



Summary of Submissions

Older Workers Employment Action Plan consultation

January 2022



Te Tari Kaumātua
Office for Seniors



Te Kāwanatanga o Aotearoa
New Zealand Government

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The Office for Seniors

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Disclaimer

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Overview

Background to the Older Workers Employment Action Plan

The Government released its [Employment Strategy](#) in August 2019 which presents the vision for the labour market and the changes it is implementing to improve employment outcomes for all New Zealanders.

The Strategy recognises that good employment outcomes are influenced by a range of Government policy settings. It describes how the Government will improve employment outcomes through the range of reforms it has underway to:

- build a skilled workforce
- support industries and regions to thrive
- support workplaces to modernise
- support workers and businesses to be resilient and adaptable in the face of the changing nature of work; and
- support more inclusive employment.

The Employment Strategy sets out a roadmap for seven action plans to improve labour market outcomes for specific “population”¹ groups that would benefit from specific attention. Older people are one of those population groups and the Older Workers Employment Action Plan (the **OWEAP**) is one of those seven actions plans. The population plans:

- focus on improving outcomes for groups that consistently experience poor employment outcomes
- complement the Government’s system reforms
- provide a cross-system perspective to identify how particular populations experience government services; and
- highlight opportunities to improve how services can work together to support better employment outcomes.

The OWEAP is also being developed to fulfil an action under *Better Later Life – He Oranga Kaumātua 2019 to 2034*, the Government’s strategy and action plan for our ageing population.

The consultation process

The Office for Seniors invited feedback on a consultation draft of the OWEAP (the **draft OWEAP**) during October and November 2021.

The Office for Seniors hosted seven workshops which were attended by 63 people. The workshops were held online due to COVID-19 restrictions. We also received 40 written submissions.

¹ The population groups that experience persistently poorer labour market outcomes are young people, disabled people, Māori, Pacific peoples, older workers, former refugees, recent migrants, and ethnic communities.

Feedback came from individuals, academics, advocacy groups looking at human rights, disabled peoples, and ethnic communities, recruitment specialists, unions, business focused organisations, as well as representatives from Maori and Pacific communities.

Many submissions were from teams or organisations. Most submissions covered multiple topics, and a lot of them included constructive suggestions for improving the draft OWEAP.

Next steps

The ideas and recommendations contained in the feedback are being considered as we finalise the OWEAP.

Feedback on the overall objective and purpose of the OWEAP

Respondents had a range of views on the purpose of the OWEAP including who it should target, and how it can it achieve its purpose.

People told us it is important to acknowledge that older people are a diverse group and not everyone has the same opportunities as they age.

Others wanted to make sure the OWEAP was written in simple, easy to read language.

The key themes emerging from engagement on the draft OWEAP were that the final OWEAP should:

- be clear about who the OWEAP is for
- be simple
- acknowledge that one size doesn't fit all
- expand the idea of work and how that interacts with life
- recognise employment has more than just a financial value in a person's life
- emphasise the benefits and value that multi-generational workforces bring
- include learning and growing as one of its goals
- keep a focus on employers' responsibility to support older workers
- acknowledge the importance of communities
- emphasise that older workers generally want the same things as everyone else
- prepare Aotearoa New Zealand for the changes that are coming with an ageing workforce;
and
- be clear on how it will be implemented.

These themes are elaborated on further in the rest of this section.

Clarify who the OWEAP is for

There was confusion about the main purpose of the OWEAP. There were questions about whether the purpose is to support older workers who are at risk of "negative outcomes" (losing their jobs and struggling to find another, or not having jobs that allow them to build enough savings for the future or have enough to make ends meet) or if it is to support *all* people over 50 who could face discrimination based solely on their age.

Many respondents talked about how important it is to recognise that not everyone over 50 has the same opportunities, financial nest egg and supports. Many felt these people are the ones who would benefit most from additional supports should be prioritised.

"An intersectional lens and life course perspective is required as certain groups of workers have faced compounding disadvantages across their lives, affecting their employment opportunities, as well as their savings and accumulated wealth, and therefore the choices they have in older age."

Among a large majority of respondents there was some controversy around older workers being defined as those over 50. Some saw this as sensible as the "50-year-old of now is the 70-year-old of tomorrow". Others felt that it was not helpful to have the age range so definite and they would rather a "life course" or "life stage" approach taken in the final OWEAP. However, most said that totally stopping all paid work at exactly 65 is increasingly unusual.

A few respondents did express a sense that we need to normalise the idea of people working into their 60s and 70s. There was a minority view that by focusing on "older" workers we risk "othering" people and achieving the opposite of normalising. The preference was that there shouldn't be an age range but rather a focus on people and their circumstances regardless of age.

Another point, made a few times, was that there isn't enough in the draft OWEAP around self-employed people. Similarly, some people said the draft OWEAP would benefit by incorporating a focus on small and medium sized business, as many actions seemed to default to large organisations or businesses.

A less common theme was that any actions taken to address inequalities, or discrimination for *older* workers, shouldn't happen in isolation from addressing those same challenges in other groups of people. These issues compound over many years meaning for some people an easy move into full retirement at 65 is increasingly unlikely.

Keep it simple

There was consistent feedback that the language and structure of the draft OWEAP should be simplified. This included calls to have a sharp, easy to engage goal, and clearer actions that are tangible and practical.

"A recipient is a person!"

One size doesn't fit all

"The "choice" to work beyond the "retirement age" is not afforded to everyone equally and Māori, Pacific people, who have lower life expectancy, as well as women who, on average have lower levels of wealth than men, are all disproportionately affected"

Respondents felt it was important to recognise in the OWEAP the differences and diverse experiences that people have before they reach 50. For example, actions to reduce the risk of long-term financial struggle for someone who worked for decades in physically demanding low paid jobs, are very different from the actions that would support people who have had higher education, and benefited from high paying, secure jobs throughout their career.

There was a sense in the feedback that the plan needs to better recognise that the opportunities and challenges that face older workers are often rooted in the beginnings of their work life and not things that "pop up" as they age. There was also some feedback that the actions in the final OWEAP must clearly outline the different age

categories that are included in the term older worker. The over 50 age category was seen as too large and people may experience an array of different issues in later life.

Respondents also wanted more discussion in the final OWEAP about how things like racism and ageism combine to further disadvantage Māori, Pacific, and former refugees and migrants. The same concerns were raised around people who have disabilities, and the connection with age-related disability and how these vulnerabilities combine.

Other concerns were raised around the gender pay gap and what that means as people age in their working lives. One respondent said the final OWEAP must better address the needs of LGBTIQ+ people. The need to include a commitment to Te Tiriti o Waitangi/ The Treaty of Waitangi was also mentioned.

A strong piece of feedback was that there needs to be clearer integration between the final OWEAP and the other “population” action plans. While people agreed that it’s important to look at the experiences of people in different age groups there was a strong theme that people don’t just fit in one “box”.

Expand the idea of work and how that interacts with life

A strong theme amongst respondents was how to value and acknowledge unpaid work. Many respondents felt that the final OWEAP, while focused on *paid* employment, should still discuss, acknowledge, and potentially include actions aimed at the many types of unpaid work that older people do like volunteering, caring, household work, and cultural and pastoral care. Several respondents made the point that the responsibility for a lot of “unpaid” labour falls to those in their 50s, 60s and 70s. They may have to help care for their children, their grandchildren, and their parents all at the same time.

“Contribute fully? So, if you’re not a full-time worker you’re not contributing to society?”

Some respondents also felt that the concept of “decent” work should be more strongly reflected in the final OWEAP. The idea that people deserve a job that they enjoy, uses their skills, pays a decent wage, and supports a good balance between home life and work responsibilities.

Other respondents felt that the draft OWEAP is missing a focus on retention. A few people said that “transitions” need to be better reflected in the final plan. Both transitions *between* jobs and the concept of “transitioning” from full time paid work slowly and in stages to no paid work at all.

Recognise employment has more than just a financial value in a person’s life

“Can’t discuss employment in isolation of the other needs and their commitments to their family, whānau, and wider community”

A strong theme in the feedback was that there are many benefits to work, beyond the financial ones and that this needs to be reflected in the final OWEAP. For many participants there was not enough recognition of the importance of job satisfaction, enjoying what you do, the social connections, and relationships that can come with employment and bring people fulfilment. They also highlighted the benefits like retaining mental acuity and increasing feelings of self-confidence and self-esteem from doing work that is valued.

The benefits and value that multi-generational workforces bring

Many respondents talked about making sure the final OWEAP recognises the value and benefit that older workers bring. They said it is important that any kind of campaign to employers needs to focus on the significant skills and knowledge they get from hiring older workers.

"Older workers are gold!"

Respondents felt that older people bring invaluable traits that come from their greater life experience. Things like solid work ethics, people skills, loyalty, and understanding. From the view of the Pacific respondents' older workers bring notable culture awareness and knowledge which can be an asset.

Other respondents felt strongly that having teams and groups made up of people of various ages, backgrounds and experiences is a key part of having successful, respectful workplaces. They wanted to hear this message more strongly in the plan. Similarly, people wanted to hear more in the plan about the benefits that older workers bring in and of themselves, to showcase all the different roles an older person can have in a team, not just as a "mentor".

The goal should include learning and growing

A few respondents requested that the goal should incorporate a focus on learning and development or growing skills over time. They felt that reskilling or training is crucial during a career, so it needs to be captured in the actions. The strength of the idea that people can direct their own development as their careers evolve was deemed important.

Keep a focus on employers' responsibility

A common theme was that more needs to be done to influence and shape *employer's behaviour*, including through Ministry of Social Development (MSD) employment services.

"Employers stop investing in older workers, stop seeing them. But so many people continue to work well into their 70's"

Many participants said they have experienced or seen ageism and discrimination in things like hiring practices, and in decisions around who is offered training or advancement. Participants did not want potential, or current *employees*, to be the only focus of change, instead it needed to be a complete culture and attitude shift on behalf of those who hire and make decisions every day in workplaces around conditions and opportunities for employees.

Communities are important agents of change

Another common theme was around the importance of communities being key to influence change and implement the final OWEAP. Communities in this context has a broad meaning. For example, there were comments about:

- the need to work more closely with Iwi around employment opportunities for older Māori older and how to design and deliver good support for them
- for Pacific people, the importance of going to places they feel comfortable and engaging people they trust (including church leaders)
- the need to tap into community sectors - things like the Building and Construction Industry Training Organisation (BCITO), "tradies" groups, and unions

- the ability of local councils and non-government organisations to do more to help if they were funded to, and that people may be more willing to go to these organisations for support than central government.

This idea of community often went along with discussions around the importance of relationships. That older workers are more likely to go to people they know and trust and have built connection with over time to access help or support. This theme of communities was also seen in the large amount of feedback that the final OWEAP should be broader than the services, supports and leavers, that the MSD does (or can) provide.

Older workers generally want the same things as everyone else

Many respondents felt that older workers needs are universal, such as:

- a fair wage and decent income
- good working conditions and job security
- flexibility (hours, place of work, timing of work), especially to support the caring responsibilities or desires many people have
- being respected and valued for their knowledge, experience, and skills
- opportunities to learn new things, train, and take on new responsibilities
- practical support to retain them in the work they enjoy – like hearing aids, physical aids, or modifications at work
- A supportive caring environment with good relationship between employers and employees (pastoral care, mental and emotional needs met – not just physical ones).

A few respondents took a very rights-based approach to thinking about wants and needs and emphasised the role of various UN Declarations and conventions, alongside the Treaty of Waitangi.

Where participants did see differences between the wants and needs of older workers and other groups there were three key points:

- building technology skills
- retirement planning and career guidance long before 65
- that peoples' financial situations and needs may change as they age.

Aotearoa New Zealand is not prepared for the changes that are coming with an ageing workforce

This was a specific written feedback question and almost unanimously the view was that we are not ready. A few people raised concerns about the “age dependency ratio” – that there will be more and more older people who are not working and “relying” on fewer younger people. Concerns were also raised about the ageist assumptions made about older workers by employers and how that must change if we are to get prepared.

"If we can shift our mindset away from technical capability and more towards a mindset of experience many of the currently unemployed, or underemployed job seeking older workers could be brought back into productive work".

Be clear on how the OWEAP will be implemented

There were a few key points made around the implementation of the final OWEAP. People emphasised the importance of government agencies connecting better at a regional level and with Iwi and community organisations. The potential implementation role of unions and representatives of older workers was emphasised, as was the role of older workers themselves in developing and designing any new programmes or services. There was a concern from a few participants that if no single person is responsible at a regional level then nothing will really get done.

Several pieces of feedback noted the importance of not just having actions – but also clearer outcomes that can be assessed. One respondent noted that the reporting related to the final OWEAP will need to be accessible beyond government and focus on informing unions, employers, businesses, HR professionals, and recruitment agencies with real useful information.

Feedback from Māori respondents

Some specific points were raised in relation to Māori older workers. A strong point was that a significant proportion of older Māori workers face specific employment issues when they leave physical labour-based jobs to move to less physically demanding types of job – not just find another job of the same kind. This is a specific kind of change and they need to feel valued along the way. Māori are overrepresented in the kinds of industries and jobs likely to end due to automation. Respondents felt there needs to be more help to re-scope what a career in later life looks like for Māori workers. It was felt that the final OWEAP needs to have specific actions for older Māori workers given this over representation.

Respondents talked about the need to think differently when working with people from a strongly collectivist culture. They explained some Kaumatua are concerned that finding new mahi means they are potentially “taking jobs” that younger people might otherwise get – they don’t want to compromise their younger people.

"Don't lose the importance of kaumatua and kuia being the pou and the knowledge keepers – they have so much to share and give. This is a treasure – it needs to be valued in our homes and families AND in the workforce."

Responsibility of child-care was noted – and a sense that the care older Māori people give mokopuna needs to be better acknowledged as work. It needs to be seen as contributing to the economy and financially compensated as work not as a benefit.

Similarly, the role of kuia and Kaumātua as teachers and mentors, as people who hold and pass on knowledge as trainers and guides was emphasised. Respondents felt this needs to be respected and valued more as work. That the role of the past as the foundation for innovation, change and ideas needs to be legitimised and affirmed in the workforce.

The importance of recognising Te Tiriti o Waitangi/the Treaty of Waitangi in the Crown's duty to support good employment opportunities for Māori was raised as a gap in the draft OWEAP. One respondent felt that a designated Māori employment and economic development agency is required to lead and accelerate progress for Māori.

Feedback from Pacific peoples' representatives

Feedback provided by representatives of the Pacific communities echoed a lot of the other feedback we received – such as the importance of being flexible in work, of making training easy to do, of respect and valuing older workers. However, some views and thoughts specific to Pacific older workers were raised.

The respondents emphasised the loyalty and work of older Pacific workers and the importance of the relationships formed in work environments to them. This means they will want to stay, commit, and retain their skills and knowledge in their work. Retention and retraining are tools that will work particularly well to keep older Pacific workers engaged given this loyalty and commitment. Some respondents talked about the importance that a sense of belonging can come from a trusted workplace. For some older Pacific workers, their co-workers were family. Similarly, a point was made around the humility of many older Pacific workers that, at times, mean they do not put themselves forward for work or training opportunities.

The Pacific pay gap was also raised as a specific issue. Many older Pacific workers, especially women, don't currently have the "luxury" of retirement. Traditionally it has been a role of young people to financially support their elders, but this is becoming increasingly difficult.

"Our older workers are loyal. They build relationships with employers, they understand their industries, they have trust"

The importance of micro-credentials and "in work" training to help move Pacific workers into higher paid roles was an absolute priority for the respondents.² Respondents felt it is important to create pathways for learning and upskilling that are practical and suited in the workplaces, sectors, and community places they are in. Supporting older Pacific workers is also about providing the pastoral care and respect, not just the technical training skills. And recognising and valuing the cultural skills and work that Pacific people do.

Immigration and citizenship status was top of mind for some Pacific representative respondents. This can create additional challenges and barriers for older Pacific workers and require specific policy solutions. Respondents talked of how many older Pacific workers answered New Zealand's call for labour in previous decades; they came and helped grow the economy but have not received reciprocal generosity.

Respondents also talked of the importance of stories and sharing other Pacific peoples' experiences as ways to encourage workers to think differently and more positively about what

² A micro-credential certifies achievement of a coherent set of skills and knowledge. They are smaller than a qualification and focus on skill development opportunities not currently sufficiently catered for in the regulated tertiary education system.

they bring to their work and can do. They felt that utilising stories and using visual tools to show how change can happen will be key to engaging with older Pacific workers.

Feedback on the draft proposed actions

Respondents had an opportunity to select the actions that they felt should be a priority or would make the most impact. Not all respondents chose to do this, but for those who did there were clear preferences for some actions.

	Actions in draft OWEAP
Actions that were most selected as priorities by respondents	<ul style="list-style-type: none"> • Hold in-person expos for older workers through Connected Centres to refer people to employment-related government services.
	<ul style="list-style-type: none"> • Provide information and advice to Human Resources professionals on addressing unconscious bias in employment practices for older workers.
	<ul style="list-style-type: none"> • Address employment discrimination as part of a wider campaign against ageism.
	<ul style="list-style-type: none"> • Gather information about ageing in NZ workforces, including ethnicity, gender, and disability status, in collaboration with employers and unions. Undertake research to identify what affected sectors can do to retain and attract older workers.
	<ul style="list-style-type: none"> • Ensure that agencies involved in education and training and Regional Skills Leadership Groups share data and insights that inform the development of regional workforce development plans.
Actions chosen as priorities by respondents a moderate number of times	<ul style="list-style-type: none"> • Develop online tools that better enable access to all available government employment and training supports for older workers as well as for employers wanting to hire older jobseekers.
	<ul style="list-style-type: none"> • Target older workers in awareness campaigns about MSD employment services.
	<ul style="list-style-type: none"> • Consider developing MSD employment services to specifically target newly unemployed older workers.
	<ul style="list-style-type: none"> • Undertake research to find out what older MSD Jobseeker recipients need as they age in relation to paid work, including when they start to receive NZ Superannuation.
	<ul style="list-style-type: none"> • Commission research into age discrimination among decision makers such as employers and recruiters.
	<ul style="list-style-type: none"> • Role model good practice in the employment of older workers in the Public Service.
	<ul style="list-style-type: none"> • Assess the use of MSD work brokerage services for long-term unemployed older workers, including encouraging flexibility in job scoping.
	<ul style="list-style-type: none"> • Pilot initiatives to encourage older workers to establish sustainable businesses.
	<ul style="list-style-type: none"> • Pilot a mid-career intensive intervention for older workers, designed for workers at risk of job loss or who are recently displaced.
<ul style="list-style-type: none"> • Improve the collection and reporting of age-related data by government agencies delivering employment related services. 	

Actions in draft OWEAP	
	<ul style="list-style-type: none">• Ensure that all government agencies involved in education, training, and employment services include support for older workers, who need retraining and reasonable accommodations, in their planning process.
	<ul style="list-style-type: none">• Showcase examples of employers who have successfully developed diverse multi-generational workforces, for example by changing the way their work is structured or utilising older workers for mentoring.

Employment services and supports

Proposed actions in draft OWEAP...
<ul style="list-style-type: none"> • <i>Target older workers in awareness campaigns about MSD employment services.</i>
<ul style="list-style-type: none"> • <i>Provide initial advice on eligibility for MSD employment services for disadvantaged workers over the age of 65.</i>
<ul style="list-style-type: none"> • <i>Consider developing MSD employment services to specifically target newly unemployed older workers.</i>
<ul style="list-style-type: none"> • <i>Assess the use of MSD work brokerage services for long-term unemployed older workers, including to encourage flexibility in job scoping.</i>

Awareness needs to improve

Almost all people involved with the workshops, said people aged over 50 and older workers who are not on a benefit can't access help from MSD for employment. While it is true there is not the level of targeted and intensive employment services for older workers, there *are* supports for people over 50, and people who are *not* receiving a benefit that they can receive from MSD. It became clear that there is a lack of awareness and knowledge about what supports, programmes and services are available to older workers under 65.

Respondents also wanted more awareness about what other groups and agencies are available to help older workers prepare for, find, and get a job.

More services are needed, and people need to feel safe and comfortable accessing them.

There was strong support for more help and support for older workers (be that employment support, work brokage, or education and training). The strong theme was that older workers don't feel comfortable using any services provided by Work and Income/MSD if they must "walk in". Participants spoke of feelings of stigma and shame, a feeling of having done something wrong, or a sense that those supports, and services aren't for them. A few people also commented that some older workers may feel wary of accessing support they feel might take opportunities from younger people. There were some examples given of support that was felt as belittling or patronising to older people who have accumulated life skills and a good work ethic over the years.

"They find accessing job seeker unimaginable"

Instead, many participants wanted to make sure that any supports and help are contracted to community groups, NGOs, Iwi, or local government to deliver on behalf of MSD. If this support wasn't "branded" MSD or "government", respondents felt older workers would be more willing to access it.

There was also a call to ensure services and supports are designed to meet the life stage needs of older workers. This includes recognising the type of support (including for example pastoral care, skill building, self-esteem and confidence, CV writing) is not the same as what suits younger people. In contrast a small number of people took a different view which was that older people *shouldn't* be targeted or have bespoke programmes. Their sense is that it's a type of discrimination and "othering" of older people and reduces the chance of fostering strong multi-generational connections.

Another point raised was the need to make sure that employment support is developed to meet the needs of a range of older people, for example, Māori kuia and Kaumātua, Pacific elders and people with disabilities. The overall sense was that there needs to be more variety and options in terms of what support is provided and *who* provides it to make people feel more comfortable accessing help.

Superannuation doesn't mean people don't need support to find and keep work

There was a very strong call of support for the action to review eligibility for MSD employment services for those over 65. There was a sense that this age cut off encourages the idea that New Zealand has a set retirement age.

"Redefine the years after 60 as productive work not retirement"

Many respondents emphasised that a significant number of people *need* to keep working to supplement their superannuation just to make ends meet. A less common theme was that those aged over 65 should have access to this kind of help regardless of financial reasons. Rather from a human rights perspective and for all the other benefits that work provides (social, mental, emotional, and value to the economy). The idea that as long as someone wants to and can, they should be supported to work.

Prevention and retention are key

There was a general feeling that the actions did not focus on prevention enough or on the importance of retaining people in employment even if modifications are needed. People said that supports and services should be provided to people long before redundancy looms, or long before they must change jobs for their health or wellbeing. There was a sense that there was too much focus on people who are receiving Job Seeker, or are very likely too, and not enough on helping people avoid this even becoming a possibility.

Any campaign needs to be done carefully

Proposed action in draft OWEAP
<i>Address employment discrimination as part of a wider campaign against ageism.</i>

People were very clear that ageism and discrimination do exist and felt that a good campaign may be helpful. Suggestions for what good would mean included:

- use positive, motivating, and encouraging language
- focus on the benefit and value of older workers – the social and economic gains from their employment
- show real-life, practical examples of situations where older workers are valued, empowered, and respected
- be a cross government campaign
- have clear goals for what it will achieve
- be well resourced

- be a variety of ways to communicate (video, social media, print).

There were some concerns that this kind of things can feel “awkward”, “cringy” or come across as disingenuous. A few people felt that any campaign against discrimination in the workplace and in hiring should extend to *all* ages and not focus solely on older workers.

Online services need to be designed carefully – or they will create more barriers to access not less

Proposed action in draft OWEAP
<i>Develop online tools that better enable access to all available government employment and training supports for older workers and employers wanting to hire older jobseekers.</i>

Most participants understood that “online supports” for employment issues or training needs, can be a useful and empowering tool. Some respondents warned against stereotyping all people over 50 as unwilling or unable to engage this way. As one person put it “there are actually plenty of tech savvy older people out there!” However, there was almost universal agreement that online tools need to be designed carefully and should never be the only way people can access the help they need.

People raised points like:

- online can be a barrier for many people with disabilities – and as people age, they are more likely to experience those disabilities
- if online tools are developed – they must be developed to work on phones (as opposed to on big screens), as for many people this is the only device they have
- devices and data cost – those who most need help getting work are those who are most likely to not be able to afford to access that help
- there is still a need for increased digital literacy in older age groups
- internet access can still be an issue in rural or isolated places.

One group suggested that for older Māori, online tools that appeal to and support all ages is important. This is because they are intergenerational – people of different ages connect to explore information and find things out together.

A few participants also noted that rather than just online access for MSD related employment support it would be great to have a “one stop”, clearinghouse type website for everything related to older workers.

New Zealand's training and education system is not set up to support older workers

Proposed action in draft OWEAP

Investigate barriers to training for older workers and consider ways to address these barriers.

One of the strongest themes across both written feedback and during workshops was a concern that the education and training system is not focused on helping people over 50 to transition their skills into different fields, or to gain new skills. There were several elements to this theme.

Financial support isn't available or enough

Participants were concerned that the model for financially supporting people who are studying is not friendly to those over 50. For example, there was a belief that "fees free" is targeted at first time learners and student allowance entitlement is primarily for fulltime study. There was a sense that grants and scholarships are targeted towards younger people, not those who are "midlife" learners. Some people believe there is a blanket age limit to getting a student loan.

Many participants felt there needs to be more financial support for people over 50 who wish or need to retrain or study. Their life stage often means they have significant financial commitments that don't allow for full time study, or long "formal" study does not meet their learning needs.

Training and qualifications need to be practical and easy to do

Almost unanimously participants felt that learning and training for older workers must be practical and fit with their life stage and other responsibilities. Participants talked about many things that those of other ages are likely to want as well, such as:

"The idea of lifelong learning is so important as work changes. Everyone has to be aware that this is needed so they can maintain their employability"

- ensure people can earn while they learn
- micro-credentials that give tangible knowledge and skills that can be put to almost immediate use. For example, using a particular industry-specific technology like "RF scanning", or learning about a workplace process
- ways to "qualify" and recognise the skills and knowledge people gained before a qualification or credit in that skill was formally developed
- help for people to understand how they could transfer their skills into a new job or field, with minimal new learning needed
- the ability to learn at your own pace, in your own time and through a variety of ways. A few participants noted that work itself can get in the way of upskilling. For example, if someone is on shift work or irregular hours, they are not able to engage with learning in the same physical place and time as others.

A few participants specifically raised the concept of "lifelong learning" as the framework that should underpin education, training, and qualifications in general.

Marketing and knowledge

There were a few comments, including from people working in training or education, that the marketing of education and training is a barrier for older workers. There was a sense that there should be much more effort to raise awareness among people over 50 about training options, how flexible learning can be, and what financial, pastoral, and practical support there is for them. People are often unaware of law changes, policy changes, or new supports becoming available and based their beliefs in something they learned or happened many years ago.

Expand the idea of role modelling and examples of support and flexibility

Proposed actions in draft OWEAP
<ul style="list-style-type: none"> • <i>Role model good practice in the employment of older workers in the Public Service.</i>
<ul style="list-style-type: none"> • <i>Showcase examples of employers who have successfully developed diverse multi-generational workforces, for example by changing the way their work is structured or utilising older workers for mentoring.</i>

There was some support for the idea of the Public Service role modelling good practice in terms of hiring, supporting, and retaining older workers. The main idea was to require agencies to have clear policies like they do around supporting women and LBTQI+ in the workplace. Several participants felt that the idea should be extended into the wider public and state services and include jobs like teachers and medical staff. It was felt that this can better showcase practical ways to support older workers across a range of professions and job types.

There was significant support for the idea of showcasing examples where older workers are contributing, valued, and supported. These examples should give ideas for practical, easy things employers can do. This was considered important if the action is to create change. For example, there was a lot of discussion around the idea of flexibility and how it can look very different in different workplaces and for different roles. Employers and employees both need to know what that can really mean in a day-to-day sense. Some felt that our employment law does not go far enough to legitimise and set up conditions for flexibility working (a few mentioned that various UK laws do this better).

"Employers and employees don't seem to even know about the flexible working sections of the Employment Relations Act"

Some respondents raised the need to protect against the misuse of the idea of flexibility. They were concerned that "flexibility" in hours can mean uncertainty of hours and income for employees, a lack of work/life balance, stress, and potential exploitation.

Piloting starting a business may be risky but has potential if it's thought about broadly

Proposed action in draft OWEAP
<i>Pilot initiatives to encourage older workers to establish sustainable businesses.</i>

There were two very different, though equally common views, around the idea of a pilot initiative to encourage older workers to establish sustainable business. On one hand there were concerns that starting a business can be very risky and stressful for anyone, more so at a life stage where money lost may be difficult to recoup. Participants talked about the amount of learning needed to ensure that the administrative parts of a business are run correctly (such as tax, health and safety, employment law). It was repeatedly noted that many businesses fail and therefore some didn't think it was something that the final OWEAP should encourage. Some respondents noted that starting a business is not really the kind of action that meets the needs to older workers who are most disadvantaged in the labour market – those with the least resources.

On the other hand, other participants had a view that this life stage can be a *good* time to try this. They discussed the need to think widely about what starting a business may mean. It could mean becoming a consultant, or starting a small "from home" service, rather than a business that requires a lot of capital investment. A few people also noted that support around business start-up can be accessed through MSD.

In person expos could be helpful

Proposed action in draft OWEAP
<i>Hold in-person expos for older workers through Connected Centres to refer people to employment-related government services.</i>

This idea was strongly supported as a practical action. There was debate about if they are better targeted at older workers to help them feel more comfortable and at ease or targeted to all to avoid "othering" and to encourage multi-generational connections. The face-to-face nature of this idea appealed to several respondents.

"Expos should "not [be] marketing exercises or profiling opportunities for employers but genuinely represent the needs of older workers"

Broaden the focus of proposed research

Proposed actions in draft OWEAP
<ul style="list-style-type: none"> <i>Undertake research to find out what older MSD Jobseeker recipients need as they age in relation to paid work, including when they start to receive of NZ Superannuation.</i>
<ul style="list-style-type: none"> <i>Commission research into age discrimination among decision makers such as employers and recruiters.</i>
<ul style="list-style-type: none"> <i>Gather information about ageing in NZ workforces, including ethnicity, gender, and disability status, in collaboration with employers and unions. Undertake research to identify what affected sectors can do to retain and attract older workers.</i>
<ul style="list-style-type: none"> <i>Ensure that agencies involved in education and training and Regional Skills Leadership Groups share data and insights that inform the development of regional workforce development plans.</i>
<ul style="list-style-type: none"> <i>Improve the collection and reporting of age data by government agencies delivering employment related services.</i>

Overall, there was strong support for these actions. There was clear support for better data collection and disaggregation, especially around the different types of work and sectors and the intersectionality that people experience. A small number of respondents who work for government agencies participated in the workshops (especially in one region where intersectoral approaches are well-developed). They said they felt that they are already on the way to improving data and information sharing.

"Having information that shows what is happening for Māori, by age, gender, and job sector would make such a difference in our ability to do our job."

There were a lot of calls to broaden the scope of research. Comments and ideas included:

- focus on local based research – what’s happening in a specific area, or on the ground, to inform local actions
- research what people who are looking for jobs need – not just those who are on Job Seeker
- research into both employers and employees points of views and experiences
- look at the different types of older worker and what they need – those who are at risk of poor outcomes and those who aren’t
- look at gathering evidence to show the value and benefit older workers bring – not just discrimination
- research the behaviour, attitudes, and culture of employers
- research what makes an inclusive workplace.

"Research "shifts and disrupts some of those myths"

A minority view was that *more* research isn’t needed. These respondents thought taking actions based off what we already know is more important and better value for money and effort. These people talked of turning knowledge *into* action as a priority. A few people noted that their worry is that research gets removed from the day-to-day reality of peoples’ experiences, loses touch with what’s really going on, and takes too long to be useful.

"We need case studies, immediate impact. Socially driven learning"

Mid-career intensive intervention pilot

Proposed action in draft OWEAP

Pilot a mid-career intensive intervention for older workers, designed for workers at risk of job loss or who are recently displaced.

There was some confusion from respondents who didn’t really understand what a “mid-career intensive” means in practical terms. For those who are involved in things like career coaching or recruitment, a common view was that it should occur much earlier in people’s careers. Some felt this is especially important for those who have had hard physical jobs to help them see where they can take their skills into a different direction.

Think further than HR professionals

Proposed action in draft OWEAP

Provide information and advice to Human Resources professionals on addressing unconscious bias in employment practices as it affects older workers.

Many respondents felt that “HR professionals” is not broad enough because most employers don’t have any HR professionals or department, particularly small and medium sized businesses. Though not raised as often, a similar point was made around self-employment and that if services and supports are targeted to people through employers, then the self-employed may not be aware.

Social employment insurance

Proposed action in draft OWEAP

Ensure the needs of older workers are factored into the design of social unemployment insurance.

There was generally good support for this action. There was a general belief that it would reduce the pressure on older workers to take unsuitable or lower paid work. Concerns were raised that it may not be extended to workers over 65.

One person had a concern that social unemployment insurance could act as a disincentive to return to work.

Government agencies supporting older workers

Proposed action in draft OWEAP

Ensure that all government agencies involved in education, training, and employment services support older workers who need retraining and reasonable accommodations in their planning process.

While there was some support for this action, there were some comments on what “reasonable accommodations” could mean in practical terms.

The Future of Work Forum

Proposed action in draft OWEAP

Consider the issue of an ageing population as part of the forward agenda for the Future of Work Forum.

This action had moderate support though not a lot of detailed feedback about it.

Creating tools to help business together

Proposed action in draft OWEAP
<i>Work with representatives of employers (such as the Employers and Manufacturers' Association) to assist businesses with tools to help them assess the age structures of employees in their businesses and to consider what they can do to retain and attract older workers.</i>

This action did not draw a lot of detailed feedback; feedback centred around the importance of working with a wide variety of people, from lots of different sectors to do this work.

A few informants noted the role of Workforce Development Councils in advising the government on training issues and needs, including regarding the need for micro-credential opportunities for older workers.

Additional actions or ideas suggested by submitters

As well as feedback on the possible actions outlined in the draft OWEAP, many respondents came up with their own ideas and thoughts for additional actions. These are outlined below in no particular order.

- Co-develop research with Iwi/hapū to better understand the specific needs of older Māori job seekers and ensure that their needs are factored into the design of social unemployment insurance. Also engage with Pacific, Asian, and other older ethnic people to inform this work.
- Establish matching portals that allow older workers to explore and self-navigate employment options, learn about available help, weave financial and insurance options/support across such tools so people can build a full picture and understand their choices.
- Work with adult education providers to identify how provisions for older workers retraining is working in different regions and advocate for provision close to where people live.
- Use the media to encourage older people to realise their potential even as they age.
- Hold conferences and expos for employers to show the advantages of employing skilled seniors.
- Incorporate older workers strategies and actions plans into formal business and leadership education and training. Require older workers policies of employers.
- Provide opportunities for a diverse group of youth leaders to engage with older workers to understand each other's needs.
- Identify older workers who have experienced discrimination and disadvantage across their life course to identify what forms of support and benefits they will require to release their human rights and live lives free of poverty.
- Give prominent publicity to businesses and organisations that are succeeding in eliminating ageism, where their workforce reflects their community.
- Provide incentives to employers to develop and maintain older workers in employment.
- Selectively target specific industries where there are older workers in any campaign e.g., teaching.
- Advertise across all forms of social media. This should include those who have medical challenges and disabilities but are still very able.
- Think about how models like cadetships and apprenticeship can support older workers and not just younger people.
- Government departments should review their equity policies and track how well they support and retain older workers.
- Find ways to require employers to give real types of help to older workers. Things like glasses, hearing aids, mobility devices, ergonomic chairs, large computer screens.

- Provide older workers with an 0800 number to get support and help from if they are feeling like they are being pressured to move on or being discriminated against.
- Train and fund career counsellors specifically for working with older workers.
- Learn from the living wage and PRIDE/Rainbow tick ideas and develop “age friendly employer” accreditation. Have a register of “age safe” employers.
- Create a free one-day course on using common workplace technology and how to solve problems with technology.
- Have a single online place with everything to do with work, training, education etc for older people – a “one stop” portal – and don’t just link them to other websites that are hard to navigate.
- Give support to help older workers set up working from home situations.
- Be able to “cash in” your social unemployment insurance to be able to train or start a business.
- Have a pilot programme of mentor/coach and younger people (a tuakana/teina model) – where older workers might work across several places as the “go to”, supporting and upskilling people as they move into a profession or occupation.
- Set up programmes to teach employers what being age friendly means.
- Have tax reduction/incentive for business that employ older workers.
- Have more wage subsidies for older workers.
- Work more directly at a grass roots level with Iwi and hapū to advance the aspirations of their older workers.
- Create a self-use skills assessment tool.

Appendix 1- List of organisations and individuals that made submissions

Public Service Association

Tertiary Education Union

Employers and Manufactures Association

Disabled Persons Assembly

Inside Out Works

Alzheimer's NZ

E Tu

Diversity Works

Carers NZ

Age Concern

Human Rights Commission

New Zealand Council of Trade Unions

Ministry of Social Development Regional Staff

Ministry of Business, Innovation and Employment regional staff

Social Service Providers Aotearoa

Ako Aotearoa

Auckland University

Partners in Change

Platinum Recruitment

Nga Tangata Microfinance Trust

Nelson City Council

Whanau Ora Community Clinic

Dunedin Senior Chinese Association

Taituarā: Local Government Professionals Aotearoa

Stafford Recruitment

Venture Timaru

Timaru District Council

Wallwork Consulting

Vakatautua

Pacific First Home Care

Toa Pacific

Solomon Group

Pasifika Consulting

LM4Group

P.A.C.I.F.I.C.A Inc

Ara Institute of Canterbury Ltd

David Squires