

*Research Report*

# Promoting and supporting lifelong employability for Singapore's workers aged 45 and over

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# Key Messages

With one of the highest aged populations globally, supporting lifelong employability is a national priority for Singapore. Key goals for lifelong employability are retaining mature-age workers and engaging them increasingly in professional, managerial, executive and technical (PMET) work.

However, the educational divide between residents aged under and over 40 years is currently significant and misaligned with the latter's lifelong employability in PMET work.

Legacies of age-based remuneration and societal views about mature-age workers' abilities to work and learn impede their employability.

Yet, typically, mature-age workers who were interviewed and surveyed:

- provided evidence of capacities for effective work, learning new tasks and work roles, use of diverse forms of learning support and being self-directed in learning for employability;
- claimed they do not struggle with technology, resist innovation and learning; and
- overwhelmingly were willing to engage in continuing education and training (CET).

Lower and tertiary education in Singapore has been transformed to meet the changing needs of society. There is now a need to revolutionise the CET sector to maintain the lifelong employability of an aging population.

Yet, sustaining employability goes beyond developing individuals' capacities; it also comprises opportunities for employment, advancement and development across working life.

Sustaining lifelong employability across Singapore's working population requires:

- flexible CET provisions that articulate into high-level and highly regarded qualifications;
- workplaces fully utilising and developing further mature-age employees' capacities, including their contributions to others' learning;
- CET providers effectively engaging Singapore's growing mature-age population through flexible curriculum and pedagogic practices and providing highly regarded certification;
- mature-age workers effectively directing their engagement in CET, and investing time and resources in sustaining their lifelong employability;



- a national charter to ensure workplaces, CET providers and workers fulfil their commitment for Singapore to excel as a community that values and supports lifelong employability;
- guidance and support to assist and advise workers, particularly women, in engaging in appropriate CET choices and in maintaining their sense of self and worth as workers and learners; and
- clearly articulated education and qualification pathways across the tertiary and higher educational sectors.

# Executive Summary

## Lifelong Employability: Capabilities and Opportunities

A key concern for Singapore and a focus for current government policy is maintaining the lifelong employability and productivity of its workforce (Yacob 2009). An important element of this national policy agenda is the employability of the increasing portion of the workforce aged over 45 years (i.e. mature-age workers). Maintaining the employability of these workers is reliant upon at least two sets of factors. Firstly, individuals have to possess the capacities and interests to secure employment, remain employable (i.e. competent at work), respond to new challenges at work (e.g. opportunities, advancements, new tasks, goals), be self-directed in their efforts to learn, and engage in opportunities at work, through training courses and other means to further develop the capacities required to be employable. Secondly, employability also requires being given the opportunity to work and demonstrate competence, access to opportunities to extend the utilisation of workers' capacities and respond to new challenges, and being able to access opportunities for developing further their skills and capacities.

Hence, when considering policy responses and new practices for the employability of mature-age workers, such as those practices associated with increasing the retirement age to 67, it is necessary to consider both these workers' qualities and responsibilities and also the kinds of opportunities that these workers are able to access for maintaining their employability in Singaporean workplaces, through educational institutions and other sources. So, employability is a responsibility shared across residents, community, workplaces and educational institutions.

The goals for sustaining employability are of two kinds: i) extending the duration of effective working life and ii) a greater engagement by older workers in the kinds of professional, managerial, executive and technical (PMET) work that is central to Singapore's present and future economic competitiveness. Both of these goals are underpinned by ongoing learning. Maintaining employability amidst changing work and workplace requirements is underpinned by learning across working life. Engaging in different or higher-level occupation requires much new learning and the provision of educational support and certification. This study seeks to understand how these goals are achievable.

Consequently, having done so much to transform primary and secondary schooling and tertiary education in Singapore, there is now a need to revolutionise both the continuing education and training (CET) sector and workplaces to maintain the lifelong employability of an aging population.

An overview of the key issues informing this report is as follows:

- Singapore's working population is ageing to a far greater extent and at a greater pace than most other advanced industrial countries;
- Most of the population aged over 40 has little more than school completion levels of education (in Singapore, this is primary school), and these are misaligned with engagement in the PMET work that is central to Singapore's future;
- The nation's tertiary education system still largely focuses on the initial preparation of young people for employment, rather than ongoing occupational development (i.e. CET);
- Many Singaporean enterprises reportedly prefer to employ and support younger workers for reasons of cost savings, currency of knowledge and beliefs about their superior capacities;
- There are particular and nation-specific factors that need to inform policy, such as the generational divides in levels of education, legacy of age-related pay, occupational engagement of and reliance on non-resident workers and mature-age workers' prospects of being supported by their employers;
- Factors emphasising the urgent need for policies and practices include the need to: (i) address a societal sentiment that privileges youth over age; (ii) enact a more broadly adopted approach to CET across working life, particularly for workers with low levels of educational achievement and in low demand occupations; and (iii) support and sustain longer working lives; and
- A key focus for the tertiary educational effort is on how to secure the development of mature-age workers that can see increasing numbers achieve qualifications and employment pathways to PMET work.

## Objectives and Outcomes of the Study

The research project reported here aims to understand more about how best to assist mature-age workers (i.e. those over 45) maintain their employability across working life and what Singaporean workplaces and government agencies might do to maintain their employability. For personal, family, workplace and national purposes, these workers now likely need to engage in a longer productive working life, and potentially engage increasingly in PMET work.

The project comprises three components:

- i. an analysis of relevant literature,
- ii. conducting interviews with mature-age workers, some of whom are also employers, and
- iii. administering a survey to verify and extend ideas advanced in the literature review and interviews.

The project is both descriptive and projective. Firstly, it seeks to describe something of the current circumstances (i.e. constraints and opportunities) for workers aged over 45 in Singapore through accounts of their experiences in workplaces and educational institutions in maintaining their employability. Secondly, it identifies and verifies views that can inform policies and practices to improve workplace practices and also the provision of lifelong learning (e.g. CET) in both Singaporean workplaces and educational institutions. For these reasons, data were gathered through interviews as a qualitative descriptive study, and then through the use of a quantitative survey to extend the descriptive analysis to a wider cohort, and also appraise and verify approaches to improving personal practices and opportunities for promoting their employability. An associated goal was to develop the capacities of staff in the Institute for Adult Learning (IAL) and the Singapore Workforce Development Agency (WDA) in the conduct of a research project. This was realised through their involvement in design of the processes, the enactment of the research, and in presenting the findings of the research activities.

In more detail, the three elements to the project comprise:

1. A review that identifies and discusses demographic and other data about the status of Singaporean workers aged over 45, their patterns of educational achievement and employment, and the kinds of support provided by their workplaces and through educational institutions to support their lifelong employability. This review also engages the international literature on changing work, and the positioning, support for and engagement by older workers in workplaces and educational programmes. Much of the Singapore specific literature comprises reports from government agencies, and departments.
2. Interviews with workers aged 45 and over. A total of 42 interviews were conducted with mature workers from a range of occupations and sectors, and this cohort included interviewees who make decisions about mature-age workers' employment and access to development opportunities. The interviews provide information about their personal work and learning profiles, and identify what and how they learn, how they are treated at work, what assists their learning and what more should be done to assist that learning.
3. A survey of workers over 45 used to verify and extend what has been found in the review and interviews. This survey was made available in both hardcopy and online formats (see Appendix 3), and 226 responses were received and analysed.

## Key Findings

Across the review, interviews and surveys, some key findings emerged.

Both personal and organisational factors shape mature-age workers' employability. Personal factors comprise mature-age workers' capacities, including their educational levels, interests, expectations and concerns, and the effort they are willing to exercise in their ongoing learning. Organisational factors include the opportunities for employment, advancement and further development provided by workplaces, and the provision of support for learning provided through educational institutions and other organisations, in sustaining and extending mature-age workers' capacities.

1. There is a misalignment between many mature workers' educational levels and capacities, and those required for PMET work.
2. The kinds of benefits arising from educational provisions currently being enjoyed by younger generations of residents (Singapore citizens and Permanent Residents) now need to be extended to and enjoyed by older residents.
3. The provision of CET for mature-age workers will be insufficient, unless workplaces are welcoming of their contributions and meet their needs. This includes accessible entry and bridging support for those who have not experienced post-school (post-primary and/or post-secondary school) educational success.
4. Workplace arrangements that accommodate an extended working life and can be intertwined with family responsibilities may need to be more widely available.
5. Targeted CET activities are likely to be important for the majority of older workers, but crucial for those without qualifications, in particular mature-age female workers, whose participation in well-paid and age-tolerant work and possession of qualifications is well below that of other Singaporean residents.
6. This targeted approach may well require preparatory and bridging educational provisions, as many will have low levels of readiness to participate in and maximise the experience fully.
7. What constitutes retirement age and what constitutes an older worker should be person-dependent, and not fixed or imposed by society.
8. Many of the claimed limitations of mature-age workers (i.e. reluctant to learn, not adaptable, difficulty with new technology etc) were not upheld by the

informants' accounts. Instead, consistent evidence was provided of workers who are adaptable and active in their learning, and willing to learn.

9. Much of the learning for lifelong employability arises through work activities, and particular experiences (e.g. new tasks, opportunities to monitor etc) can promote that employability.
10. Despite older workers' interest and capacities, they may lack confidence to engage in CET and new forms of work, therefore guidance, encouragement and support might be required during their transitions.
11. Open, supportive and collaborative workplace environments are likely to best promote learning for employability.
12. Finding satisfaction in work is reported as a key factor in remaining in the workforce and continuing to direct personal effort to learning and advancement. This was especially so for PMET workers.
13. PMETs, more highly qualified and also younger respondents seem susceptible to the pressure of work, meaning the most valued kinds of workers may retire early if work conditions are not meeting their needs.
14. Evidence of diverse workplace practices in terms of job security, and opportunities for advancement and development, emphasise the potential for reform of workplace practices.

From these findings, it is proposed that to sustain lifelong employability across Singapore's working population, government policies and community practice comprising the following are required:

- Flexible CET provisions that articulate into high-level and highly regarded qualifications;
- Workplaces fully utilising and further developing mature-age employees' capacities, including their contributions to others' learning;
- CET providers effectively engaging Singapore's growing mature-age population through flexible curriculum and pedagogic practices and by providing highly regarded certification;
- Mature-age workers effectively directing their engagement in CET, and investing time and resources in sustaining their lifelong employability;
- A national charter to ensure workplaces, CETs and workers all fulfil their commitment for Singapore to excel as a community that values and supports lifelong employability;
- Guidance and support to assist and advise mature-age workers, particularly women, in making appropriate CET choices, and in maintaining their sense of self as workers and learners; and
- Clearly articulated education and qualification pathways across the tertiary and higher educational sectors.

## Review of Literature<sup>1</sup>

A key concern for Singapore and focus for current government policy is maintaining the lifelong employability and productivity of its workforce (Yacob 2009). An important element of this national imperative is the employability of the increasing portion of the workforce aged over 45 years (i.e. mature-age workers). Maintaining their employability is reliant upon at least two sets of factors. Firstly, individuals have to possess the capacities and interests to secure employment, remain employable (i.e. competence at work), respond to new challenges at work (e.g. opportunities, advancements, new tasks, goals), be self-directed in their efforts to learn, and engage in opportunities at work, and, through courses and other means, further develop their ability to be employable. Secondly, employability requires workers to be given opportunities to work and demonstrate competence, have access to support in extending their capacities, respond to new challenges, and develop further their skills and capacities. Hence, when considering policy responses and new practices for mature-age workers' employability, it is necessary to consider these workers' qualities and responsibilities as well as the opportunities

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<sup>1</sup> Much of the work in this section is premised on a review of documents conducted by Soh Yong Chuan (WDA).

these workers can access for maintaining their employability in Singaporean workplaces, through educational institutions and other sources. Consequently, sustaining employability is a responsibility shared across residents, community, workplaces and educational institutions.

Across all age groups, individuals possess and exercise different levels of capability and interest, and mature-age workers are no exception. Certainly, through the process of maturation these workers will experience some softening of capabilities, such as physical strength and reaction time, to a greater or lesser extent (EU 2007). The importance of these changes for individuals' employability depends largely upon their occupation. For military personnel, fire fighters or front-line restaurant chefs, for instance, these changes may undermine employability. Yet, this case may be less so for clerks, librarians or doctors, for instance, because their work is based less on capacities for physical strength and reaction time. Moreover, mature-age workers often have a greater repertoire of knowledge than younger workers (Sigelman 1999) and have developed more effective work procedures and decision-making capacities (EU 2007). This more extensive knowledge base can sometimes compensate for slower reaction times and physical strength, and it has been shown that the strategic qualities of this knowledge can be particularly potent (Bosman 1993). For the surveyor or estimator, this repertoire of knowledge may be essential, and provide capabilities that younger workers simply do not and cannot possess, because they lack the repertoire of experience. Yet, these repertoires of knowledge may be less useful in occupations where the knowledge required for work is constantly changing, as in advertising or information technology or other occupations where key knowledge becomes redundant quickly. Then, there is the focus and level of interest that workers have, regardless of age, which shapes how they put their capabilities into use (Perkins, Jay & Tishman 1993): their disposition or 'mindset'. The level of interest does much to direct the direction, intentionality and effort in learning (Tobias 1994). Therefore, in considering policy and practice measures to promote the employability of mature-age workers, there is a need to account for their capabilities and interests, and how these might be aligned with or developed further to secure the kinds of employment to which they might be suited, or those forms of work that national policy is particularly focused on generating (i.e. PMET work). Also, for these workers, and in particular consideration of an extended working life, some forms of work are likely to be more age tolerant.

Yet, as with individuals' interest, capabilities are able to be exercised and deemed employable only when utilised in work activities, and maintained and extended through opportunities for undertaking new tasks, advancement and access to development processes (i.e. training). So, beyond what individuals possess and can do, is the provision of opportunities for working, advancement and further development. This provision involves workplaces hiring mature-age workers, utilising them effectively, having flexible working arrangements and retirement policies and practices that can assist to sustain their employment and offering



opportunities for advancement and development (i.e. to offer new bases for employability). Then, there is also the need for accessible, well supported and pertinent continuing education and training (CET) provisions that have:

- i. flexible entry requirements
- ii. modular structure and accessible provisions,
- iii. appropriate and engaging instructional strategies
- iv. well respected certification that will meet the needs of these workers.

Hence, beyond considering the personal capabilities and interests that support employability, is the need to support employability through workplace and educational provisions that engage mature-age workers, and provide opportunities for developmental support and progress.

It follows from the above that the goals for sustaining employability are of two kinds:

- i. extending the duration of effective working life
- ii. a greater engagement by older workers in the kinds of PMET work that is central to Singapore's present and future economic competitiveness.

Both of these goals are underpinned by ongoing learning across working lives. Hence, maintaining employability amidst changing work and workplace requirements is underpinned by learning across working life and also older workers engaging in different occupations, which requires new learning and the provision of educational support and certification. This study seeks to understand how these goals are achievable.

## Lifelong Employability and an Aging Workforce

For the foreseeable future, Singapore will become increasingly reliant upon its mature-age workers to secure its economic and social development. Like most nations globally, Singapore has an ageing population. However, both the pace and extent of this ageing are higher than in most other countries (see Table 1). This brute fact raises concerns about sustaining national economic capacity and growth, and meeting social obligations to its residents. These concerns include whether an aging workforce has the competence and other capacities to realise important national economic and social goals. There are also implications for individuals themselves. Many Singaporeans will now have extended working lives and a need to maintain their employability longer than previous generations of workers. In addition, increases in life expectancy mean that older citizens will generally require more savings than ever before, and of the kind that comes from well-paid work, to support them in retirement. Given these trends, it is important for education and workplace policies and practices in Singapore to be informed by a clear understanding of the older population's characteristics and qualities and have some basis for enacting initiatives to encourage mature-age workers to stay both

employed and employable. In particular, this engagement should be in forms of work that meets individual and national goals. Therefore, it is important to understand the conditions of, and goals and support for, remaining employable. This understanding includes what constitutes these goals, issues that inhibit them being realised, and the kind and range of factors that are likely to support lifelong employability. Through such understandings, appropriate policies and practices can be identified, enacted and evaluated.

## National Context and Issues

The National Survey of Senior Citizens in Singapore (NSSC2005) concludes that the nation's increasingly ageing population is a product of low birth rates and improvements in health and healthcare. Whereas in 1995 citizens aged 65 years and above constituted 6.8% of the population (Yearbook of Statistics Singapore1995), this percentage had increased to 8.4% by 2005 (General Household Survey 2005) and is projected to reach 18.7% by 2030. This pattern of ageing is consistent across gender and also racial groups, with males comprising 47.4% and females comprising 52.6% of the population aged 55 years and above, and with Chinese comprising 81.4%, Malays 9.9% and Indians 7.3% of this population (NSSC 2005, p. 2). About half of these senior citizens are in the age group 55-64 years, positioning them within conventional measures of what constitutes a working-age population. Yet, noteworthy here is that that the majority of these senior citizens (56.9%) had no formal educational qualification (i.e. had no education at all or had not completed primary education). However, those in younger age groups were better qualified than their older counterparts, with proportionately more 55- to 64-year-olds having at least secondary qualifications than those aged 75 and above. Therefore, an ageing population with a particular and weak educational profile is a key and irreducible fact for Singapore. Yet, whilst shared with many other countries, the situation in Singapore is more critical because it is ranked only behind Japan and South Korea in terms of age profile (see Table 1).

**Table 1.** Projected Median Aged, Selected Countries, 2010 and 2050 (Australian Bureau of Statistics, 2008)

Country	Median age 2010	Median age 2050	Difference
Japan	44.6	54.9	+10.3
South Korea	38.0	54.9	+16.9
Singapore	40.6	53.7	+12.9
Canada	40.0	45.3	+5.3
Australia	38.2	45.2	+7.0
China	34.9	45.0	+10.1
New Zealand	36.8	44.1	+7.3
UK	40.0	43.4	+3.4
Vietnam	26.9	41.6	+14.7
Indonesia	28.2	41.1	+12.9
USA	36.5	41.1	+4.6
India	25.0	38.6	+13.6
<b>PNG</b>	<b>20.3</b>	<b>30.9</b>	<b>+10.6</b>

Of particular concern for Singapore is the misalignment between the educational profiles of older Singaporeans and the kinds of educational achievement most likely to sustain their employability in a workforce that increasingly comprises PMET workers. Moreover, these kinds of work and workers are seen as central to the island nation's prospects to maintain high levels of economic activities and future growth, including attracting overseas investment. Yet, PMET workers require high levels of education. Somewhat reassuringly, A Statistical Profile of Older Workers (Manpower Research and Statistics Department Singapore 2007) reports a record level of employment in Singapore's older population. Because of earlier initiatives, participation rates of older males in Singapore now compares favourably to other countries in the region. Yet, although older females' participation levels have increased, these still remain stubbornly below those of many developed countries. Moreover, much of their employment is in kinds of work that are the very opposite of PMET work. Amid continuing efforts by government to enhance the employability of older persons, the employment rate for residents aged 55 to 64 increased by another 1.0% point to 57.2% in 2008 (MRSD Singapore2008). Workers aged 50 and over comprised 24% of the resident workforce in 2006 (MSRD Singapore2007).

Whilst this participation is high, again, the kinds of work in which these residents are often employed is more characteristic of 'old work', rather than 'new work' (e.g. PMET), which, as well as a national strategic focus in Singapore, are also the kinds

of occupations experiencing growth across most advanced industrial economies (Billett 2006). Indeed, reflecting their relatively low educational profile, 68% of these workers are employed in low-skilled jobs. These jobs include cleaners, labourers and related workers (18%), plant and machine operators and assemblers (16%) and service and sales workers (15%). In contrast, only a small proportion of those aged over 50 worked as professionals (10%) or associate professionals and technicians (14%). In all, 77% of older workers were employed in the services sector with 84% of females and 74% males engaged in these kinds of employment. Administrative and support services (42%) and hotels and restaurants (38%) had the highest incidence of older resident workers, with approximately 40% aged 50 and over. Participation by older workers was lowest in information & communications (8.3%), professional services and financial services (both 14%). In these occupations, older workers are also more likely to be employed part-time than younger workers. These forms of work characterise older workers' participation not only in 'old' rather than 'new' work, but also older workers being positioned as 'last resort' workers (Quintrell 2000), and through this situation stand to restrict the scope of their future employability. In this way, and consistent with many other countries, older women workers are employed in contingent forms of work (i.e. part-time, contractual, low esteemed) (Krossen 2003). So, there appears to be clear mismatches between the kinds of work in which older citizens are engaging and the kinds of work that may strategically serve the nation best, and are now seen as being central to economic growth.

Consequently, it seems that the kinds of benefits arising from educational provisions currently being enjoyed by younger residents now need to be extended to and enjoyed by older residents. Comparatively, younger Singaporean residents are better educated and more likely to be employed in higher-skilled jobs than older residents (GHS 2005). In 2005, 61% of resident workers aged 25–34 years were employed in PMET jobs, compared with 36% of those aged 45–54 years and 28% for those aged 55 years and above, respectively. Also, the proportions of residents employed in production or related jobs, or working as cleaners or labourers, are much lower in the younger age groups. Whereas unemployment rates declined for those with polytechnic or university qualifications in 2005, less educated residents reported increasing difficulty in securing employment, let alone more 'worthwhile' employment. Indeed, the unemployment rate of residents with below secondary education qualifications increased to 7.7% in 2005. The GHS (2005, p. 37) also reported that less educated workers proportionally have higher levels of economic inactivity (i.e. they are unemployed or retired). Even though older workers are more likely to be self-employed (26%) than younger workers (12%), many self-employed are working proprietors, taxi drivers and hawkers/stall holders, again the anti-thesis of 'new' work. All of these data reinforce the proposition that the level of an individuals' education plays an important role in their employability (GHS, 2005). That is, there is a younger and highly educated workforce engaged in PMET kinds

of work and an older workforce that is less educated and largely engaged in service-related work. There are personal dimensions and considerations here that go beyond higher wages and better conditions of PMET work. Much of PMET work is likely to be amenable to the capabilities of older workers (i.e. they are the forms of work from which people can retire, because they are often more age tolerant). Yet, such age-tolerant work as para-professional and professional work is seemingly enjoyed by about only 10% of the older working population (MOM 2008, p.12 – Effective provision of CET). Hence, efforts to increase the educational levels of mature-age workers may well also position them to secure more age-tolerant employment, which as well as being central to sustaining and growing the Singaporean economy, may provide a stronger basis for a longer working life.

As noted, this data also serves to highlight the distinct divide between older and younger components of the Singaporean workforce, and the need to promote older workers' employability; likely through continuing education and training (CET) initiatives in their workplaces, through post-secondary educational institutions (PSEIs), or in their communities. However, despite all of the limitations outlined above, older workers have many worthy attributes, such as loyalty and diligence, that warrant and deserve support. Older workers in Singapore, like those elsewhere, change jobs more infrequently than their younger co-workers, thereby providing a return on training and other forms of support given to them. In 2004, only 11% employed residents aged 50 and over had changed jobs in the last two years, compared with 20% of those in their 30s and 25% for those younger (GHS 2005). Also, when employed full-time, older workers worked longer hours than their younger counterparts. McIntosh (2001) notes that American enterprises employing older workers report highly valuing their contributions, and claim that these workers possess the very qualities that employers want from employees. Survey responses from nearly 400 employers and human resource development managers came to characterise older workers as:

- i. being flexible and open to change,
- ii. having up-to-date skills,
- iii. being interested in learning new tasks, and
- iv. being willing to take on challenging tasks.

Furthermore, 68% of the respondents concluded that training older workers costs less or the same as training younger workers; 57% reported that age does not affect the amount of time required to train an employee (14% disagreed); and 49% believed that older workers understand new concepts as well as younger workers (18% disagreed). Jorgensen (2004) also proposed evidence that older employed workers are more 'trainable'. These findings are counter to a societal sentiment often articulated by employers (Business Council of Australia, 2003; Encel 2003; Quintrell 2000) who claim older workers are not easy to train.

Yet, many employers in Singapore and elsewhere seem reluctant to employ older workers, or to view them as being both assets in the workplace and worth supporting in their further development. One Australian report, for instance, claimed that ‘regardless of the perceived more positive qualities of older workers ... , employers appear to prefer to recruit employees in the younger age groups for most employee categories’ with ‘minimal interest in recruiting anyone over 45 years for any job ... and no preference for anyone 56 years or older’ (Steinberg, Donald, Najman, Skerman, 1996, p. 157). In Europe, it is suggested that there is a powerful culture of youth and contempt for age. This may also be evident in Singapore with youth being privileged over age, particularly in economic life, where filial piety appears to be under siege. So, there are apparently similarities in attitudes to those in Singapore (see below) that are unhelpful. Hence, evidence alone of mature-age workers’ efficacy may well not be sufficient to change Singaporean employers’ decision making about employment, and opportunities for advancement and training. Instead, some charter or concerted action may be required.

In all, the data and views here highlight the dual issues underpinning the employability of older workers: workers’ capabilities and interest, on the one hand, and, on the other, the issues of being employable through opportunities for employment, advancement and further development, particularly in new, worthwhile and age-tolerant occupations, such as PMETs.

## Improvement of Singapore’s Residents’ Education and Work

Overall, the premises for lifelong employability in Singapore are strong, despite recent turbulence in economic activities and confidence. In recent years, continued employment gains for residents in PMET occupations has occurred across all sectors, but more so in service sectors (MRSD 2008), although this trend has been disrupted by the recent economic contractions. Encouragingly, across all age groups, most new jobs taken up by residents are in PMET work, and the number of residents employed in non-PMET occupations has fallen in recent years. Recent Trends in Employment Creation (MSRD Singapore 2005) shows that, at that time, employment creation was strong and driven by robust economic performance that delivered an all time high level of employment. Importantly, many of the jobs created through this period are of good quality (i.e. worthwhile work requiring higher skilled and educated workers). This finding again emphasises the value of education and skills in enhancing prospects for maintaining employability and securing good jobs in Singapore, and the misalignment between many older workers’ educational levels and these forms of employment. Indeed, currently, 51% of the resident workforce is employed in PMETs, up from 41% a decade ago.

These shifts are consistent with government policies for securing further economic growth, including a more educated population and sustained availability of PMET work. This situation reflects the restructuring in the economy towards higher value-added and knowledge-intensive activities (i.e. PMET work). However, while employment creation per se has been very strong, so have increases in labour market participation. Yet, this situation of high levels of employment serves also to highlight the skills mismatch between lower educated job seekers and the new jobs being created. The study Quality of Employment Creation for Singapore Citizens (MSRD2008) found that jobs gained by Singapore citizens over the last decade have been of good quality, when concentrated in PMET occupations. However, there was also strong growth in jobs that are accessible to the less educated, principally in service and sales jobs. The strategic task here is to support and increase the flow of mature-age workers into PMET kinds of work.

More can be done to sustain and enhance the trend of increased employability in PMET work for the older portion of the working population. For instance, the Conditions of Employment (MSRD 2006) study found that flexible working arrangements are still not widely enacted. Instead, both the 2006 and 2008 studies found the granting of paid family care leave for employees to care for both their children and elderly parents, was more common. This approach to managing the work-family divide means exiting the workforce, even if it is only temporarily. A more widely available set of flexible and pro-family working arrangements may encourage older persons to engage in and participate longer in the Singapore workforce, and maintain their employability in PMET and other forms of work. This flexibility is also important because growth in older women's participation is likely to be aligned with securing age-appropriate work and working conditions (General Household Survey (GHS) 2005). Moreover, the broader issue of being able to participate in worthwhile work (e.g. PMET) that is perhaps more engaging and less demanding physically, is likely to be an important factor in what increasingly is required for employability of mature-age workers in the future. This includes promoting alternatives to early retirement.

## Singapore's Older Workers and its Workforce

A potentially significant proportion of Singapore's potential workforce has already exited working life, with 65.9% of those aged 55 and above not working or actively seeking work (NSSC 2005). The percentage of females aged 55 to 64 not economically active is higher (67.4%) than for males (29.4%). Reaching retirement age was proposed by 41.9% of these males aged 55-64 as the main reason for leaving the paid work force, which is four times more than the percentage of men reporting retrenchment as the main reason. So, decisions about retirement are largely taken on a personal and voluntary basis upon reaching an assigned retirement age, rather than workers' shortcomings leading to a cessation of their

employment. Females most frequently report having ‘enough financial support’ (e.g. from their children, spouse and their own financial means) as their main reason for stopping work. This rationale is perhaps not surprising given the kinds of service employment in which many of them are engaged. The growing distinction and polarisation of growth between “new” jobs, which require high skills, offer decent wages and provide benefits such as support for training and development (e.g. PMET work), and “peripheral sector jobs,” “old” jobs that are held to require few skills, offer poor wages and few benefits, as well as little in the way of job security (Kossen and Pedersen 2008), may well exacerbate these workers retiring as soon as possible. The point here is that older Singaporean workers, particularly women, may have greater difficulty securing the kinds of ‘worthwhile’ work that might encourage them to extend their working lives. This circumstance, plus negative attitudes about older workers’ experience, may well contribute to much early retirement in Singapore, as it has done in Australia (Encel 2003). Indeed, of those Singaporeans aged 55 and above who are working, 74% are employed, 24% are self-employed and 2% work in a family business (NSSC 2005). Most are employed as sales and service workers (36.3%), and cleaners and labourers (23.4%), with 16.4% in professional/managerial roles, with more males (21.0%) than females (8.1%) holding those latter kinds of roles. However, some change is evident here with males’ participation in professional/managerial roles doubling from 10.6% in 1995 to the current level, and, similarly, the proportion of females in these roles increasing from 6.2 % to 8.1%.

The most frequently stated reasons for working beyond retirement age were financial factors (62.0%), leading an active life (14.1%) and something with which to occupy time (7.0%). Here, it is noteworthy that personal financial imperatives are now causing an increasing numbers of workers to remain employed. In 2007, well before the current financial crisis which has reduced many people’s savings, less than 30% of Australians claimed they intended to retire before they reach the usual retirement age of 65 years (Colebatch – 25 Feb 2009). A similar trend is evident in Singapore with only 16% of those aged 55 and above wanting a mandatory retirement age, and 42% proposing that there should be no mandatory retirement age (NSSC 2005). Given this change in intentions, it is noteworthy that the main reported constraints for those who continued to work included being less strong (16.2%), becoming tired more easily (15.4%) and not being as quick (14.3%). Those seeking employment did so for financial reasons (54.4%), to lead an active life (18.3%) and to have something to occupy their time (15.6%). Yet, an overwhelming proportion (92.7%) of mature-age workers expected to face difficulties when seeking employment, with the anticipated main obstacle being their age (88.1%) (NSSC 2005). This factor emphasises the other side of the employability issue: the need for support and changed sentiments within Singaporean workplaces. These anticipated difficulties in securing employment have sound bases in both hiring and retrenchment practices within Singapore’s workplaces. A recent study



(MRSD 2007) on Retrenchment and Re-employment found nearly all private sector establishments surveyed (97%) hired Singapore citizens aged 40 to 49. Yet, the proportion employing workers in their 50s and older dropped to 89% and sharply to 54%, respectively. This study reports that those retrenched from production and related jobs were older with approximately seven in 10 (71%) aged 40 and above, while the majority (i.e. 70%) of PMETs were in their 30s and 40s. Elsewhere, and as mentioned, it is consistently reported that managers' assessments of older workers are largely negative, seemingly irrespective of appraisals of their actual performance (Rosen & Jerdee 1988). Evidence from Europe and North America consistently report employers as far more likely to fund the training of young and well-educated, rather than older, workers (Brunello 2001; Brunello & Medio 2001; Giraud 2002). Some northern European countries have policies and more positive attitudes, including a strong sense of obligation, towards older workers as exercised through a set of national policies and practices (Bishop 1997; Smith & Billett 2003). However elsewhere, and noteworthy for Singapore, is that the way employers distribute and fund developmental opportunities across their employees appears to be influenced neither by legislation (Giraud 2002), nor government mandate (Bishop 1997). Instead, it seems that the underlying sentiment that privileges youth (and perhaps never more so than when they become a scarce commodity within aging populations), serves to shape employers' decision making about the distribution of sponsored workplace-based opportunities for learning. This sentiment also extends to some retrenchment practices. Overall, the MRSD (2007) study found that workers aged below 30 remained the least susceptible to retrenchment. The most vulnerable are those who are older with below secondary qualifications. Those retrenched from clerical sales and services positions were distributed more evenly across the age groups. The evidence also suggests that, once retrenched, older PMET workers may find it more difficult to secure employment than service workers. This circumstance is, in part, due to the legacies of an age-related pay system (see below) that both makes older workers economically unattractive for employers, and also raises, perhaps unreasonably, expectations of workers paid at higher salary levels.

All of this evidence stands to highlight that beyond the capabilities and interests of older workers, there are also a set of norms and practices adopted by some employers which may make the task of being employable and sustaining employability more difficult for older workers. Moreover, older workers' decisions and expectations may not always be well considered and reasonable. This suggests that beyond focusing on the capacities and interests of workers themselves, changing the attitudes and sentiments of both employers and older workers is also important. There is clearly a growing awareness in Singapore of many of the matters addressed above, as the government has instituted a range of policies to promote the employment of older workers, which are reviewed below. Nevertheless, beyond offering inducements, such policies may also need to be directed towards

changing those norms and practices in workplaces and educational institutions, as well as those of workers themselves.

## Policy Context/Issues

A number of specific policy issues shape the prospects for older workers' lifelong employability in Singapore. These include the legacy of age-related pay and the introduction of age-positive employment practices. These issues are now discussed in turn, with particular consideration of a Singapore-specific issue (i.e. age-related pay) being addressed before the general issue of age-positive employment practices.

### Age-related Pay

Employment practices associated with mature-age workers in Singapore are still shaped by the legacy of earlier age-related pay practices: workers' pay increasing per year of employment. This practice led to older workers being paid more than younger workers for undertaking the same work. This situation can serve to make older workers relatively unattractive and also places a stronger focus on their productivity. Being relatively expensive may increase the difficulty for them to be re-employed at levels of remuneration they enjoyed before losing their job, as was often the case in the recent recession. In 2005, relative to the pay of those aged 25 to 29, the median gross monthly wage of professionals rose to 1.4 times for those aged 35 to 39, 1.6 times for those aged 55 to 59 and 1.8 times for those aged 60 to 64 (A Statistical Profile of Older Workers MRSD 2007). The wage differential for managerial jobs was even steeper with those in the 55 to 59 age cohort earning twice as much as younger managers aged 25 to 29, although wages dipped slightly for the 60 to 64 cohort to approximately 1.9 times more. In effect, these older workers are being paid almost twice the rate of their younger counterparts for doing the same work. In contrast to wage increases being based upon age-related increments, the study reports that wages do indeed rise with age for occupations that require knowledge, skills and experience.

The classical human capital precept is that as workers gain experience and skills, they become more productive and, hence, are paid more. The seniority-based system maintained in Singapore in some companies further reinforces this correlation, albeit in different ways. The pace of wage increase with age is more pronounced with managerial and professional forms of employment, than in service work, for instance, and therefore makes the former kind of work more attractive. This increase partly reflects the differences in the job scope of managers in the different age groups. The impact of age on wages was less obvious for the manual and lower skilled workers. As these kinds of jobs tend to be 'physical' in nature, age may, in fact, become a barrier to better pay. For example, wages of cleaners and labourers peaked at the early age of 30 to 34 years at only 1.1 times that of their

younger counterparts aged 25 to 29. Similarly, for lower skilled white collar workers, the wages of sales and service workers peaked at 30 to 34 years. The exception was the group of clerical workers whose wages peaked at the age category of 55 to 59, before declining for those aged 60 to 64. However, the rise was more gradual than for those in professional and managerial positions. Consequently, there are quite different arrangements, and likely distinct impacts across occupations, including market-based factors that promote high levels of pay for well-qualified individuals. However, the legacy of these arrangements includes older workers being more expensive to employ. Hence, this situation makes them more vulnerable during recession or downsizing, as was the case recently, when older workers seemingly faced the brunt of the economic recession in PMET work (Ministry of Manpower – Employment report 2008). However, this scenario likely plays out in different ways with some PMET work being premised upon extensive experience, and with others experience is perceived to be less of a requirement. This is likely to be particularly the case for those without educational and other kinds of employability assets.

Moreover, there is again a personal dimension here that may shape older workers' decisions about continuing employment. That is, some older workers resent measures that reduce their overall income when reaching 55 years, as in changes to Central Provident Fund (CPF) contributions (see interview findings section). This compulsory savings scheme provides workers with financial security in retirement and assists in meeting the needs of healthcare, home-ownership, family protection and asset enhancement. Changes made to the CPF system were aimed to make Singapore's wage system more flexible and competitive, lower business costs and, thereby, save jobs. These changes were intended to avoid disadvantaging older workers, yet may lead to a reduced level of overall remuneration, because employer contributions are reduced. Hence, there is an intermingling here of issues associated with economic viability, self, competence, and standing affected by the legacy of age-related pay, and hence lifelong employability. This discussion points to both workplace and personal implications of any form of age-related pay increments. That is, they make older employees expensive, and hence more vulnerable, and also mean that older workers' performance is subject to greater scrutiny. Yet, the age-linked pay scheme also stands as a pillar upon which many older workers might feel they are being rewarded for their maturity, loyalty, and high level of contributions to their workplace over time. Highlighting the potential tensions here is that there are often distinctions between how older workers view their contributions, and the perspectives of others, including those who make decisions about employment. Studies from other countries indicate that there is a significant discrepancy between how older workers view their workplace competence and the view that emanates from society about the workplace effectiveness of older workers (Tikkanen et al 2002, Dymock et al 2009), which also arose in the interviews for this study (see next section). These differences and

distinctions need to be understood in order to best balance older workers' needs for sense of self and remuneration against the workplace imperative of cost constraint.

## Age-positive Human Resource Practices

As previously noted, the Singaporean government is aware of, and responsive to, many of the issues discussed above. Supporting the importance of continual education and training (CET), the study *Firms' Adoption of Age-Positive Human Resource Practices* (MRSD Singapore 2007, p.21) found that mature-age workers best maintain their employability on the basis of their relevant skills and work experience. Hence, sustaining and further developing those attributes is an important consideration for both government and employers. According to this MRSD study, lower likelihood of resigning from the workplace, ability to mentor and impart knowledge to younger staff, and willingness to accept salary adjustments were qualities that employers appreciate in their older workers. These findings are consistent with what has been reported in other countries about mature-age workers (McIntosh 2001). Also similar to what has been found elsewhere (e.g. BCA 2007, Encel 2003), the most commonly reported barriers to employing workers in their 50s and 60s are:

- i. the workers' inability to meet the physical demands of the job,
- ii. high wage expectations;
- iii. lack of flexibility and an inability to adapt to change and
- iv. being less receptive to training and skills, particularly those associated with contemporary technology.

Noteworthy here, high wage expectations were not claimed to be a great concern by workers in their 50s and 60s, possibly reflecting more realistic salary expectations of older workers (this finding is partially upheld in the survey data from this IAL study). The MRSD study also found that many workplaces lacked retirement policies, because employees tend to leave before retirement age, as noted above.

Yet, despite the absence of retirement policies, about half the workplaces reported having retained employees beyond the official retirement age, with most reporting making no changes to these workers' job, wages or benefits, thereby indicating an interest to retain them in work. This in a curious way is an acknowledgement of the worth of these older workers. The curiosity comes from contradictory data that suggest employers prefer younger workers. Yet here, when given the opportunity to divest themselves of these relatively expensive employees, it seems many enterprises are not doing so. Therefore, possibly some scope for optimism exists that with better employment arrangements and guidelines, employers and employees can manage worker retirement more effectively, and negotiate re-employment terms that can enable more workers to remain employed beyond

retirement age. The Firms' Adoption of Age-Positive Human Resource Practices study (MSRD Singapore 2007) examined awareness and adoption of an age-positive scheme that provided incentives for employers hiring workers aged 40 and above, and in re-employing them beyond the age of 62. It found that only 34% of establishments were aware of this scheme, suggesting scope to raise employers' awareness of it. However, such a finding may also indicate the lack of attention this topic is being given by employers. Industries most aware of the scheme included financial services (54%), real estate and renting (45%) and transport and storage (41%), all of which may well be open to and dependent upon older workers. As with many such schemes, awareness increased with establishment size. Yet, tellingly, only slightly more than half (54%) of the establishments surveyed indicated that they would consider using this scheme, thereby illustrating the resistance to consider employing older workers. Those employers most likely to use the scheme, again, were industries that likely employ older workers: administrative and support services (62%) and financial services (61%). All of this suggests that employability is premised not solely on workers' capacities and interests, but also on the diverse attitudes and approaches taken by employers. Hence, efforts to change sentiments about older workers and secure greater engagement may need to be redoubled in these sectors, and also extended across to other sectors where PMET work is most prevalent.

## Opportunities for Training and Development

Beyond pay and flexible working arrangements, such as graduated retirement, that may assist to extend the productive working life of older workers, there is the need to sustain their employability through training and development opportunities. Information about participation in job-related structured training was captured in the national survey on Adult Training (MSRD 2001). This survey provides data and findings about the duration and accreditation of training, support for that training, the site of training and outcomes of training. Those informants not participating in continuing education and training (CET) were also queried on what would cause or motivate them to undergo training. It was found that participation in training is inversely related to age. Only 23% of workers aged 45 to 64 undertook training compared with 43% of those aged 15 to 34, whose training was also longer (i.e. average eight days for 15- to 34-year-olds, against two days for 45- to 64-year-olds). Levels of participation were strongly aligned with levels of educational attainment. For instance, those with higher levels of attainment (i.e. polytechnic and university), at a frequency of 56%, were almost five times more likely to participate in training than those with below secondary education (12%). Moreover, the training intensity among the tertiary educated informants was also nearly nine times greater than those with below secondary education (i.e. 9.3 days and 1.1 days per adult respectively). Similarly, white-collar workers underwent training more frequently and for longer than blue-collar workers. The outcomes of this training were held to be worthwhile by participants, which also reinforces the advantage to those who were

able to participate in these programmes, and the relative disadvantage to those who did not have, or did not take up, the opportunities to engage in training and development opportunities.

Of employed participants, 70% reported enhanced ability to perform their jobs after the training, nearly two-thirds claimed the courses refreshed their knowledge and skills, and a third were encouraged by their experiences to take up further training. Perhaps not surprisingly, non-participation was higher among the lower educated – those with below secondary education (32%) – and those aged 45 to 64 (35%). So, although CET is crucial to enhancing workers' lifelong employability and in meeting the needs of the new and demanding forms of work (i.e. PMET), and although the educational attainment of the younger workers provides a strong platform for in-employment training, the relatively low participation in and intensity of training among less educated and mature workers is of concern. Elsewhere, the kinds of credentials that have been offered by CET programmes have been seen as low status and easily acquired. In many ways, this situation works against the CET provision by positioning it as being below the worth and status of other qualifications. The standing of these qualifications is a crucial issue for the CET agenda and those that secure these qualifications, particularly those with low levels of qualifications. Indeed, there is no group for whom the standing of qualifications is more important than it is for the mature-age workers, who suffer the disadvantage of lacking them.

“Like Pre-Employment Training (PET), CET needs to be rigorous, credible and lead to certification that is nationally endorsed and recognised. The system must support workers of all ages and industries, to help them upgrade their skills or change careers to keep step with economic changes.” (MOM policy paper p.3)

Although the *Adult Training* (MSRD 2006) study found the overall engagement in CET had improved since 2001, similar patterns of participation across different kinds of workers remained evident. As in the earlier study, older and less educated workers engaged less frequently and at lower levels of intensity than those who were younger and higher educated. Again, the divide across different kinds of work was most evident, and predictably so. Participation was at its lowest in restaurant and wholesale and retail industries and highest among public administration, education, health and social work, and insurance workers. The highest level of participation was by professionals, followed by associate professionals and technicians and managers (i.e. PMET workers), with the lowest of engagement by cleaners and related workers and plant and machine operators/assemblers. Services and sales workers also have below average training incidence and intensity. Again, consistently reported were the benefits of CET activities. Workers participating in training generally reported being enabled to perform better in their current job through refreshing knowledge and skills (83%), being able to do the job better (69%) and delivering better service and securing greater customer

satisfaction (38%). Others reported that the training enabled them to take on additional/new job responsibilities (21%), helped retain their current jobs (19%) and made them more employable (15%). Again, most participants reported positive outcomes from their participation in CET activities. The two most commonly identified benefits were being more effective in their current work and refreshing their knowledge and skills. However, although older and less educated workers' participation was lower and of less intensity than younger and higher educated workers, this study identified that lower paid workers likely benefited the most from participating in training (Ang, et al 2006).

Interestingly, despite their low levels of participation, workers with relatively low earnings and who have worked for many years are most likely to view that training as helping them to be more effective in their current job (MSRD 2006). They seemed grateful for the opportunity and reported making much of it. These workers stand as the best candidates for training, because the data suggests that they can do their current job more effectively after training. The Australian experience is also that the more education older workers have, the more likely they are to undertake further education (e.g. Anzelark 2004, p. 1). Karmel and Woods (2004, p. 8), concluded that:

- i. qualifications acquired later in life provide as good, and in some cases, a better, pay-off to employment-to-population rates for older age groups compared to qualifications obtained at a young age;
- ii. the more qualifications individuals have the better, although the evidence of lower-level qualifications and incomplete qualifications improving employment rates is mixed; and
- iii. older workers who have undertaken training are more likely to retain their employment status relative to their employed peers not receiving training.

Again, this data and findings contradict the orthodox view that allocating resources to further train older workers is not an effective investment (e.g. Brunello 2001).

Indeed, of significance to lifelong employability, participants with high levels of education reported being more employable in other jobs after training. Also noteworthy here is that, after their training, labourers, cleaners and other manual workers also report being more employable in other jobs, as do temporary and part-time workers. It seems that lower paid workers are more likely to experience a pay rise or promotion after training, whereas managers and administrators, professionals, or associate professionals and technicians are least likely to experience such benefits after training. However, this outcome could be due to the latter already earning relatively high incomes. Younger and higher educated workers report training helping them to refresh knowledge and skills along with those in public administration, defence, health and social works and other community, social and personal service sectors, as these industries require frequent updating of knowledge. Yet, throughout, age has negative effects on decisions to participate in

CET. That is, older workers are less encouraged to do further training than younger ones. In all, this study (Ang et al. 2006, p. 27) showed that well-educated individuals and workers with higher earnings are more likely to participate in training programs than others, even after accounting for industry and occupation. Moreover, workers in some industries, such as wholesale and retail trade, are much less likely to participate in training programmes than workers in others (e.g. manufacturing). However, there is some evidence elsewhere of apparent reluctance of older workers to participate in training. The Australian Industry Group (AIG 2007, p. 20) claimed to identify (understandable) “resistance to participation in structured training by employees where they feel they have the skills and ability to do the job in which they are involved, because of competing pressures from work and from family obligations or where potential learners cannot see a likely return on their investment in time, course fees or lost wages if they receive little or no employer support.” Again, the issue arises of older workers’ beliefs about their competence being different from the beliefs of those who employ and make decisions about them (Tikkanen et al 2002, Dymock et al 2009). Moreover, these workers may well be correct in their judgement that they do not need additional training, as is emphasised in the survey data presented below. Instead, these workers propose that, instead of training to do the work in which they are already competent in, they need to be fully utilised as workers so that their capacities can be exercised and extended.

A key finding through all of this review is the importance of finding ways of engaging older workers, particularly those with lower levels of education achievement, in CET activities that are worthwhile, pertinent and lead to certification that is of high standing, and that can materially assist them sustain their working life, including moving on to higher-level occupations. It is noted that existing qualifications, when augmented by CET, provide opportunities for extending employability into different kinds of work. Clearly, those workers without educational achievement beyond schooling and not participating in CET are likely to struggle in making effective transitions to higher-level occupations that are a growing component of the available jobs and those jobs deemed as being worthwhile in the changing world of work.

Seemingly, there is an important role to be played by CET providers in the provision of CET that can assist sustaining the employability of older workers in the face of the changing availability and requirements of work. This role likely includes having flexible entry requirements that accommodate the needs of a population cohort who, through circumstance, were not able to access the high levels and extent of educational provisions that contemporary students in Singaporean schools experience. In addition, it is likely that the readiness to engage effectively in CET programmes will not always be present in much of the older resident population. Hence, bridging and support processes will likely be required to prepare these workers and ease them into such educational programmes. Moreover, the provision



of these programmes needs to be afforded in ways that make them accessible to a population that is already working long hours each week. Therefore, considerations of flexible delivery and teaching provisions being provided within the communities in which Singaporeans live might have to become more commonplace. Moreover, unless the certification of the skills that workers learn through CET provisions are held to be legitimate and of high esteem, these workers will stand to be further marginalised and their passage through to more highly esteemed forms of work will be curtailed. So, rather than low expectations and low standing, the qualifications will need to be on a similar standing to those awarded elsewhere across the post-schooling educational sectors (i.e. from CETs).

## Lifelong Employability for Mature-age Singaporeans

"... we should not see this (CET) as a priority only during an economic downturn. Instead, CET should be a core part of the lifelong learning development of every worker. If we want Singapore to keep growing, workers to must constantly upgrade." (Prime Minister Lee Hsien Loong, 2008 p.1)

In summary, the Focus on Older People In and Out of Employment (MSRD Singapore 2008) identifies characteristics of older residents' employment patterns and how sustained economic growth and strong job creation in recent years has benefited the older population and helped lift their employment rate to a new high (June 2007). The emerging cohorts of the older population are better educated, and this augurs well for their lifelong employability. Yet, reflecting their lower educational profile, the current cohort of older workers, particularly females, are overwhelmingly employed in lower-skilled jobs, making them more vulnerable to low-wage employment, which is often not age tolerant and is counter to the kinds of 'new' forms of work that represent the strategic direction for Singapore. As older persons are at greater risk of experiencing job losses and staying unemployed longer, it remains a challenge to enhance their long-term employability, particularly amid volatile economic environments, when engaged in these forms of employment. This study confirms the importance of the family unit as a key pillar of financial support for older residents, especially among the less educated, and the importance of job re-design and training to enhance the employability of less educated older residents to help boost their personal financial security. A key finding here is the requirement to address the needs of older females who are not currently participating in the workforce and likely require structured and supportive training to assist them to become and remain employable across their working life, let alone move on to more esteemed forms of work.

From this review, it is concluded that to realise national aspirations of increased lifelong employability across the entire workforce, including older workers, their

access to, engagement in and support for ongoing employability in worthwhile forms of employment (i.e. PMET) needs to be broadly arrayed. This realisation includes older workers themselves engaging in work and learning activities directly associated with extending their existing occupational knowledge, and ways of working and engaging with others and technology. That is, they have a responsibility for promoting their employability through enhancing their capacities and skills. However, without opportunities to exercise and further develop these capacities and skills, the imperative of employability falls too much upon the shoulders of older workers, and not on those of workplaces and educational institutions that should be engaging and supporting these workers. Consequently, employability has to be something that is made available and supported by workplaces and other institutions, including the community and family. In all this, there is a particular and potent place for a provision of post-schooling education that values, is appropriate for and responds to the needs of older workers.

These issues are explored further through interviews with a cohort of Singaporean workers, the vast majority of whom are over 45 years of age. Moreover, following this review and those interviews, the ideas advanced here and arising through the interviews are the focus of a survey of a larger group of Singaporeans aged 45 and over. The findings of this survey rehearse and elaborate further many of the findings reported in this review.

# Interview Findings

## Interviews

“Based on what I can see, older workers do want to work and they all want to continue to work; as well, they want to be recognised for their maturity, for the skills that they have. I think often employers take these mature workers for granted and, therefore, also because they have higher salaries so they are the first to go. I think mature workers, to a certain extent, do need to have some form of protection in this area and also employers must learn to tap into them, to pass down the knowledge.”  
(mature-age worker, and employer of mature-age workers)

The interviews were undertaken to identify the current experiences of a sample of Singaporean workers aged over 40 to ascertain what constitutes good workplace and educational policies and practices for these workers, with a particular focus on understanding how to sustain and develop further their employability. The interviewees were asked questions about:

- i. their work and work life history,
- ii. their own and societal perceptions about ‘older workers’,
- iii. their experiences with opportunities for advancement, further training and securing employment, and how they maintain their workplace competence,
- iv. the support they received from their workplace, educational institutions and elsewhere, and
- v. most appropriate workplace roles for older workers (see Appendix 2 for interview schedule).

In addition, they were asked what the government should do to assist and support their lifelong employability (see listing in Appendix 5). The interviews, whose duration was between 30 and 45 minutes, were audio recorded, and transcripts were generated from those recordings. Informed consent was secured from all interviewees before the interviews proceeded.

## Informants

A total of 42 Singaporean residents aged over 40 were interviewed using a consistent schedule of questions (see Appendix 2). The interviewees were identified and selected through the research team's contacts and affiliations. The interviewees were mainly males (i.e. 35 out of 42) and represented a range of ages from 40 to 70 years (see Table 2). A total of 40 interviewees were in age groups usually categorised as comprising 'older workers' (i.e. 45 years and above), and the interviewees also included workers beyond the current retirement age (i.e. 62). Table 2 presents data about the informants' gender, race and age groupings. The main racial groups are proportionately represented, and informants whose racial grouping was reported as being Filipino and Indonesian were also interviewed. Consequently, these informants provided a sampling across gender, age groupings and Singaporean racial groups.

**Table 2.** Informants' Age and Race

Informants	Age groups	Race
42	2 (40–44 years)	Chinese (21)
Male (35)	3 (45–49 years)	Indian (9)
Female (7)	13 (50–54 years)	Malay (2)
	10 (55–59 years)	Other (4)
	10 (60–64 years)	
	2 (65–69 years)	

*Note: not all interviewees responded to all items*

The interviewees were also representative of a range of occupations and industry sectors, as presented in Table 3. The work roles of the informants ranged from the senior executive of a very large organisation, through to skilled workers, and service and administrative workers. Also, those who managed and employed older workers, and who worked in a range of industry sectors, were interviewed. Yet, the sample here was mainly from professional, management, executive and training roles. Within these roles, the participants represented different age groupings within a range of occupations, as indicated in the table below. They also worked in both the public and the private sector organisations. In these ways, the sample is representative of a range of occupations and industry sectors, and different age groups within those occupations. Yet, the sample is not representative of the entire Singaporean population, nor was it intended to be. However, the limited number of females and respondents from low-status and low-paid work are clear limitations of this sample.

**Table 3.** Informants' Work and Industry Affiliations

<b>Occupations n = (age groupings)</b>	<b>Sector = (age groupings)</b>
Manager 1(40-44), 2 (50-54), 1(65-69)	Training 3 (40-44), 1(45-49), 3 (50-54), 3 (60-64) 1 (65-69)
Director 1(40-44), 3 (50-54)	Service 1 (50-54)
Trainer 1 (45-49), 1 (60-64) 1(65-69)	Public service 1(40-44)
Auditor 1 (40-44)	Education 1(65-69)
Lecturer 1 (65-69)	Security 1(65-69)
Retail 1 (50-54)	Retail 1 (50-54)
Supervisor 1 (65-69)	Commercial Arts 2 (65-69)
Creative Director 1 (65-69)	Insurance 1 (50-54)
Insurance agent 1 (50-54)	
Consultant 1 (60-64)	

*Note: not all interviewees responded to all items*

## Retirement Intentions

The interviewees were asked about their intended age at retirement, and also at what age they thought workers should be described as 'older workers'. The responses are presented in Table 4, with the responses categorised on the basis of interviewees' age (left-hand column); with the number of informants and their intended retirement age in the next three columns, including one for those who were not sure at what age they will retire. In the right-hand column are presented the ages at which these informants believed individuals are classified as 'older workers'. The data presented in this table indicates that the majority of these informants intend to continue with their working life for some time to come and, for many, beyond the existing retirement age.

**Table 4.** Retirement Intentions and Older Workers

<b>Age</b>	<b>N=</b>	<b>Intended retirement age</b>	<b>'Older worker'</b>
<b>40-44</b>	2	60	60 (2)
<b>45-49</b>	3	60	40, 55, 70
<b>50-54</b>	10	55, 60 (2), 62, 63, 65 (3), 69, 70	45, 50 (2), 55 (2), 60 (2), 62, 65 (2), 75
<b>55-59</b>	11	55, 60 (2), 62 (2), 65 (2)	50, 55 (2), 60 (4), 70, 65 (2)
<b>60-64</b>	9	62, 65, 75 (2)	50, 55, 65 (4), 70, 80
<b>65-69</b>	2	71	55, 69

*Note: not all interviewees responded to all items*

In this way, issues about maintaining their employability are pertinent for this cohort of informants. The intended retirement age extends from 55 to 75 years. However, the majority of respondents propose 60 years and above, with about a quarter of the interviewees remaining undecided about the age at which they will retire. This indecision is most prominent in the 60 to 64 year age group, and suggests a later, rather than earlier, retirement age. One interviewee stated:

“I enjoy working life, as long as it is something I'm passionate about, I think I won't call it retirement, I will probably just slow down the pace and work a little less.”

Similarly, there is a wide range of suggested ages when somebody is classifiable as an ‘older worker’ (i.e. 40 through to 80 years). Indeed, in this small sample, apart from being beyond their current age, there is little correlation between interviewees’ age and their nomination of the age of an ‘older worker’. These findings imply that judgements about what constitutes retirement age and when somebody becomes an ‘older worker’ are likely to be personally shaped and arise from individuals’ experiences, as much as some societal sentiment suggesting that at a particular age workers can be classified as ‘older’.

This data is taken to indicate a lack of uniformity about what constitutes a retirement age and at what age workers are classified as being ‘older’. Instead, and not surprisingly, there is a diversity of views about these ages. Likely, as indicated in the literature review and supported by the survey data, that beyond acceding to the standard retirement age (i.e. becoming 62), there are quite different and personally distinct premises for individuals to make the decision to retire. This can be individuals’ personal financial circumstances, how they want to spend their time, what family and other obligations make of them, the kinds of work in which they are engaged, and also whether they find their work fulfilling. One consideration for lifelong employability is that many older workers may be employed in forms of work that are physically demanding and more likely prompt a premature departure from the workforce. In contrast, many employed in PMET forms of work may well have the capacity to continue a longer working life, if they are provided with the opportunity and support to do so. Also, the quality and organisation of work can be important factors, as strongly indicated in the survey data (see next section).

## Work and Work-related Educational Histories

The interviewees were asked about their current work status, and years of experience in their current work. Again, here their experiences and work histories were diverse, and the patterning is worth noting. Some interviewees have had long employment histories with the same employer, including in the Singapore defence force. Others had more dynamic work lives. As indicated in Table 5, the majority of interviewees were engaged in full-time employment, yet the next most frequent

category was freelance work. Only one informant was unemployed (and was a returning early retiree), three others were self-employed and two worked part-time. The informants, therefore, represent the different modes of employment, and were at different stages in working life. Of this sample, it seems that those who were working in self-employed circumstances (i.e. freelance and self-employed) tended to be in the upper age groups. Some of these were workers who had retired and then returned to working life, and it was claimed that the reasons were more about personal enrichment than financial requirements (see Table 5).

**Table 5.** Mode of Current Employment

Full-time	Part-time	Freelance	Self-employed	Unemployed
N = 27	2	7	3	1
2 (40–44)	2(50–54)	3(55–59)	1(50–54)	1(55–59)
3 (45–49)		2(60–64)	2(60–64)	
10 (50–54)		2(65–69)		
6 (55–59)				
6 (60–64)				

*Note: not all interviewees responded to all items*

To ascertain whether workers aged over 40 had stable employment circumstances, interviewees were asked about the duration of their current employment. The responses are presented in Table 5. This table indicates that many informants have had long-term employment in the same kind of work, with over half having at least 10 years in the same job, with the most frequently reported category being 20 plus years in the same employment. This data suggests that older workers have remained largely competent (i.e. employable) and have continued to learn new work tasks and requirements across the duration of their current employment (see below as well). This learning likely arises because work requirements would have changed considerably over these time periods and these workers would have needed to have learnt new knowledge and work roles to remain employable. If they were not competent and could not continue to learn new tasks and roles they would likely not have had such long employability in the same job, because they would be unable to adequately perform work tasks.

**Table 6.** Years of Experience in That Kind of Work and Age of Informants

< 2 years	2-4 years	5-9 years	10-14 years	15-19 years	20 years>
8	4	6	6	3	14
4 (50–54)	1 (40–44),	1 (40–44)	4 (50–54)	2 (50–54)	1 (45–49)
1 (55–59)	1 (50–54)	2 (45–49)	1 (60–64)	1 (60–64)	3 (50–54)
2 (60–64)	1 (55–59)	2 (50–54)	1 (65–69)		7 (55–59)
1 (65–69)	1 (60–64)	1 (60–64)			2 (60–64)
					1 (65–69)

*Note: not all interviewees responded to all items*

Yet, some interviewees reported more dynamic work lives, with a number of informants indicating engaging in new jobs in the last few years. In doing so, these workers demonstrated a capacity to learn new work requirements in negotiating their transition to new work roles. In all, this data indicates that the informants had a diversity of years of work experience, stability or changes in their working life, and that the pattern of duration in a particular job is not highly age specific. That is, workers at both the younger and older end of the age spectrum were represented in long-standing and more short-term forms of employment, all of which require workers to demonstrate employability if they are to secure and maintain their employment.

## New Learning and Older Workers

Making the point about engaging in learning more strongly, it is noteworthy that most interviewees reported recently engaging in, and negotiating new work roles and new work requirements. Of the 42 interviewees, nine reported engaging in new kinds of work recently and 26 reported that their work had changed in ways requiring new skills and capacities. As with the data about employability above, the data about these changes suggests that the majority of interviewees had engaged in significant work changes that required the learning of new roles and new knowledge. In some ways, this finding is hardly surprising because work and the requirements for effective work practice constantly change. However, this data contradicts the claim that older workers are either reluctant or slow to learn new tasks and knowledge. Instead, the evidence here is that the majority of interviewees had engaged in significant new learning. Interestingly, even those workers that claimed there had been no changes in their work tasks referred to new challenges in that work (e.g. how it was being conducted). Certainly, changes to work requirements can be quite significant and ongoing (Billett 2006), and for many workers this includes becoming competent in technologically mediated processes (i.e. learning to use new technology). Again, this data indicates that just about all of the interviewees had been required to learn new knowledge to maintain their employability. This finding also emphasises these workers' interest in and capacities to continue to learn new knowledge. Moreover, the interviewees consistently referred to using a range of resources in their ongoing learning (e.g. colleagues, web-based resources, trial and error), thereby indicating adaptable behaviours, not helplessness, as is often claimed for older workers. Indeed, and again in contradiction of what is often claimed about older workers not being willing or able to engage with new technologies, many informants reported using the Internet and other forms of electronically mediated means of accessing information. So, in this way, all of these data question assumptions that workers aged over 45 are not interested in learning, are inflexible, are reluctant to participate in and are outdated in their modes of securing support for their learning.



The informants were also asked about how they initially acquired their occupational skills and then continued to develop them across their working life. The responses are reported in Table 7 on the basis of categories of circumstances of learning (i.e. on the job, through school, polytechnic, college, through national certified qualifications, university and other means) for both their initial skill development (PET) and also their ongoing skill development (CET) across their working lives.

**Table 7.** Initial and Ongoing Development of Work Skills

	<b>On-the-job</b>	<b>School/ Poly- technic/ college</b>	<b>WSQ</b>	<b>Uni</b>	<b>Other</b>
PET (Initial)	30	15	5	10	10
CET (Ongoing)	29	3	11	10	21

Given their age profile, it is perhaps not surprising that the informants reported much of the initial skill development being acquired through their work (e.g. ‘on the job’). Likely, a younger age cohort would emphasise learning through educational institutions (e.g. polytechnics, ITE, university etc). Yet, what these data also indicate is that, on-going learning required for work arose on-the-job: through experiences in the workplace, which is consistent with other studies of workers’ learning (Billet 2001). However, in addition, there were also engagements with educational institutions and through nationally endorsed vocational qualifications (i.e. WSQ). It is also interesting to note and compare these settings with those for continuing education and training.

What the data suggests here is that learning through work remains important not only for workers’ initial occupational preparation, but also for their ongoing employability throughout working life. The CET providers appear to have played a strong role in the provision of continuing education and training, but less so for ongoing development (i.e. CET). Also, university provisions are not seen as option to progress their ongoing employability by a larger number of participants. So, although this is but a small sample of views, the pattern is quite noteworthy.

## Societal and Worker Perceptions About Older Workers

As discussed in the review, some literature report that there are differences between societal perceptions of the capabilities of older workers and how older workers view their own capacities (Tikkanen et al 2002). This difference is seen as causing stress to older workers and being the basis of misinformed views by those making decisions about older workers’ employability. Consequently, the interviewees were asked to indicate measures about how society might view their capacity to work and learn, and their personal views about their capacity to learn and work. This intent was enacted by asking them whether society viewed older

workers as being: ‘less competent’, ‘as competent’ or ‘more competent’ than younger workers, and whether they were ‘less easy’, ‘as easy’ or ‘easier’ to train than younger workers. The responses to these questions are presented in Table 8. In this table, the responses to the societal perception are in the left-hand columns and the personal perspectives in the right-hand column. Again, not surprisingly, and consistent with other findings elsewhere (Dymock et al 2009), the informants report discrepancies between societal and personal perceptions about their worth and trainability (i.e. employability). The table indicates that the interviewees conclude that society will most likely see them as being ‘less competent’ and ‘less easy to train’ than younger workers. Yet, their assessments of their own competence and capacity to retrain, while inconsistent with societal views, are more nuanced. For instance, contrary to the societal view, older workers view their capacities as being either ‘more competent’ or ‘as competent’ as younger workers.

**Table 8.** Societal and Worker Perceptions about Older Workers

Society				Personal			
<i>OW competence</i>		<i>OW retraining</i>		<i>OW competence</i>		<i>OW retraining</i>	
Less competent	24	Less easy to retrain	35	Less competent	2	Less easy to retrain	14
As competent	8	As easy	4	As competent	19	As easy	22
More competent	3	Easier	3	More competent	21	Easier	5

However, while also varying from the societal perception in terms of their capacities to retrain, these informants were more cautious in their claims. Only five of the interviewees claimed that they are easier to retrain than younger workers, and the majority indicated that they are ‘as easy’ to train, yet 14 of the 42 interviewees suggested that they are ‘less easy to retrain’ than younger workers. These responses are both helpful and noteworthy, as those about workplace competence are well supported in the evidence here (i.e. that they can learn new jobs, roles and work requirements), and are from long-time employees (i.e. have not been retrenched through incompetence). During the interviews, this issue of a societal bias against older workers was frequently discussed both by individuals who are workers, and also by those who make decisions about employment (i.e. managers and employers). As in the findings from other countries (as indicated in review section above), employer perspectives about mature-age workers are often quite negative. Yet, the bases of these decisions are often mentioned as factors associated with the characteristics of older workers’ employment, rather than an inherent age bias. For example, mature-age workers were seen as being less desirable because of their cost of employment.

“... the cost of employing older workers is greater” (mature-age worker)

“... you get a younger more qualified person, instead” (mature-age worker)

Sometimes, decisions were in consideration of a range of factors, not just age

“... if I do not need experience, I have other people, I would prefer someone who costs cheaper” (mature-age worker, who is also a manager)

There were also reported to be higher expectations of older workers – “they expect much more from mature workers to handle more difficult cases” (mature-age worker), suggesting that expectations of competence might be higher for older workers, particularly, and understandably when their rate of pay is higher than younger workers. So, rather than age bias per se or alone, there is a set of factors based upon perceptions (either right or wrong) that shapes attitudes towards mature-age workers. An important point here is that factors shaping decision-making may be more or less amenable to influence and change than an inherent societal sentiment, such as when ageing is seen as an inevitable process of decline. If the case can be made about the worth of mature-age workers, decision making then may be more easily influenced by the case. That is, a business case should be made to change the attitudes of employers.

Yet, not all of those who employ and manage mature-age workers held them in disregard. Indeed, some claimed that older workers had particular attributes that were highly valued. One suggested that:

“... even if you have all the training per se, but when you engage yourself in a new situation, you will find that the youngest candidates will not be able to perform as well, unless they have been so-called experienced. I think the key word is experience.” (Employer)

“Based on what I can see, older workers do want to work and they all want to continue to work; as well, they want to be recognized for their maturity, for the skills that they have. I think often employers take these mature workers for granted and, therefore, also because they have higher salaries so they are the first to go. I think mature workers to a certain extent, do need to have some form of protection in this area by the door and also employers must learn to tap into them, to pass down the knowledge.” (Employer)

Indeed, this is very the kind of claim that many mature-age workers make: that they have particular capacities often based around experience. Yet, it is worth considering the value of mature-age workers’ experience as claimed by interviewees, that is, to identify whether employability arises through a particular

and enduring set of experiences, which is something supported in the literature on expertise.

## Worth of Older Workers' Experience

Some interviewees claimed that the worth of their experience was in terms of its kinds and extent, in this way aligning themselves with what is proposed in the literature on expert performance. One interviewee illustrated the ways in which his work experience had been helpful in extending his employability knowledge.

“... working with the different industries has also helped me understand industry ... I can handle the different vendors, like pest controllers ...”  
(Mature-age worker)

That is, the kind of experiences in which he has engaged provides a strong platform for the development and maintenance of adaptable working knowledge (i.e. the kinds that can be applied to situations other than those in which they are learnt). However, this informant and others referred to having not just experience per se, but the importance of a diversity of experiences. In particular, capacities that arose from operational kinds of experiences (i.e. those that assist you get things done) were seen as being particularly important. So, through their experiences they have developed rich repertoires of knowledge. Yet, other perspectives also emphasise two further factors. Firstly, a range of work experiences (but not too many) are most likely to be helpful, and perceived by others as demonstrating capacities to adapt. For instance, having undertaken the same work tasks for many years may not develop adaptable knowledge and, by itself, may demonstrate a limited capacity to adapt and change to new job requirements and circumstances. Secondly, even operational knowledge will likely become quickly dated, albeit more so in some situations than others. This occurs because skill requirements change and are often different from setting to setting because the domain knowledge requirements are distinct (Billett 2001). Hence, even the occupational skills and capacities that made a person successful, operationally, in one work setting and at one point in time may not always translate into effective performance elsewhere and at a later time. For instance, one interviewee commented how a long working life largely spent in the army (i.e. in a command and control situation, and always with males) had not equipped him for working life in other forms of working outside of the military, including working alongside and with women.

So, from the interviews, it seems that lifelong employability is likely to be premised upon effective and domain-specific operational experience (i.e. the capacity to understand requirements of performance and how that can be realised), and also having the opportunity to develop the capacities to use that knowledge in different circumstances and, thereby, develop it further. Indeed, these very kinds of experiences are likely to, in themselves, lead to the kinds of capacities required for

lifelong employability. More than having experiences per se, it is the kind of experiences and what they demand of the worker (i.e. to test, monitor, engage in new activities) that are important in developing robust knowledge. Yet, in all this there are two further considerations. The first is whether this experience and competence will be accepted by others. The second is how individuals elect to utilise their experiences, and seek out appropriate experiences to maintain and further develop their employability. In this way, and in particular, processes that allow and support individuals to reflect upon what they know, and how this might relate to new experiences, are likely to be helpful. However, rather than general adaptable learning process, it is likely that such development needs to occur within the specific context of an occupational practice and, likely, a particular workplace setting. This is due to the domain-specificity of expertise and, particularly, as it applies to being competent in occupational practice, as performance is often situation specific (Billett 2001).

## Interest in Work and Responsibility for Lifelong Learning

Given that individuals' learning is largely directed by their interests, intentions and effort, it is important to understand the degree to which mature-age workers are interested in their work and in taking responsibility for the learning required to sustain lifelong employability. Hence, the informants were asked about their interest in and responsibility for their learning. Nearly all the informants expressed interest in learning more about their work. Yet, overwhelmingly, they emphasised the importance of their role in that learning process. It was almost never seen as being largely somebody else's responsibility, but almost universally as theirs. Sometimes, the emphasis in their responses was about needing to learn to be competent in their work to sustain employment, for the sake of maintaining employment, having a strong sense of competence in what they do, or about being gainfully employed. As noted, amongst the interviewees were a number of informants who had retired and were returning or had returned to working life. These interviewees claimed that they were interested in work and learning for their work to engage in interesting and worthwhile activities. Interest in work was reported strongly by most informants as being a key driver in their quest for lifelong employability.

"I think if I stick and work and my health is good, I'll just carry on. If the company allows me to work, I'll just carry on, because this is like a passion to me. It's more creative work, so it keeps you going, rather if you don't work at least it keeps you going on at the same time you can learn with all of the new, younger generation. So from learn you still learn." (Mature-age worker)

"I am currently 51, I am Chinese, I have no intention of retiring at all. Honestly, even if I can make all the money in the world, I still want to work

because I think that would keep me sharp and prevent me from dying early.” (Mature-age worker)

Also, the interviewees suggested that mature workers accept that ongoing development is essential and that they had to take responsibility for that learning:

“... because it’s lifelong learning so you’ve got to carry on upgrading yourself, you cannot carry on catching up with industry. So, to me, it’s got to be ongoing, an ongoing process non-stop” (Mature-age worker)

“... mature workers need ... a lifelong learning attitude, that means continuous lifelong learning and to have a very open mindset that is receptive to change” (Mature-age worker)

“... continuous learning is not an option, you have to do it and this has to be honoured on ongoing basis” (mature-age worker)

“relying upon ‘ee-lau mai-lau’ (倚老卖老) – you are wise and you are selling your wisdom because you are simply an elderly person is no longer sufficient. A mindset like this needs to change, because older workers need to keep on learning” (Mature-age worker)

“... if you're really interested in upgrading your work, in progressing in your place, I think then you shouldn't take your own training to supplement what the department provides” (Mature-age worker)

“... if you have the right attitude you can be as productive as any of the other younger workers” (Mature-age worker)

Consistent across these illustrative quotes is the importance of the mature workers’ dispositions (i.e. attitudes and values) associated with being a lifelong learner and taking responsibility for their lifelong employability. It was suggested that these qualities are strongly exercised by older workers:

“... older workers are more committed” (Mature-age worker)

That is, more than what others do to assist, it is individuals’ dispositions (i.e. values, attitudes, interest) that are central to how they both work and learn and direct their efforts to maintain their employability. This sentiment is strongly supported within most contemporary accounts of human learning and development. That is, humans are active meaning makers and constructors of that knowledge. Consequently, the degree to which individuals engage in this process, and the intentionality of how they go about it, including the energy they exercise, are central to the kinds of learning processes that are enacted and the outcomes of both those work and learning processes. This is not to say that lifelong learning processes directed towards employability should proceed without support and guidance. However, it

will not proceed in a productive way unless individuals have the appropriate disposition (e.g. mindset).

Yet, in consideration of this disposition, it seems that individuals' sense of self is important in terms of how they view themselves as workers and learners. Consequently, as has been indicated above, workers who are consistently advised that they lack competence and the capacity to retrain, and are denied opportunities for advancement and development may well, after some time, question their sense of self and how and to what they direct their energies. De-motivation and frustration could have significant consequences on the effort they become willing to direct into their learning. However, this enthusiasm is also mediated by individuals' confidence. The issue of confidence, which many of the respondents referred to, goes beyond what might be seen as a general concern of all learners, particularly when faced with new learning tasks. Here, confidence often seems relevant and important to individuals whose earlier educational and life experiences have not necessarily prepared them well for the kinds of demands and requirements of contemporary working life. Therefore, it seems important to take seriously the concerns about the personal confidence of these workers, as it is fundamental to how these individuals will come to engage with both work and learning. Hence, a consideration for both workplaces and educational provisions is providing means by which these workers can engage with learning opportunities and find success within them.

“Mature workers may find it more difficult to continue with their lifelong learning, for as we grow older it takes more of an effort to study new things, and pick up fresh skills.” (Prime Minister Lee Hsien Loong 2008, p. 3)

It is also noteworthy that, as well as referring to learning new work knowledge and roles, and doing so through a variety of means, often in highly proactive ways, interviewees also emphasised the importance of older workers taking responsibility for and enacting their own learning for lifelong employability. It follows, therefore, that it is important to understand how best workplaces and education institutions can provide the opportunities and support that not only assist these workers' development, but also position them as being worthwhile and valued workers, and as responsible and active learners. From this outcome, it may be possible to suggest how workplaces can best support workers' ongoing employability.

## Opportunities for Advancement, Training and Securing Employment

The interviewees were asked about the degree by which their employment is secure and opportunities they experience for development and advancement in their workplaces. The responses to these questions were diverse, likely reflecting the diverse and distinct practices across Singaporean workplaces. Feedback on some workplaces indicated that there was no discrimination at all against older workers and that older workers were treated just like others. Elsewhere, the perceptions that were reported suggested that older workers are discriminated against. To understand the basis of these different kinds of affordances it is worth considering some of these different perspectives that were articulated by informants. It was claimed, for instance, that:

“Older workers are more likely to be treated the same as other workers in large companies and the public sector” (Mature-age worker)

“No difference (“public sector”), for those who are prepared to work, as long as you can keep up with the change and there is lots of that” (Mature-age worker)

Another suggested that external factors as well as the qualities of older workers were important considerations:

“... depends on market – if workers are in short supply, hiring older workers is not a problem, but if there is surplus labour employers may choose against older workers” (Mature-age worker)

Moreover, across the interviewees, it is apparent that opportunities for the further development of skills depend on the:

- i. kinds of work to be undertaken
- ii. employees’ educational levels and abilities
- iii. level of employment
- iv. employees’ ‘mind set’.

As indicated in the literature review, those in occupations that are in high demand or have high status (i.e. PMET work) may well have quite different experiences than those in low-status work which requires only a low skill base, a proposition that seems to be supported in the survey data reported below. So, opportunities will be shaped by the different requirements of industry sectors.

“ ... some industries will rely on older workers because the younger workers, who are able to pick and choose, will not be attracted to those forms of work; graduates won’t do this work because of the levels of pay



and lack of opportunity, so the organisation relies on older workers”  
(Mature-age worker)

Also, as indicated, the levels of education do much to shape the kinds of opportunities that are available to workers. What was found in a similar study in Australia is that, against expectations, few workers experienced any age-based bias (Dymock et al 2009). Moreover, in that Australian study many older workers propose that they were treated far better than younger workers. However, the cohort of workers in the Australian study tended to be in technical, paraprofessional or professional work. Nevertheless, this study is informative because many of those interviewed for that study were engaged in PMET kinds of work. What this finding suggests is that this kind of work may be more amenable to a longer working life. Again, it is noteworthy that much of the PMET work, although demanding and likely to be dynamic, is of the kind which is not physically demanding, so can be practiced effectively until later in working life. This is not to suggest that these kinds of work are inherently easy options for older workers. Indeed, some are highly dynamic and intense forms of work, but they may be more mature-age tolerant. They may rely more on experience, judgement, prudence and high levels of education and qualification, rather than attributes that are prone to decline with maturity (i.e. strength, reaction times etc).

Yet, importantly for Singapore’s growing population of older workers, it was also suggested that those engaged in other kinds of work, with both low educational levels and limited language skills, can benefit from educational provisions.

“However, such workers should not be written off, but assisted in some ways” (Mature-age worker); “capacity such as experience with and competence with computers may be lacking (Mature-age worker), yet can improve with quite short training interludes” (Mature-age worker)

There is also the cost of employing mature-age workers that stands as a key and recurring impediment.

“... it used to be that the pay scale was based on years of experience, which the older workers have benefited from, but as they hit a particular age group, probably their late 40s or late 50s they are out priced. The older workers are priced themselves; they are too expensive for employers and when somehow or ... comes in the older workers are asked to take a huge pay cut or to perform the same job at a very low pay, and when they are not able to perform as well as the younger workers physically they are probably asked to leave” (Mature-age worker)

So, potentially, opportunities for older workers to secure paid employment and have access to advancement and opportunities for training, are likely premised variously on the cost, skill and educational levels, rather than societal (e.g. employer) sentiment alone. Also, rehearsed here is the central role of individuals’ dispositions

and attitude toward work and learning. In all, these findings emphasise the dual aspects of employability: the capacities and interests of workers and the opportunities to exercise those capacities.

## Support from the Workplace, Educational Institutions and Elsewhere

From the above, it becomes clear that these mature-age workers report being highly motivated to develop further their capacities and participate fully in the workplace. Yet, as noted, employability goes beyond individuals' capacities alone. There is also a need for opportunities and support to assist that employability across individuals' working lives. Correspondingly, the interviewees were asked to identify the kinds of support that they receive and need from their workplaces, educational institutions and other sources. The majority of the responses refer to how workplaces can assist this ongoing learning. However, statements about and suggestions for how educational institutions can also support their learning were also provided. A frequent response was for workplaces to provide opportunities for engaging in learning and extending what individuals know through the enactment of everyday work tasks and activities. This is consistent with what was suggested in the earlier reported data on how their ongoing learning was supported (see above). Some informants illustrated this contribution:

“... on-the-job training. Most of the time you gain experience, because in logistics field I think you don't go by the text. It is more, operational; ...so you learn in the field with the experienced people that are around you”  
(Mature-age worker)

“... my role as a part-time auditor helps me because I get the wealth of information here working with the ATOs” (Mature-age worker)

“... on the job, mainly on-the-job training” (Mature-age worker)

The first example refers to what is learned through everyday authentic work activities, and refers to engaging in the everyday goal-directed actions required for work that also generates learning, which has been identified as being a potent base to learn the knowledge required for work (Billett 2001). The second refers to the kinds of activities that are generative of rich learning. Here, for instance, the task of checking others' work and engaging in different kinds of workplaces provides a process that has particular pedagogic qualities that are helpful in supporting rich learning.

Interviewees also referred to the kind of environment in which they believed learning through work would progress most effectively. Repeatedly, directly or indirectly, they referred to the importance of having a workplace environment that is

open, supportive, and collaborative. One informant referred to their workplace environment and how will it assist his learning:

“Well they support me by giving me good rapport and then also by telling me what are the necessary things to do” (Mature-age worker)

Another interviewee listed three qualities that would make a workplace an effective learning environment.

“... i) due to the fear of failure there is a need to build confidence; ii) learning to activities that are integrated into tasks with other people, because so much of what happens is based on a work; and iii) developing a sense of security and self-worth that contributions are worthwhile and valued” (Mature-age worker)

Some interviewees were quite specific in their suggestions about how their workplaces can assist their learning. This extended to identifying particular approaches or strategies. A number of interviewees referred to a process of learning through a dialogue with other workers, that is, through an opportunity to share information in which these workers are positioned as both learners and also assisting others learn. It is inferred and imputed from the interviews that these mature-age workers did not want to be positioned as ‘students’, and were quite discomfited by that prospect. Instead, and repeatedly, they indicated having something to contribute to others’ learning and wanting to help others to learn. In this way, what they are proposing is a pedagogic approach that meets their needs as experienced and competent workers, who have much to provide for others’ learning, and also is an acknowledgement that they also need to learn. Yet, across this cohort, the majority had initially learnt their occupational skills on-the-job and continued to learn through practice. Hence, their preference was to engage with others in something that might be described as a ‘dialogue forum’. Likely, these forums allow these mature workers to share their knowledge with others, and learn from others at the same time, yet, without positioning themselves as students who had to be taught by others. In this way, their sense of self and purpose is likely to be engaged effectively.

“I was fortunate enough to be in a department where there is an open mindset among managers and auditors to learn from one another” (Mature-age worker)

“I think colleagues help; we help each other” (Mature-age worker)

Another suggestion was that there needs to be more ‘shadowing’ of workers by those who want to learn through practice. Shadowing refers to observing, listening to, and working closely with other workers, and even performing part of their work. It was also suggested that utilising the skills of older workers as a training resource across the island state should be adopted more broadly, and it was proposed that

their contribution could be enacted through the: (i) assessment of skills for upgrading and opportunities for rotating work roles; (ii) conversion of workers to trainer courses; (iii) a certified worker-trainer pool that is available for promotional and training roles; and (iv) older workers should be allowed to be worker-trainers across a range of enterprises, not just those in which they are employed. In this way, a structured approach to workplace learning support was proposed to be enacted as part of everyday work activities, and in ways that both utilise mature workers' experience, and also positions them either as guides to others' learning, or as engaged in a process that grants them personal initiative and direction in their learning.

Consequently, beyond the importance of courses with highly valued qualifications offered by CET providers, there are pedagogic approaches and strategies, such as those outlined above, that are most appropriate for the Singaporean workplaces. That is, rather than organising taught courses in workplaces, a process like that outlined might be a helpful mechanism for learning through work and in workplaces and in a way that meets the needs of these older workers in generating reciprocal learning amongst workers in each workplace. In some instances, these kinds of experiences can be enacted as part of individuals' everyday work, as in shadowing. For others, workplace meetings can be utilised as learning spaces where knowledge is shared. There are also production meetings, lunchtime discussions etc that might also serve this purpose. Then, there is also the option of organised development opportunities in workplaces, such as the clinical supervision approach in which individuals come together to share information about current experiences and cases. However, these kinds of dialogue forums are likely to be most effective when there is a benign and constructive (i.e. supportive and collaborative environment) environment, as was suggested above.

## Educational Provisions

As noted above, the majority of interviewees indicated and elaborated how much of their ongoing learning for lifelong employability had occurred within their workplaces. Nevertheless, they also provided data about learning through educational provisions both from experience and also in prospect. A number of informants made a direct reference to engaging in, and benefiting from, training opportunities. Quite specifically, some interviewees had recently completed the Advanced Certificate in Training and Assessment (ACTA), which provided both the context and the basis for critiquing existing course provisions. Here, they made specific reference to the flexible entry into this course, which enabled many of them to engage in a nationally recognised Certificate course. They also referred to the relevance of this program and how it had been taught.

“After completing the ACTA course I put into practice what I’ve learned and I found that the experience is given at the course/college the knowledge that was imparted to me to conduct my on-the-job activities better” (Mature-age worker)

This interviewee refers to a training environment characterised by informed trainers, who added value, as did the other participants. The opportunity to share experiences and use other participants as resources was held to be very valuable. This informant also noted that if you went along the Assessment Only Pathway (AOP), not all of these contributions would be available. She also referred to being quite anxious about the course beforehand, because she had not participated in a training programme for 20 years. While being highly supportive of the programme, she suggested that prior to participating in this course it would have been helpful to have had more information about what to expect, the requirements, and expectations of students. It was also suggested that the self-checking and self-assessment devices utilised in the course were particularly helpful for the mature-age students. There were quite different views about the ways in which these programmes should be offered. Some suggested that they should be subsidised and offered through local training centres to make it more convenient for mature-age workers, and that they should be made interesting and relevant for older workers. One interviewee, in his suggestion to government, proposed that these provisions should

- i. be well funded;
- ii. be available at locations near to the neighbourhoods where workers live;
- iii. be flexible in timing and availability of courses;
- iv. consist of more interactive programmes, and;
- v. be inclusive of socialising activities between sessions so that they can be more socially rich as well as academically focused.

Another view was that it was important for these courses to be offered through the polytechnics. One informant suggested he would really like to gain access to the polytechnics for his CET programmes, because this would enhance its worth as a programme, the outcome, and also his status within his own family. Generally, it was suggested that these courses should be practice-based and include networking opportunities for individuals to find jobs in which they can practice what they learnt.

For workers with low education and language capacities it was suggested that government attention should be directed towards:

- i. provisions of quite short courses with measured amounts of content to be learnt, and
- ii. developing greater awareness of what is available, and of the financial and other support for these kinds of workers.

In particular, for these kinds of workers the issue of confidence to participate effectively and succeed is likely to be a key concern. Hence, a key consideration for both workplaces and educational provisions is providing means by which these workers can engage with learning opportunities and find success within them.

## Suggestions for Government Policy

The interviewees also provided a set of suggestions about what the government might do to assist their lifelong employability. The complete list is reproduced in Appendix 5. However, some indication of what was suggested is reproduced below.

- Support for positive training culture and individuals' role in learning
- Provision of training leave, legislative support for individuals self-funding their development
- Flexible training arrangements (location, timing, engagements)
- Use of mature workers as a pool of experts
- Need to accommodate older workers' dignity and self-esteem
- Permit older workers to be employed beyond existing retirement age
- Increase taxable threshold for CET (i.e. instead of \$3000 for everybody, increase by age – e.g. \$3000 for age 39 and below; \$4000 for 40–49 and \$5000 for those above 50 years of age)
- Many of the suggestions were quite strategic in intent, and, surprisingly, not always directed at the interviewees' specific personal interests.

# Survey Findings

## Survey and Respondents

### Survey Process

The development and administration of the survey progressed as follows. From the review, the interview schedule and some initial issues, survey questions were developed through a process of discussion and revision. A draft survey was created on SurveyMonkey, and was tested and revised through cycles of trialling. Invitations were distributed across a range of contacts to encourage people who were aged 45 and above to participate either through the online survey or a hardcopy version. A 'lucky draw' for grocery vouchers was used to promote responses. The hardcopy version was used for respondents who did not have access to the internet.

The data presented here is of a number of kinds. Firstly, summaries of the survey data are presented in tables throughout this section. In addition, three kinds of cross tabulations of the survey data were undertaken: on the basis of

- i. different kinds of work (i.e. comparisons between PMET and 'other' work),
- ii. different educational levels (i.e. comparisons among respondents whose highest level of education achievement was at school, other post school and undergraduate and postgraduate levels) and
- iii. different ages of workers (i.e. comparisons among three categories of respondents:
  - a. aged 45 to 54,
  - b. 55 to 64, and
  - c. 65 and above).

It should be noted that there were only three respondents in the 65 and above age group. Given that 83% of the informants were from one gender (i.e. women), cross tabulations on the basis of gender were not undertaken. The tables providing this data are placed in the final appendices.

### Respondents

A total of 226 survey responses were received from mature-age workers of both genders, and from varying age groupings, occupations and work roles by mid-December 2009. As presented in Table 9, the informants were overwhelmingly female (83%), thereby providing a contrast with the interviewees who were largely male. The respondents represented the range of mature-age worker groups, with the largest single group of respondents being in the 50 to 54 year age group.

**Table 9.** Informants' Age and Education

Informants (n) % N=226		Age groups (n) %		Education (n) %	
Male	(39) 17.3	45-49	(62) 27.4	O/N Levels	(84) 37.2
Female	(187) 82.7	50-54	(82) 36.3	A Levels	(34) 15.0
		55-59	(45) 19.9	Dip/Adv Dip	(41) 18.1
		60-64	(33) 14.6	NTC/Nitec	(5) 2.2
		65-69	(3) 1.0	Undergrad	(28) 12.4
		70+	(1) 0.4	Postgrad	(21) 9.3
				Other	(13) 6

Consequently, the respondents represented perspectives from those who were approaching the current retirement age (i.e. 62) and those who were working beyond retirement age. The respondents had a range of educational achievement levels, and although the most frequently reported level of achievement was from those with 'school qualifications only', there were reasonable numbers of respondents with educational qualifications from polytechnics and universities. However, whilst reflecting a population that largely had only school-level completion, the respondents generally had higher levels of educational engagement and achievement than the Singaporean population across these age groups. The informants also represented a range of employment types and ways of engaging in their work, as presented in Table 10. This table indicates that the majority of informants were employed in the private sector, and a significant number were self-employed or contract workers. The majority were employed full-time (61%), yet substantial numbers worked part time, and through freelance and self-employed forms of work. This cohort, to some degree, had many of the characteristics of the older workforce. However, it is likely that workers employed in low-skill, low-paid service work were not well represented in this cohort.

**Table 10.** Informants' Work and Industry Affiliations

Job (n) %		Employ (n) %	
Private	(127) 56.2	Full-time	(137) 60.6
Public	(58) 25.7	Part time	(49) 21.7
Self	(12) 5.7	Freelance	(27) 11.9
Other	(29) 12.1	Self-employed	(13) 5.8



Table 11 presents the kinds of work in which the respondents reported engaging. The categorisation here is based on based on the current Ministry of Manpower (2009) categories of work. The sample comprises 57 (25%) respondents who reported as engaging in PMET work, and 166 (73.5%) respondents reporting as engaged in other kinds of employment. In this way, these respondents indicate reasonable coverage of these categories of work, with a higher level of respondents in PMET than reflects the overall Singaporean workforce for workers in these age groups.

**Table 11.** Respondents' Work Categories

<b>PMET work n= 57 (25.2%)</b>	
Managers and Administrators	19
Working Proprietors	3
Professionals	5
Associate Professionals and Technicians	30
<b>Other work n=166 (73.5%)</b>	
Clerical workers	95
Service and Sales workers	29
Production craftsmen and related workers	39
Plant and machine operators and assemblers	1
Cleaners, labourers and related workers	1
Not clear	4
<b>Total</b>	<b>226</b>

Despite its limitations, the sample is helpful as it includes respondents from both genders, diverse age groups and different levels of educational achievement, and also provides a well distributed sample of job mix and forms of employment, including both PMET and other forms of employment. Consequently, the data provided through the survey represents the views and perspectives of a range of mature-age residents that are, in many ways, representative of the Singaporean population, albeit not statistically representative. As with the interviews, the

perspectives of those whose main language is not English and whose employment is lower paid and low status are probably not adequately accounted for here. This gap occurred despite the use of a hardcopy survey to engage respondents who did not have access to online facilities and for whom the task of responding to an online survey was overwhelming.

## Respondents: Work, CET and Retirement Intentions

The respondents indicated the size of the enterprises in which they worked, the duration of their current employment, their participation in continuing education and training (CET) and also their retirement intentions. Their responses are reported in Table 12. The majority of respondents were employed in medium to large enterprises, although over a quarter are employed in small enterprises (i.e. those with 10 or less employees). They had worked in these enterprises in their current jobs for a range of periods of time, the most frequently reported time period being less than two years, which indicates a reasonable and unanticipated level of mobility for mature-age workers. Contrasting this mobility, however, well over a third of respondents had been employed in the same job for more than 10 years. Of the 226 respondents, nearly half (n=108) had participated in CET courses since they became 45 years old. Of those indicating that they had not participated in courses since becoming 45 (74), 60% of these (n=45) suggested that they would be willing to engage in such courses. In all, this means that of the 182 respondents who addressed this question, 84% (n=153) indicated that they had participated, or would be willing to participate, in CET courses.

Not surprisingly, given the age range, the retirement intentions of these respondents were quite diverse. Well over 80% of informants intended to work for at least another five years, indicating a pattern of intention for longer working lives and making their perspectives particularly relevant for this study. It is noteworthy that the second most frequently reported category of retirement intentions was 'Not sure', thereby indicating something of the uncertainty associated with retirement age at this time for many respondents. This response provides an interesting contrast with data reported in the review, indicating that in the past many workers left the workforce upon reaching retirement age.

**Table 12.** Work, CET and Retirement Intentions

<b>Workplace size (n) %</b>	<b>Time in current job (n) %</b>	<b>Course since 45</b>	<b>Those not engaged in CET (n) %</b>	<b>Retirement intents (n) %</b>
1–10 no. of employees (56) 25.7	Less 2 yrs (60) 26.5	Yes (108)	No way (29) 39.2	Next 2 yrs (14) 6.7
11–50 (67) 29.6	2–4 yrs (43) 19.0	No (74)	Would if.. (45) 60.8	3–4 yrs (26) 12.5
50–249 (38) 15.9	5–9 yrs (42) 18.6			5–9 yrs (57) 27.4
250 + (65) 28.8	10–14 yrs (25) 11.1			10–14 yrs (34) 16.3
	15–19 yrs (15) 6.6			15–19 yrs (13) 6.3
	20+ yrs (41) 18.1			20–24 yrs (6) 2.9
				25 + (11) 5.3
				Not sure (47) 22.6

It follows, therefore, that the respondents represented mature-age workers who were employed in workplaces of different sizes, and had been in those jobs for a range of times. The data also indicated employment patterns that were both stable and dynamic. Likely, both circumstances indicate that these informants had engaged in learning to either sustain their employability within long-term work roles or, alternatively, have had to engage in learning about new workplace requirements and new work through changing employment. So, there were patterns of workforce stability and mobility, as well as uncertainty about retirement, and these were from a cohort of respondents who intended to remain in the workforce for at least the next five years. Moreover, this cohort suggested considerable interest in engaging in CET, with only 16% indicating they would not engage in CET. The divisions across kinds of employment indicated 24% of PMET workers had not undertaken courses since age 45, compared to 36% of non-PMET workers. However, out of 166 non-PMET workers only 22 (13.2%) had either not engaged in CET or indicated they were unlikely to do so. All of these data suggest that these informants were interested in longer working lives and the majority were willing to engage in developing further their capacities to be effective in their workplace and to sustain their employability. This finding applies to both workers in PMET and other categories.

## Factors Causing Them to Leave Work Early

As has been noted in the review, many Singaporean workers leave paid work upon reaching retirement age (i.e. 62 years). However, increasingly there is a need to engage mature-age workers in extending their working life and maintaining their employability, albeit in changing work circumstances. Consequently, to understand how best to retain mature-age workers in the workforce and maximise their contributions, the respondents were asked about factors that would either inhibit or sustain their engagement in paid work, factors which make their working lives rich and interesting, and the kinds of opportunities with which they are provided in their workplaces. These are reported and discussed in the tables that follow. In Table 13, the aggregated responses to a set of questions about factors that would likely cause these workers to leave the workplace are presented. In the left-hand column, factors most likely causing them to leave work earlier than intended are ranked on the basis of their positive weighting (i.e. the most frequently mentioned at the top). In the right-hand column, the responses suggesting which factors are least likely to cause respondents to leave work early are also ranked, albeit on the basis of their negative weighting (i.e. the ones less 'least likely', ranked at top).

This comparison is undertaken to provide two different rankings of factors that will most likely cause individuals to leave work early, thereby promoting the viability of conclusions drawn from these data. As can be seen in Table 13, there are similarities across the two sets of rankings. In each column, the factors are indicated numerically both in terms of their frequency of mention, and also by the number of times the issue was selected by the respondents. For instance, in the left-hand column, being 'overworked' was mentioned 144 times as the most likely course of early retirement by the 195 respondents to the item.

**Table 13.** Likely Causes of Earlier than Intended Cessation of Work

<b>Likely/Most Likely (ranked positively)</b>	<b>Not likely (ranked negatively)</b>
Overworked (144/195)	Family needs emerge (57/199)
Family needs emerge (142/199)	Job stress/pressure (62/199)
Job stress/pressure (137/199)	Overworked (65/195)
Job too physically demanding (116/195)	Job too physically demanding (79/195)
If your financial security improved (107/201)	Other interest (e.g. travel, hobbies, projects) (84/181)
Lack of recognition for the work you do (103/190)	Lack of recognition for the work you do (87/190)
Other interest (travel, hobbies) (97/181)	If your financial security improved (94/201)
Too many changes/restructuring (93/191)	Too many changes/restructuring (98/191)
Job is boring/lack of challenge in what you do (93/191)	Job is boring/lack of challenge in what you do (98/191)
Lack of training opportunities or support (84/191)	Lack of training opportunities or support (98/191)
Lack of promotional opportunities (70/191)	Not enough job flexibility (117/190)
Not enough job flexibility (73/190)	Lack of promotional opportunities (121/191)
Difficulties with new technology at work (63/193)	Difficulties with new technology at work (130/193)

It is helpful here to distinguish between those factors that arise through work and those that are external to work, in order to identify their source. The former may well be issues that can be addressed within workplaces, for instance, whilst the latter may lend themselves to policies and practices outside of workplaces. However, this distinction is indicative only because some factors have responses that can arise both internally and externally. For instance, inflexible work practices may inhibit employees from meeting family needs. Yet, a number of the most highly ranked potential causes of early retirement are directly associated with work practices. These include: being overworked, job stress, work being too physically demanding, too many changes and lack of challenge in work. Then, there are those factors associated with the organisation and management of work, and these include: lack of recognition, lack of training opportunities, lack of promotional opportunities and lack of flexible work arrangements. Noteworthy here, and in contradiction to what is often claimed by employers as represented in the literature, is that the personal

issue of difficulties with technology was ranked as a highly unlikely basis for early retirement. Factors external to the workplace include: family needs, financial security and other interests. However, as noted, flexible work arrangements may be able to prevent early retirement resulting from the most frequently cited external cause (family needs).

Aggregating the 'Likely/Most likely' responses, factors associated with work itself (583 times) and work organisation (330 times) were mentioned far more frequently than external factors (326 times). This data suggests that if Singaporean enterprises want to retain the services of their mature-age workers they may be able to modify how work is undertaken and organised to mitigate factors that lead to these workers leaving work prematurely. Moreover, in terms of external factors such as family responsibilities, a consideration of more flexible work arrangements (i.e. part-time, variable hours, graduated hours) could be undertaken. It seems that these mature-age workers were more interested in work activities that are manageable and interesting and through which their contributions can be acknowledged by peers. Relatively low in respondents' weightings were aspirations for promotion. Instead, the responses emphasised having worthwhile work and being seen to perform that work effectively. The distinctions across PMET and other kinds of workers were not particularly strong, however, there were some patterns. Essentially, there was little difference between these workers in their responses to stress and low levels of concern about technology. However, interestingly, the responses from PMET workers were stronger than the others in terms of concerns about the physical demands of work, being overworked, lack of recognition, work being uninteresting and there being too much restructuring. The only category of reasons for leaving work that was more important to non-PMET workers than PMET workers was financial security. Similarly, there was consistency in responses to the majority of these items across respondents with different levels of educational achievements. However, as with PMET respondents, those with post school qualifications, including degrees, were more likely to leave because of work stress, than those with just school-level achievement. Similarly, it is these categories of workers who indicated that 'Other interests' were more likely to promote their leaving the workforce than those with school-level qualifications. Across the three age groups (i.e. 45–54; 55–64; 65 and above), there was a high level of consistency in responses. However, there were two seemingly curious responses. Younger respondents were more likely to leave because of 'job stress' and being 'over worked'.

The key point here is that these data suggest that there is a pattern of factors that may cause individuals to leave work and working life prematurely, and that these may be addressed through changes to work tasks and activities and also the organisation of work. That is, there are actions that workplaces can take to stop workers retiring prematurely. Perhaps because of options and their capacities, it is PMET, more highly qualified and younger respondents who seem particularly

susceptible to being affected by the pressure of work. The risk here is that the very kinds of workers whom are most valued may elect to retire early if work conditions do not meet their needs. Hence, these data emphasise that lifelong employability is not premised on workers' capacities alone, but the circumstances in which they work and are afforded opportunities for promoting their employability.

## Factors Important to Quality of Working Life

Supporting the considerations above, are data identifying factors associated with the quality of working life, which may do much to assist retain older workers. Here, the respondents were asked to indicate, from a list of factors provided, what was important or unimportant for the quality of working life. The aggregated responses are provided in Table 14 using a format that indicates the number of responses that endorse the degree by which each factor is deemed to be important or not important (or not applicable). As with the previous table, the responses are ranked on the positive weighting in the left-hand column and negatively in the right-hand column. For instance, the lowest ranked 'not important' factor was 'Finding satisfaction and fulfilment in work' with only 14 responses from 205 respondents.

What this data suggests is that finding satisfaction in the enactment of work, including workers being able to use their capacities effectively, having responsibilities for doing so as well as opportunities for developing both their own and other workers' skills, is central to these respondents' view of their worth as workers. The opportunity to exercise their capacities fully, and even having opportunities for career planning, were ranked far higher than factors associated with a reduced commitment to work and even promotion in that work. What is consistently suggested across both the positive and negative weightings of these data is that, most importantly, individuals' sense of self as a worker is sustained by engaging effectively in work that is worthwhile for them. These factors, again, are ranked far higher than the prospect of gaining promotion, and also a reduced workload and set of work responsibilities. Noteworthy here is that a reduced commitment to work was weighted about half as high as engaging effectively in work, and being able to secure promotion was at a third of that level.

**Table 14.** Factors Important to Quality of Working Life

<b>Important/Very important</b>	<b>Not Important</b>
Finding satisfaction and fulfilment in work (187/205)	Finding satisfaction and fulfilment in work (14/205)
Being able to use my skills more widely (177/204)	Being able to use my skills more widely (18/204)
Having opportunities for further skill development (168/200)	Having opportunities for further skill development (28/200)
Having greater responsibility for work activities (137/200)	Career planning and advice from mature-age workers (53/205)
Career planning and advice from mature-age workers (137/205)	Having greater responsibility for work activities (57/200)
Having mentoring roles with younger workers (106/200)	Having mentoring roles with younger workers (68/200)
Working from home whenever possible (97/204)	Moving to part-time or shared work (69/201)
Moving to part-time or shared work (98/201)	Working from home whenever possible (75/204)
Working fewer hours and having less responsibility (96/200)	Working fewer hours and having less responsibilities (76/200)
Being able to move to a lower-level paid job (61/200)	Being able to move to a lower paid job (103/200)
Gaining promotion in my current work (56/199)	Gaining promotion in my current work (114/199)

There were some noteworthy patterns of difference across categories of workers. Although there was little difference between PMET and other workers in their interests in promotion, moving to part-time work or working from home, PMET workers emphasised the importance of being able to: using their skills more widely, having responsibilities for their work, having mentoring roles with younger workers and having the opportunities for skill development. This pattern indicates the importance for these workers of engaging fully in their work and maintaining their professional roles and status. This finding is contrasted by the stronger emphasis of 'other workers' on moving to lower-paid work, working less hours and having access to career planning. So, although not overwhelming, there is a consistent pattern here about the kinds of commitment and engagement that PMET workers appear to be making to their occupational practice, compared with those in other forms of work. Perhaps it is not surprising given the greater potential for a rich and worthwhile working life within PMET forms of work. The distinctions on the basis of levels of educational achievements were not highly marked. The key variation was that more of those with degrees and postgraduate qualifications emphasised



flexibility in working arrangements (i.e. working fewer hours, moving to part-time or shared work), but this was strongly emphasised by only some of these categories of respondents. On the basis of age, gaining promotion was reported as becoming less of a priority as workers get older (i.e. more important for 45–54-year-olds, and ‘not applicable’ for many of those who are older still). There was also some emphasis by workers in this younger category on working more flexibly (i.e. moving to part-time work, or from home). What is evident in the cross tabulation based on educational levels and age is a reinforcement of diverse patterns of agreement about the quality of workplace practices in terms of job security, and opportunities for advancement and development. Against highly consistent responses, such as those associated with workplace change, responses about the treatment of workers, their job security and, in particular, workplace relations between older and younger workers are far more diverse. This inconsistency is perhaps at its strongest in referring to the experiences of mature-age women. Given that the majority of respondents were mature-age women workers, this finding appears to reinforce the validity of the data. All this suggests a diversity of practices is being conducted in the respondents’ workplaces. There are some nuances, with for instance the most highly educated workers disagreeing most strongly with the statement that mature-age workers are treated the same as younger workers. Generally, however, there was consistency in responses across the age categories, with the greatest variations occurring in responses to how mature-age workers, especially women, are treated.

In these ways, the patterns in these data indicate that, for these informants, engaging in work, being effective in that work, having responsibility for its conduct, assisting others to learn and maintaining personal competence are central to what constitutes quality work and work life. These patterns are indicative of a primary concern about workers’ sense of self and personal satisfaction with their work. Overall, patterns indicating a desire to reduce commitment to work and work responsibilities are far lower, which slightly increases for this cohort as workers get older. Interest in gaining promotion through work reduces through age. Hence, the proposition that mature-age workers are merely biding time until they retire is not upheld here. Indeed, these findings stand in contrast to the perspectives often advanced in the literature that older workers are disengaged and uninterested in their own development, and merely looking forward to retirement.

## You and Your Work (Current and Recent Work Experience)

As has been noted earlier, lifelong employability is premised on both workers' capacities and interest, and the opportunities provided by work and elsewhere for these capacities and interests to be enacted, demonstrated and developed further. Therefore, it is important to understand the degree by which the social circumstances of work provide for mature-age workers to exercise, demonstrate and develop further their lifelong employability. To this end, the respondents were asked to indicate their agreement, by degree, with a series of propositions about their workplace and the perception of others in that work. As with the format above, the responses to these propositions are ordered in terms of frequency, with an indication of the number of respondents addressing that particular issue. In the left-hand column of Table 15, the frequency by which informants agreed with these propositions is ordered from the greatest frequency through to the lowest frequency. In the right-hand column, the extent by which the respondents disagreed with these propositions is also ranked by frequency. As with previous tables, the number of responses is provided in parentheses alongside the potential number of respondents to the item.

The most frequently agreed-with proposition, when both positively and negatively weighted, is that significant changes have occurred in the respondents' workplaces. This level of concurrence is noteworthy, because again it indicates that the requirements of work have changed and, therefore, these workers have had to learn new knowledge to address these changes to remain employable. This deduction is supported by the second most frequently agreed-with proposition about mature-age workers being as adaptable as younger co-workers. Again, this claim is contrary to what is proposed elsewhere, particularly in the views of those who make decisions about employment, that older workers are difficult to train. More mixed responses were advanced to the proposition that mature-age workers have the same opportunities to develop further capacities as younger workers. This proposition enjoys high levels of agreement by respondents (104/184). The three most weakly agreed-with propositions are those that suggest that mature-age workers do not like being supervised by younger workers and vice versa. Also, the proposition that mature-age workers are being forced out of the workplace is not well supported by the respondents. Yet, there are trends within these data of discrimination being directed towards older workers, with a number of measures such as opportunities and job security being consistently reported as lower for older workers than younger workers, albeit not starkly.

In all, the patterns here indicate that these mature-age workers had experienced significant change in their work and workplaces, and likely have learnt accordingly to remain employable. The other key finding is that the respondents' workplaces were positioned as being relatively benign. That is, while patterns of discrimination

towards older workers were evident in the data, these were not overwhelmingly so. In particular, the strong reporting of mature-age workers being given the same opportunity as younger workers and the seemingly productive working relationships between younger and older workers, albeit in supervisory or subordinate positions, indicated that age-related differences are perhaps less extreme than is referred to in some literature. Perhaps if more respondents from low-level service work had completed the survey such data may have been provided. So, while not suggesting that these respondents' workplaces were wholly benign and without age-related bias, it was not extreme for many of these informants. What is less clear is how supportive these workplaces were for mature-age women, or that these workplaces necessarily make a virtue out of experienced workers. Given the profile of the respondents (i.e. more highly educated than the norm) this is perhaps an area of concern, although not strongly emphasised. Instead, there is the suggestion that mature-age workers are treated well and have positive opportunities in these workplaces.

**Table 15.** Your Workplace and Perceptions of Others That Work There

<b>Agree/Strongly agree</b>	<b>Strongly disagree/Disagree</b>
Significant changes have occurred in the workplace in the last 5 years (139/183)	Mature-age workers dislike taking orders from younger workers (113/181)
Mature-age workers are as adaptable to change as younger workers (130/183)	Younger workers dislike taking orders from mature-age workers (82/184)
Mature age workers have the same opportunities to train/learn as younger workers (104/184)	Mature-age workers have the same job security as younger workers (77/182)
Mature-age workers are recognised as a key asset (97/182)	People are pressured to retire from my workplace (75/184)
Having mature-age workers helps our organisation's image (99/182)	Mature-age workers have the same opportunities for promotion as younger workers (72/184)
The current workforce meets the organisation's needs well (96/183)	Mature-age women get as many opportunities for training and/or promotion as other workers (64/181)
Mature-age workers are treated as well as, if not better than, younger workers (79/183)	Mature-age workers are treated as well as, if not better than, younger workers (63/183)
Mature-age workers have the same opportunities for promotion as younger workers (72/184)	Mature-age women get as many opportunities for more flexible working arrangements or transition to retirement

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	as other workers (55/182)
Mature-age workers have the same job security as younger workers (70/182)	Mature-age workers have the same opportunities to train/learn as younger workers (48/184)
Mature-age women get as many opportunities for more flexible working arrangements or transition to retirement as other workers (66/182)	Mature-age workers are recognised as a key asset (43/182)
Mature-age women get as many opportunities for training and/or promotion as other workers (64/181)	Mature-age workers are as adaptable to change as younger workers (26/183)
Younger workers dislike taking orders from mature-age workers (50/184)	Having mature-age workers helps our organisation's image (23/182)
People are pressured to retire from my workplace for age reasons (50/184)	The current workforce meets the organisation's needs well (19/183)
Mature-age workers dislike taking orders from younger workers (39/181)	Significant changes have occurred in the workplace in the last 5 years (18/183)

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There were some differences between responses from PMET and other categories of workers. The 'other' categories of workers reported more strongly that mature-age workers have access to the same opportunities for promotion, training and job security that the image of workplaces was enhanced by having older workers, and mature-age workers are seen as being a key asset. Moreover, these informants also suggested that older workers were as adaptable as younger workers to a far greater degree than the respondents in PMET work. These 'other work' respondents more strongly emphasised the changes in that work and the prospects that older workers would dislike taking orders from younger workers. What is noteworthy in these responses is that the non-PMET workers indicate that workplaces are benign and supportive of older workers more than PMET workers suggest. Whereas all categories of workers agreed on the degree of change in work (i.e. a societal fact), across items that refer to the equality of treatment in workplaces (i.e. an institutional fact) on the basis of age and gender (opportunities for promotion, security, opportunities for mature age women etc), there was the widest variation of responses. This hints at something of the diversity of practices across Singaporean workplaces.

However, it is also necessary to account for individuals having different expectations of, and anticipations for, working life. For instance, what constitutes worthwhile work is ultimately a personal consideration (Billett & Somerville 2004), despite what some commentators claim. The kinds of work considered to be interesting, engaging and worthwhile may be quite different across individuals. Also, personal histories and expectations shape aspirations and anticipations. For

instance, rightly or wrongly, many mature-age workers will view as being neither realistic nor desirable the possibility of them ever engaging in PMET work, despite the fact that their counterparts in younger generations typically do so. This conclusion is not to suggest that these workers are unmotivated, disengaged in their work, or not wanting to do a good job or be recognised as competent. Instead, the aspirations held by some workers or those making judgements about what constitutes worthwhile work may not be so persuasive to others. Hence, in considerations about maintaining workers' employability, understanding what kinds of work capture the interest of individuals is likely to be important, particularly when engagement in CET activities is required. An uninterested mature-age student is unlikely to be a well directed and engaged learner.

## Being an Older Worker

The data presented in the section above attempt to capture a societal perspective of the standing of mature-age workers. However, the respondents were also asked to state their experiences of being a mature-age worker. The aim here was to compare what might be seen as being a societal perception with personal experiences, that is, to provide direct evidence of older workers' experience in work and maintaining their lifelong employability. Again, the respondents were asked to indicate their degree of agreement with a series of propositions about their work, how they are perceived by their bosses and co-workers, and their interest in further training to sustain their employability. Their responses are aggregated in Table 16. The patterns here are less strong than in the previous section, although reasonably consistent with it.

**Table 16.** You and Your Work (Current and Recent Work Experience)

<b>Agree/Strongly agree</b>	<b>Strongly disagree/Disagree</b>
Significant changes have occurred in my own work in the past 5 years (156/183)	My work experience is highly valued by other employees (14/182)
I would like to retrain in my current workplace or industry (137/181)	My work experience is highly valued by my employer/ manager/boss (16/180)
I believe I am not too old to be able to learn much for work purposes (136/182)	Significant changes have occurred in my own work in the past 5 years (17/183)
My work experience is highly valued by my employer/manager/boss (127/180)	I would like to retrain in my current workplace or industry (22/181)
I am well supported by my employer/manager/boss (121/181)	I am well supported by my employer/manager/boss (28/181)
My work experience is highly valued by other employees (117/182)	I believe I am not too old to be able to learn much for work purposes (39/182)
I would like to reduce my working hours (83/180)	I would like to reduce my working hours (75/180)
I feel I am not as capable of working now as I was when I was younger (48/182)	I feel I am not as capable of working now as I was when I was younger (118/182)
I do not need any more training to do my current job well (26/182)	I do not need any more training to do my current job well (148/182)

As in the previous section, there was a high level of agreement that the respondents' work has changed significantly in the last five years, thereby supporting the proposition that these mature-age workers have had to learn much through that period to respond to these changes. Also, consistently, and again against other perceptions, these respondents strongly indicated a willingness to engage in CET activities that are directed towards their current work or occupation. This claim is qualified by consistent claims that these respondents are competent in their existing work (indicated by the strength of negative reporting of 'I feel I am not as capable now as I was when I was younger') but are willing to undertake more training (the strength of rejection of 'I do not need any more training to do my current job well'). Again, against the view that mature-age workers are reluctant to engage in further training, a contrary view is consistently presented here, reinforced by the stronger agreement that the respondents are not too old to learn more about their work.

Positive propositions that had a somewhat weaker level of agreement were those referring to the support mature-age workers receive from their employers and the degree by which their experience is valued. Yet, although quite strong, these perceptions, as well those of co-workers, indicated consistently that there remain

distinctions between the views of mature-age workers about their competence and those of co-workers and those who employ them. There were also differences in these responses between PMET and other categories of workers. Both kinds of workers believed to the same degree that their experience was valuable. The 'other' categories of workers suggested that while they were valued by the boss, they were not as capable now as when they were younger and that they would like to retrain in their current workplaces, yet did not feel they need extra training for their current work. They also more strongly proposed working shorter hours. The only category with which PMET workers agreed more strongly than did 'other' categories of workers was that about the changes in their work in the last five years.

Again, there were, overall, high levels of consistency in the responses when analysed on the basis of educational achievement and age. That is, there were very few variations from the overall patterns of responses. Perhaps not surprisingly, more highly educated respondents reported that their experience was highly valued by their employer, but not always as highly by their co-workers. A greater proportion of more educated workers and those with school-level qualifications only were seeking to reduce their working hours. There are remarkably consistent responses across educational levels that these workers were not too old to continue to learn for their work and that they did not need any more training for the current work. The consistency of responses was also evident across age categories. One pattern was that, seemingly, the older the worker the more strong their belief that they were as competent now as they were when they were younger.

Yet, the differences here are perhaps not as strong as those expressed in the review section, particularly from studies undertaken in Australia and the United Kingdom. To what degree these more benign and less polarised views are a product of this cohort of mature-age workers being more educated than the Singapore norm is unclear. Yet, the evidence here is consistent with other studies showing there are differences in perceptions between mature-age workers and others (e.g. co-workers and supervisors) about the workplace competence of mature-age workers.

### **Mature-age Workers' Employability (Work and Learning)**

The sentiments about mature-age workers' competence, interest in learning, and capacity to learn are elaborated in two further sets of data. This data was gathered to focus specifically on respondents' employability in their current work and also capacity to remain employable through engagement in CET activities. In both data sets, levels of agreement were again solicited to a set of propositions, firstly about respondents' work, and then about their learning. In Table 17, the numbers of respondents who agree or strongly agree with these propositions about employability in their current work are presented. Here, it is reported that these respondents strongly believe that their attitude towards the work is better than

younger workers. It is noteworthy that the number of respondents who endorsed this statement (162/183) is higher than the number of respondents who believe that they are 'more skilled' (128/184) and 'more knowledgeable' (130/184) than their younger co-workers. This data suggest that, as was reported through the interviews, these mature-age workers believe their disposition towards work, perhaps more than their skilfulness per se, is a factor that drives and sustains their employability, and does so in ways that are distinct from those of younger employees. Therefore, rather than just through skills alone, it is other aspects of the knowledge required for effective work practice upon which these mature-age workers are able to draw and that they exercise that make them continue to be employable. Moreover, unlike other facets of maturity, this experience is a product of being a mature-age worker.

**Table 17.** Respondents' Employability in Current Work

<b>Agree/Strongly Agree (n= against respondents)</b>
I have a better attitude to work than younger workers (162/183)
My skills match the organisation's needs (162/184)
I have opportunities to pass my knowledge and experience on to others (157/183)
I am as adaptable to change as younger workers (154/184)
I can help my organisation cope with continuing change (153/183)
My age is an asset when dealing with customers/clients/ students (151/183)
I am more knowledgeable than younger workers (130/184)
I am more skilled than younger workers (128/184)

Also here, again, is the claim that the majority of these respondents have the opportunity to pass on their knowledge to younger workers. All of this is quite consistent with findings from the interviews. Generally, there was agreement between both kinds of workers (i.e. PMET and other) about comparisons between younger and mature-age workers in terms of competence and attitude. As with other indications, it was other workers who suggested that their skills were most helpful to their organisation. Yet, it was PMET workers who more strongly emphasised age being an asset when dealing with clients and customers. Across respondents with different levels of qualifications there were consistently strong responses about and weighting to these issues, and the variations were mainly minor. For instance, workers with only school-level qualifications claimed more strongly than their more educated counterparts that they had a better attitude to work than younger workers.

In Table 18, the numbers of respondents who agree or strongly agree with these propositions about sustaining employability through further development are



presented. The respondents were also asked to address a series of propositions about what is most helpful for learning in and for their work. Again, these mature-age workers report that they are open to opportunities for learning further the knowledge required for their work. Quite strongly supported also is the proposition that they are competent with information technology. That is, against claims that mature-age workers are reluctant to engage with these forms of technology, these respondents make a virtue out of their competence. Of course, it should be noted that the vast majority of these respondents engaged in this survey in an online format, which indicates some familiarity and competence with such technologies.

The key distinctions between the two different kinds of workers (i.e. PMET and other) here is that the other workers far more frequently expressed anxiety about learning new things. However, they also were stronger in their claims about being open and adaptable to learning and having an interest in learning not only to do different jobs in their current employment, but also to retrain to do jobs elsewhere. So again, it is these workers that expressed the greatest interest developing further their capacities, and far more so than PMET workers. The key variations on the basis of respondents' level of education were that those with only school-level qualifications reported far higher levels of anxiety about learning new knowledge than their more educated counterparts, as was the case with their desire to train for different work with their same employer. Both of these responses seem consistent with what was found in the interviews. The first emphasises the importance of support for lower-qualified workers as they participate in continuing education and training programmes. There were no appreciable variations across the categories of age in responding to these items.

**Table 18.** Respondents' Employability Through Further Development

<b>Agree/Strongly agree (n= against respondents)</b>
I am open and adaptable to learning new things (171/181)
I regard myself as competent with information technology for work purposes (143/181)
I am anxious about learning new things for my work as it changes (130/181)
My workplace encourages and supports me in work-related learning (128/180)
I need training to do my current job better (123/179)
I would like to train for a different job with my present employer (101/178)
I would like to train for a different job with another employer or for my own business (102/179)

In all, these two sets of data (about work and learning) support findings from elsewhere suggesting that the kinds of capacities mature-age workers possess are generally highly valued in workplaces, and that they have the capacity to contribute strongly to their workplaces. Yet, such findings tend to contradict views, particularly, it seems, from employers' perspectives, that mature-age workers have flaws in their case for continuing employability. The obvious difference in the sources of these conclusions is that one tends to derive from the employers' perceptions and the other from those of mature-age workers. However, rather than merely a difference of opinion that cannot be reconciled, it is important to consider other and further evidence. As has been indicated within the interviews and also within this survey, the majority of workers report that their work has changed significantly in recent years and that they have learnt how to respond to these changes. In doing so, that is, in learning new knowledge about work and work requirements, these workers are demonstrating a capacity for ongoing learning and employability across their working lives.

A key source for maintaining their employability is participation in ongoing learning and CET activities. Therefore, to understand the degree by which mature-age workers participate in these activities and what they find helpful about them, items were included in the survey to identify sources of support or contributions to their ongoing learning. In responding to what was most helpful in their ongoing learning the respondents identified a set of contributions to their learning for employability, which are presented in Table 19. In this table, the frequency of responses is indicated as are the percentage of respondents nominating this contribution to their learning. Assistance for learning reportedly arises most strongly through co-workers, work-specific courses, conferences and work-related training. All of these were reported by more than half of the participants as being helpful. The focus of the CET activities reported here is very much about maintaining employability in current work. There was little in the way of variation across categories of educational qualifications or age here.

**Table 19.** Contributions to Ongoing Learning for Employability

<b>Sources of learning</b>	<b>N = (%)</b>
From colleagues at work	118 (64.8%)
Short work-related training (non-accredited)	115 (63.2%)
Conferences/seminar	94 (51.6%)
Work-related training	94 (51.6%)
Compulsory training, e.g. OH&S	87 (47.8%)
Internet searching	78 (42.9%)
Professional associations/networking	75 (41.2%)
Industry attachments	43 (23.6%)
Family and friends	35 (19.2%)
Professional development leave	20 (11.0%)

## Mature-age Workers' Ongoing Learning and Participation in CET

As was introduced earlier, many of the informants had participated in continuing education and training since the age of 45. Of this cohort of 226 respondents, 108 had participated in structured CET activities since reaching the age of 45 years. In addition, of the 74 respondents who had not participated in structured CET activities, over 60% (n= 45) claimed that they would be willing to participate in these activities if the conditions were right. In order to understand how these programmes should be best organised to secure greater engagement by mature-age workers, those respondents who had engaged in courses were asked to respond to set of propositions about these courses. The responses are summarised in Table 20 below.

**Table 20.** How CET Programmes Met Needs

<b>Quality of CET Programme</b>	<b>n=/respondents</b>
The method/s of delivery suits my work and life requirements	99/104
The content is/was very relevant to my work	99/106
My main reason for doing this course is/was professional development	94/105
The course is/was well taught/facilitated	93/104
There are/were good opportunities to interact with and learn from other people in similar roles to mine	91/104
My experience and contributions as a mature-age person are/were valued	84/100
My main reason for doing this course is/was to ensure continuity of employment until I retire	81/104
The assessments are/were based on my work	75/100
Teachers/ trainers are/were flexible with due dates for assignments etc.	70/102
I do not/did not have to attend face-to-face sessions to complete the course	37/103
The way the course was taught was not particularly helpful	22/101

Overall, in response to both positive and negatively focussed propositions, there was consensus about the worth of participating in these programmes. The most frequent response was that the work and life commitments were met by the modes of delivery used in these programmes, and the content of these programmes was well aligned to current work requirements, thereby emphasising the importance of these requirements for these kinds of attendees. It is also noteworthy that the purpose of professional development (i.e. maintaining employability) was seen as

the key goal for engaging in CET by about 90% of those who responded. This was corroborated by similar, if not as strong, responses stating that continuity of employment was the main reason for engaging in CET programmes (79%). The importance of pedagogic qualities of the CET provisions – in the form of teaching and opportunities to interact – was well supported by the respondents. Across this range of measures, the comparison between PMET and other kinds of workers showed that the latter consistently was stronger in their agreement to nearly all of the propositions in this table.

The most critical response was to the requirement to attend the courses in a face-to-face mode, which may be restrictive for many workers. So, together, all of these responses indicate the potential of CET provisions to meet these mature-age workers' needs, when they are tailored to these workers' circumstances. That is, mature-age workers needed modes of delivery suited to people with other significant commitments (unlike students in full-time study, for instance), and content that was relevant to current work and professional development and that was taught competently in ways that allowed the participants to engage and share. A set of criteria such as these could be used to design and evaluate CET provisions by CETs and other agencies.

There was little or no variation across the responses based on age categories. The levels of consistency were quite strong. However, also while quite consistent, there were some variations from respondents with different levels of educational achievement. Perhaps curiously, those with degree and postgraduate levels of education achievement reported having to engage in face-to-face sessions, more than their counterparts with tertiary and school only qualifications. This seems slightly counter to what might be seen to be desirable. For instance, it might be assumed that university level students would be able to study far more independently. One of the weakest and most variable responses was about the flexibility with study requirements including assessment. Here, the most likely response across respondents from all levels of education was that there was a lack of flexibility with assessment and this was experienced most strongly by those with university qualifications. There was also diversity in the level of agreement about the usefulness of the courses they had undertaken. Overall, those with lower levels of educational achievement reported more frequently the higher levels of utility of these courses.

In all, the survey data provides patterns of responses across all respondents, and that are premised on kinds of work, levels of educational achievement and also age groups that furnish both general and specific results.

## Key Findings

Across the review, interviews and survey, some key findings emerged:

Of a more general kind, the conclusion about the conception of what constitutes employability is important. Lifelong employability goes beyond individual capacities and interests; it also comprises opportunities that individuals are afforded to be employed, progress and develop across working life. So, both personal and organisational factors shape mature-age workers' employability.

The personal factors comprise mature-age workers' capacities, including their educational levels, interests, expectations and concerns, and the effort they are willing to exercise in the ongoing learning.

Organisational factors include the opportunities for employment, advancement and further development provided by workplaces. These factors extend to the provision of support for learning provided through educational institutions and other organisations, as aligned to sustaining, but, most importantly, extending, mature-age workers' capacities, to secure work that is both more worthwhile and is more age tolerant.

There is a list of more specific findings.

1. There is a misalignment between many mature workers' educational levels and capacities, and those required for PMET kinds of work.
2. The kinds of benefits arising from educational provisions currently being enjoyed by younger generations of residents now need to be extended to and enjoyed by older residents.
3. The provision of CET for mature-age workers will be insufficient, unless workplaces are welcoming of their contributions and meet their needs, including accessible entry and bridging support for those who have not experienced post-school educational success.
4. Workplace arrangements that accommodate an extended working life and can be intertwined with family responsibilities may need to be adopted more widely.
5. Targeted CET activities are important for the majority of older workers, but crucial for those without qualifications. This applies, in particular to, mature-age female workers, whose participation in well-paid and age-tolerant work and whose possession of qualifications is below that of Singaporean residents per se.

6. This targeted approach may well require preparatory and bridging educational provisions, as many will have low levels of readiness to participate in and maximise the experience fully.
7. What constitutes retirement age and what constitutes an older worker is person-dependent, not fixed or societally imposed.
8. Many of the limitations claimed for mature-age workers (i.e. reluctant to learn, not adaptable, new technology etc) were not upheld by the informants' accounts. Instead, consistent evidence was provided of workers who are adaptable and active in their learning, and willing to learn.
9. Much of the learning for lifelong employability arises through work activities, and particular experiences (e.g. new tasks, opportunities to monitor etc) can promote that employability.
10. Despite personal interest and capacities, many older workers may lack confidence to engage in CET provisions and new forms of work. Hence, workplace organisation and educational provisions of support might be required to encourage and support these workers during their transitions.
11. Workplace environments that are open, supportive and collaborative are likely to best promote learning for employability.
12. Finding satisfaction in work is reported as a key factor in remaining in the workforce, and continuing to direct personal effort to learning and advancement, and more so for PMET workers.
13. PMETs, more highly qualified and also younger respondents seem susceptible to being affected by the pressure of work, meaning the most valued kinds of workers may retire early if work conditions do not meet their needs.
14. Evidence of diverse workplace practices in terms of job security, and opportunities for advancement and development, emphasise the potential for reform of workplace practices.

# Recommendations

## Proposed Policy and Practice Responses

Having done so much to transform schooling and tertiary education in Singapore, there is now a need to revolutionise both the continuing education and training (CET) sector and workplaces to maintain the lifelong employability of an ageing population.

From these findings, it is proposed that to sustain lifelong employability across Singapore's working population, government policies and community practice comprising the following are required:

- A flexible provision of CET activities that articulate into high-level and high-standing qualifications in CET providers;
- Workplaces that support the full utilisation and ongoing development of their older employees, including their contributions to others' learning;
- CET providers that effectively engage older workers through flexible and appropriate curriculum and pedagogic practices and provide worthwhile qualifications;
- Older workers who direct their engagement in CET, and invest time and resources in sustaining their lifelong employability;
- A charter that ensures workplaces, CET providers and workers themselves fulfil their commitment for Singapore to excel as a community that values and supports lifelong employability;
- Guidance to advise and assist older workers to make appropriate educational choices and maintain their sense of self and worth as workers and learners; and
- Clear articulated education and qualification pathways across educational sectors.

Therefore, beyond what individuals possess and can do, is importantly the provision of opportunities for working, advancement and further development. This provision includes workplaces hiring mature-age workers, utilising them effectively and appropriately, having flexible working arrangements, retirement policies and practices that can assist to sustain their employment, and the provision of opportunities for advancement and development (i.e. to offer new bases for employability).

There is also the need for there to be accessible, well supported and pertinent CET provisions that have the kinds of: i) flexible entry requirements, ii) modular structure and accessible provisions, iii) appropriate and engaging instructional strategies and (iv) well respected certification that will meet the needs of these workers. Hence, beyond considering the personal capabilities and interests that incite employability, is the need to account for how the enactment of employability in terms of the



workplace and educational provisions of engagement, opportunities and support progresses.

## Government Action

Overall, government may need to:

- Provide and promote policies about enterprise support throughout working life;
- Be more open to the kinds of possibilities offered through workplace and community-based provisions of CET; and
- Make CET provisions, articulations, and bridging programs a core business of CET providers.

## Fair Workplace Practices

The government might best secure employment practices that are supportive of mature-age workers through promoting:

- engagement, and opportunities for advancement and further development;
- the full utilisation of the capacities of mature-age workers in workplaces, including them assisting in developing others' skills;
- the importance of how workers learn through engagement in work tasks, and, therefore, the need of all workers to have the opportunity to engage in new and challenging activities as well as those with which they are competent;
- the importance of workers' engagement in learning-related activities across their working lives;
- support for mature-age workers' participation in learning through their work;
- the rights of mature-age workers to engage in CET;
- both sides of the employability equation (i.e. what workers need to do, what workplaces need to do)
- flexible workplace arrangements to accommodate the demands of family as well as work life; and
- gradual retirement policies and practices in Singaporean workplaces.

## Overcoming the Educational Divide

It will be necessary to enhance mature-age workers' readiness to participate in CET through measures such as:

- developing and/or improving IT skills
- developing literacy and numeracy capacities
- providing community-based educational provisions

- building confidence through success in CET programmes
- identifying group/community-based approaches that can best support the needs of mature-age women workers

## Bridging Programmes for Mature-age Workers into CET

Likely it will be necessary to provide bridging programmes for mature-age workers to:

- develop literacy and numeracy capacities required for entry into diploma-level courses
- teach early/foundational courses at a local level and in a supportive environment
- develop capacities for mature-age workers to be more independent in their studies
- organise advice and credit arrangements for mature-age workers, particularly mature-age women

## Public Education

In order to provide a more positive societal sentiment towards mature-age workers, it may be necessary to:

- further promote the worth of mature-age workers within the Singaporean community to encourage engagement by mature-age residents and better decision-making by those who employ and supervise; and
- promote the rights of mature-age workers to engage in CET

## Further Research

Some further inquiry may be warranted from this initial research project.

These could include:

1. Understanding the needs of, and appropriate strategies for, mature-age women workers

This might be achieved through a more comprehensive set of interviews with more women, including those who may not speak English, to identify more fully their needs for sustaining employability, including their participation in CET programmes.

2. Making the business case

What constitutes the business case for engaging with and sustaining the employability of mature-age workers across different industry sectors?

This project requires understanding:

- i. of the demands and requirements for effective work across industry sectors and occupations
- ii. of what ways there are fits between capacities and interests of mature-age workers
- iii. how these fits can be advanced in ways that meet the needs of both enterprises and older workers.

### 3. Generating more open, supportive and learning-tolerant workplaces

How best can intergenerational cohorts of employees work and learn together in contemporary Singaporean workplaces?

This project would seek to identify problems (e.g. tensions) or benefits (e.g. experience) that need to be addressed or exploited, respectively, within intergenerational cohorts of workers. Going beyond simple (and unhelpful) generalisations about the particular qualities of generations, the study would seek to understand the particular qualities and attributes that are brought to workplaces by workers of a different age and different experiences. This would greatly assist in understanding how best to utilise workers to more fully engage their capacities and experience.

### 4. Community-based CET provisions, including bridging programmes

In what ways can community-based education arrangements support the personal and professional advancement of mature-age residents, particularly women?

This project would seek to understand the ways in which ways community-based provisions of CET can address a range of educational purposes for mature-age residents, and identify how best to engage residents in effective and worthwhile educational experiences for both their personal and professional advancement.

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# Appendix 1 – Information Sheet



## **RESEARCH PROJECT: Sustaining 50+ workers' competence: Informing policy and practice**

### **INFORMATION SHEET**

**FUNDING BODY:** Institute for Adult Learning

**DURATION:** 2009-2010

**CHIEF INVESTIGATORS:** Professor Stephen Billett (Visiting Research Fellow, Institute for Adult Learning).

#### **Purpose**

Against the backdrop of increasing skill shortages and a shrinking pool of younger entrants into the labour force, experienced workers are becoming more important for Singapore's enterprises and communities. The purpose of this research is to identify policies and practices in workplaces and training organisations and individual employee's strategies which help workers aged 50 or more to maintain their competence and productivity as they adapt to changing workplace requirements or make transitions to new kinds of work and working arrangements.

Identifying the best features of those policies and examples of good practice, as well as any barriers, will be of direct value to employers, workers, skills development organizations and educational providers, as well as to governments seeking to support the transitions of experienced workers.

#### **Research approach**

Information is being obtained through individual interviews and focus groups with workers, employers, and those responsible for training programs, and subsequently through a broader survey.

#### **What you are asked to do**

You are invited to contribute to the research by answering some questions from a researcher about your own employment experience, about attitudes to workers aged 50 or more, and about their training, and about any recent or likely industry changes that affect your workplace or you personally. The interview should take around 45 minutes. With your approval, parts of the interview may be recorded, and later transcribed for research purposes. The recording will then be erased.

#### **Participation is voluntary**

Participation in this interview is completely voluntary. You may withdraw at any time during or after the interview, without any adverse consequences.

**Confidentiality**

All information collected from individuals and organisations will be confidential. Data will be reported in aggregate for the overall project and not for individual worksites or individual people, and no individual or organisations will be identified or identifiable in the project report.

**Risks**

None anticipated, but please ask the researchers if you have any concerns.

**Questions/further information**

If you have any questions about this survey, please contact one of the Principal Investigators, as shown at the bottom of this page.

Griffith University conducts research in accordance with the Australian National Statement on Ethical Conduct in Human Research (2007). If you have any concerns or complaints about the ethical conduct of the research project you should contact the Manager, Research Ethics on (07) 3735 5585 or [research-ethics@griffith.edu.au](mailto:research-ethics@griffith.edu.au).

**Privacy Statement**

The conduct of this research involves the collection, access and / or use of identified personal information. The information collected is confidential and will not be disclosed to third parties without your consent, except to meet government, legal or other regulatory authority requirements. A de-identified copy of this data may be used for other research purposes. However, your anonymity will at all times be safeguarded. For further information consult Griffith University's Privacy Plan at [www.gu.edu.au/ua/aa/vc/pp](http://www.gu.edu.au/ua/aa/vc/pp) or telephone (07) 3735 5585.

If you are agreeable to taking part, you will be asked to sign a **Consent Form**.

Sincerely

*Stephen Billett*

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# Appendix 2 – Interview Schedule



**Interviews 50+ workers project  
(Worker interview schedule)**

Workers aged over 50 are a growing portion of the Singapore resident workforce, and will be increasingly so in the future. It seems likely that residents can expect to stay in the workforce in the future because of the growing demands to be financially secure in retirement. Consequently, we need to know more about how Singapore workers aged over 50 can maintain their skilfulness, gain promotion if they want it, and continue to engage in longer but productive working lives. We are interviewing approximately sixty workers aged over 50 in order to gauge responses to these issues, and then conducting a survey of a larger group of Singaporean workers to obtain a broader response to the issues the interviewees raise. **All responses are confidential.**

**1. You and your work**

*If you are uncertain about how to respond to any of these questions, please discuss this with your interviewer.*

Name: ..... Gender  (M/F)

Please provide the following information about yourself so that we know more about you and your work.

1.1 What job are you currently employed in \_\_\_\_\_ and in what industry \_\_\_\_\_ and for how many years have you done this kind of work ( \_\_\_\_ years)

1.2 Are you currently employed: Full-time [ ] Part-time [ ] Freelance [ ] Self-employed [ ]

1.3 How did you *initially* learn the skills for that work (please tick one or more responses)?

On-the-job	School/Polytech/college	WSQ	University	Other

1.4 How do you *update* your work skills and learn new skills (please tick one or more responses)?

On-the-job	Polytech/College	WSQ	University	Other (name some)

1.5 What were the kinds of jobs you were previously involved in and for how long?

A (previous job) \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ ( years)

B (one before that) \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ ( years)

C (one before that) \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ ( years)

1.6 How did you:

	initially learn those jobs (e.g. on-the-job, School/college, WSQ, polytech, uni, other)
A	
B	
C	

1.7. What is your current age group: 40-44 [ ] 45-49 [ ] 50-54 [ ] 55-59 [ ] 60-64 [ ] 65-69 [ ] Other \_\_\_\_\_

1.8 What is your race: Chinese [ ], Malay [ ], Indian [ ], other [\_\_\_\_\_]

1.9 At what age do you intend to retire from paid employment?  
\_\_\_\_\_

1.10 At what age should workers be regarded as being 'older workers'?  
\_\_\_\_\_

1.11 From your experience, do you believe that *society* views older workers as being:

less competent than younger workers [ ]

as competent as younger workers [ ] (Tick one)

more competent than younger workers [ ]

less easy to re-train than younger workers [ ]

as easy to re-train as younger workers [ ] (Tick one)

easier to re-train than younger workers [ ]

1.12 Do *you* believe that older workers are:

less competent than younger worker [ ]

as competent as younger workers [ ] (Tick one)

more competent than younger workers [ ]

less easy to re-train than younger workers [ ]

as easy to re-train as younger workers [ ] (Tick one)

Easier to re-train than younger workers [ ]

Comment:

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## 2. Maintaining your competence through work

*In this section we are seeking to identify how you are able to maintain your work competence through your work. **These responses will be recorded on digital recorder for transcription.***

2.1 What are the key changes in your work that have required you to learn new things in order to remain current in your work skills and knowledge?

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2.2. Recent work-related learning experience

(i) Could you tell us about when you learnt to do something new at work recently – when you had a ‘high moment in which you were able to do something you had not done before’. Please tell us about what you learnt and how you learnt it.

---

(ii) Who or what helped you achieve that goal?

---

(iii) Is there anything that would have made that learning process easier?

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2.3 Do you think mature-age workers are treated differently than younger workers in your current workplace in terms of (please circle one):

(i) opportunities to learn: Yes/ No

(If yes, could you please provide an example)

---

(ii) opportunities for promotion: Yes/ No  
(If yes, could you please provide an example) \_\_\_\_\_

(iii) security of employment: Yes/ No  
(If yes, could you please provide an example) \_\_\_\_\_

2. 4 In what ways, does your workplace encourage and support you in doing work-related learning of your choice?

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2.5 What are the most important things that mature-age workers need from your workplace to secure and maintain their workplace competence?

(i) \_\_\_\_\_

(ii) \_\_\_\_\_

(iii) \_\_\_\_\_

(iv) \_\_\_\_\_

### **3. Contributions from educational institutions**

Have you undertaken any training since the age of 40 years or are you currently undertaking any training provided by educational institutions to maintain your workplace competence – (Yes/No)

If your answer is 'Yes' – please answer questions 3.1, 3.2 and 3.3 and the critical incident that follows (3.4)

If your answer is 'No' – please answer questions 3.5.

If YES:

3.1 In what ways was/is the content of the course helpful for you?  
(If yes, could you please provide an example)

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3.2 In what ways was/is the approach to the teaching or organisation of this course helpful for you?

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3.3 How could these provisions be improved for workers aged over 50?

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If NO:

3.5 What would need to happen for you to undertake training for your job through an educational institution?

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#### **4. Contributions from elsewhere**

*In this section, we are trying to identify what support for the learning for workers aged over 50 comes from sources outside of workplaces and educational institutions*

4.0 Apart from learning through work, or educational institutions, what other sources of learning have you encountered (e.g. family, friends, internet)?

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#### **5. Your participation in learning**

*This section focuses on what workers aged over 50 might be doing themselves to promote their learning through and for working life.*

5.1 To what extent should mature-age workers take the responsibility for their learning?

5.2 To what extent is there discussion in your workplace about the need to continue learning in order to retain employability and seek advancement?

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5.3 If you were advising government about maintaining the skills of workers aged over 50, what would you insist as being the key priorities for their policies?

- (i) \_\_\_\_\_
- (ii) \_\_\_\_\_
- (iii) \_\_\_\_\_
- (iv) \_\_\_\_\_

5.4 Do you have any other suggestions about how workers aged over 50 might be best supported in their lifelong learning venture?

**Thank you for your important contribution to this research.  
The IAL 50+ worker research team**



# Appendix 3 – Survey Form



## Mature-Age Workers Survey

**For people aged 45 or more who are currently in paid employment  
(i.e. full-time, part-time, casual, self-employed)**

We are interested in your views about any recent changes in your workplace, about your job and plans before you retire, attitudes in your workplace about mature workers, and their training needs.

All information is confidential.

Please mark one square in every question [X] unless otherwise shown

### You and your job

1. **Gender**                      Male [ ]                      Female [ ]
2. **Your age group:** 45-49 [ ] 50-54 [ ] 55-59 [ ] 60-64 [ ] 65-69 [ ] or 70 years or over [ ]
3. **Highest level of qualification completed:** Secondary 'O'/'N' Levels [ ] A' Levels [ ] Diploma/Adv Diploma [ ] Nitec/ NTC [ ] Bachelor's degree [ ] Postgraduate qualification [ ] Other [ ] \_\_\_\_\_
4. **Current occupation** (please be specific): \_\_\_\_\_
5. **Type of organisation:** Private sector [ ] Public service [ ] Own business [ ] Other: \_\_\_\_\_
6. **Approx no. of employees:** 1-5 [ ] 6-10 [ ] 11-50 [ ] 50-249 [ ] 250+ [ ]
7. **Current employment status:** Full-time [ ] Part-time [ ] Freelance [ ] Self-employed [ ]
8. **How long have you been in this job?**  
Less than 2 years [ ] 2-4 years [ ] 5-9 years [ ] 10-14 years [ ] 15-19 years; [ ] 20 years+ [ ]

### Your retirement intentions

9. **For how long do you intend to continue in paid work before retirement?**  
Less than 1 year [ ] 1-2 years [ ] 2-4 years [ ] 5-9 years [ ] 10-14 years [ ] 15-19 years [ ] 20-24 years [ ] 25 years or more [ ] or Undecided [ ]?

**10. Which of these would cause you to retire earlier than planned?** (mark all that apply):

<b>Option</b>	<b>Not likely</b>	<b>Likely</b>	<b>Most Likely</b>
Job stress/pressure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Job too physically demanding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overworked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Job is boring/lack of challenge in what you do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of recognition for the work you do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of promotional opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of training opportunities or support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Too many changes/restructuring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Difficulties with new technology at work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not enough job flexibility (e.g. part-time work unavailable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If your financial security improved	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family needs emerge (e.g., grandchildren, sickness)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other interest (e.g. travel, hobbies, projects)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify) :			

**11. To what extent is each of the following important for you between now and when you retire?** (please mark one box in every line):

<b>Option</b>	<b>Not important</b>	<b>Important</b>	<b>Very important</b>	<b>Not applicable</b>
Gaining promotion in my current work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being able to use my skills more widely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having greater responsibility for work activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being able to move to a lower-level paid job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working fewer hours and having less responsibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Moving to part-time or shared work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working from home whenever possible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having mentoring roles with younger workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finding satisfaction and fulfilment in work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having opportunities for further skill development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Career planning advice for mature age workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Attitudes towards mature age workers

Please mark one box in every line. If you don't know, or the statement doesn't apply, mark 'Not sure'.

### 12. Your workplace and perceptions of others about those who work there

Considering your work and workplace, please respond to the following:

	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
Significant changes have occurred in the workplace/industry in the past 5 years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age workers are treated as well as, if not better, than younger workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People are pressured to retire from my workplace for age reasons	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age workers have the same opportunities to train/learn as younger workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age workers have the same opportunities for promotion as younger workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age workers have the same job security as younger workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age workers dislike taking orders from younger workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Younger workers dislike taking orders from older workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age women get as many opportunities for training and/or promotion as other workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age women get as many opportunities for more flexible working arrangements or transition to retirement as other workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The current mix of mature age and younger workers meets the organisation's needs well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having mature age workers helps our organisation's image	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature workers recognised as a key asset	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mature age workers are as adaptable to change as younger workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### 13. You and your work

From your experiences in your current/recent work, please indicate the level of agreement with the following.

	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
Significant changes have occurred in my own work in the past 5 years	[ ]	[ ]	[ ]	[ ]	[ ]
My work experience is highly valued by my employer/manager/boss	[ ]	[ ]	[ ]	[ ]	[ ]
My work experience is highly valued by other employees	[ ]	[ ]	[ ]	[ ]	[ ]
I am well supported by my employer/manager/boss	[ ]	[ ]	[ ]	[ ]	[ ]
I would like to reduce my work hours	[ ]	[ ]	[ ]	[ ]	[ ]
I would like to retrain in my current workplace or industry	[ ]	[ ]	[ ]	[ ]	[ ]
I feel I am not as capable of working now as I was when I was younger	[ ]	[ ]	[ ]	[ ]	[ ]
I believe I am not too old to be able to learn much for work purposes	[ ]	[ ]	[ ]	[ ]	[ ]
I do not need any more training to do my current job well.	[ ]	[ ]	[ ]	[ ]	[ ]

### 14. As a mature age worker (Please mark all that apply):

	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
I am more skilled than younger workers	[ ]	[ ]	[ ]	[ ]	[ ]
I am more knowledgeable than younger workers	[ ]	[ ]	[ ]	[ ]	[ ]
I have a better attitude to work than younger workers	[ ]	[ ]	[ ]	[ ]	[ ]
I am as adaptable to change as younger workers	[ ]	[ ]	[ ]	[ ]	[ ]
My skills match the organisation's needs	[ ]	[ ]	[ ]	[ ]	[ ]
I have opportunities to pass my knowledge and experience on to others	[ ]	[ ]	[ ]	[ ]	[ ]
I can help my organisation cope with continuing change	[ ]	[ ]	[ ]	[ ]	[ ]
My age is an asset when dealing with customers or clients or students	[ ]	[ ]	[ ]	[ ]	[ ]

## Training

**15. Capacities and opportunities for skill development.** (Please mark one box in every line.)

	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
My workplace encourages and supports me in work-related learning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I need training to do my current job better	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am anxious about learning new things for my work as it changes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I regard myself as competent with information technology for work purposes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am open and adaptable to learning new things	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would like to train for a different job with my present employer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would like to train for a different job with another employer or for my own business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**16. Which of the following most help you learn for work?** Mark four.

Compulsory training, e.g. OH&S	<input type="checkbox"/>
From colleagues at work	<input type="checkbox"/>
Short work-related training (non-accredited)	<input type="checkbox"/>
Professional associations/networking	<input type="checkbox"/>
Conferences/seminar	<input type="checkbox"/>
Internet searching	<input type="checkbox"/>
Professional development leave	<input type="checkbox"/>
Industry attachments	<input type="checkbox"/>
Family & friends	<input type="checkbox"/>
Accredited training	<input type="checkbox"/>

(please provide details below)

**17a. Have you completed since the age of 45 or are you currently undertaking any work-related training course/s?** YES:  – go to 17b & 17c NO  – go to 17d

**17b. What are the qualifications attained since the age of 45?**

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**17 c) If YES, what was or is your experience with that current or recent course? Mark all that apply.**

	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
The content is/was very relevant to my work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My main reason for doing this course is/was professional development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My main reason for doing this course is/was to ensure continuity of employment until retire	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The course is/was well taught/facilitated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not/did not have to attend face-to-face to complete the course	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The method/s of delivery suits my work and life requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teachers/ trainers are/were flexible with due dates for assignments etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There are/were good opportunities to interact with and learn from other people in similar roles to mine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The way the course was taught was not particularly helpful	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The assessments are/were based on my work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My experience and contributions as a mature age person are/were valued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**17d. – If NO, please mark whichever of the following that apply:**

I am not interested in further work-related training, except for compulsory courses

OR:

I would undertake other work-related courses or training *only if*:

\_\_\_\_\_

\_\_\_\_\_

*Thank you for your contribution to this research into mature age workers.*

Please fill in the following if you want to be placed in the lucky draw for shopping vouchers.

Name: \_\_\_\_\_ Contact No: \_\_\_\_\_

# Appendix 4 – Suggestions for Government Action

Interviewees' suggestions for government action

- Continued engagement by government and educational institutions
- Active engagement and feedback
- Positive support for a culture that supports sharing and peer learning
- A points system for 50+ workers and they have to accrue a number of points to secure rewards and getting engaged with the community, and net working locally
- Provision of training leave (if the employer wants to support them it is paid, if the employer does not want to support them its unpaid, but the employer cannot terminate employment if you want to go training)
- Less emphasis on complex frameworks (e.g. WSQ), which over complicates and over 'does' the content of what has to be learnt and, instead, give more emphasis to everybody managing their own lifelong learning
- Allow workers to be employed as long as they wish, support their ongoing development, I avoid making comparisons with younger workers, provide good levels of pay and keeping them motivated. "Make them motivated, motivate them, not to deprive them of anything."
- Support for employer by time off; (2) sponsorship from employers; (3) total sponsorship from government or union; (4) agencies that provide training opportunities which are relevant
- Interest group sponsored by employers and co-sponsored by government supporting regular training and retraining; (ii) highlight the importance of the individual role in learning, in every task they do; (iii) having a counsellor or a Pastoral care person in each workplace that would assist the ongoing development of older employees
- Need to give attention to older workers dignity and self-esteem, this is something that has not been addressed; (ii) continued investment in training including that of those over 50; (iii) focus on changing people's mindsets
- Funding; (ii) availability of centres near to the neighbourhoods; (iii) flexibility in timing and availability of courses; (iv) more interactive programmes and (v) some form of socialising activities between sessions so that they can be more socially rich as well as academically focused
- Some form of remuneration, especially to those without employment; (ii) provided an incentive for them to improve their skills; (iii) increase the employability age
- Legislation to support older workers (ii) continually educate the masses on mindset change and acceptance; and (iii) government and learning institutions key catalysts towards this vision.

- Utilising the skills of older workers at a training resource more broadly and proposes that: (i) assessment of skills for upgrading and opportunities for changing; (ii) conversion of work to train courses; (iii) a certified worker-trainer pool that is available for promotional and training roles; (iv) older workers should be allowed to be worker-trainers across a range of enterprises, not just those in which they are employed.
- Government should have a promotional campaign to support lifelong learning based around the idea that you do not stop learning one should get a job in that job is not your rice bowl you continuously need to upgrade. This emphasis is held in missing in places word job is regarded as the iron rice bowl and people are just content
- Courses should be practice based and include networking opportunities for individuals to find jobs in which they can practise what they learnt
- More courses, cheaper prices and more availability
- Consult with older workers, and provide opportunities for consultancy and mentoring roles by mature-age workers. Important for the government to create the correct environment and provide opportunities, established the culture and promote the concept of lifelong learning extending across working life (*my words*)
- Increase the taxable relief for CT – instead of \$3000 for everybody, increase by age – e.g. 3000 for age 39 and below; 4000 for 40-49 and \$5000 for those above 50 years of age.
- Government should make every avenue, benefit, perks etc available and encouragement and facilitation – the rest is down to the individual
- Based on what I can see, older workers do want to work and they all want to continue to work; as well, they want to be recognized for their maturity, for the skills that they had. I think often employers take these mature workers for granted and therefore also because they have higher salaries so they are the first to go. I think mature workers to a certain extent do need to have some form of protection in this area by the door and also employers must learn to tap into them, to pass down the knowledge.
- For workers with low education and language capacities: i) provision of quite short courses with measured amounts of content to be learnt, ii) awareness of what is available and the support of financial and other available for these kinds of workers is important
- Extra funding for older workers to attend training programs
- Tax break for employers to assist older works' development, educate public about virtues of older workers
- Government needs to indicate what's in it for individuals to engage in continuing training, and government funding to assess both the private sector and individuals
- Subsidise training needs, locate training centre conveniently, make it interesting for older workers
- Equal opportunity for access to training and equal remuneration as result of training



# Appendix 5 – Seven Propositions

## Seven Propositions

Another way to engage with the findings is to provide responses to seven propositions

*#1 – older workers are not adept at learning new tasks, engaging in training and are reluctant to do so.*

Nearly all interviewees were able to describe instances of new learning which they had recently accomplished. Not only are older workers adept at learning new tasks, but their engagement with changing work requirements indicates that they are constantly learning through their work and are able to learn new tasks and roles. Many interviewees and survey participants claim to use the Internet to access information, thereby questioning suggestions that they are inflexible, outdated in their modes of learning and not engaged with technology. Hence, the findings here suggest that mature-age workers are adept at learning new tasks and roles, and far from being helpless, are proactive and strategic in their learning.

*#2 – older workers strongly value their experience, yet others value it far less.*

There are distinctions between how mature-age workers view their competence, and the views of some others (i.e. co-workers and managers). These differences in perceptions are a source of anxiety and dissatisfaction for mature-age workers, and may also act to limit their employability and opportunities for maintaining and further developing their workplace competence. Yet, the evidence suggests that within stated limitations mature age workers' assessments are supported by other evidence.

*#3 – older workers are only looking forward to retirement.*

Certainly, some older workers are looking forward to retirement, although what constitutes retirement age differs widely and is now being negotiated and is at an older age than in the past. However, overwhelmingly, most interviewees and survey respondents' intended motivation, directions and emphases are for a long, engaged and productive work life. Whereas interest in seeking promotion may decline, the interest in engaging effectively in worthwhile work, and developing further their capacities is strong. So, seeking satisfaction in manageable and worthwhile work is far more likely to be the case than mature age workers looking for (early) retirement. Some of those interviewed had retired, and elected to return to paid work for a fulfilling life. Most notably, many informants stated their intention to continue to work as long as possible, albeit at reduced pace and duration of working week.

*#4 – individual engagement is premised upon their attitude towards 'mindset' about work and learning*

There was almost universal agreement across the interviews and survey that mature-age workers have to take the key responsibility for their own learning and employability. However, the issue of personal confidence was frequently raised or implied, and this factor may well be most inhibiting for those with low educational levels and who are currently engaged in low status and low paid service work. So,

there are clear concerns about personal standing and sense of self that may moderate efforts to engage in new situations and learning. Yet, quite consistent is the strongly held sentiment that individuals themselves have a key responsibility to manage their employability.

*#5 – despite workplaces becoming increasingly reliant upon older workers' skills and other contributions, they are not always supportive of skill development of older workers*

Managers claimed their workplaces were highly supportive of older workers' training and progression. However, other responses indicate workplace norms and practices varied (i.e. some good, others less so), and the kinds of work and workplaces comprised a key variable in the ways workers were treated. For instance, contract workers on short term project work reported less developmental opportunities than those in more stable work situations and within large public sector organisations, for instance.

*#6 – age bias inhibits older workers' engagement in work and learning*

Age bias alone was not a sufficient explanation for the limiting of opportunities for mature-age workers. Other factors, such as age related pay, expectations, kinds of and changes in work also played a role. Given this, it seems likely that changes in sentiments about mature-age workers are more likely to be transformed than if discriminatory practices were premised on age bias alone.

*Proposition #7 – the government is seeking to find ways of engaging both older workers and also educational institutions and workplaces in supporting the development of the capacities of older workers*

The review indicates the Singapore government is aware of the impact of current demographic patterns: an ageing workforce, a shortage of new workforce entrants, the differentials in the educational levels between the older and younger components of the workforce and, at the same time, the need to maintain a viable economy, which includes having enterprises and a workforce which can attract strategic investment to Singapore and realise the outcomes of that investment in sustaining it here. What is suggested here is a whole of community response, because this issue affects and can only be redressed through widespread and shared action by individual workers, employers, co-workers, educational institutions and other agencies offering CET provisions.

## Appendix 6a – Cross Tabulated Data: PMET and Non-PMET Work

### Q10. Which of these would cause you to retire earlier than planned?

<i>Question code</i>	<i>Response</i>	<i>Non-PMET</i>	<i>PMET</i>	<i>All respondents</i>
Job stress/pressure	Not likely	30.3%	30.2%	31.2%
	Likely	47.4%	39.5%	44.7%
	Most likely	22.4%	30.2%	24.1%
	<b>Total valid</b>	<b>152</b>	<b>43</b>	<b>199</b>
Job too physically demanding	Not likely	42.6%	32.6%	40.5%
	Likely	37.2%	37.2%	36.9%
	Most likely	20.3%	30.2%	22.6%
	<b>Total valid</b>	<b>148</b>	<b>43</b>	<b>195</b>
Overworked	Not likely	37.2%	25.6%	35.4%
	Likely	39.9%	37.2%	38.5%
	Most likely	23.0%	37.2%	26.2%
	<b>Total valid</b>	<b>148</b>	<b>43</b>	<b>195</b>
Job is boring/lack of challenge in what you do	Not likely	55.9%	38.1%	51.3%
	Likely	33.1%	31.0%	33.0%
	Most likely	11.0%	31.0%	15.7%
	<b>Total valid</b>	<b>145</b>	<b>42</b>	<b>191</b>
Lack of recognition for the work you do	Not likely	47.9%	38.1%	45.8%
	Likely	35.4%	38.1%	36.3%
	Most likely	16.7%	23.8%	17.9%
	<b>Total valid</b>	<b>144</b>	<b>42</b>	<b>190</b>
Lack of promotional opportunities	Not likely	63.0%	65.9%	63.4%
	Likely	26.0%	31.7%	27.2%
	Most likely	11.0%	2.4%	9.4%
	<b>Total valid</b>	<b>146</b>	<b>41</b>	<b>191</b>
Lack of training opportunities or support	Not likely	55.2%	57.1%	56.0%
	Likely	34.5%	38.1%	34.6%
	Most likely	10.3%	4.8%	9.4%
	<b>Total valid</b>	<b>145</b>	<b>42</b>	<b>191</b>
Too many changes/restructuring	Not likely	53.1%	45.5%	51.3%

	Likely	33.6%	47.7%	37.2%
	Most likely	13.3%	6.8%	11.5%
	<b>Total valid</b>	<b>143</b>	<b>44</b>	<b>191</b>
Difficulties with new technology at work	Not likely	67.8%	65.1%	67.4%
	Likely	27.4%	30.2%	28.0%
	Most likely	4.8%	4.7%	4.7%
	<b>Total valid</b>	<b>146</b>	<b>43</b>	<b>193</b>
Not enough job flexibility (e.g. part-time work unavailable)	Not likely	63.4%	56.1%	61.6%
	Likely	27.6%	29.3%	28.4%
	Most likely	9.0%	14.6%	10.0%
	<b>Total valid</b>	<b>145</b>	<b>41</b>	<b>190</b>
If your financial security improved	Not likely	45.0%	50.0%	46.8%
	Likely	39.7%	32.6%	37.8%
	Most likely	15.2%	17.4%	15.4%
	<b>Total valid</b>	<b>151</b>	<b>46</b>	<b>201</b>
Family needs emerge (e.g. , grandchildren, sickness)	Not likely	30.4%	21.3%	28.6%
	Likely	46.6%	55.3%	48.7%
	Most likely	23.0%	23.4%	22.6%
	<b>Total valid</b>	<b>148</b>	<b>47</b>	<b>199</b>
Other interest (e.g. travel, hobbies, projects)	Not likely	48.6%	35.9%	46.4%
	Likely	39.9%	51.3%	42.0%
	Most likely	11.6%	12.8%	11.6%
	<b>Total valid</b>	<b>138</b>	<b>39</b>	<b>181</b>

**Q11. To what extent is each of the following important for you between now and when you retire?**

<i>Question code</i>	<i>Response</i>	<i>Non-PMET</i>	<i>PMET</i>	<i>All question respondents</i>
Gaining promotion in my current work	Not important	58.4%	58.7%	57.3%
	Important	23.5%	19.6%	22.6%
	Very important	3.4%	6.5%	5.5%
	Not applicable	14.8%	15.2%	14.6%
	<b>Total valid</b>	<b>149</b>	<b>46</b>	<b>199</b>
Being able to use my skills more widely	Not important	9.8%	6.4%	8.8%

	Important	52.3%	42.6%	49.5%
	Very important	32.7%	48.9%	37.3%
	Not applicable	5.2%	2.1%	4.4%
	<b>Total valid</b>	<b>153</b>	<b>47</b>	<b>204</b>
Having greater responsibility for work activities	Not important	29.1%	28.9%	28.5%
	Important	51.7%	46.7%	50.0%
	Very important	16.6%	20.0%	18.5%
	Not applicable	2.6%	4.4%	3.0%
	<b>Total valid</b>	<b>151</b>	<b>45</b>	<b>200</b>
Being able to move to a lower-level paid job	Not important	50.7%	54.3%	51.0%
	Important	21.3%	8.7%	18.5%
	Very important	4.0%	4.3%	4.0%
	Not applicable	24.0%	32.6%	26.5%
	<b>Total valid</b>	<b>150</b>	<b>46</b>	<b>200</b>
Working fewer hours and having less responsibility	Not important	36.7%	41.3%	38.0%
	Important	39.3%	23.9%	35.5%
	Very important	10.0%	21.7%	12.5%
	Not applicable	14.0%	13.0%	14.0%
	Total valid	150	46	200
Moving to part-time or shared work	Not important	35.1%	32.6%	34.3%
	Important	35.8%	26.1%	33.8%
	Very important	13.2%	21.7%	14.9%
	Not applicable	15.9%	19.6%	16.9%
	<b>Total valid</b>	<b>151</b>	<b>46</b>	<b>201</b>
Working from home whenever possible	Not important	36.4%	37.0%	36.8%
	Important	32.5%	26.1%	30.4%
	Very important	15.6%	19.6%	17.2%
	Not applicable	15.6%	17.4%	15.7%
	<b>Total valid</b>	<b>154</b>	<b>46</b>	<b>204</b>
Having mentoring roles with younger workers	Not important	35.3%	32.6%	34.0%
	Important	38.0%	37.0%	38.5%
	Very important	14.7%	13.0%	14.5%
	Not applicable	12.0%	17.4%	13.0%
	<b>Total valid</b>	<b>150</b>	<b>46</b>	<b>200</b>
Finding satisfaction and fulfilment in work	Not important	7.8%	4.3%	6.8%
	Important	40.3%	40.4%	40.0%
	Very important	50.6%	51.1%	51.2%
	Not applicable	1.3%	4.3%	2.0%

	<b>Total valid</b>	<b>154</b>	<b>47</b>	<b>205</b>
Having opportunities for further skill development	Not important	16.8%	6.4%	14.0%
	Important	47.0%	53.2%	48.0%
	Very important	33.6%	40.4%	36.0%
	Not applicable	2.7%	0.0%	2.0%
	<b>Total valid</b>	<b>149</b>	<b>47</b>	<b>200</b>
Career planning advice for mature age workers	Not important	24.7%	31.9%	25.9%
	Important	42.2%	42.6%	42.0%
	Very important	26.0%	17.0%	24.9%
	Not applicable	7.1%	8.5%	7.3%
	<b>Total valid</b>	<b>154</b>	<b>47</b>	<b>205</b>

### Q12. Your workplace and perceptions of others about those who work there

<i>Question code</i>	<i>Response</i>	<i>Non-PMET</i>	<i>PMET</i>	<i>All question respondents</i>
Significant changes have occurred in the workplace/industry in the past 5 years	Strongly disagree	3.7%	0.0%	2.7%
	Disagree	7.5%	6.5%	7.1%
	Not sure	14.2%	13.0%	14.2%
	Agree	47.0%	56.5%	48.6%
	Strongly agree	27.6%	23.9%	27.3%
	<b>Total valid</b>	<b>134</b>	<b>46</b>	<b>183</b>
Mature age workers are treated as well as, if not better, than younger workers	Strongly disagree	8.2%	2.2%	7.7%
	Disagree	23.9%	37.0%	26.8%
	Not sure	19.4%	30.4%	22.4%
	Agree	41.0%	30.4%	37.7%
	Strongly agree	7.5%	0.0%	5.5%
	<b>Total valid</b>	<b>134</b>	<b>46</b>	<b>183</b>
People are pressured to retire from my workplace for age reasons	Strongly disagree	15.6%	8.7%	13.6%
	Disagree	33.3%	32.6%	32.6%
	Not sure	24.4%	32.6%	26.6%
	Agree	20.0%	21.7%	20.7%
	Strongly agree	6.7%	4.3%	6.5%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
Mature age workers have the same opportunities to train/learn as younger workers	Strongly disagree	7.4%	2.2%	6.5%
	Disagree	17.8%	26.1%	19.6%
	Not sure	17.0%	19.6%	17.4%
	Agree	46.7%	50.0%	47.3%

	Strongly agree	11.1%	2.2%	9.2%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
Mature age workers have the same opportunities for promotion as younger workers	Strongly disagree	10.4%	8.7%	10.9%
	Disagree	28.9%	28.3%	28.3%
	Not sure	25.2%	32.6%	27.2%
	Agree	30.4%	30.4%	29.9%
	Strongly agree	5.2%	0.0%	3.8%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
Mature age workers have the same job security as younger workers	Strongly disagree	10.4%	6.7%	10.4%
	Disagree	30.6%	37.8%	31.9%
	Not sure	17.9%	24.4%	19.2%
	Agree	33.6%	28.9%	32.4%
	Strongly agree	7.5%	2.2%	6.0%
	<b>Total valid</b>	<b>134</b>	<b>45</b>	<b>182</b>
Mature age workers dislike taking orders from younger workers	Strongly disagree	10.4%	9.1%	11.6%
	Disagree	52.2%	50.0%	50.8%
	Not sure	16.4%	15.9%	16.0%
	Agree	16.4%	22.7%	17.7%
	Strongly agree	4.5%	2.3%	3.9%
	<b>Total valid</b>	<b>134</b>	<b>44</b>	<b>181</b>
Younger workers dislike taking orders from older workers	Strongly disagree	6.7%	4.3%	7.1%
	Disagree	36.3%	41.3%	37.5%
	Not sure	31.1%	21.7%	28.3%
	Agree	21.5%	30.4%	23.4%
	Strongly agree	4.4%	2.2%	3.8%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
Mature age women get as many opportunities for training and/or promotion as other workers	Strongly disagree	8.3%	0.0%	6.6%
	Disagree	27.1%	33.3%	28.7%
	Not sure	27.8%	33.3%	29.3%
	Agree	30.1%	33.3%	30.4%
	Strongly agree	6.8%	0.0%	5.0%
	<b>Total valid</b>	<b>133</b>	<b>45</b>	<b>181</b>
Mature age women get as many opportunities for more flexible working arrangements or transition to retirement as	Strongly disagree	7.5%	4.4%	6.6%
	Disagree	22.4%	24.4%	23.6%
	Not sure	31.3%	40.0%	33.5%

other workers				
	Agree	30.6%	28.9%	29.7%
	Strongly agree	8.2%	2.2%	6.6%
	<b>Total valid</b>	<b>134</b>	<b>45</b>	<b>182</b>
The current mix of mature age and younger workers meets the organisation's needs well	Strongly disagree	3.0%	0.0%	2.7%
	Disagree	9.7%	2.2%	7.7%
	Not sure	33.6%	45.7%	37.2%
	Agree	45.5%	50.0%	45.9%
	Strongly agree	8.2%	2.2%	6.6%
	<b>Total valid</b>	<b>134</b>	<b>46</b>	<b>183</b>
Having mature age workers helps our organisation's image	Strongly disagree	3.8%	0.0%	2.7%
	Disagree	7.5%	13.0%	9.9%
	Not sure	31.6%	39.1%	33.0%
	Agree	41.4%	41.3%	40.7%
	Strongly agree	15.8%	6.5%	13.7%
	<b>Total valid</b>	<b>133</b>	<b>46</b>	<b>182</b>
Mature workers recognised as a key asset	Strongly disagree	6.0%	2.2%	4.9%
	Disagree	17.9%	17.8%	18.7%
	Not sure	19.4%	35.6%	23.1%
	Agree	43.3%	40.0%	41.8%
	Strongly agree	13.4%	4.4%	11.5%
	<b>Total valid</b>	<b>134</b>	<b>45</b>	<b>182</b>
Mature age workers are as adaptable to change as younger workers	Strongly disagree	3.0%	0.0%	2.2%
	Disagree	9.7%	17.4%	12.0%
	Not sure	11.2%	26.1%	14.8%
	Agree	59.0%	45.7%	54.6%
	Strongly agree	17.2%	10.9%	16.4%
	<b>Total valid</b>	<b>134</b>	<b>46</b>	<b>183</b>



### Q13. You and your work

<i>Question code</i>	<i>Response</i>	<i>Non- PMET</i>	<i>PMET</i>	<i>All question respond ents</i>
Significant changes have occurred in my own work in the past 5 years	Strongly disagree	3.0%	0.0%	2.7%
	Disagree	6.7%	6.5%	6.6%
	Not sure	6.0%	4.3%	5.5%
	Agree	58.2%	69.6%	60.1%
	Strongly agree	26.1%	19.6%	25.1%
	<b>Total valid</b>	<b>134</b>	<b>46</b>	<b>183</b>
My work experience is highly valued by my employer/manager/boss	Strongly disagree	0.8%	0.0%	1.1%
	Disagree	8.3%	4.5%	7.8%
	Not sure	18.8%	27.3%	20.6%
	Agree	57.9%	63.6%	58.3%
	Strongly agree	14.3%	4.5%	12.2%
	<b>Total valid</b>	<b>133</b>	<b>44</b>	<b>180</b>
My work experience is highly valued by other employees	Strongly disagree	1.5%	0.0%	1.1%
	Disagree	8.2%	2.2%	6.6%
	Not sure	26.1%	33.3%	28.0%
	Agree	56.7%	60.0%	56.6%
	Strongly agree	7.5%	4.4%	7.7%
	<b>Total valid</b>	<b>134</b>	<b>45</b>	<b>182</b>
I am well supported by my employer/ manager/boss	Strongly disagree	2.2%	0.0%	2.2%
	Disagree	13.4%	11.4%	13.3%
	Not sure	14.2%	29.5%	17.7%
	Agree	59.0%	50.0%	55.8%
	Strongly agree	11.2%	9.1%	11.0%
	<b>Total valid</b>	<b>134</b>	<b>44</b>	<b>181</b>
I would like to reduce my work hours	Strongly disagree	9.1%	2.2%	8.3%
	Disagree	38.6%	17.8%	33.3%
	Not sure	8.3%	26.7%	12.8%
	Agree	37.9%	37.8%	37.2%
	Strongly agree	6.1%	15.6%	8.3%
	<b>Total valid</b>	<b>132</b>	<b>45</b>	<b>180</b>
I would like to retrain in my current	Strongly	0.0%	0.0%	0.6%

workplace or industry	disagree			
	Disagree	10.4%	16.3%	11.6%
	Not sure	8.9%	23.3%	12.2%
	Agree	60.7%	46.5%	56.4%
	Strongly agree	20.0%	14.0%	19.3%
	<b>Total valid</b>	<b>135</b>	<b>43</b>	<b>181</b>
I feel I am not as capable of working now as I was when I was younger	Strongly disagree	13.4%	17.8%	15.9%
	Disagree	50.0%	48.9%	48.9%
	Not sure	6.7%	15.6%	8.8%
	Agree	23.1%	13.3%	20.3%
	Strongly agree	6.7%	4.4%	6.0%
	<b>Total valid</b>	<b>134</b>	<b>45</b>	<b>182</b>
I believe I am not too old to be able to learn much for work purposes	Strongly disagree	7.5%	11.1%	8.2%
	Disagree	14.2%	11.1%	13.2%
	Not sure	2.2%	8.9%	3.8%
	Agree	55.2%	46.7%	52.2%
	Strongly agree	20.9%	22.2%	22.5%
	<b>Total valid</b>	<b>134</b>	<b>45</b>	<b>182</b>
I do not need any more training to do my current job well.	Strongly disagree	12.7%	24.4%	17.0%
	Disagree	61.2%	57.8%	59.3%
	Not sure	10.4%	6.7%	9.3%
	Agree	12.7%	11.1%	12.1%
	Strongly agree	3.0%	0.0%	2.2%
	<b>Total valid</b>	<b>134</b>	<b>45</b>	<b>182</b>

#### Q.14 As a mature age worker

<i>Question code</i>	<i>Response</i>	<i>Non-PMET</i>	<i>PMET</i>	<i>All question respondents</i>
I am more skilled than younger workers	Strongly disagree	1.5%	0.0%	1.1%
	Disagree	15.6%	17.4%	15.8%
	Not sure	13.3%	15.2%	13.6%
	Agree	53.3%	52.2%	53.3%
	Strongly agree	16.3%	15.2%	16.3%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
I am more knowledgeable than younger workers	Strongly disagree	2.2%	0.0%	1.6%
	Disagree	14.1%	10.9%	13.0%

	Not sure	13.3%	19.6%	14.7%
	Agree	55.6%	54.3%	54.9%
	Strongly agree	14.8%	15.2%	15.8%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
I have a better attitude to work than younger workers	Strongly disagree	0.7%	0.0%	0.5%
	Disagree	6.7%	6.5%	6.6%
	Not sure	3.7%	6.5%	4.4%
	Agree	54.5%	56.5%	54.6%
	Strongly agree	34.3%	30.4%	33.9%
	<b>Total valid</b>	<b>134</b>	<b>46</b>	<b>183</b>
I am as adaptable to change as younger workers	Strongly disagree	1.5%	0.0%	1.1%
	Disagree	5.9%	4.3%	5.4%
	Not sure	9.6%	10.9%	9.8%
	Agree	61.5%	67.4%	62.5%
	Strongly agree	21.5%	17.4%	21.2%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
My skills match the organisation's needs	Strongly disagree	2.2%	0.0%	2.2%
	Disagree	1.5%	0.0%	1.1%
	Not sure	6.7%	15.2%	8.7%
	Agree	70.4%	69.6%	69.6%
	Strongly agree	19.3%	15.2%	18.5%
	<b>Total valid</b>	<b>135</b>	<b>46</b>	<b>184</b>
I have opportunities to pass my knowledge and experience on to others	Strongly disagree	1.5%	0.0%	1.1%
	Disagree	3.7%	2.2%	3.8%
	Not sure	10.4%	6.7%	9.3%
	Agree	60.7%	73.3%	63.9%
	Strongly agree	23.7%	17.8%	21.9%
	<b>Total valid</b>	<b>135</b>	<b>45</b>	<b>183</b>
I can help my organisation cope with continuing change	Strongly disagree	1.5%	0.0%	1.1%
	Disagree	1.5%	0.0%	1.1%
	Not sure	14.8%	11.1%	14.2%
	Agree	63.7%	73.3%	66.1%
	Strongly agree	18.5%	15.6%	17.5%
	<b>Total valid</b>	<b>135</b>	<b>45</b>	<b>183</b>
My age is an asset when dealing with customers/clients/students	Strongly disagree	1.5%	0.0%	1.1%
	Disagree	4.4%	0.0%	3.3%

	Not sure	14.1%	11.1%	13.1%
	Agree	52.6%	68.9%	56.3%
	Strongly agree	27.4%	20.0%	26.2%
	<b>Total valid</b>	<b>135</b>	<b>45</b>	<b>183</b>

### Q15. Capacities and opportunities for skill development

<i>Question code</i>	<i>Response</i>	<i>Non- PMET</i>	<i>PMET</i>	<i>All question respondents</i>
My workplace encourages and supports me in work-related learning	Strongly disagree	3.0%	0.0%	2.8%
	Disagree	7.6%	8.9%	7.8%
	Not sure	18.2%	17.8%	18.3%
	Agree	56.8%	64.4%	57.8%
	Strongly agree	14.4%	8.9%	13.3%
	<b>Total valid</b>	<b>132</b>	<b>45</b>	<b>180</b>
I need training to do my current job better	Strongly disagree	3.8%	0.0%	2.8%
	Disagree	18.2%	9.1%	15.6%
	Not sure	9.1%	25.0%	12.8%
	Agree	55.3%	61.4%	56.4%
	Strongly agree	13.6%	4.5%	12.3%
	<b>Total valid</b>	<b>132</b>	<b>44</b>	<b>179</b>
I am anxious about learning new things for my work as it changes	Strongly disagree	2.3%	2.2%	2.2%
	Disagree	9.8%	26.1%	13.8%
	Not sure	10.6%	17.4%	12.2%
	Agree	60.6%	47.8%	56.4%
	Strongly agree	16.7%	6.5%	15.5%
	<b>Total valid</b>	<b>132</b>	<b>46</b>	<b>181</b>
I regard myself as competent with information technology for work purposes	Strongly disagree	0.8%	0.0%	0.6%
	Disagree	12.1%	6.5%	10.5%
	Not sure	8.3%	15.2%	9.9%
	Agree	69.7%	65.2%	68.5%
	Strongly agree	9.1%	13.0%	10.5%
	<b>Total valid</b>	<b>132</b>	<b>46</b>	<b>181</b>
I am open and adaptable to learning new things	Strongly disagree	1.5%	0.0%	1.1%
	Disagree	2.3%	0.0%	1.7%
	Not sure	3.0%	2.2%	2.8%
	Agree	69.7%	65.2%	68.0%

	Strongly agree	23.5%	32.6%	26.5%
	<b>Total valid</b>	<b>132</b>	<b>46</b>	<b>181</b>
I would like to train for a different job with my present employer	Strongly disagree	4.6%	0.0%	3.4%
	Disagree	10.8%	20.0%	12.9%
	Not sure	24.6%	26.7%	24.7%
	Agree	46.9%	48.9%	47.2%
	Strongly agree	13.1%	4.4%	11.8%
	<b>Total valid</b>	<b>130</b>	<b>45</b>	<b>178</b>
I would like to train for a different job with another employer or for my own business	Strongly disagree	6.1%	6.7%	6.1%
	Disagree	18.3%	20.0%	18.4%
	Not sure	17.6%	22.2%	18.4%
	Agree	41.2%	40.0%	40.8%
	Strongly agree	16.8%	11.1%	16.2%
	<b>Total valid</b>	<b>131</b>	<b>45</b>	<b>179</b>

**Q17. If YES, what was or is your experience with that current or recent course?**

<i>Question code</i>	<i>Response</i>	<i>Non-PMET</i>	<i>PMET</i>	<i>All question respondents</i>
The content is/was very relevant to my work	Strongly disagree	2.8%	6.3%	4.7%
	Disagree	1.4%	0.0%	0.9%
	Not sure	5.6%	0.0%	3.8%
	Agree	62.0%	56.3%	59.4%
	Strongly agree	28.2%	37.5%	31.1%
	<b>Total valid</b>	<b>71</b>	<b>32</b>	<b>106</b>
My main reason for doing this course is/was professional development	Strongly disagree	1.5%	3.3%	2.0%
	Disagree	9.0%	13.3%	10.0%
	Not sure	13.4%	13.3%	13.0%
	Agree	61.2%	63.3%	62.0%
	Strongly agree	14.9%	6.7%	13.0%
	<b>Total valid</b>	<b>67</b>	<b>30</b>	<b>100</b>
My main reason for doing this course is/was to ensure continuity of employment until retire	Strongly disagree	1.5%	0.0%	1.0%
	Disagree	3.0%	0.0%	3.0%
	Not sure	10.4%	16.7%	12.0%
	Agree	68.7%	63.3%	66.0%
	Strongly agree	16.4%	20.0%	18.0%

	<b>Total valid</b>	<b>67</b>	<b>30</b>	<b>100</b>
The course is/was well taught/facilitated	Strongly disagree	1.4%	3.1%	1.9%
	Disagree	4.3%	9.4%	5.7%
	Not sure	2.9%	3.1%	2.9%
	Agree	65.7%	40.6%	56.2%
	Strongly agree	25.7%	43.8%	33.3%
	<b>Total valid</b>	<b>70</b>	<b>32</b>	<b>105</b>
I do not/did not have to attend face-to-face sessions to complete the course	Strongly disagree	0.0%	3.2%	1.0%
	Disagree	14.3%	16.1%	14.4%
	Not sure	5.7%	9.7%	6.7%
	Agree	52.9%	48.4%	50.0%
	Strongly agree	27.1%	22.6%	27.9%
	<b>Total valid</b>	<b>70</b>	<b>31</b>	<b>104</b>
The method/s of delivery suits my work and life requirements	Strongly disagree	0.0%	3.1%	1.0%
	Disagree	4.3%	0.0%	2.9%
	Not sure	7.2%	6.3%	6.7%
	Agree	69.6%	78.1%	72.1%
	Strongly agree	18.8%	12.5%	17.3%
	<b>Total valid</b>	<b>69</b>	<b>32</b>	<b>104</b>
Teachers/ trainers are/were flexible with due dates for assignments etc.	Strongly disagree	4.3%	12.9%	8.7%
	Disagree	40.6%	61.3%	46.6%
	Not sure	13.0%	0.0%	8.7%
	Agree	33.3%	22.6%	29.1%
25 to 42 stronger for non-PMET	Strongly agree	8.7%	3.2%	6.8%
	<b>Total valid</b>	<b>69</b>	<b>31</b>	<b>103</b>
There are/were good opportunities to interact with and learn from other people in similar roles to mine	Strongly disagree	0.0%	0.0%	0.0%
	Disagree	4.3%	6.3%	4.8%
	Not sure	8.7%	9.4%	9.6%
	Agree	66.7%	56.3%	62.5%
	Strongly agree	20.3%	28.1%	23.1%
	<b>Total valid</b>	<b>69</b>	<b>32</b>	<b>104</b>
The way the course was taught was not particularly helpful	Strongly disagree	1.5%	9.4%	3.9%
	Disagree	9.0%	15.6%	10.8%
	Not sure	16.4%	18.8%	16.7%
	Agree	61.2%	50.0%	57.8%

	Strongly agree	11.9%	6.3%	10.8%
	<b>Total valid</b>	<b>67</b>	<b>32</b>	<b>102</b>
The assessments are/were based on my work	Strongly disagree	0.0%	0.0%	0.0%
	Disagree	7.1%	3.2%	6.7%
	Not sure	7.1%	3.2%	5.8%
	Agree	67.1%	71.0%	67.3%
	Strongly agree	18.6%	22.6%	20.2%
	<b>Total valid</b>	<b>70</b>	<b>31</b>	<b>104</b>
My experience and contributions as a mature age person are/were valued	Strongly disagree	10.4%	9.7%	9.9%
	Disagree	55.2%	61.3%	57.4%
	Not sure	14.9%	3.2%	10.9%
	Agree	16.4%	25.8%	18.8%
	Strongly agree	3.0%	0.0%	3.0%
	<b>Total valid</b>	<b>67</b>	<b>31</b>	<b>101</b>

<i>Response</i>	<i>Non-PMET</i>	<i>PMET</i>	<i>All respondents</i>
Yes or NR to Q17a	63.6%	75.4%	67.3%
I am not interested in further work-related training, except for compulsory courses	(n=22)13.3%	(N=7)12.3%	12.8%
I would undertake other work-related courses or training <i>only if</i> :	(n=38)23.0%	(N=7)12.3%	19.9%
<b>Total valid</b>	<b>165</b>	<b>57</b>	<b>226</b>

## Appendix 6b – Cross Tabulated Data: Educational Achievement

Q10. Which of these would cause you to retire earlier than planned?

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
Job stress/pressure	Not likely	35.7%	15.8%	34.5%	31.2%
	Likely	28.6%	60.5%	45.4%	44.7%
	Most likely	35.7%	23.7%	20.2%	24.1%
	<b>Total valid</b>	<b>42</b>	<b>38</b>	<b>119</b>	<b>199</b>
Job too physically demanding	Not likely	36.6%	28.9%	45.7%	40.5%
	Likely	31.7%	47.4%	35.3%	36.9%
	Most likely	31.7%	23.7%	19.0%	22.6%
	<b>Total valid</b>	<b>41</b>	<b>38</b>	<b>116</b>	<b>195</b>
Overworked	Not likely	19.0%	31.6%	42.6%	35.4%
	Likely	35.7%	39.5%	39.1%	38.5%
	Most likely	45.2%	28.9%	18.3%	26.2%
	<b>Total valid</b>	<b>42</b>	<b>38</b>	<b>115</b>	<b>195</b>
Job is boring/lack of challenge in what you do	Not likely	35.0%	43.6%	59.8%	51.3%
	Likely	32.5%	46.2%	28.6%	33.0%
	Most likely	32.5%	10.3%	11.6%	15.7%
	<b>Total valid</b>	<b>40</b>	<b>39</b>	<b>112</b>	<b>191</b>
Lack of recognition for the work you do	Not likely	43.6%	44.7%	46.9%	45.8%
	Likely	30.8%	36.8%	38.1%	36.3%
	Most likely	25.6%	18.4%	15.0%	17.9%
	<b>Total valid</b>	<b>39</b>	<b>38</b>	<b>113</b>	<b>190</b>



<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
Lack of promotional opportunities	Not likely	82.5%	52.6%	60.2%	63.4%
	Likely	15.0%	34.2%	29.2%	27.2%
	Most likely	2.5%	13.2%	10.6%	9.4%
	<b>Total valid</b>	<b>40</b>	<b>38</b>	<b>113</b>	<b>191</b>
Lack of training opportunities or support	Not likely	62.5%	52.6%	54.9%	56.0%
	Likely	35.0%	39.5%	32.7%	34.6%
	Most likely	2.5%	7.9%	12.4%	9.4%
	<b>Total valid</b>	<b>40</b>	<b>38</b>	<b>113</b>	<b>191</b>
Too many changes/restructuring	Not likely	61.9%	39.5%	51.4%	51.3%
	Likely	31.0%	39.5%	38.7%	37.2%
	Most likely	7.1%	21.1%	9.9%	11.5%
	<b>Total valid</b>	<b>42</b>	<b>38</b>	<b>111</b>	<b>191</b>
Difficulties with new technology at work	Not likely	77.5%	68.4%	63.5%	67.4%
	Likely	20.0%	26.3%	31.3%	28.0%
	Most likely	2.5%	5.3%	5.2%	4.7%
	<b>Total valid</b>	<b>40</b>	<b>38</b>	<b>115</b>	<b>193</b>
Not enough job flexibility (e.g. part-time work unavailable)	Not likely	52.5%	63.2%	64.3%	61.6%
	Likely	25.0%	31.6%	28.6%	28.4%
	Most likely	22.5%	5.3%	7.1%	10.0%
	<b>Total valid</b>	<b>40</b>	<b>38</b>	<b>112</b>	<b>190</b>
If your financial security improved	Not likely	53.5%	51.3%	42.9%	46.8%
	Likely	32.6%	41.0%	38.7%	37.8%
	Most	14.0%	7.7%	18.5%	15.4%

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
	likely				
	<b>Total valid</b>	<b>43</b>	<b>39</b>	<b>119</b>	<b>201</b>
Family needs emerge (e.g. , grandchildren, sickness)	Not likely	17.8%	35.0%	30.7%	28.6%
	Likely	57.8%	50.0%	44.7%	48.7%
	Most likely	24.4%	15.0%	24.6%	22.6%
	<b>Total valid</b>	<b>45</b>	<b>40</b>	<b>114</b>	<b>199</b>
Other interest (e.g. travel, hobbies, projects)	Not likely	35.9%	38.2%	52.8%	46.4%
	Likely	48.7%	47.1%	38.0%	42.0%
	Most likely	15.4%	14.7%	9.3%	11.6%
	<b>Total valid</b>	<b>39</b>	<b>34</b>	<b>108</b>	<b>181</b>

**Q11. To what extent is each of the following important for you between now and when you retire?**

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
Gaining promotion in my current work	Not important	63.6%	56.8%	55.1%	57.3%
	Important	13.6%	29.7%	23.7%	22.6%
	Very important	4.5%	2.7%	6.8%	5.5%
	Not applicable	18.2%	10.8%	14.4%	14.6%
	<b>Total valid</b>	<b>44</b>	<b>37</b>	<b>118</b>	<b>199</b>
Being able to use my skills more widely	Not important	11.1%	0.0%	10.8%	8.8%
	Important	42.2%	56.4%	50.0%	49.5%
	Very	44.4%	35.9%	35.0%	37.3%

	important				
	Not applicable	2.2%	7.7%	4.2%	4.4%
	<b>Total valid</b>	<b>45</b>	<b>39</b>	<b>120</b>	<b>204</b>
Having greater responsibility for work activities	Not important	39.5%	23.7%	26.1%	28.5%
	Important	39.5%	47.4%	54.6%	50.0%
	Very important	14.0%	26.3%	17.6%	18.5%
	Not applicable	7.0%	2.6%	1.7%	3.0%
	<b>Total valid</b>	<b>43</b>	<b>38</b>	<b>119</b>	<b>200</b>
Being able to move to a lower-level paid job	Not important	50.0%	50.0%	51.7%	51.0%
	Important	9.1%	18.4%	22.0%	18.5%
	Very important	4.5%	5.3%	3.4%	4.0%
	Not applicable	36.4%	26.3%	22.9%	26.5%
	<b>Total valid</b>	<b>44</b>	<b>38</b>	<b>118</b>	<b>200</b>
Working fewer hours and having less responsibility	Not important	40.9%	30.8%	39.3%	38.0%
	Important	22.7%	33.3%	41.0%	35.5%
	Very important	25.0%	20.5%	5.1%	12.5%
	Not applicable	11.4%	15.4%	14.5%	14.0%
	<b>Total valid</b>	<b>44</b>	<b>39</b>	<b>117</b>	<b>200</b>
Moving to part-time or shared work	Not important	38.6%	32.4%	33.3%	34.3%
	Important	13.6%	29.7%	42.5%	33.8%
	Very important	25.0%	21.6%	9.2%	14.9%
	Not applicable	22.7%	16.2%	15.0%	16.9%
	<b>Total valid</b>	<b>44</b>	<b>37</b>	<b>120</b>	<b>201</b>
Working from home whenever possible	Not important	33.3%	31.6%	39.7%	36.8%
	Important	28.9%	26.3%	32.2%	30.4%
	Very important	26.7%	21.1%	12.4%	17.2%

	Not applicable	11.1%	21.1%	15.7%	15.7%
	<b>Total valid</b>	<b>45</b>	<b>38</b>	<b>121</b>	<b>204</b>
Having mentoring roles with younger workers	Not important	36.4%	25.6%	35.9%	34.0%
	Important	34.1%	43.6%	38.5%	38.5%
	Very important	11.4%	15.4%	15.4%	14.5%
	Not applicable	18.2%	15.4%	10.3%	13.0%
	<b>Total valid</b>	<b>44</b>	<b>39</b>	<b>117</b>	<b>200</b>
Finding satisfaction and fulfilment in work	Not important	4.5%	4.9%	8.3%	6.8%
	Important	36.4%	39.0%	41.7%	40.0%
	Very important	54.5%	53.7%	49.2%	51.2%
	Not applicable	4.5%	2.4%	0.8%	2.0%
	<b>Total valid</b>	<b>44</b>	<b>41</b>	<b>120</b>	<b>205</b>
Having opportunities for further skill development	Not important	9.1%	12.8%	16.2%	14.0%
	Important	56.8%	56.4%	41.9%	48.0%
	Very important	34.1%	28.2%	39.3%	36.0%
	Not applicable	0.0%	2.6%	2.6%	2.0%
	<b>Total valid</b>	<b>44</b>	<b>39</b>	<b>117</b>	<b>200</b>
Career planning advice for mature age workers	Not important	37.8%	20.0%	23.3%	25.9%
	Important	37.8%	50.0%	40.8%	42.0%
	Very important	11.1%	20.0%	31.7%	24.9%
	Not applicable	13.3%	10.0%	4.2%	7.3%
	<b>Total valid</b>	<b>45</b>	<b>40</b>	<b>120</b>	<b>205</b>

## Q12. Your workplace and perceptions of others about those who work there

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondent</i>
Significant changes have occurred in the workplace/ industry in the past 5 years	Strongly disagree	2.4%	5.6%	1.9%	2.7%
	Disagree	2.4%	8.3%	8.6%	7.1%
	Not sure	9.5%	11.1%	17.1%	14.2%
	Agree	54.8%	55.6%	43.8%	48.6%
	Strongly agree	31.0%	19.4%	28.6%	27.3%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>105</b>	<b>183</b>
Mature age workers are treated as well as, if not better, than younger workers	Strongly disagree	11.9%	5.7%	6.6%	7.7%
	Disagree	33.3%	22.9%	25.5%	26.8%
	Not sure	21.4%	31.4%	19.8%	22.4%
	Agree	31.0%	40.0%	39.6%	37.7%
	Strongly agree	2.4%	0.0%	8.5%	5.5%
	<b>Total valid</b>	<b>42</b>	<b>35</b>	<b>106</b>	<b>183</b>
People are pressured to retire from my workplace for age reasons	Strongly disagree	9.5%	19.4%	13.2%	13.6%
	Disagree	31.0%	22.2%	36.8%	32.6%
	Not sure	35.7%	30.6%	21.7%	26.6%
	Agree	16.7%	22.2%	21.7%	20.7%
	Strongly agree	7.1%	5.6%	6.6%	6.5%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>
Mature age workers have the same opportunities to train/learn as younger workers	Strongly disagree	11.9%	2.8%	5.7%	6.5%
	Disagree	21.4%	25.0%	17.0%	19.6%
	Not sure	16.7%	16.7%	17.9%	17.4%
	Agree	47.6%	50.0%	46.2%	47.3%
	Strongly agree	2.4%	5.6%	13.2%	9.2%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>
Mature age workers have the same opportunities for promotion as younger workers	Strongly disagree	19.0%	8.3%	8.5%	10.9%
	Disagree	16.7%	33.3%	31.1%	28.3%
	Not sure	33.3%	25.0%	25.5%	27.2%

	Agree	31.0%	33.3%	28.3%	29.9%
	Strongly agree	0.0%	0.0%	6.6%	3.8%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>
Mature age workers have the same job security as younger workers	Strongly disagree	17.1%	5.6%	9.5%	10.4%
	Disagree	26.8%	38.9%	31.4%	31.9%
	Not sure	26.8%	13.9%	18.1%	19.2%
	Agree	24.4%	38.9%	33.3%	32.4%
	Strongly agree	4.9%	2.8%	7.6%	6.0%
	<b>Total valid</b>	<b>41</b>	<b>36</b>	<b>105</b>	<b>182</b>
Mature age workers dislike taking orders from younger workers	Strongly disagree	7.5%	16.7%	11.4%	11.6%
	Disagree	55.0%	41.7%	52.4%	50.8%
	Not sure	17.5%	16.7%	15.2%	16.0%
	Agree	17.5%	19.4%	17.1%	17.7%
	Strongly agree	2.5%	5.6%	3.8%	3.9%
	<b>Total valid</b>	<b>40</b>	<b>36</b>	<b>105</b>	<b>181</b>
Younger workers dislike taking orders from older workers	Strongly disagree	2.4%	11.1%	7.5%	7.1%
	Disagree	52.4%	25.0%	35.8%	37.5%
	Not sure	26.2%	25.0%	30.2%	28.3%
	Agree	16.7%	25.0%	25.5%	23.4%
	Strongly agree	2.4%	13.9%	0.9%	3.8%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>
Mature age women get as many opportunities for training and/or promotion as other workers	Strongly disagree	7.3%	5.6%	6.7%	6.6%
	Disagree	31.7%	30.6%	26.9%	28.7%
	Not sure	26.8%	30.6%	29.8%	29.3%
	Agree	34.1%	27.8%	29.8%	30.4%
	Strongly agree	0.0%	5.6%	6.7%	5.0%
	<b>Total valid</b>	<b>41</b>	<b>36</b>	<b>104</b>	<b>181</b>
Mature age women get as many opportunities for more flexible working arrangements or transition to retirement as other workers	Strongly disagree	7.1%	5.6%	6.7%	6.6%
	Disagree	19.0%	30.6%	23.1%	23.6%
	Not sure	31.0%	27.8%	36.5%	33.5%
	Agree	42.9%	25.0%	26.0%	29.7%
	Strongly agree	0.0%	11.1%	7.7%	6.6%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>104</b>	<b>182</b>
The current mix of	Strongly	2.4%	0.0%	3.8%	2.7%

mature age and younger workers meets the organisation's needs well	disagree				
	Disagree	0.0%	11.1%	9.5%	7.7%
	Not sure	57.1%	27.8%	32.4%	37.2%
	Agree	35.7%	52.8%	47.6%	45.9%
	Strongly agree	4.8%	8.3%	6.7%	6.6%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>105</b>	<b>183</b>
Having mature age workers helps our organisation's image	Strongly disagree	2.4%	0.0%	3.8%	2.7%
	Disagree	9.5%	16.7%	7.7%	9.9%
	Not sure	40.5%	22.2%	33.7%	33.0%
	Agree	38.1%	44.4%	40.4%	40.7%
	Strongly agree	9.5%	16.7%	14.4%	13.7%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>104</b>	<b>182</b>
Mature workers recognised as a key asset	Strongly disagree	7.1%	2.9%	4.8%	4.9%
	Disagree	21.4%	20.0%	17.1%	18.7%
	Not sure	28.6%	17.1%	22.9%	23.1%
	Agree	38.1%	51.4%	40.0%	41.8%
	Strongly agree	4.8%	8.6%	15.2%	11.5%
	<b>Total valid</b>	<b>42</b>	<b>35</b>	<b>105</b>	<b>182</b>
Mature age workers are as adaptable to change as younger workers	Strongly disagree	0.0%	0.0%	3.8%	2.2%
	Disagree	16.7%	5.4%	12.5%	12.0%
	Not sure	28.6%	13.5%	9.6%	14.8%
	Agree	47.6%	51.4%	58.7%	54.6%
	Strongly agree	7.1%	29.7%	15.4%	16.4%
	<b>Total valid</b>	<b>42</b>	<b>37</b>	<b>104</b>	<b>183</b>

### Q13. You and your work

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
Significant changes have occurred in my own work in the past 5 years	Strongly disagree	2.4%	2.8%	2.9%	2.7%
	Disagree	2.4%	11.1%	6.7%	6.6%
	Not sure	4.8%	0.0%	7.6%	5.5%
	Agree	57.1%	69.4%	58.1%	60.1%
	Strongly	33.3%	16.7%	24.8%	25.1%

	agree				
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>105</b>	<b>183</b>
My work experience is highly valued by my employer/manager/boss	Strongly disagree	2.4%	0.0%	1.0%	1.1%
	Disagree	4.9%	2.9%	10.6%	7.8%
	Not sure	19.5%	42.9%	13.5%	20.6%
	Agree	61.0%	37.1%	64.4%	58.3%
	Strongly agree	12.2%	17.1%	10.6%	12.2%
	<b>Total valid</b>	<b>41</b>	<b>35</b>	<b>104</b>	<b>180</b>
My work experience is highly valued by other employees	Strongly disagree	2.4%	0.0%	1.0%	1.1%
	Disagree	4.9%	0.0%	9.5%	6.6%
	Not sure	29.3%	41.7%	22.9%	28.0%
	Agree	56.1%	52.8%	58.1%	56.6%
	Strongly agree	7.3%	5.6%	8.6%	7.7%
	<b>Total valid</b>	<b>41</b>	<b>36</b>	<b>105</b>	<b>182</b>
I am well supported by my employer/manager/boss	Strongly disagree	4.9%	0.0%	1.9%	2.2%
	Disagree	9.8%	11.4%	15.2%	13.3%
	Not sure	24.4%	31.4%	10.5%	17.7%
	Agree	58.5%	42.9%	59.0%	55.8%
	Strongly agree	2.4%	14.3%	13.3%	11.0%
	<b>Total valid</b>	<b>41</b>	<b>35</b>	<b>105</b>	<b>181</b>
I would like to reduce my work hours	Strongly disagree	4.8%	5.7%	10.7%	8.3%
	Disagree	19.0%	37.1%	37.9%	33.3%
	Not sure	19.0%	8.6%	11.7%	12.8%
	Agree	38.1%	42.9%	35.0%	37.2%
	Strongly agree	19.0%	5.7%	4.9%	8.3%
	<b>Total valid</b>	<b>42</b>	<b>35</b>	<b>103</b>	<b>180</b>
I would like to retrain in my current workplace or industry	Strongly disagree	0.0%	0.0%	0.9%	0.6%
	Disagree	20.0%	11.4%	8.5%	11.6%
	Not sure	22.5%	8.6%	9.4%	12.2%
	Agree	45.0%	62.9%	58.5%	56.4%
	Strongly agree	12.5%	17.1%	22.6%	19.3%
	<b>Total valid</b>	<b>40</b>	<b>35</b>	<b>106</b>	<b>181</b>



I feel I am not as capable of working now as I was when I was younger	Strongly disagree	23.8%	23.5%	10.4%	15.9%
	Disagree	50.0%	44.1%	50.0%	48.9%
	Not sure	11.9%	11.8%	6.6%	8.8%
	Agree	11.9%	20.6%	23.6%	20.3%
	Strongly agree	2.4%	0.0%	9.4%	6.0%
	<b>Total valid</b>	<b>42</b>	<b>34</b>	<b>106</b>	<b>182</b>
I believe I am not too old to be able to learn much for work purposes	Strongly disagree	9.5%	5.6%	8.7%	8.2%
	Disagree	14.3%	13.9%	12.5%	13.2%
	Not sure	4.8%	2.8%	3.8%	3.8%
	Agree	45.2%	47.2%	56.7%	52.2%
	Strongly agree	26.2%	30.6%	18.3%	22.5%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>104</b>	<b>182</b>
I do not need any more training to do my current job well.	Strongly disagree	16.7%	20.0%	16.2%	17.0%
	Disagree	59.5%	65.7%	57.1%	59.3%
	Not sure	7.1%	5.7%	11.4%	9.3%
	Agree	11.9%	8.6%	13.3%	12.1%
	Strongly agree	4.8%	0.0%	1.9%	2.2%
	<b>Total valid</b>	<b>42</b>	<b>35</b>	<b>105</b>	<b>182</b>

#### Q14. As a mature age worker

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
I am more skilled than younger workers	Strongly disagree	0.0%	0.0%	1.9%	1.1%
	Disagree	16.7%	13.9%	16.0%	15.8%
	Not sure	9.5%	16.7%	14.2%	13.6%
	Agree	57.1%	44.4%	54.7%	53.3%
	Strongly agree	16.7%	25.0%	13.2%	16.3%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>

I am more knowledgeable than younger workers	Strongly disagree	0.0%	0.0%	2.8%	1.6%
	Disagree	11.9%	16.7%	12.3%	13.0%
	Not sure	11.9%	22.2%	13.2%	14.7%
	Agree	57.1%	41.7%	58.5%	54.9%
	Strongly agree	19.0%	19.4%	13.2%	15.8%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>
I have a better attitude to work than younger workers	Strongly disagree	0.0%	0.0%	1.0%	0.5%
	Disagree	9.5%	11.1%	3.8%	6.6%
	Not sure	7.1%	2.8%	3.8%	4.4%
	Agree	45.2%	44.4%	61.9%	54.6%
	Strongly agree	38.1%	41.7%	29.5%	33.9%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>105</b>	<b>183</b>
I am as adaptable to change as younger workers	Strongly disagree	0.0%	0.0%	1.9%	1.1%
	Disagree	2.4%	5.6%	6.6%	5.4%
	Not sure	14.3%	2.8%	10.4%	9.8%
	Agree	61.9%	66.7%	61.3%	62.5%
	Strongly agree	21.4%	25.0%	19.8%	21.2%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>
My skills match the organisation's needs	Strongly disagree	0.0%	0.0%	3.8%	2.2%
	Disagree	0.0%	2.8%	0.9%	1.1%
	Not sure	9.5%	5.6%	9.4%	8.7%
	Agree	66.7%	69.4%	70.8%	69.6%
	Strongly agree	23.8%	22.2%	15.1%	18.5%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>106</b>	<b>184</b>
I have opportunities to pass my knowledge and experience on to others	Strongly disagree	0.0%	0.0%	1.9%	1.1%
	Disagree	2.4%	5.6%	3.8%	3.8%
	Not sure	9.8%	8.3%	9.4%	9.3%
	Agree	63.4%	55.6%	67.0%	63.9%
	Strongly agree	24.4%	30.6%	17.9%	21.9%
	<b>Total valid</b>	<b>41</b>	<b>36</b>	<b>106</b>	<b>183</b>
I can help my organisation cope with	Strongly disagree	0.0%	0.0%	1.9%	1.1%

continuing change	Disagree	0.0%	0.0%	1.9%	1.1%
	Not sure	12.2%	8.3%	17.0%	14.2%
	Agree	68.3%	61.1%	67.0%	66.1%
	Strongly agree	19.5%	30.6%	12.3%	17.5%
	<b>Total valid</b>	<b>41</b>	<b>36</b>	<b>106</b>	<b>183</b>
My age is an asset when dealing with customers/clients/students	Strongly disagree	0.0%	0.0%	1.9%	1.1%
	Disagree	2.4%	2.7%	3.8%	3.3%
	Not sure	12.2%	5.4%	16.2%	13.1%
	Agree	56.1%	59.5%	55.2%	56.3%
	Strongly agree	29.3%	32.4%	22.9%	26.2%
	<b>Total valid</b>	<b>41</b>	<b>37</b>	<b>105</b>	<b>183</b>

#### Q15. Capacities and opportunities for skill development

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
My workplace encourages and supports me in work-related learning	Strongly disagree	2.4%	0.0%	3.9%	2.8%
	Disagree	4.9%	8.1%	8.8%	7.8%
	Not sure	12.2%	27.0%	17.6%	18.3%
	Agree	70.7%	48.6%	55.9%	57.8%
	Strongly agree	9.8%	16.2%	13.7%	13.3%
	<b>Total valid</b>	<b>41</b>	<b>37</b>	<b>102</b>	<b>180</b>
I need training to do my current job better	Strongly disagree	0.0%	2.8%	3.9%	2.8%
	Disagree	17.5%	16.7%	14.6%	15.6%
	Not sure	15.0%	11.1%	12.6%	12.8%
	Agree	62.5%	50.0%	56.3%	56.4%
	Strongly agree	5.0%	19.4%	12.6%	12.3%
	<b>Total valid</b>	<b>40</b>	<b>36</b>	<b>103</b>	<b>179</b>
I am anxious about	Strongly	2.4%	2.8%	1.9%	2.2%

learning new things for my work as it changes	disagree				
	Disagree	26.2%	16.7%	7.8%	13.8%
	Not sure	16.7%	11.1%	10.7%	12.2%
	Agree	42.9%	47.2%	65.0%	56.4%
	Strongly agree	11.9%	22.2%	14.6%	15.5%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>103</b>	<b>181</b>
I regard myself as competent with information technology for work purposes	Strongly disagree	0.0%	0.0%	1.0%	0.6%
	Disagree	7.1%	8.3%	12.6%	10.5%
	Not sure	11.9%	8.3%	9.7%	9.9%
	Agree	61.9%	69.4%	70.9%	68.5%
	Strongly agree	19.0%	13.9%	5.8%	10.5%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>103</b>	<b>181</b>
I am open and adaptable to learning new things	Strongly disagree	0.0%	0.0%	1.9%	1.1%
	Disagree	0.0%	2.8%	1.9%	1.7%
	Not sure	0.0%	2.8%	3.9%	2.8%
	Agree	64.3%	63.9%	70.9%	68.0%
	Strongly agree	35.7%	30.6%	21.4%	26.5%
	<b>Total valid</b>	<b>42</b>	<b>36</b>	<b>103</b>	<b>181</b>
I would like to train for a different job with my present employer	Strongly disagree	2.4%	2.8%	4.0%	3.4%
	Disagree	24.4%	11.1%	8.9%	12.9%
	Not sure	26.8%	25.0%	23.8%	24.7%
	Agree	39.0%	50.0%	49.5%	47.2%
	Strongly agree	7.3%	11.1%	13.9%	11.8%
	<b>Total valid</b>	<b>41</b>	<b>36</b>	<b>101</b>	<b>178</b>
I would like to train for a different job with another employer or for my own business	Strongly disagree	7.3%	5.6%	5.9%	6.1%
	Disagree	24.4%	25.0%	13.7%	18.4%
	Not sure	14.6%	13.9%	21.6%	18.4%
	Agree	41.5%	30.6%	44.1%	40.8%
	Strongly agree	12.2%	25.0%	14.7%	16.2%
	<b>Total valid</b>	<b>41</b>	<b>36</b>	<b>102</b>	<b>179</b>

**Q16. Which of the following most help you learn for work? Mark four.**

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
Compulsory training, e.g. OH&S	No or n/a	77.6%	52.2%	58.8%	61.5%
	Yes	22.4%	47.8%	41.2%	38.5%
From colleagues at work	No or n/a	51.0%	54.3%	44.3%	47.8%
	Yes	49.0%	45.7%	55.7%	52.2%
Short work-related training (non-accredited)	No or n/a	53.1%	41.3%	50.4%	49.1%
	Yes	46.9%	58.7%	49.6%	50.9%
Professional associations/networking	No or n/a	49.0%	69.6%	72.5%	66.8%
	Yes	51.0%	30.4%	27.5%	33.2%
Conferences/seminar	No or n/a	44.9%	60.9%	62.6%	58.4%
	Yes	55.1%	39.1%	37.4%	41.6%
Internet searching	No or n/a	63.3%	67.4%	65.6%	65.5%
	Yes	36.7%	32.6%	34.4%	34.5%
Professional development leave	No or n/a	87.8%	84.8%	94.7%	91.2%
	Yes	12.2%	15.2%	5.3%	8.8%
Industry attachments	No or n/a	81.6%	80.4%	80.9%	81.0%
	Yes	18.4%	19.6%	19.1%	19.0%
Family & friends	No or n/a	91.8%	87.0%	80.9%	84.5%
	Yes	8.2%	13.0%	19.1%	15.5%
Work-related training	No or n/a	57.1%	50.0%	61.8%	58.4%
	Yes	42.9%	50.0%	38.2%	41.6%

**Q17. If YES, what was or is your experience with that current or recent course?**

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
The content is/was very relevant to my work	Strongly disagree	0.0%	4.3%	7.1%	4.7%
	Disagree	0.0%	0.0%	1.8%	0.9%
	Not sure	3.7%	0.0%	5.4%	3.8%
	Agree	59.3%	60.9%	58.9%	59.4%
	Strongly agree	37.0%	34.8%	26.8%	31.1%
	<b>Total valid</b>	<b>27</b>	<b>23</b>	<b>56</b>	<b>106</b>
My main reason for doing this course is/was professional development	Strongly disagree	0.0%	4.5%	1.9%	2.0%
	Disagree	8.0%	13.6%	9.4%	10.0%
	Not sure	28.0%	4.5%	9.4%	13.0%
	Agree	52.0%	59.1%	67.9%	62.0%
	Strongly agree	12.0%	18.2%	11.3%	13.0%
	<b>Total valid</b>	<b>25</b>	<b>22</b>	<b>53</b>	<b>100</b>
My main reason for doing this course is/was to ensure continuity of employment until retire	Strongly disagree	0.0%	0.0%	1.9%	1.0%
	Disagree	3.8%	0.0%	3.8%	3.0%
	Not sure	11.5%	18.2%	9.6%	12.0%
	Agree	65.4%	54.5%	71.2%	66.0%
	Strongly agree	19.2%	27.3%	13.5%	18.0%
	<b>Total valid</b>	<b>26</b>	<b>22</b>	<b>52</b>	<b>100</b>
The course is/was well taught/facilitated	Strongly disagree	0.0%	4.5%	1.8%	1.9%
	Disagree	11.1%	0.0%	5.4%	5.7%
	Not sure	0.0%	0.0%	5.4%	2.9%
	Agree	37.0%	63.6%	62.5%	56.2%
	Strongly agree	51.9%	31.8%	25.0%	33.3%
	<b>Total valid</b>	<b>27</b>	<b>22</b>	<b>56</b>	<b>105</b>
I do not/did not have to	Strongly	3.8%	0.0%	0.0%	1.0%

attend face-to-face sessions to complete the course	disagree				
	Disagree	19.2%	9.1%	14.3%	14.4%
	Not sure	19.2%	4.5%	1.8%	6.7%
	Agree	30.8%	50.0%	58.9%	50.0%
	Strongly agree	26.9%	36.4%	25.0%	27.9%
	<b>Total valid</b>	<b>26</b>	<b>22</b>	<b>56</b>	<b>104</b>
The method/s of delivery suits my work and life requirements	Strongly disagree	3.7%	0.0%	0.0%	1.0%
	Disagree	0.0%	0.0%	5.5%	2.9%
	Not sure	3.7%	13.6%	5.5%	6.7%
	Agree	77.8%	59.1%	74.5%	72.1%
	Strongly agree	14.8%	27.3%	14.5%	17.3%
	<b>Total valid</b>	<b>27</b>	<b>22</b>	<b>55</b>	<b>104</b>
Teachers/ trainers are/were flexible with due dates for assignments etc.	Strongly disagree	11.5%	4.5%	9.1%	8.7%
	Disagree	57.7%	45.5%	41.8%	46.6%
	Not sure	0.0%	9.1%	12.7%	8.7%
	Agree	23.1%	31.8%	30.9%	29.1%
	Strongly agree	7.7%	9.1%	5.5%	6.8%
	<b>Total valid</b>	<b>26</b>	<b>22</b>	<b>55</b>	<b>103</b>
There are/were good opportunities to interact with and learn from other people in similar roles to mine	Strongly disagree	0.0%	0.0%	0.0%	0.0%
	Disagree	3.7%	0.0%	7.3%	4.8%
	Not sure	3.7%	9.1%	12.7%	9.6%
	Agree	59.3%	63.6%	63.6%	62.5%
	Strongly agree	33.3%	27.3%	16.4%	23.1%
	<b>Total valid</b>	<b>27</b>	<b>22</b>	<b>55</b>	<b>104</b>
The way the course was taught was not particularly helpful	Strongly disagree	3.7%	4.5%	3.8%	3.9%
	Disagree	11.1%	9.1%	11.3%	10.8%
	Not sure	29.6%	9.1%	13.2%	16.7%
	Agree	44.4%	63.6%	62.3%	57.8%
	Strongly agree	11.1%	13.6%	9.4%	10.8%
	<b>Total valid</b>	<b>27</b>	<b>22</b>	<b>53</b>	<b>102</b>
The assessments are/were based on my work	Strongly disagree	0.0%	0.0%	0.0%	0.0%
	Disagree	0.0%	4.5%	10.7%	6.7%

	Not sure	3.8%	9.1%	5.4%	5.8%
	Agree	69.2%	63.6%	67.9%	67.3%
	Strongly agree	26.9%	22.7%	16.1%	20.2%
	<b>Total valid</b>	<b>26</b>	<b>22</b>	<b>56</b>	<b>104</b>
My experience and contributions as a mature age person are/were valued	Strongly disagree	11.5%	18.2%	5.7%	9.9%
	Disagree	57.7%	50.0%	60.4%	57.4%
	Not sure	11.5%	13.6%	9.4%	10.9%
	Agree	19.2%	13.6%	20.8%	18.8%
	Strongly agree	0.0%	4.5%	3.8%	3.0%
	<b>Total valid</b>	<b>26</b>	<b>22</b>	<b>53</b>	<b>101</b>

<i>Question</i>	<i>Response</i>	<i>Degree or post-grad</i>	<i>Other post-school</i>	<i>School</i>	<i>All question respondents</i>
Had undertaken	Yes or NR to Q17a	69.4%	69.6%	65.6%	67.3%
Not interested	Yes to 17d1	10.2%	13.0%	13.7%	12.8%
Yes	Yes to 17d2	20.4%	17.4%	20.6%	19.9%
	<b>Total valid</b>	<b>49</b>	<b>46</b>	<b>131</b>	<b>226</b>



## Appendix 6c – Cross Tabulated Data: Age Categories

Q10. Which of these would cause you to retire earlier than planned?

Question	Response	45-54 years	55-64 years	Other ages	All question respondents
Job stress/pressure	Not likely	26.4%	38.0%	66.7%	31.2%
	Likely	41.6%	52.1%	0.0%	44.7%
	Most likely	32.0%	9.9%	33.3%	24.1%
	<b>Total valid</b>	<b>125</b>	<b>71</b>	<b>3</b>	<b>199</b>
Job too physically demanding	Not likely	36.6%	47.8%	33.3%	40.5%
	Likely	36.6%	37.7%	33.3%	36.9%
	Most likely	26.8%	14.5%	33.3%	22.6%
	<b>Total valid</b>	<b>123</b>	<b>69</b>	<b>3</b>	<b>195</b>
Overworked	Not likely	28.7%	44.3%	100.0%	35.4%
	Likely	37.7%	41.4%	0.0%	38.5%
	Most likely	33.6%	14.3%	0.0%	26.2%
	<b>Total valid</b>	<b>122</b>	<b>70</b>	<b>3</b>	<b>195</b>
Job is boring/lack of challenge in what you do	Not likely	46.7%	57.4%	100.0%	51.3%
	Likely	35.8%	29.4%	0.0%	33.0%
	Most likely	17.5%	13.2%	0.0%	15.7%
	<b>Total valid</b>	<b>120</b>	<b>68</b>	<b>3</b>	<b>191</b>
Lack of recognition for the work you do	Not likely	44.2%	47.8%	66.7%	45.8%
	Likely	36.7%	35.8%	33.3%	36.3%
	Most likely	19.2%	16.4%	0.0%	17.9%
	<b>Total valid</b>	<b>120</b>	<b>67</b>	<b>3</b>	<b>190</b>
Lack of promotional opportunities	Not likely	64.5%	59.7%	100.0%	63.4%
	Likely	24.8%	32.8%	0.0%	27.2%
	Most likely	10.7%	7.5%	0.0%	9.4%
	<b>Total valid</b>	<b>121</b>	<b>67</b>	<b>3</b>	<b>191</b>
Lack of training opportunities or support	Not likely	55.8%	54.4%	100.0%	56.0%
	Likely	34.2%	36.8%	0.0%	34.6%
	Most likely	10.0%	8.8%	0.0%	9.4%
	<b>Total valid</b>	<b>120</b>	<b>68</b>	<b>3</b>	<b>191</b>
Too many	Not likely	51.7%	48.6%	100.0%	51.3%

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respon den ts</i>
changes/restructuring	Likely	38.1%	37.1%	0.0%	37.2%
	Most likely	10.2%	14.3%	0.0%	11.5%
	<b>Total valid</b>	<b>118</b>	<b>70</b>	<b>3</b>	<b>191</b>
Difficulties with new technology at work	Not likely	66.9%	66.7%	100.0%	67.4%
	Likely	26.4%	31.9%	0.0%	28.0%
	Most likely	6.6%	1.4%	0.0%	4.7%
	<b>Total valid</b>	<b>121</b>	<b>69</b>	<b>3</b>	<b>193</b>
Not enough job flexibility (e.g. part-time work unavailable)	Not likely	63.3%	56.7%	100.0%	61.6%
	Likely	22.5%	40.3%	0.0%	28.4%
	Most likely	14.2%	3.0%	0.0%	10.0%
	<b>Total valid</b>	<b>120</b>	<b>67</b>	<b>3</b>	<b>190</b>
If your financial security improved	Not likely	42.9%	52.8%	66.7%	46.8%
	Likely	39.7%	34.7%	33.3%	37.8%
	Most likely	17.5%	12.5%	0.0%	15.4%
	<b>Total valid</b>	<b>126</b>	<b>72</b>	<b>3</b>	<b>201</b>
Family needs emerge (e.g. , grandchildren, sickness)	Not likely	23.8%	38.6%	0.0%	28.6%
	Likely	50.0%	44.3%	100.0%	48.7%
	Most likely	26.2%	17.1%	0.0%	22.6%
	<b>Total valid</b>	<b>126</b>	<b>70</b>	<b>3</b>	<b>199</b>
Other interest (e.g. travel, hobbies, projects)	Not likely	46.0%	47.0%	50.0%	46.4%
	Likely	41.6%	42.4%	50.0%	42.0%
	Most likely	12.4%	10.6%	0.0%	11.6%
	<b>Total valid</b>	<b>113</b>	<b>66</b>	<b>2</b>	<b>181</b>

**Q11. To what extent is each of the following important for you between now and when you retire?**

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respondents</i>
Gaining promotion in my current work	Not important	54.0%	65.7%	0.0%	57.3%
	Important	29.4%	11.4%	0.0%	22.6%
	Very important	5.6%	5.7%	0.0%	5.5%
	Not applicable	11.1%	17.1%	100.0%	14.6%
	<b>Total valid</b>	<b>126</b>	<b>70</b>	<b>3</b>	<b>199</b>
Being able to use my skills more widely	Not important	8.5%	9.7%	0.0%	8.8%
	Important	50.4%	50.0%	0.0%	49.5%
	Very important	37.2%	36.1%	66.7%	37.3%
	Not applicable	3.9%	4.2%	33.3%	4.4%
	<b>Total valid</b>	<b>129</b>	<b>72</b>	<b>3</b>	<b>204</b>
Having greater responsibility for work activities	Not important	23.8%	38.0%	0.0%	28.5%
	Important	57.1%	38.0%	33.3%	50.0%
	Very important	16.7%	21.1%	33.3%	18.5%
	Not applicable	2.4%	2.8%	33.3%	3.0%
	<b>Total valid</b>	<b>126</b>	<b>71</b>	<b>3</b>	<b>200</b>
Being able to move to a lower-level paid job	Not important	54.0%	46.5%	33.3%	51.0%
	Important	18.3%	19.7%	0.0%	18.5%
	Very important	4.8%	2.8%	0.0%	4.0%
	Not applicable	23.0%	31.0%	66.7%	26.5%
	<b>Total valid</b>	<b>126</b>	<b>71</b>	<b>3</b>	<b>200</b>
Working fewer hours and having less responsibility	Not important	38.9%	36.6%	33.3%	38.0%
	Important	34.1%	38.0%	33.3%	35.5%
	Very important	15.9%	7.0%	0.0%	12.5%
	Not applicable	11.1%	18.3%	33.3%	14.0%
	<b>Total valid</b>	<b>126</b>	<b>71</b>	<b>3</b>	<b>200</b>
Moving to part-time or shared work	Not important	38.3%	28.6%	0.0%	34.3%
	Important	30.5%	38.6%	66.7%	33.8%
	Very important	16.4%	12.9%	0.0%	14.9%
	Not applicable	14.8%	20.0%	33.3%	16.9%
	<b>Total valid</b>	<b>128</b>	<b>70</b>	<b>3</b>	<b>201</b>
Working from home whenever possible	Not important	37.7%	35.2%	33.3%	36.8%
	Important	30.8%	31.0%	0.0%	30.4%
	Very important	21.5%	9.9%	0.0%	17.2%

	Not applicable	10.0%	23.9%	66.7%	15.7%
	<b>Total valid</b>	<b>130</b>	<b>71</b>	<b>3</b>	<b>204</b>
Having mentoring roles with younger workers	Not important	34.6%	34.3%	0.0%	34.0%
	Important	43.3%	31.4%	0.0%	38.5%
	Very important	11.0%	20.0%	33.3%	14.5%
	Not applicable	11.0%	14.3%	66.7%	13.0%
	<b>Total valid</b>	<b>127</b>	<b>70</b>	<b>3</b>	<b>200</b>
Finding satisfaction and fulfilment in work	Not important	6.9%	6.9%	0.0%	6.8%
	Important	39.2%	43.1%	0.0%	40.0%
	Very important	50.8%	50.0%	100.0%	51.2%
	Not applicable	3.1%	0.0%	0.0%	2.0%
	<b>Total valid</b>	<b>130</b>	<b>72</b>	<b>3</b>	<b>205</b>
Having opportunities for further skill development	Not important	11.1%	19.7%	0.0%	14.0%
	Important	46.8%	49.3%	66.7%	48.0%
	Very important	39.7%	29.6%	33.3%	36.0%
	Not applicable	2.4%	1.4%	0.0%	2.0%
	<b>Total valid</b>	<b>126</b>	<b>71</b>	<b>3</b>	<b>200</b>
Career planning advice for mature age workers	Not important	22.5%	32.9%	0.0%	25.9%
	Important	41.1%	43.8%	33.3%	42.0%
	Very important	28.7%	17.8%	33.3%	24.9%
	Not applicable	7.8%	5.5%	33.3%	7.3%
	<b>Total valid</b>	<b>129</b>	<b>73</b>	<b>3</b>	<b>205</b>

## Q12. Your workplace and perceptions of others about those who work there

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respondents</i>
Significant changes have occurred in the workplace/ industry in the past 5 years	Strongly disagree	2.6%	3.1%	0.0%	2.7%
	Disagree	5.2%	10.9%	0.0%	7.1%
	Not sure	17.2%	9.4%	0.0%	14.2%
	Agree	49.1%	46.9%	66.7%	48.6%
	Strongly agree	25.9%	29.7%	33.3%	27.3%
	<b>Total valid</b>	<b>116</b>	<b>64</b>	<b>3</b>	<b>183</b>
Mature age workers are treated as well as, if not better, than younger workers	Strongly disagree	7.8%	7.8%	0.0%	7.7%
	Disagree	25.9%	29.7%	0.0%	26.8%
	Not sure	22.4%	23.4%	0.0%	22.4%
	Agree	39.7%	32.8%	66.7%	37.7%

	Strongly agree	4.3%	6.3%	33.3%	5.5%
	<b>Total valid</b>	<b>116</b>	<b>64</b>	<b>3</b>	<b>183</b>
People are pressured to retire from my workplace for age reasons	Strongly disagree	12.0%	14.1%	66.7%	13.6%
	Disagree	34.2%	31.3%	0.0%	32.6%
	Not sure	28.2%	23.4%	33.3%	26.6%
	Agree	19.7%	23.4%	0.0%	20.7%
	Strongly agree	6.0%	7.8%	0.0%	6.5%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
Mature age workers have the same opportunities to train/learn as younger workers	Strongly disagree	7.7%	4.7%	0.0%	6.5%
	Disagree	19.7%	20.3%	0.0%	19.6%
	Not sure	18.8%	15.6%	0.0%	17.4%
	Agree	44.4%	50.0%	100.0%	47.3%
	Strongly agree	9.4%	9.4%	0.0%	9.2%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
Mature age workers have the same opportunities for promotion as younger workers	Strongly disagree	12.8%	7.8%	0.0%	10.9%
	Disagree	22.2%	40.6%	0.0%	28.3%
	Not sure	30.8%	20.3%	33.3%	27.2%
	Agree	31.6%	25.0%	66.7%	29.9%
	Strongly agree	2.6%	6.3%	0.0%	3.8%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
Mature age workers have the same job security as younger workers	Strongly disagree	12.9%	6.3%	0.0%	10.4%
	Disagree	29.3%	38.1%	0.0%	31.9%
	Not sure	23.3%	11.1%	33.3%	19.2%
	Agree	29.3%	36.5%	66.7%	32.4%
	Strongly agree	5.2%	7.9%	0.0%	6.0%
	<b>Total valid</b>	<b>116</b>	<b>63</b>	<b>3</b>	<b>182</b>
Mature age workers dislike taking orders from younger workers	Strongly disagree	12.2%	11.1%	0.0%	11.6%
	Disagree	44.3%	60.3%	100.0%	50.8%
	Not sure	18.3%	12.7%	0.0%	16.0%
	Agree	19.1%	15.9%	0.0%	17.7%
	Strongly agree	6.1%	0.0%	0.0%	3.9%
	<b>Total valid</b>	<b>115</b>	<b>63</b>	<b>3</b>	<b>181</b>

Younger workers dislike taking orders from older workers	Strongly disagree	7.7%	6.3%	0.0%	7.1%
	Disagree	33.3%	43.8%	66.7%	37.5%
	Not sure	29.1%	26.6%	33.3%	28.3%
	Agree	25.6%	20.3%	0.0%	23.4%
	Strongly agree	4.3%	3.1%	0.0%	3.8%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
Mature age women get as many opportunities for training and/or promotion as other workers	Strongly disagree	7.8%	4.8%	0.0%	6.6%
	Disagree	28.7%	28.6%	33.3%	28.7%
	Not sure	26.1%	36.5%	0.0%	29.3%
	Agree	32.2%	25.4%	66.7%	30.4%
	Strongly agree	5.2%	4.8%	0.0%	5.0%
	<b>Total valid</b>	<b>115</b>	<b>63</b>	<b>3</b>	<b>181</b>
Mature age women get as many opportunities for more flexible working arrangements or transition to retirement as other workers	Strongly disagree	6.8%	6.5%	0.0%	6.6%
	Disagree	23.9%	24.2%	0.0%	23.6%
	Not sure	33.3%	35.5%	0.0%	33.5%
	Agree	28.2%	29.0%	100.0%	29.7%
	Strongly agree	7.7%	4.8%	0.0%	6.6%
	<b>Total valid</b>	<b>117</b>	<b>62</b>	<b>3</b>	<b>182</b>
The current mix of mature age and younger workers meets the organisation's needs well	Strongly disagree	3.4%	1.6%	0.0%	2.7%
	Disagree	7.8%	7.8%	0.0%	7.7%
	Not sure	42.2%	29.7%	0.0%	37.2%
	Agree	42.2%	51.6%	66.7%	45.9%
	Strongly agree	4.3%	9.4%	33.3%	6.6%
	<b>Total valid</b>	<b>116</b>	<b>64</b>	<b>3</b>	<b>183</b>
Having mature age workers helps our organisation's image	Strongly disagree	2.6%	3.1%	0.0%	2.7%
	Disagree	13.0%	4.7%	0.0%	9.9%
	Not sure	33.9%	31.3%	33.3%	33.0%
	Agree	35.7%	48.4%	66.7%	40.7%
	Strongly agree	14.8%	12.5%	0.0%	13.7%
	<b>Total valid</b>	<b>115</b>	<b>64</b>	<b>3</b>	<b>182</b>
Mature workers recognised as a key asset	Strongly disagree	4.3%	6.3%	0.0%	4.9%
	Disagree	20.0%	17.2%	0.0%	18.7%
	Not sure	26.1%	18.8%	0.0%	23.1%
	Agree	38.3%	45.3%	100.0%	41.8%

	Strongly agree	11.3%	12.5%	0.0%	11.5%
	<b>Total valid</b>	<b>115</b>	<b>64</b>	<b>3</b>	<b>182</b>
Mature age workers are as adaptable to change as younger workers	Strongly disagree	2.6%	1.6%	0.0%	2.2%
	Disagree	13.7%	9.5%	0.0%	12.0%
	Not sure	16.2%	11.1%	33.3%	14.8%
	Agree	51.3%	60.3%	66.7%	54.6%
	Strongly agree	16.2%	17.5%	0.0%	16.4%
	<b>Total valid</b>	<b>117</b>	<b>63</b>	<b>3</b>	<b>183</b>

### Q13. You and your work

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respondents</i>
Significant changes have occurred in my own work in the past 5 years	Strongly disagree	2.6%	3.1%	0.0%	2.7%
	Disagree	7.8%	4.7%	0.0%	6.6%
	Not sure	6.9%	3.1%	0.0%	5.5%
	Agree	54.3%	70.3%	66.7%	60.1%
	Strongly agree	28.4%	18.8%	33.3%	25.1%
	<b>Total valid</b>	<b>116</b>	<b>64</b>	<b>3</b>	<b>183</b>
My work experience is highly valued by my employer/manager/boss	Strongly disagree	1.8%	0.0%	0.0%	1.1%
	Disagree	10.5%	3.1%	0.0%	7.8%
	Not sure	19.3%	23.4%	0.0%	20.6%
	Agree	57.0%	60.9%	50.0%	58.3%
	Strongly agree	11.4%	12.5%	50.0%	12.2%
	<b>Total valid</b>	<b>114</b>	<b>64</b>	<b>2</b>	<b>180</b>
My work experience is highly valued by other employees	Strongly disagree	0.9%	1.6%	0.0%	1.1%
	Disagree	8.6%	3.1%	0.0%	6.6%
	Not sure	24.1%	35.9%	0.0%	28.0%
	Agree	56.9%	54.7%	100.0%	56.6%
	Strongly agree	9.5%	4.7%	0.0%	7.7%
	<b>Total valid</b>	<b>116</b>	<b>64</b>	<b>2</b>	<b>182</b>
I am well supported by my employer/manager/boss	Strongly disagree	1.7%	3.1%	0.0%	2.2%
	Disagree	17.4%	6.3%	0.0%	13.3%
	Not sure	18.3%	17.2%	0.0%	17.7%

	Agree	53.9%	57.8%	100.0%	55.8%
	Strongly agree	8.7%	15.6%	0.0%	11.0%
	<b>Total valid</b>	<b>115</b>	<b>64</b>	<b>2</b>	<b>181</b>
I would like to reduce my work hours	Strongly disagree	7.9%	7.9%	33.3%	8.3%
	Disagree	30.7%	38.1%	33.3%	33.3%
	Not sure	14.0%	11.1%	0.0%	12.8%
	Agree	38.6%	34.9%	33.3%	37.2%
	Strongly agree	8.8%	7.9%	0.0%	8.3%
	<b>Total valid</b>	<b>114</b>	<b>63</b>	<b>3</b>	<b>180</b>
I would like to retrain in my current workplace or industry	Strongly disagree	0.9%	0.0%	0.0%	0.6%
	Disagree	8.7%	17.2%	0.0%	11.6%
	Not sure	17.4%	3.1%	0.0%	12.2%
	Agree	54.8%	60.9%	0.0%	56.4%
	Strongly agree	18.3%	18.8%	100.0%	19.3%
	<b>Total valid</b>	<b>115</b>	<b>64</b>	<b>2</b>	<b>181</b>
I feel I am not as capable of working now as I was when I was younger	Strongly disagree	20.7%	7.9%	0.0%	15.9%
	Disagree	41.4%	60.3%	100.0%	48.9%
	Not sure	9.5%	7.9%	0.0%	8.8%
	Agree	23.3%	15.9%	0.0%	20.3%
	Strongly agree	5.2%	7.9%	0.0%	6.0%
	<b>Total valid</b>	<b>116</b>	<b>63</b>	<b>3</b>	<b>182</b>
I believe I am not too old to be able to learn much for work purposes	Strongly disagree	9.5%	6.3%	0.0%	8.2%
	Disagree	11.2%	17.5%	0.0%	13.2%
	Not sure	5.2%	1.6%	0.0%	3.8%
	Agree	45.7%	61.9%	100.0%	52.2%
	Strongly agree	28.4%	12.7%	0.0%	22.5%
	<b>Total valid</b>	<b>116</b>	<b>63</b>	<b>3</b>	<b>182</b>
I do not need any more training to do my current job well.	Strongly disagree	20.9%	10.9%	0.0%	17.0%
	Disagree	58.3%	62.5%	33.3%	59.3%
	Not sure	8.7%	9.4%	33.3%	9.3%
	Agree	9.6%	15.6%	33.3%	12.1%
	Strongly agree	2.6%	1.6%	0.0%	2.2%
	<b>Total valid</b>	<b>115</b>	<b>64</b>	<b>3</b>	<b>182</b>



## Q14 As a mature age worker

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respondents</i>
I am more skilled than younger workers	Strongly disagree	1.7%	0.0%	0.0%	1.1%
	Disagree	14.5%	17.2%	33.3%	15.8%
	Not sure	13.7%	14.1%	0.0%	13.6%
	Agree	51.3%	56.3%	66.7%	53.3%
	Strongly agree	18.8%	12.5%	0.0%	16.3%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
I am more knowledgeable than younger workers	Strongly disagree	2.6%	0.0%	0.0%	1.6%
	Disagree	12.0%	15.6%	0.0%	13.0%
	Not sure	14.5%	15.6%	0.0%	14.7%
	Agree	53.8%	54.7%	100.0%	54.9%
	Strongly agree	17.1%	14.1%	0.0%	15.8%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
I have a better attitude to work than younger workers	Strongly disagree	0.9%	0.0%	0.0%	0.5%
	Disagree	6.9%	6.3%	0.0%	6.6%
	Not sure	4.3%	4.7%	0.0%	4.4%
	Agree	50.0%	62.5%	66.7%	54.6%
	Strongly agree	37.9%	26.6%	33.3%	33.9%
	<b>Total valid</b>	<b>116</b>	<b>64</b>	<b>3</b>	<b>183</b>
I am as adaptable to change as younger workers	Strongly disagree	0.9%	1.6%	0.0%	1.1%
	Disagree	6.0%	4.7%	0.0%	5.4%
	Not sure	9.4%	10.9%	0.0%	9.8%
	Agree	60.7%	64.1%	100.0%	62.5%
	Strongly agree	23.1%	18.8%	0.0%	21.2%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
My skills match the organisation's needs	Strongly disagree	3.4%	0.0%	0.0%	2.2%
	Disagree	0.9%	1.6%	0.0%	1.1%
	Not sure	11.1%	4.7%	0.0%	8.7%
	Agree	65.0%	78.1%	66.7%	69.6%
	Strongly agree	19.7%	15.6%	33.3%	18.5%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>3</b>	<b>184</b>
I have opportunities to	Strongly	1.7%	0.0%	0.0%	1.1%

pass my knowledge and experience on to others	disagree				
	Disagree	5.1%	1.6%	0.0%	3.8%
	Not sure	8.5%	9.4%	50.0%	9.3%
	Agree	63.2%	65.6%	50.0%	63.9%
	Strongly agree	21.4%	23.4%	0.0%	21.9%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>2</b>	<b>183</b>
I can help my organisation cope with continuing change	Strongly disagree	1.7%	0.0%	0.0%	1.1%
	Disagree	1.7%	0.0%	0.0%	1.1%
	Not sure	12.8%	15.6%	50.0%	14.2%
	Agree	65.0%	68.8%	50.0%	66.1%
	Strongly agree	18.8%	15.6%	0.0%	17.5%
	<b>Total valid</b>	<b>117</b>	<b>64</b>	<b>2</b>	<b>183</b>
My age is an asset when dealing with customers/clients/students	Strongly disagree	1.7%	0.0%	0.0%	1.1%
	Disagree	5.1%	0.0%	0.0%	3.3%
	Not sure	12.0%	15.9%	0.0%	13.1%
	Agree	53.8%	60.3%	66.7%	56.3%
	Strongly agree	27.4%	23.8%	33.3%	26.2%
	<b>Total valid</b>	<b>117</b>	<b>63</b>	<b>3</b>	<b>183</b>

### Q15. Capacities and opportunities for skill development

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respondents</i>
My workplace encourages and supports me in work-related learning	Strongly disagree	3.4%	1.6%	0.0%	2.8%
	Disagree	9.4%	4.9%	0.0%	7.8%
	Not sure	16.2%	23.0%	0.0%	18.3%
	Agree	56.4%	59.0%	100.0%	57.8%
	Strongly agree	14.5%	11.5%	0.0%	13.3%
	<b>Total valid</b>	<b>117</b>	<b>61</b>	<b>2</b>	<b>180</b>
I need training to do my current job better	Strongly disagree	3.4%	1.7%	0.0%	2.8%
	Disagree	15.4%	15.0%	50.0%	15.6%
	Not sure	12.0%	15.0%	0.0%	12.8%
	Agree	55.6%	58.3%	50.0%	56.4%
	Strongly agree	13.7%	10.0%	0.0%	12.3%
	<b>Total valid</b>	<b>117</b>	<b>60</b>	<b>2</b>	<b>179</b>

I am anxious about learning new things for my work as it changes	Strongly disagree	2.6%	1.6%	0.0%	2.2%
	Disagree	13.7%	14.8%	0.0%	13.8%
	Not sure	14.5%	8.2%	0.0%	12.2%
	Agree	52.1%	63.9%	66.7%	56.4%
	Strongly agree	17.1%	11.5%	33.3%	15.5%
	<b>Total valid</b>	<b>117</b>	<b>61</b>	<b>3</b>	<b>181</b>
I regard myself as competent with information technology for work purposes	Strongly disagree	0.9%	0.0%	0.0%	0.6%
	Disagree	9.4%	13.1%	0.0%	10.5%
	Not sure	10.3%	8.2%	33.3%	9.9%
	Agree	69.2%	67.2%	66.7%	68.5%
	Strongly agree	10.3%	11.5%	0.0%	10.5%
	<b>Total valid</b>	<b>117</b>	<b>61</b>	<b>3</b>	<b>181</b>
I am open and adaptable to learning new things	Strongly disagree	1.7%	0.0%	0.0%	1.1%
	Disagree	1.7%	1.6%	0.0%	1.7%
	Not sure	3.4%	1.6%	0.0%	2.8%
	Agree	65.8%	72.1%	66.7%	68.0%
	Strongly agree	27.4%	24.6%	33.3%	26.5%
	<b>Total valid</b>	<b>117</b>	<b>61</b>	<b>3</b>	<b>181</b>
I would like to train for a different job with my present employer	Strongly disagree	1.7%	5.0%	50.0%	3.4%
	Disagree	8.6%	20.0%	50.0%	12.9%
	Not sure	30.2%	15.0%	0.0%	24.7%
	Agree	46.6%	50.0%	0.0%	47.2%
	Strongly agree	12.9%	10.0%	0.0%	11.8%
	<b>Total valid</b>	<b>116</b>	<b>60</b>	<b>2</b>	<b>178</b>
I would like to train for a different job with another employer or for my own business	Strongly disagree	2.6%	11.5%	50.0%	6.1%
	Disagree	15.5%	23.0%	50.0%	18.4%
	Not sure	22.4%	11.5%	0.0%	18.4%
	Agree	38.8%	45.9%	0.0%	40.8%
	Strongly agree	20.7%	8.2%	0.0%	16.2%
	<b>Total valid</b>	<b>116</b>	<b>61</b>	<b>2</b>	<b>179</b>

### Q16. Which of the following will help you learn for work

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respondents</i>
Compulsory training, e.g. OH&S	No or n/a	58.3%	65.4%	100.0%	61.5%
	Yes	41.7%	34.6%	0.0%	38.5%
From colleagues at work	No or n/a	46.5%	51.3%	25.0%	47.8%
	Yes	53.5%	48.7%	75.0%	52.2%
Short work-related training (non-accredited)	No or n/a	53.5%	39.7%	75.0%	49.1%
	Yes	46.5%	60.3%	25.0%	50.9%
Professional associations/networking	No or n/a	62.5%	76.9%	25.0%	66.8%
	Yes	37.5%	23.1%	75.0%	33.2%
Conferences/seminar	No or n/a	61.8%	53.8%	25.0%	58.4%
	Yes	38.2%	46.2%	75.0%	41.6%
Internet searching	No or n/a	64.6%	67.9%	50.0%	65.5%
	Yes	35.4%	32.1%	50.0%	34.5%
Professional development leave	No or n/a	90.3%	92.3%	100.0%	91.2%
	Yes	9.7%	7.7%	0.0%	8.8%
Industry attachments	No or n/a	76.4%	88.5%	100.0%	81.0%
	Yes	23.6%	11.5%	0.0%	19.0%
Family & friends	No or n/a	85.4%	82.1%	100.0%	84.5%
	Yes	14.6%	17.9%	0.0%	15.5%
Work-related training	No or n/a	56.3%	60.3%	100.0%	58.4%
	Yes	43.8%	39.7%	0.0%	41.6%

**Q17. If YES, what was or is your experience with that current or recent course?**

<i>Question</i>	<i>Response</i>	<i>45-54 years</i>	<i>55-64 years</i>	<i>Other ages</i>	<i>All question respondents</i>
The content is/was very relevant to my work	Strongly disagree	6.9%	0.0%	0.0%	4.7%
	Disagree	1.4%	0.0%	0.0%	0.9%
	Not sure	5.6%	0.0%	0.0%	3.8%
	Agree	56.9%	65.6%	50.0%	59.4%
	Strongly agree	29.2%	34.4%	50.0%	31.1%
	<b>Total valid</b>		<b>72</b>	<b>32</b>	<b>2</b>
My main reason for doing this course is/was professional development	Strongly disagree	2.9%	0.0%		2.0%
	Disagree	10.3%	9.4%		10.0%
	Not sure	13.2%	12.5%		13.0%
	Agree	60.3%	65.6%		62.0%
	Strongly agree	13.2%	12.5%		13.0%
	<b>Total valid</b>		<b>68</b>	<b>32</b>	<b>0</b>
My main reason for doing this course is/was to ensure continuity of employment until retire	Strongly disagree	1.4%	0.0%		1.0%
	Disagree	4.3%	0.0%		3.0%
	Not sure	11.6%	12.9%		12.0%
	Agree	66.7%	64.5%		66.0%
	Strongly agree	15.9%	22.6%		18.0%
	<b>Total valid</b>		<b>69</b>	<b>31</b>	<b>0</b>
The course is/was well taught/facilitated	Strongly disagree	2.8%	0.0%	0.0%	1.9%
	Disagree	4.2%	9.4%	0.0%	5.7%
	Not sure	4.2%	0.0%	0.0%	2.9%
	Agree	54.9%	56.3%	100.0%	56.2%
	Strongly agree	33.8%	34.4%	0.0%	33.3%
	<b>Total valid</b>		<b>71</b>	<b>32</b>	<b>2</b>
I do not/did not have to attend face-to-face sessions to complete the course	Strongly disagree	0.0%	3.1%	0.0%	1.0%
	Disagree	14.1%	12.5%	100.0%	14.4%
	Not sure	8.5%	3.1%	0.0%	6.7%
	Agree	49.3%	53.1%	0.0%	50.0%
	Strongly agree	28.2%	28.1%	0.0%	27.9%
	<b>Total valid</b>		<b>71</b>	<b>32</b>	<b>1</b>

The method/s of delivery suits my work and life requirements	Strongly disagree	0.0%	3.1%	0.0%	1.0%
	Disagree	2.9%	3.1%	0.0%	2.9%
	Not sure	5.7%	9.4%	0.0%	6.7%
	Agree	77.1%	59.4%	100.0%	72.1%
	Strongly agree	14.3%	25.0%	0.0%	17.3%
	<b>Total valid</b>	<b>70</b>	<b>32</b>	<b>2</b>	<b>104</b>
Teachers/ trainers are/were flexible with due dates for assignments etc.	Strongly disagree	11.6%	3.1%	0.0%	8.7%
	Disagree	50.7%	37.5%	50.0%	46.6%
	Not sure	4.3%	18.8%	0.0%	8.7%
	Agree	26.1%	34.4%	50.0%	29.1%
	Strongly agree	7.2%	6.3%	0.0%	6.8%
	<b>Total valid</b>	<b>69</b>	<b>32</b>	<b>2</b>	<b>103</b>
There are/were good opportunities to interact with and learn from other people in similar roles to mine	Strongly disagree	0.0%	0.0%	0.0%	0.0%
	Disagree	7.1%	0.0%	0.0%	4.8%
	Not sure	10.0%	9.4%	0.0%	9.6%
	Agree	62.9%	59.4%	100.0%	62.5%
	Strongly agree	20.0%	31.3%	0.0%	23.1%
	<b>Total valid</b>	<b>70</b>	<b>32</b>	<b>2</b>	<b>104</b>
The way the course was taught was not particularly helpful	Strongly disagree	4.4%	3.1%	0.0%	3.9%
	Disagree	14.7%	3.1%	0.0%	10.8%
	Not sure	16.2%	18.8%	0.0%	16.7%
	Agree	54.4%	62.5%	100.0%	57.8%
	Strongly agree	10.3%	12.5%	0.0%	10.8%
	<b>Total valid</b>	<b>68</b>	<b>32</b>	<b>2</b>	<b>102</b>
The assessments are/were based on my work	Strongly disagree	0.0%	0.0%	0.0%	0.0%
	Disagree	8.5%	3.1%	0.0%	6.7%
	Not sure	4.2%	9.4%	0.0%	5.8%
	Agree	66.2%	68.8%	100.0%	67.3%
	Strongly agree	21.1%	18.8%	0.0%	20.2%
	<b>Total valid</b>	<b>71</b>	<b>32</b>	<b>1</b>	<b>104</b>
My experience and contributions as a mature age person are/were valued	Strongly disagree	8.7%	12.5%		9.9%
	Disagree	58.0%	56.3%		57.4%
	Not sure	10.1%	12.5%		10.9%
	Agree	21.7%	12.5%		18.8%
	Strongly agree	1.4%	6.3%		3.0%
	<b>Total valid</b>	<b>69</b>	<b>32</b>	<b>0</b>	<b>101</b>

Have done course since 45	Yes or NR to Q17a	68.8%	64.1%	75.0%	67.3%
No way	Yes to 17d1	11.8%	14.1%	25.0%	12.8%
Yes, willing to	Yes to 17d2	19.4%	21.8%	0.0%	19.9%
	<b>Total valid</b>	<b>144</b>	<b>78</b>	<b>4</b>	<b>226</b>

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