents from working more hours (not currently employed)
 - average more hours per week could work
- whether suitable external care would help care-giver work (not currently employed)
- whether suitable external care would help care-giver work more hours (currently employed)
- whether care-giving responsibilities have impacted upon ability to accumulate superannuation.

Discrimination in employment on the basis of age

- leading types of workplace exclusion reported to be experienced in last 5 years
 - been unfairly excluded from work-related training or education opportunities
 - been denied a job promotion
 - been given lesser responsibilities
 - been paid less than other workers in similar roles
 - received an unfair job evaluation
 - been denied work-related benefits
 - felt as though you were being either forced out, forced to retire or targeted in restructures
 - received insulting jokes or comments

- reported to have experienced any workplace exclusion in last 5 years and what attributed exclusion to
 - age
 - gender
 - race
 - health/ disability
 - other
- reported workplace exclusion in last 5 years that is attributed to age influenced desire to work (not currently employed) or work more hours (currently employed)
- leading types of job search exclusion reported to have experienced in last 5 years
 - been passed over for a job interview when qualified for that job
 - been unsuccessful at the job interview stage when qualified for that job
 - been told “too qualified” for job
 - been asked your age during the job application process
 - put off applying for a job because the job advertisement asked for ‘dynamic worker’ or similar
- reported to have experienced any job search exclusion in last 5 years and what attributed exclusion to (including age)
 - age
 - gender
 - race
 - health/ disability
 - other
- Job search exclusion reported to have experienced in last 5 years that is attributed to age influenced desire to work (not currently employed) or work more hours (currently employed)
- if directly told too old for job by any source in last 5 years, and person who directly told respondent too old for job
 - employer
 - work colleague
 - potential employer
 - Australia Government service provider
 - private recruitment agency
 - family friend or member
- indirectly indicated too old for job by any source in last 5 years
- either directly or indirectly told too old for job by any source in last 5 years
- agreement with statement that age discrimination is an issue in workplace in Australia
 - strongly agree
 - agree
 - neither agree nor disagree
 - disagree
 - strongly disagree

- agreement with statement that age discrimination is an issue in looking for job in Australia
 - strongly agree
 - agree
 - neither agree nor disagree
 - disagree
 - strongly disagree
- importance of employers thinking you are too old reason in decision to be retired
 - extremely important factor
 - somewhat important factor
 - not much of a factor
 - not a factor at all
- importance of employers thinking you are too old reason for discouraged workers in decision to not look for work
 - extremely important factor
 - somewhat important factor
 - not much of a factor
 - not a factor at all
- number of discriminations experienced or perceived
 - 1: either reported exclusion in workplace or job search that is attributed to age,
 - 2: told directly or indirectly too old for job,
 - 3: think age discrimination is an issue in Australia in the workplace or looking for job)
 - no discriminations, 1-2 discriminations, 3 discriminations.

Issues around private recruitment firm practices

- used private recruitment firm in job search in last 5 years (i.e., organisations not funded by Government, and which job seekers approach to find a job or are used by employers to find potential employees)
- rating of support of private recruitment firm in helping find job
 - very good, good, fair, poor, very poor
- rating of effort
 - a great deal, a good deal, a fair amount, not very much, no effort at all
- reported lack of effort of private recruitment firm attributed to own age
- if reported lack of effort of private recruitment firm influenced desire to work (not currently employed) or work more hours (currently employed).

Job search assistance

- used Australian Government employment service provider (i.e., a Job Services Australia provider or a Disability Employment Services provider) to help job search in last 5 years
- found support from Australian Government employment service provider helpful
- reasons Australian Government employment service provider not helpful
 - did not match to appropriate job
 - not enough help preparing job applications
 - did not assist enough for job interview
 - other reason

- successful in most recent job search with Australian Government employment service provider
- satisfaction with job found in most recent job search with Australian Government employment service provider
 - very satisfied
 - satisfied
 - neither satisfied nor dissatisfied
 - dissatisfied
 - very dissatisfied
- average years long looked (if successful) or looking (if not successful) for work in most recent job search with Australian Government employment service provider
- whether more helpful job search support were available in most recent job search, would have found job (if not successful) or job faster (if successful) or better paid job (if successful)
- whether more helpful job search support was available would help look for job (discouraged worker).

Mismatch of skills and experience with industry demands

- agreement with statement that in local area there are no jobs available in your line of work
 - strongly agree
 - agree
 - neither agree nor disagree
 - disagree
 - strongly disagree
- agreement with statement that in local area there are no jobs available in your line of any type
 - strongly agree
 - agree
 - neither agree nor disagree
 - disagree
 - strongly disagree

Re-training and up-skilling barriers

- respondent perception which type of training or up-skilling would help *do job better*
 - training in IT or using computers
 - improving other skills
 - attending other training or education to improve your skills
- respondent perception which type of training or up-skilling would help *gain promotion/get better job elsewhere/get better paid job*
 - training in IT or using computers
 - improving other skills
 - attending other training or education to improve your skills
- respondent perception which type of training or up-skilling would help *find more hours*
 - training in IT or using computers
 - improving other skills
 - attending other training or education to improve your skills
 - average more hours would like to work

- respondent perception which type of training or up-skilling would help *find a job*
 - training in IT or using computers
 - improving other skills
 - attending other training or education to improve your skills
 - Average hours would like to work
- type of work-related training or education attended in past 5 years
 - off-the-job education/ training paid for by employer
 - off-the-job education/ training paid for by yourself
 - on-the-job education/ training
 - Other work-related education/ training
- rating of work-related training or education
 - very useful
 - somewhat useful
 - not very useful
 - not useful at all
- any training wanted to attend in last 5 years but unable to
- reasons given for not being able to attend training
 - employer wouldn't fund/ allow attendance
 - could not afford it
 - could not fit in with other work commitments
 - training inappropriate for their skills/experience
 - training inappropriate for language ability.

Flexibility of employment arrangements

- whether more flexible work arrangements (e.g., flexible hours or working from home) would help care-givers work (it not currently working)
 - average hours per week care-giver could work if more flexible work arrangements would help work
- whether more flexible work arrangements (e.g., flexible hours or working from home) would help care-givers work more hours (if currently working)
 - average more hours per week care-giver could work if more flexible work arrangement would help work more hours
- whether used flexible work arrangement if been ill, injured or had disability in last 5 years
- whether flexible work arrangements (e.g., flexible hours or working from home) would help currently ill person work (it not currently working)
 - average hours per week currently ill person could work if more flexible work arrangement would help work
- whether flexible work arrangements (e.g., flexible hours or working from home) would help currently ill person work more hours (if currently working)
 - average more hours per week currently ill person could work if more flexible work arrangement would help work more hours

- whether the ability to reduce hours as transition to retirement would help put off full retirement until later
 - average years would delay retirement if could reduce hours
 - average hours per week would work in additional years of work
- whether the ability to mentor for younger workers would help put off full retirement until later
 - average years would delay retirement if could mentor younger workers
 - average hours per week would work in additional years of work.

Superannuation

- whether had contributions to superannuation made on person's behalf
 - average number of years had superannuation contributions made
- income intend to receive at retirement (not retired)
 - superannuation
 - Government pension
 - other government benefits
 - business/investment income
 - using your savings
 - spouse/partner's superannuation
 - spouse/partner's other income
 - other
- income receive at retirement (retired)
 - superannuation
 - Government pension
 - other government benefits
 - business/investment income
 - using your savings
 - spouse/partner's superannuation
 - spouse/partner's other income
 - other
- confidence that will have enough super for retirement (not retired)
 - extremely confident
 - somewhat confident
 - not very confident
 - not confident at all
- confidence that have enough super for retirement (retired)
 - extremely confident
 - somewhat confident
 - not very confident
 - not confident at all
- whether superannuation balance decreased due to financial events in recent years

- impact of decrease in superannuation balance in recent years on retirement plans (not retired)
 - putting of retirement until later
 - will retire earlier
 - have come out of retirement and are working
 - came out of retirement but could not find a job
 - no impact
 - average years will delay retirement by or bring retirement forward, average additional years will work
- impact of decrease in superannuation balance in recent years on retirement status (retired)
 - came out of retirement but could not find a job
 - will come out of retirement
 - retired early
 - no impact
 - average years did bring retirement forward by, average additional years will work
- impact of decrease in superannuation balance in recent years on working hours (currently working)
 - are working longer hours
 - are working less hours
 - has had no impact
 - average more or less hours now work
- self-rating of knowledge of superannuation rules
 - a great deal
 - a fair amount
 - not very much
 - nothing at all
- agreement with statement 'Superannuation rules change too frequently to adequately plan your retirement' (if know something about superannuation rules)
 - strongly agree
 - agree
 - neither agree nor disagree
 - disagree
 - strongly disagree
- whether lack of certainty of superannuation rules has affected retirement plans (not retired and agree or strongly agree that superannuation rules change too frequently))
- if lack of certainty of superannuation rules has affected retirement (retired and agree or strongly agree that superannuation rules change too frequently).

Tax transfer system

- whether aware that from the age of 60 can access superannuation as a tax-free income source while you work
- how being able to access superannuation as a tax-free income source while you work would affect retirement plans (if not aware of access, not retired, 60-74)
 - would put off retirement until later
 - would retire earlier
 - no impact
 - average years delay retirement or retire earlier
- how being able to access superannuation as a tax-free income source while you work would affect retirement status (if not aware of access, retired, 60-74)
 - would come out of retirement
 - no impact
 - average more years would work
- how being able to access superannuation as a tax-free income source while you work would affect hours worked (if not aware of access, currently working, 60-74)
 - seek to work longer hours
 - seek to work less hours
 - no impact
 - average more or less hours seek to work
- how being able to access superannuation as a tax-free income source while you work has affected retirement plans (aware of access, not retired, 60-74)
 - are putting off retirement until later
 - will retire earlier
 - have come out of retirement and are working
 - came out of retirement but could not find a job
 - no impact
 - average years will delay retirement or bring retirement forward or average more years will you work
- how being able to access superannuation as a tax-free income source while you work has affected retirement status (aware of access, retired, 60-74)
 - came out of retirement but could not find a job
 - will come out of retirement
 - retired early
 - no impact
 - average years did bring retirement forward by or average more years will you work
- how being able to access superannuation as a tax-free income source while you work has affected hours worked (if not aware of access, currently working, 60-74)
 - working longer hours
 - working less hours
 - no impact
 - average more or less hours are working

- how being able to access superannuation as a tax-free income source from the age of 60 while you work would affect retirement plans (if not aware of access, not retired, 45-59)
 - would put off retirement until later
 - would retire earlier
 - no impact
 - average years delay retirement or retire earlier
- how being able to access superannuation as a tax-free income source from the age of 60 while you work would affect retirement status (if not aware of access, retired, 45-59)
 - would come out of retirement
 - no impact
 - average more years would work
- how being able to access superannuation as a tax-free income source from the age of 60 while you work would affect hours worked (if not aware of access, currently working, 45-59)
 - seek to work longer hours from the age of 60
 - seek to work less hours from the age of 60
 - no impact
 - average more or less hours seek to work
- whether currently receive Government income support
- type of current Government income support
 - Age Pension
 - Disability Support Pension
 - Newstart Allowance
 - Carer Payment
 - Parenting Payment
 - other
- type of activities of people receiving Newstart Allowance or Parenting Payment
 - working part-time (30 hours/ fortnight)
 - working voluntarily (30 hours/ fortnight)
 - working part-time and voluntarily (30 hours/ fortnight)
 - range of activities, including looking work and reporting job searched to Centrelink
 - none
- why choosing voluntary work
 - skills and experience do not match with available work
 - I feel I am discriminated against in searching for a job
 - I can't find appropriate work in my location
 - my preferred option in lead up to retirement
 - financial adviser told me to choose this option
 - don't want my benefit reduced
 - prefer voluntary to paid work
 - other reason

- why choosing part-time work
 - financial reasons
 - gain experience and develop skills
 - be mentored
 - social aspect of work
 - other reason
- comfortable with balance between working part-time and volunteering
 - yes
 - no, too much part-time work
 - no, too much volunteering
- whether withdrawal rate on Age Pension impacts desire to work or look for work
- average maximum percentage of Age Pension would be willing to lose to work as much as you want
 - average number of hours per week would work if could work as much as you want and lose stated percentage of Age Pension
 - average number of extra years would work under these conditions.

Re-entry barriers of the very long-term unemployed (VLTU)

- VLTU (have not worked for 24 months but have worked before and have looked for work in the last 5 years)
 - average and median length of time since last worked

Leisure time trade-off

- average age intend to retire (if not retired)
- average age did retire (if retired)
- importance of reason for decision about when to retire (if not retired)-very important, somewhat important, not important at all
 - wanting more leisure time with family and friends
 - financial security
 - personal illness/injury/disability
 - eligibility for Age Pension
 - access to super
 - spouse/partner having retired
 - having lost interest in work
 - care for family/ other
 - number of people need to financially support
- importance of reason for decision about when did retire (if retired)-very important, somewhat important, not important at all
 - wanting more leisure time with family and friends
 - financial security
 - personal illness/injury/disability
 - eligibility for Age Pension
 - access to super

- spouse/partner having retired
- having lost interest in work
- are for family/ other
- number of people need to financially support.

Workplace barriers

- whether in past 5 years has changed working condition to accommodate injury, illness or disability, such as undertaking a role that is less physically demanding, that enable person to sit down, or allows more breaks
- whether such changed working conditions were available, would person who has never used them and it currently ill would work (if not currently working)
 - average more hours per week currently ill person could work if changed working conditions would help work
- whether such changed working conditions were available, would person who has never used them and it currently ill would work more hours (if currently working)
 - average more hours per week currently ill person could work if changed working conditions would help work more hours.

APPENDIX C: MEMBERSHIP OF THE CONSULTATIVE FORUM ON MATURE AGE PARTICIPATION

Members of the Consultative Forum on Mature Age Participation:

Mr Everald Compton AM,
Chair of the Consultative Forum on Mature Age Participation

Mr Michael O'Neill,
Chief Executive Officer, National Seniors Australia

Mr Ian Yates AM,
Chief Executive Officer, Council on the Ageing Australia

Ms Val French AM,
President, Older People Speak Out

Mr Stephen Bolton,
Senior Advisor, Employment, Education and Training, Australian Chamber of Commerce and Industry

Ms Jennifer Westacott,
Chief Executive, Business Council of Australia

Ms Patricia Neden,
Chief Executive Officer, Innovation and Business Industry Skills Australia

Mr Jeff Lawrence,
Secretary, Australian Council of Trade Unions

Ms Sally Sinclair,
Chief Executive Officer, National Employment Services Association

Mr Innes Willox,
Chief Executive Officer, Australian Industry Group

The Hon Susan Ryan AO,
Age Discrimination Commissioner, Australian Human Rights Commission

Ms Lee-Anne Fisher (Independent)
Members' representatives

Mr Michael Fisher,
Australian Council of Trade Unions

Mr Michael Taylor,
Australian Industry Group

Ms Megan Lilly,
Australian Industry Group

Ms Ruth Rosen,
Manager Corporate Governance and Communications, Innovation and Business Skills Australia

Mr Ewan Brown,
Manager, Mature Age Engagement Project, Australian Chamber of Commerce and Industry

Ms Claire Thomas,
Director, Policy for Education and Skills, Business Council of Australia

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