



Australian Government

MATURE AGE
Information
FOR EMPLOYERS



Investing in Experience Tool Kit

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Investing in Experience

Australian companies are facing skills shortages, while at the same time, demographic changes mean that the workforce is ageing. By looking to mature age workers as their source of new skills businesses have the opportunity to recruit and retain these skilled workers.

This document is your guide for employing people aged 45 years and over in Australia. The guide is for owners and operators of small to medium-sized businesses and staff from businesses of any size who are responsible for developing and implementing human resource policies and practices.

The business case

There are many reasons to recruit and retain mature age workers.

Future labour shortages

As Australia's population ages, it will be harder for your organisation to find workers and workplace skills. The key to staying viable and successful is to develop policies now that will help you recruit and retain mature age workers well into the future.

Skilled, experienced and more productive

Experienced workers have built up knowledge and skills during their time in the workforce. A study by Australian Health Management which examined the daily work habits of 4000 employees found that workers aged

55 years and over performed at their best for approximately seven hours out of an eight-hour day—an achievement that other workers in the study were unable to match.¹

Peak performance

We are now living longer, healthier lives. Life expectancy has increased to 78 years for men and 83 years for women² and over 75 per cent of Australians aged 55–64 report their health as 'good', 'very good' or 'excellent'.³ A study by the Organisation for Economic Cooperation and Development (OECD) concluded that, among OECD nations, verbal skills, communication and intelligence remain unchanged as a person ages.⁴ The Australian Bureau of Statistics has also reported that mature age workers are less likely to take days off due to illness or to care for others⁵, and are less likely to experience work-related injuries than other workers.⁶

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1. Australian Health Management (2006), Baby boomers give employers a bang for their buck
 2. Australian Bureau of Statistics (2006), Measures of Australia's Progress, Cat. No. 1370.0
 3. Australian Bureau of Statistics (2006), National Health Survey: Summary of Results, 2004-05, Cat. No. 4364.0
 4. Organisation for Economic Cooperation and Development (2006), Live Longer Work Longer
 5. Australian Bureau of Statistics (2006), National Health Survey: Summary of Results, 2004-05 Cat. No. 4364.0
 6. Australian Bureau of Statistics (2006), Work-Related Injuries, Australia, Cat. No. 6324.0

Support in the workplace

Effective workplace mentoring can reduce staff turnover and improve staff morale. Staff who have both ‘work’ and ‘life’ experience are valuable assets to a business.

Loyalty

Employee loyalty saves money on absenteeism, training and recruitment. There is evidence that workers aged over 55 are five times less likely to change jobs compared with workers aged 20–24.⁷

Technological competence

According to ABS data, mature age people are the fastest growing users of information technology.⁸ Research supports the ability of mature age workers to learn new information technology skills and adjust to the introduction of new technologies in the workplace.⁹

“...mature age people are the fastest growing users of information technology.”

Beyond the business case

It is also important to remember that it is unlawful to discriminate against employees and job seekers on the basis of age—the information above provides a sound business case for not discriminating against mature age workers.

Australia has a stand-alone Age Discrimination Commissioner to advocate for the rights of older workers. Hon Kay Patterson AO commenced in the role on 29 July 2016 and is working to raise awareness about unlawful age discrimination and to promote the benefits of employing mature age people.

Under the provisions of the *Age Discrimination Act 2004*, individuals can seek assistance from the Australian Human Rights Commission and lodge a complaint if they feel they have suffered from discrimination due to their age. The Commission can mediate disputes about discrimination in the workplace, including age discrimination with respect to prospective employees.

7. Australian Bureau of Statistics (2006), Labour Mobility Survey, Cat. No. 6209.0

8. Australian Bureau of Statistics (2005), Year Book Australia, Cat. No. 1301.0

9. Eric Digest (1991), Older worker training: an overview (www.ericdigests.org/pre-9220/older.htm)



How well does your organisation employ mature age workers?

Know the profile of your organisation

Knowing the age profile of your organisation and planning ahead are essential for meeting the challenges of an ageing workforce. You can determine how effectively your organisation manages mature age workers using the self-assessment tool included with this guide.

Developing a plan of action

Over the next few pages, you will complete a Mature Age Employment

Self-Assessment Tool. The questions in the self-assessment tool are based on best practice benchmarks. The results of the assessment may reveal areas in which your organisation is not performing as well as it could.

After you have completed the self-assessment, the next step is to set some goals for improvement and to develop an Action Plan. We've included an Action Plan template with this guide.

MATURE AGE EMPLOYMENT SELF-ASSESSMENT TOOL

1. What is the age profile of your workforce?

AGE

NUMBER

PERCENTAGE

Below 25 years

25 - 44 years

45 - 54 years

55 - 64 years

65+ years

TOTAL WORKFORCE

2. What positions/jobs do mature age workers fill?

AGE

POSITION/JOB

NUMBER

45 - 54 years

55 - 64 years

65+ years

3. Which of these positions/jobs are critical to your organisation?
And of those, which are filled by mature age workers?

AGE

POSITION/JOB

NUMBER

45 - 54 years

55 - 64 years

65+ years

4. What are the rates of absenteeism, staff turnover, injury time lost and workers compensation claims by age?

AGE

ABSENTEEISM

STAFF
TURNOVER

INJURY
TIME

WORKERS
COMPENSATION CLAIMS

Below 25 years

25 - 44 years

45 - 54 years

55 - 64 years

65+ years

TOTAL

- | | | |
|--|------------------------------------|-----------------------------------|
| 5. Is this workforce data part of your management reporting arrangements? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 6. Do you know the retirement intentions of your workforce? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 7. Do you know the factors which are influencing the retirement decisions of your workforce? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |

Human resource management policies

- | | | |
|---|------------------------------------|-----------------------------------|
| 8. Do you have an Equal Opportunity policy? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 9. If yes, is age included in this policy? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 10. Are staff aware of age-discrimination legislation? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 11. Do you ensure that age is never used as a factor in staff recruitment / training / development or exit procedures? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 12. Do you offer flexible working arrangements to employees regardless of age? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 13. Do you track the uptake of flexible working arrangements by age? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 14. Are all staff aware of workplace behaviours that could be perceived as harassment, discrimination or victimisation on the grounds of age? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 15. Do you have a skills / knowledge transfer policy and programmes in place? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 16. Are health and wellbeing programmes in place to support your staff as they get older? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 17. Do opportunities for carers' leave apply to people caring for elderly relatives? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 18. Do you offer phased / gradual retirement? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |
| 19. Do you offer retirement planning assistance? | <input type="button" value="YES"/> | <input type="button" value="NO"/> |

- | | | |
|---|------------------------------|-----------------------------|
| 20. Do you have policies and practices in place to promote and support age diversity? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 21. Is the business case for employing and retaining mature age workers well understood in your organisation? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 22. Are managers trained in age-friendly employment practices? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 23. Are your managers trained to negotiate, monitor and support flexible work practices? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 24. Do you have support across all levels of your organisation for improving your performance in these areas? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

Recruitment and induction

- | | | |
|--|------------------------------|-----------------------------|
| 25. Do you evaluate the cost of recruitment and training and their impact on the company bottom line? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 26. When filling new positions do you consider full-time, part-time and casual job-share arrangements? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 27. Do you monitor attrition rates among new recruits? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

Training and development

- | | | |
|--|------------------------------|-----------------------------|
| 28. Do you provide training and development opportunities for all staff regardless of their age? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 29. Do you monitor participation in training and development activities by age group? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 30. Do you consider the needs of mature age workers when designing training programmes? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 31. Are there opportunities for coaching and mentoring roles for mature age workers? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

PREPARING THE ACTION PLAN

You have now completed the Mature Age Employment Self-Assessment Tool and can use your answers to prepare an action plan for your organisation.

1. Use the 'NO' responses from your checklist to determine what needs to be reviewed and improved.
2. Agree who should take the review forward.
3. Agree who should be involved and informed (e.g. personnel officers, line managers, supervisors and health and safety officers).
4. Agree and document timelines for checking and introducing changes.
5. Provide and maintain well-informed and clear contact points for inquiries, concerns and information.

Actions

1. Record the starting position as a result of the review.
2. Move through the following areas where your self-assessment revealed weaknesses, conduct a review of current procedures using this guide as a reference point, and remove poor practice:
 - recruitment
 - selection
 - training and development
 - health and wellbeing
 - management / supervisor skills
 - redundancy
 - retirement.

ACTION PLAN DOCUMENT

It is useful to create a document or table that records your organisation's areas for improvement, strategies, actions, anticipated results and actual results.

If you have a large organisation it is beneficial to create action plans for

each division or team rather than the organisation as a whole and record who the coordinator is for each action plan.

We've included an Action Plan template on the next page.

ACTION PLAN TEMPLATE

ORGANISATION

DIVISION/TEAM

COORDINATOR

STRATEGY

ACTION

WHO IS
RESPONSIBLE?

WHEN

ANTICIPATED
RESULT

ACTUAL
RESULT

How to recruit the best mature age workers

The long-term success of any business depends on the ability to tap into a diverse body of talent, knowledge and skills. Replacing an experienced worker can be costly. Human resources experts estimate that the cost of replacing an employee is between 75 and 150 per cent of salary when recruitment, training, specialist knowledge and productivity are included in the calculation. This section outlines all aspects of recruiting mature age workers, including preparing job descriptions, tips for short-listing and tips for interviewing.

Recruitment tips

If you manage recruitment internally, good planning can help to make sure you find the right person for your business.

Job analysis

The process starts with a thorough job analysis which allows you to establish the key aspects of the job including:

- duties and tasks
- the work environment including physical aspects of the job
- any specific tools and equipment needed for the job
- supervisory relationships; relevant relationships within and outside the organisation

- minimum job requirements, and
- any flexible working practices such as part-time, job-sharing or working from home.

Job description

Having analysed the job, the next task is to develop a full job description. Job descriptions help to:

- define selection criteria for the job
- appropriately assign occupational codes, titles and pay levels
- clearly establish performance requirements
- make decisions on job restructuring, and
- successfully train new employees in their job duties.

Consideration of age is not relevant to the preparation of job descriptions.

Investing in Experience Employment Charter

The Charter provides a useful checklist of best practice principles to encourage the recruitment and retention of mature age people, and strengthen age management practices in workplaces throughout Australia. A copy of the Charter can be found at the end of this booklet.

Questions to consider before you recruit

QUESTIONS	ISSUES TO CONSIDER
Do you have to recruit?	Determine whether you need to recruit or alternatively whether someone within your organisation could perform this role. This could be achieved by redeployment of an existing staff member.
What does this role really require?	Carefully consider the job analysis and determine whether the role can only be performed by one person. Can it be shared?
Does the work have to be done on a full-time basis?	Alternatives to full-time work include part-time or job sharing.
Does the work need to be done between specific hours? Does the work need to be undertaken at the business premises?	Consider whether a flexible working hours approach is suitable. An alternative is to consider whether some or all of the work could be undertaken from the employee's home.
What sort of person would suit the role?	Consider the personal attributes that may be desirable for someone to successfully perform this role. Prioritise those skills and attributes which are important to the job and don't limit your access to the right skills for the wrong reasons, such as age.
What working options would attract/retain a mature worker?	Flexibility of hours worked, employment stability, training, recognition of their experience (or perhaps the opportunity to mentor a younger employee).
What skills have to be present when you recruit and what can be learned on the job? Is there professional training required and who would perform this training?	Consider what basic skills/competencies are required and whether you can provide these in-house.

Advertising

When advertising, be sure to:

- use age-inclusive language
- focus on the requirements of the position, and
- advertise widely to achieve the widest pool of applicants.

AREA	EXAMPLES	CHECK
<p>Language</p> <p>Ensure your advertisement uses plain English and is clear, concise. The ad should provide a comprehensive overview of the position, including the skills and attributes required of the successful candidate. Ensure that 'ageist' language is not used.</p>	<p>Avoid phrases like 'applicants should be 25–35 years of age' or phrases that refer to youth as 'young graduates', 'bright young things', 'young', 'exuberant'—use age-neutral wording.</p> <p>Or you may choose to be more direct and include a statement such as 'people of all ages are encouraged to apply'.</p>	
<p>Focus on job needs</p> <p>Make sure the advertisement makes it clear that all people with the right skills, qualifications and experience will be considered.</p>	<p>Do not set unnecessary standards for experience, personal qualities or qualifications.</p> <p>If you wish to make it clear you welcome mature age applicants, replace the terms 'senior' or 'mature person' (which may be discriminatory to young people) with 'experienced' or 'able to work unsupervised'. Or if a trainee position, state that you would welcome applicants of all ages and that previous experience is not required.</p>	
<p>Personal details</p> <p>Do not include reference to personal details in the advertisement.</p>	<p>Avoid any reference to age, gender, race, religion, marital or parental status, or other personal characteristics.</p>	
<p>Publicise widely</p> <p>Place the advertisement in a suitable range of publications to attract a mixed-age response.</p>	<p>Consider national and local newspapers, magazines, trade publications, internet employment websites (e.g. Australian JobSearch or Seek), job centres and voluntary organisations, including those representing mature age persons.</p>	

Short-listing and selection

Remember to set aside preconceptions and assumptions about personal characteristics, including age, before interviewing. Be sure the interviewers are aware of your mature age employment policy and do not ask age-related

questions. Focus on the positions requirements and how all of the candidates' skills and attributes match these, not age.

Below is a useful checklist to use when preparing to interview candidates.

AREA	COMMENT	CHECK
Train interviewers so that they recognise the value of age diversity	Training ensures that interviewers are aware of the organisation's policy on employing mature age workers and will allay concerns younger workers may have about working with, or managing workers significantly older than themselves.	
Focus on skills and abilities of the candidate	Maintaining this focus will assist in finding the right employee by encouraging attention to be centred on the right issues.	
Interviewers ask job-related questions	Ask all candidates the same questions. Do not base decisions on prejudices or stereotypes.	
Use a mixed-age interview panel wherever possible	This approach reduces the possibility of age bias and ensures that interviewers are not threatened by candidates with more experience than themselves.	
Be aware of assumptions	Do not assume capability or medical fitness based on age. Further, do not make assumptions about commitment, possible length of service or capacity to take on new skills based on age.	
Communicate benefits of working for your organisation	Be aware that quality workers select quality organisations, regardless of their age, so ensure that interviewers are able to sell the benefits of your business effectively.	
Ensure interviewers are able to clarify the career and work-life balance options available to candidates	Quality workers, are often interested in these issues.	

Employment offer

Once the preferred candidate is selected, the position can be offered verbally, by letter or via email. Upon acceptance, an employment contract should be drawn up and signed by both parties.

Using external recruitment services

If you use an external recruitment agency, it is important to be very clear about your policy for employing people of all ages. If this position is not clear, you run the risk of having some candidates 'screened out', so you may not be choosing from the widest range of talent.

It is reasonable to ask a recruitment agency to demonstrate how they ensure that age isn't a determining factor in their recruitment services. It may be useful to check any job advertisement the agency proposes to use to make sure that it is age-inclusive.

Free, tailored support



The network of jobactive organisations across Australia will help you find staff for your business, at no charge. These jobactive organisations will screen candidates to ensure they meet your business needs and can help you access wage subsidies for young people, mature age people, Indigenous people and long term unemployed people. Phone 13 17 15 for more information.

Disability Employment Services provide professional recruitment advice and job matching, and ongoing support to ensure new employees with disability settle into their job. Phone 1800 464 800 for more information.



The ageing population means that Australia cannot afford to waste the talent and skills of mature age workers.

The Restart Wage Subsidy means employers can receive up to \$10,000 (GST inclusive) if they hire and retain a job seeker aged 50 or older, who is unemployed, registered with an employment services provider and has been in receipt of an Australian Government payment for six months or more.

There is no restriction on the number of Restart wage subsidies for a business; however an employer can only receive one subsidy for each employee.

Employers can choose to spend the payments on anything they need to grow their business, such as reskilling staff or investing in new equipment.

The Department of Employment website provides more information on the types of jobs that can be offered and how to apply.

How to retain your mature age workers

Losing experienced staff to retirement or other job opportunities can hurt your organisation. In addition to the costs of recruiting and training new staff, there is also the lost knowledge of your business and clients. This section covers strategies that support staff retention.

Addressing ageism in the workplace

An anti-discrimination policy will make it clear that you do not tolerate discrimination on any basis, including age. It's important that all employees and contractors are familiar with your policy.

Typically, such a policy would include:

- a clear definition of age discrimination
- a statement of the organisation's attitude
- the key objectives of the policy, and
- the consequences of not adhering to the policy.

The policy needs to be effectively promoted and widely available. To support the adoption of the policy, supervisors should receive appropriate training. Guides on how to write an anti-discrimination policy can be found on the [Australian Human Rights Commission website](#).

Restructuring work practices

To accommodate emerging population trends, organisations are encouraged to:

- undertake job analysis to determine if flexibility exists in any positions
- amend policies to support health, welfare and work-life balance
- investigate and trial options for flexible working arrangements
- enhance collaboration and information flow across the organisation
- use lateral promotion and position changes to broaden individual skills by providing opportunities for workers to work in new areas
- extend the opportunities for workers to become involved in the decision-making process, and
- ensure that the work is challenging and stimulating.

Training

Training can help to enhance the organisational skill set. Organisations are encouraged to:

- adopt lifelong learning approaches

- adopt mentoring and coaching for key groups and individuals, and
- introduce training that helps to enhance communication, negotiation, conflict management, collaboration and cooperation.

Mentoring

Mature age workers often have the willingness, knowledge and expertise to mentor less-experienced workers. This helps pass on 'tricks of the trade'. If used as part of a phased retirement or flexible working arrangements, it can allow staff to balance personal responsibilities with employment.

Redeployment

Redeployment involves moving workers from one job position to another. Redeployment is particularly useful if a staff member's priorities or circumstances have changed. Redeployments can be short or long term and provide an important tool to an employer seeking to retain a valued worker.

How to provide flexible working arrangements

Positive work practices, including the provision of flexible work arrangements, can foster loyalty and reduce absenteeism, which benefits the organisation as a whole. The term flexible work practices covers all the innovative ways employers and workers can agree to structure work to accommodate business and individual needs. Implementing flexible work practices is not difficult but it may require some planning to canvass the options available to you and to assess the needs of your organisation and your workers.

Flexible work arrangements may include:

- Part-time work
- Job sharing
- Working from home
- Flexible work hours
- Flexible leave options
- Job swap arrangements
- Phased retirement
- Contracting.

When considering the introduction of flexible leave and work arrangements it is important to be aware of the conditions of employment which are part of the National Employment Standards, see the **Fair Work Ombudsman** website for more information.

Use of Individual Flexibility Arrangements

The *Fair Work Act 2009* seeks to promote workplace flexibility through the use of Individual Flexibility Arrangements. These allow for variations to modern awards or enterprise agreements to meet the needs of employers and employees while ensuring minimum entitlements and protections. The 'model flexibility term' is set out in the *Fair Work Regulations 2009*.

Details on how to use Individual Flexibility Arrangements are available on the Fair Work Ombudsman website at **Best Practice Guide for Use of Individual Flexibility Arrangements**.

How to navigate superannuation and retirement for mature age workers

Superannuation

Superannuation is often a key factor in the retirement and re-employment decisions of mature age workers. Superannuation laws now allow eligible mature age staff to receive their superannuation benefits as they work, subject to certain conditions. This can make it easier to employ workers in the lead up to, or past, traditional retirement age and so increase the options available to managers and mature age workers. The current superannuation rules make it easier for mature age workers to stay in the workforce than was the case in the past.

What is the Superannuation Guarantee?

The Superannuation Guarantee requires employers to pay compulsory superannuation contributions into a complying superannuation fund or retirement savings account for their eligible employees.

Under the superannuation guarantee arrangements, employers are not required to make superannuation contributions on behalf of employees who earn less than \$450 a month.

Employees include salary or wage earners, people engaged under a contract and employees who are receiving a 'transition to retirement' income stream/pension while still working, as in the case of some mature age workers. Non-compliance by employers will result in liability for the Superannuation Guarantee Charge.

You can get more information about your superannuation responsibilities as an employer from the **Australian Taxation Office**. You should also obtain your own specialist taxation advice to determine your superannuation obligations based on each employee's characteristics.

Retirement and Pensions

If you employ mature age workers, they may already be planning for retirement or have already decided to work past age pension age. There are several Government services that provide support and useful information to plan for retirement. By providing this information to your workers you will assist them and your business.



Planning for retirement

Retiring from paid work is a major life change.

The Department of Human Services offers free Financial Information Service seminars to help with retirement planning. Financial Information Service seminars provide information about how to prepare for retirement, understanding the age pension and living in retirement.

Alternatively, mature age people can call 132 300 to speak to a Financial Information Service Officer. If possible, questions will be answered over the phone. If there are complex issues to be discussed, the officer may offer to arrange an appointment.

The Australian Securities and Investments Commission, MoneySmart (<http://moneysmart.gov.au>) website has information to help make the most of your money.

The website offers information on superannuation, retirement income planning and life events for people over the age of 55.

Working past age pension age

You may have employees who want to continue working past the age pension age. These employees may be eligible for a part pension or the Work Bonus.

The Work Bonus is an incentive for pensioners past age pension age to remain in the workforce by increasing the amount they can earn before their pension is reduced. They do not need to apply for the Work Bonus. If they receive eligible employment income, Centrelink will automatically apply the Work Bonus to their income test.

How to provide a safe workplace

An age-neutral approach to health and safety ensures that all workers benefit from positive health and safety practices. Providing workers with a safe workplace to be able to carry out their work functions without risk to their health can be achieved in a number of ways including the identification and management of workplace risks and hazards as well as measures to promote and build worker wellbeing within the workplace.

It is important to remember that everyone is different. Some workers are more vulnerable to certain occupational injuries, so it is important to identify the challenges and analyse the changes that would be beneficial in your workplace—not just for older workers, but across your workforce.

Obligations for work health and safety

Employers and workers have a shared responsibility for health and safety in the workplace. While employers have an overarching duty of care to provide and maintain a safe workplace and ensure that workers and others are protected from health and safety risks, workers have a responsibility to take reasonable care for their own safety and not endanger the safety of others. Workplace health and safety makes good business sense as safe workplaces are more efficient, experience fewer accidents and have less absenteeism. In addition, workers of all ages are likely to find your

business more attractive if they feel their work environment is safe and healthy. This section outlines employer obligations and duties, as well as offering guidance on consultation and risk management.

Work Health and Safety laws

The Commonwealth, states and territories are responsible for regulating and enforcing the laws in their jurisdictions.

Safe Work Australia leads the development of national policy to improve work health and safety and workers' compensation arrangements across Australia. Safe Work Australia can provide employers with information on work health and safety regulators for each state and territory. Employers should contact their relevant regulator for advice on:

- Complying with Work Health and Safety laws
- Reporting a workplace incident
- Renewing or applying for licences
- Workers' compensation claims, and
- Registering plant and plant designs.

More information can be found on the [Safe Work Australia website](#).

What employers can do in the workplace

Your business will benefit from a proactive approach to Workplace Health and Safety (WHS). Better health and safety improves productivity and your business image as well as saving you the costs associated with a work-related injury or illness. Consider the following:

- Work design - the physical and mental workload of workers may affect their health and safety. The way tasks are organised throughout the day, the level of control workers have over these tasks and the support received from management and colleagues all reduce problems.
- Work environment - assess the work environment for physical and mental impact. Your workers will frequently be able to explain how to eliminate or minimise the risks.
- Task design - the aim is to make sure that all components of a task are arranged to reduce the risk of injury by movements such as twisting, reaching, carrying as well as improving posture.
- Workplace wellness programmes— can be a powerful, cost-effective and efficient way to maintain a healthier, more motivated workforce.

Practical help for employers
More information is available
on the [Job Access website](#) or
phone 1800 464 800.

Workers' compensation

Workers' compensation provides protection to employers and their workers in the event of a workplace-related injury or disease. The Commonwealth, state and territory workers' compensation schemes provide compensation for workers injured in the course of employment and provide for their rehabilitation and return to work.

It is compulsory for employers to get insurance for workers' compensation liability and ensure they meet their legal obligations as specified by their jurisdiction. These obligations are the same regardless of workers' ages.

Workers' compensation premiums are not based on the age profile of an employer's workforce, but usually will be based on some or all of the following:

- the amount of wages and salaries that employers pay to their workers
- the costs of compensation claims
- the industry in which an employer operates (industry premium rates reflect the costs of all compensation claims in each type of industry), and
- specific funding arrangements in a jurisdiction, such as dust diseases levies.

Workers' compensation performance is taken into account when calculating premium rates so good results in conjunction with good WHS practices, should help to reduce premiums.



How to maximise training and development outcomes for mature age workers

All workers should have equal opportunities to upgrade their training and skills. Yet many older workers feel that they do not receive sufficient training and leadership opportunities. Here are some general tips to ensure that you make the most of your mature age workers.

- Do not assume that the age of a worker means they have less interest in extending their skills or new job challenges—but do modify training according to individual needs. Discussions between staff members about career expectations can help create arrangements that suit and reward both parties.
- Provide training to meet technical needs and incorporate past experiences.
- Ensure that training is offered to all staff regardless of age and is adapted to different learning styles.
- Offer a variety of training options, including job rotation and on-the-job coaching.
- Consult with training organisations that specialise in programmes for mature age workers.
- Link your training programmes with mentoring and flexible work practices to maximise the benefits and value of mature age workers.
- Recognition of Prior Learning can allow a person to receive recognition and credit for the knowledge and skills they have, no matter how and where these were attained.

Investing in Experience Employment Charter

This charter is designed to encourage the recruitment and retention of mature age people, and to strengthen positive age-management practices in workplaces throughout Australia.

As Australia's business leaders, we agree to demonstrate leadership in applying the principles of this charter.

1. We know our workforce and plan for the future

Knowing the demographics of your workforce, and understanding the expectations of your mature age employees, is essential for managing an ageing workforce. This is an iterative process that can help an organisation identify and address potential skills and knowledge gaps, and to make informed human resource and management decisions.

ACTION: We will take specific steps to know and understand our workforce. We will develop a plan of action to help meet the challenges of the future.

2. We recruit the best, regardless of age

The long-term success of any business depends on the ability to tap into a

diverse body of talent, knowledge and skills. Organisations that adopt age-friendly recruitment practices are able to widen the applicant pool to make sure they find the best person for the job.

ACTION: We will take action to ensure that our recruitment policies and procedures (including the use of any external recruitment agencies) do not unlawfully discriminate against mature age people. We will actively encourage mature age people to apply.

3. We believe in lifelong learning and we encourage skills and knowledge transfer

Investing in training for all workers (regardless of age) and encouraging more experienced workers to consider mentoring those with less experience, brings direct benefits to business, including increased productivity and improved staff morale.

ACTION: We will provide appropriate training and development opportunities to our workers regardless of age, and will positively encourage the transfer of skills and experience within our organisation.

4. We are proactive in retaining our staff

Retaining experienced staff who understand your business can reduce recruitment and training costs and allow you to maintain a strong knowledge base, leading to improved quality and productivity. Positive work practices, including the provision of flexible work arrangements, can foster loyalty and reduce absenteeism, which benefits the organisation as a whole.

ACTION: We will develop, review or update our staff retention strategy to maximise the contribution of our employees.

5. We support our employees in the transition to retirement

The choice of phased retirement allows an organisation to capitalise on the skills and corporate knowledge of experienced workers. It also offers more flexible work options for employees. Managers who have constructive conversations with staff well ahead of the traditional retirement age and who encourage staff to make informed career and financial decisions, can extend the contribution of valued employees.

ACTION: We will incorporate or maintain retirement transition planning as a standard option for our employees.

6. We practice age diversity

Every employee, regardless of their age, has the right to work in Australia without fear of unlawful discrimination. Formal policies and procedures should be reviewed and updated, and staff should receive appropriate training, to allow an organisation to meet its legal obligations and to benefit from the capabilities, ideas and insights of a diverse workforce. Diversity principles should be integrated with, and underpin, all aspects of human resource management.

ACTION: We will develop, review or update our formal policies and procedures, and will provide appropriate training to our staff, to help remove ageism from the workplace.

7. We provide a safe working environment

Employers have a legislative responsibility to ensure all reasonable steps are taken to protect the health and safety of their employees. Positive age-management practices can significantly extend the working life of valued employees and can result in the prevention of workplace accident and injury.

ACTION: We will develop, review or update our occupational health and safety strategies to identify and address risks in the workplace, and to promote a healthy and productive ageing workforce.

8. We involve our staff

Policies and procedures that are revised in consultation with staff and any relevant unions encourage broader acceptance and a level of ownership that has a positive impact on implementation.

ACTION: We will consult with, and involve, our staff and any relevant unions in the implementation of this charter.

9. We promote and share better practice

The success of the 'Investing in Experience' Employment Charter relies on the communication and dissemination of better practice in workplaces throughout Australia.

ACTION: We will share our experiences and achievements with other organisations.

