

Experience Pays

# What are your options as an older worker?

An employee handbook



Queensland the Smart State



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Manager Corporate Marketing  
Strategic Communication Unit  
Department of Employment and Industrial Relations  
PO Box 69 Brisbane Qld 4001

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<sup>1</sup>Unless otherwise stated, all statistical data is sourced from *Valuing older workers. Preparing your business for an ageing workforce*, The State of Queensland (Department of Industrial Relations) 2005.

# Experience Pays Awareness Strategy

The Queensland Government is doing its part to get employers to recognise the benefits of recruiting, retraining and retaining older workers through the Experience Pays Awareness Strategy. The strategy aims to raise awareness of the value of mature-age workers and the impact of the ageing workforce.

Older workers are a valuable resource and bring experience, reliability and flexibility to the workplace. Older Australians represent the fastest growing segment of the workforce. By 2012, 85 per cent of labour market growth will come from people aged 45 years and over<sup>1</sup>. At the same time, growth of new entrants into the labour market is expected to decrease substantially. So you can understand why mature-age workers are in demand.

Employers who value their older workers now through age-friendly work practices will be better equipped for the future workforce.

If you are a mature-age employee who is ready, willing and able to remain in the workforce this handbook will give you some options to think about before planning your retirement.

## Introduction

## Did you know?

Some things employers might not know about older workers.

- Mature-age people are the fastest growing group of internet users.
- Recent studies have shown that older workers are highly flexible and have good coping skills when faced with change.
- People over the age of 45 tend to stay with an employer 2.4 times longer than younger employees and can bring reliability and loyalty to an organisation.
- Retaining and retraining existing mature-age employees rather than looking to the marketplace for new staff will help employers retain their corporate knowledge and reduce recruitment and induction time and costs.

# Before you start planning your retirement, ask yourself these questions.

“Can I have a career beyond the traditional retirement age (65 years)?”

“How will I pay for my retirement? Will my super be enough?”

“Do I want to continue working but reduce my working hours?”

“What are the alternatives to retirement? What are my options?”

“What about my general health and well being? How will that change my working capabilities as I get older?”



**MARIE SHARP** has been a driver with Mt Gravatt Coach and Travel for 22 years. “I’ve never considered doing anything else—I like kids, I’ve got nine grandchildren so I get to see them over the school holidays and I have the money I need to buy them presents.”

Marie has always worked part-time driving the school runs and school sports charters and cannot see herself retiring. “I couldn’t stay at home all day and I’m not a golfer or tennis player. I prefer to be working—it keeps your mind active, plus I like the money.”

## Your options

To make informed decisions about your future you need to know your options. Here are some possibilities you may want to consider.

Note: Not every workplace can offer all of these options due to the nature of individual businesses—you should discuss the options available to you with your employer.

### Job redesign and redeployment

Employers who want to keep their employees in good health and free of injury might consider redesigning jobs to improve the quality of an employee's working life and minimise the risks they face—especially if an older employee faces natural physical changes. Or they could redeploy employees to roles better suited to their changing capabilities.

This will increase the quality of work life for you, the employee, and your on-the-job productivity. In fact all employees will benefit if the risks faced by older workers are addressed as the causes of work-related injuries are similar for employees across all age groups.

When redesigning your job you may want to discuss these aspects with your employer:

- reducing physical loads to match reduced physical strength
- avoiding exposure to extremely hot or cold conditions
- ensuring good visibility for task-related information
- reducing postural demand.

If you feel you can no longer effectively and/or safely perform your existing duties talk to your employer about redesigning your job or retraining so you can be redeployed to a different role.

### Flexible work arrangements

Some work options that might suit you instead of full-time retirement include:

- **part-time employment**—can give you time for more family or leisure activities or to meet other commitments such as caring for very young or elderly family members or friends

- **job sharing**—is a voluntary arrangement where one job is shared between part-time employees, enabling you to meet work and life commitments
- **part-year employment**—offers you a number of weeks/months unpaid leave per year, or extra leave for proportionate salary (e.g. three months on, three months off)
- **flexible shift arrangements**—could involve extending working hours for a shift or staggered start and finish times, which gives both you and your employer flexibility
- **proportionate leave and salary arrangements**—(e.g. purchase extra leave through the year)
- **fifth day off using long service leave**—allows you to have a shorter working week in exchange for accrued long service leave
- **compressed week**—(e.g. working longer hours in a shorter working week)
- **working from home**

- **flexible/phased retirement**—enables you to reduce your hours and/or job responsibilities and gradually ease into retirement. It could involve job sharing, part-time or part-year work; working in a role with a reduced level of responsibility; taking an extended leave of absence; or being rehired after a period of retirement as a consultant, contractor or casual worker.

**LAIRD SHEPHERD** is a Project Officer in Strategic Planning with Cairns City Council and has been with the council for over 43 years. For the last five years Laird has been working a four-day week and taking the other day as long-service leave. "I appreciate Council's flexibility on my hours which I could reduce further if I wished. I get a great deal of satisfaction from contributing to the job. Working past 65 is stimulating—it keeps me engaged with the world around me." In addition to his core duties Laird's position has taken on an advisory and mentoring role so his experience and knowledge can be documented and passed on.

Sixty-five-year-old **DIRK WAGENSVELD** has enjoyed several different careers over the 30 years he has been employed within waste management company J.J.Richards & Sons. Dirk works a compressed four-day week and one of his roles is mentor to school-based trainees from Woodridge State High School. Dirk coaches the students once a week in roles they could move into once their schooling is complete. It is part of the Transport and Logistics Adopt-a-School program. Mentoring enables Dirk to pass on his valuable skills and experience to members of tomorrow's workforce. "I'm not ready to stop and I get satisfaction seeing a kid get a leg up. If I can make someone's job easier I'm happy to show others."



Dirk Wagensveld (right) mentoring trainee Lelan Harrington.

## Mentoring

Mentoring is an effective and rewarding strategy that allows you to share your professional and personal skills and experiences. It is typically a one-to-one relationship between a more experienced and less experienced employee. It is based on constructive comments, openness, mutual trust, respect and a willingness to learn and share.

## Superannuation

It pays to look at your superannuation arrangements to determine if you will have enough income to last your retirement or part-retirement. The amount of tax you pay now and the amount of pension you may access in the future are affected by the superannuation arrangements you make. It is important to be completely informed about the super options available to you and how they may affect your income now and in the future.

You can find advice on superannuation from:

- the organisation which currently manages your superannuation policy
- a financial advisor
- centrelink's Financial Information Service (FIS)— phone 13 23 00 or visit [www.centrelink.gov.au](http://www.centrelink.gov.au).

**MARY ROSE STEVENS** manages the Kaytown Shoes Mackay store and has been with the company for nearly 30 years.

"As a mature person I think I am more respectful of customers. I also have a lot of knowledge and experience which I pass on to the customer and other staff members."

When it comes to retirement, Mary Rose said she has no plans of bowing out just yet.

"I'll keep doing this until my body tells me to stop."



## Salary sacrificing

Your employer may be able to offer you salary sacrifice options which can decrease your taxable income. For example, extra superannuation contributions or payments towards a car lease.

You will need to talk with your employer about possible salary sacrificing options.

**LLEW BEATON** moved to Cairns in 2001 with many years experience of town planning in South Africa and Western Australia under his belt. However, a 15-year break from the field left a gap in his skills base.

"I didn't have any computer skills and couldn't get a job for a number of years—it was almost humiliating."

At age 59, Llew completed a course in basic computer skills with Centacare Cairns, which boosted his confidence and helped him secure his position with Cairns City Council as Technical Officer in City Development and Town Planning.

In 2006 Cairns City Council offered an incentive that would inspire Llew, now 63, to remain working for the next three to five years—an Alfa Romeo Spider sports car. Llew salary sacrifices into a private lease arrangement with Council and SMB Fleet Management so that he can drive his dream car.

“This is a life long ambition fulfilled and a great incentive to work beyond 65. As long as my health holds out, why not?”



## Training and retraining

Employers who offer ongoing training and retraining opportunities to their employees ensure they have the right people with up-to-date skills.

If you are considering changing jobs within the company you are now working for, you might benefit from researching your training options.

- Find out about the innovative training and retraining opportunities offered through the Queensland Government’s *Skilling Solutions Queensland*, visit [www.skillingsolutions.qld.gov.au](http://www.skillingsolutions.qld.gov.au) or call 1300 654 687.
- Find out if you are eligible for Queensland Government allowances and incentives provided for some job seekers and employees, including the disabled, students, apprentices and trainees, visit [www.trainandemploy.qld.gov.au/client/funding\\_and\\_incentives/individuals/](http://www.trainandemploy.qld.gov.au/client/funding_and_incentives/individuals/) or call 1300 369 935.

**MARK THOMPSON** is a team leader with Brisbane City Council’s City Works Construction branch and a ‘Wizard’ with the Council’s Wise Heads program. Council developed the program to value and retain its older workers, and capture their experience and knowledge. In 2006 Wise Heads was piloted in Mark’s branch, where more than half the workers are aged over 45. Through the program Mark was able to talk to management about the needs of the



Mark Thompson (left) with Brisbane City Council City Works Construction team members Mick Viti, Frank Janmieling and Danny Harrison.

older workers in his team, update his computer skills and learn about superannuation, salary sacrificing and flexible work options available. Mark now talks to mature-age workers in other teams about safe work practices, informing them of their options and encouraging them to get involved with the Wise Heads program. “There are a lot of guys taking it up and providing a lot of feedback. Our older workers still have a lot of know-how. There are options there for them to stay on and go into roles that are less physically demanding, if they need to.”

## What options are applicable to you?

Make sure you have information on all of your options so you can make an informed decision about what might be applicable to your circumstances. One of the first points of contact could be your union or employee representative—they can help you to find information that is relevant to you and the industry you work in.

## Talking to your employer—starting negotiations

The first step in negotiation is to acknowledge that negotiating may not be just a single meeting. A successful negotiation may require both time and effort over an extended period.

The next step is to do your homework. Make sure you have all the information and have explored all of your options before you start talking to your employer. You may want to seek assistance from your union or employee representative, or an Experience Pays Industry Liaison Officer (see the back of this booklet) to make sure you have everything you need – they will be able to advise and assist you with the negotiation process.

Plan your negotiation by writing down your objectives. Divide your objectives into three categories—“*need*”, “*want*” and “*would be nice*.” This will help you to prioritise during the negotiations.

With your homework complete, you are ready to meet with your employer.

Use the following steps to help you make a more confident impression.

1. Share what you want with your employer and listen carefully to their point-of-view. Clearly state that you are looking for a win-win situation.
2. Once the issues are on the table, it is time to negotiate areas of difference or misunderstanding. Work to resolve the “need” items first, and then work on the less important issues.
3. Expect and adapt to change during the meetings. Continually reassess your three-category list and look for creative solutions to areas of difference. Be open to compromise. Remember that you are all working towards a mutually beneficial outcome.
4. On mutual agreement put the agreed terms in writing.

You may want to ask someone to attend these meetings to help you with your negotiations—perhaps a co-worker or union representative.



Sixty-eight-year-old **JON NANTES** has been a driver with Mt Gravatt Coach and Travel for 27 years. His employer values the experience and knowledge he brings to the job and passes on to other drivers, offering him flexibility so he'll stay on. “Being a bushie I like the long distance driving—being out on the open road and meeting people, that’s right up my alley.”

Jon said he enjoys the full-time work and is not in a hurry to wind things down. “When I get to 70 I’ll make a decision on what to do. I’m staying as long as my health holds because I’m happy—I wouldn’t be here if I wasn’t happy.”

### Further information

The Queensland Government has industry liaison officers in place, working within Queensland branches of union and employer groups who can assist you with accessing information:

- National Retail Association (NRA)  
ph: (07) 3251 3000
- Queensland Council of Unions (QCU)  
ph: (07) 3846 2468
- Australian Industry Group (Ai Group)  
ph: (07) 3244 1777
- Australian Workers’ Union (AWU)  
ph: (07) 3221 8844
- Local Government Association of Queensland  
ph: (07) 3000 2231
- Australian Manufacturing Workers’ Union (AMWU)  
ph: (07) 3238 0322
- Office of Public Service Commissioner  
ph: (07) 3224 5514

Visit the Experience Pays website at [www.experiencepays.qld.gov.au](http://www.experiencepays.qld.gov.au), call the Experience Pays Infoline on 1800 630 647 for information on:

- *Skilling Solutions Queensland*
- Government-funded jobs programs under the *Skilling Queenslanders for Work* initiative.

