



“If people want to work they should be able to”
Older Australians’ Perspectives on
Working After Retirement

June 2022

National Seniors
AUSTRALIA

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EXECUTIVE SUMMARY

National Seniors Australia surveyed 3938 Australians aged 50+ in February 2022, asking questions about their employment and retirement status, their interest in re-entering paid work after retirement and motivations for this, and the barriers retirees face when seeking to re-enter the paid workforce.

Motivations to re-enter paid work

- Over 3000 of those surveyed were retired, transitioning to retirement or moving in and out of retirement. Among them, 17% said they had already re-entered the paid workforce after retiring and another 19% said they would consider it. But nearly two thirds (63%) said they would not consider going back into the paid workforce now they had retired.
- Money was the most common motivation for re-entering paid work after retirement, mentioned by 52% of those who had re-entered paid work in the past or who would consider doing so in the future.
- The percentage motivated by money was significantly higher among Age Pension recipients compared to other retirees. Many indicated life on the pension entailed serious financial struggles such as difficulties affording rent, bills and food.
- Other common motivations for re-entering the paid workforce after retirement were staying physically and mentally active (19%), contributing to society (13%), socialising (13%) and having fun in interesting and enjoyable jobs (12%).
- Smaller percentages of people were motivated by the desire to use existing skills, to do something meaningful, to help someone known to them, to fill workforce shortages, to keep connected to the community, to learn new things and to gain routine in their lives.

Barriers to post-retirement work

- In total 3067 survey participants answered the question about barriers to retirees re-entering paid work. Collectively they mentioned 14 kinds of barrier.
- Ageism was the barrier mentioned most often. Almost 1100 respondents (36%) stated this directly and another 844 seemed to imply it.
- Other barriers mentioned frequently were pension rules and similar (21%), the impacts of ageing on a person's work capacity (16%), a lack of appropriate opportunities (14%), out of date skills and qualifications (10%) and issues related to digital skills and engagement (10%).
- Barriers mentioned by fewer people were changed workplace culture, time commitments like caring, a lack of resilience, age-related regulations pertaining to things like insurance and workers compensation, uncertainties related to job applications, other forms of discrimination such as ableism, COVID risks and requirements, and unwillingness to take work from younger people.

Conclusions and Recommendations

- A substantial proportion of retirees work or would like to work for a range of reasons including a desire to contribute to the community. Australian economic and social policies need updating to make them appropriate for the current generations of retirees. Doing so may also help combat ageist perceptions of older people as incapable and unproductive.
- Including paid work within our understandings of the retirement income system in addition to the Age Pension, superannuation and savings would acknowledge current experiences of retirement as a transition from paid employment, rather than as a single event.
- Money is a significant motivator for retirees to re-enter paid work, especially for Age Pension recipients. Increasing the Age Pension and the maximum rate of Commonwealth Rent Assistance would ensure no retiree is forced to work because of poverty.
- The Age Pension income test and associated reduction in Age Pension entitlement are a significant barrier to pensioners engaging in paid work. Excluding employment income from the income test and adjusting taxation would allow pensioners to work without penalty and reduce reporting burden.
- Older Australians recognise that the impacts of ageing can sometimes reduce people's capacity to work, especially in industries requiring physical labour and jobs with demanding conditions such as full-time hours. Employers need support to create suitable jobs, including the flexibility to make any modifications required to enable older peoples' contributions to be sustainable.
- Workplace accommodations for older workers maximise inclusivity, just as such accommodations can maximise inclusivity for younger workers with disabilities, workers with caring responsibilities, and so on.
- Out of date skills and qualifications can be a major barrier to post-retirement work, as can low confidence with digital technologies and modern job application norms. Providing retirees with retraining opportunities in these areas would reduce these barriers, especially if the retraining is directly connected to a job so they are not wasting their time.

INTRODUCTION

What is retirement?

The word 'retirement' has traditionally referred to the period that begins when a person's working life has ended. It is associated with a life pattern once typical for working people (primarily men) in Western society, in which they transitioned through three phases of labour (education, work, retirement) with marked divisions. This concept of retirement was relatively clearcut when lifespans were shorter: when no longer able to work or when reaching mandatory retirement age, working people frequently only had a few years of life left to live. They and their families required financial support during that period, in the absence of work. Accordingly, Australian Governments introduced measures to support people in retirement, most notably the Commonwealth Age Pension first introduced in 1908 and the Superannuation Guarantee introduced in 1992 (Daniels, 2011; Nielson and Harris, 2010).

In 21st century Australia, however, as in other OECD countries, the word 'retirement' is more ambiguous. To begin with, there is no clearcut age of retirement. Two key financial markers of retirement – the age for accessing superannuation and the age of eligibility for the Age Pension – are set years apart. In addition, most professions no longer have a state-endorsed age at which workers must retire. In fact, most workers are protected from the age-forced

retirements that used to occur by anti-discrimination legislation (e.g., HREOC, 1996), leaving open the potential for them to continue working indefinitely.

People's working patterns across a lifetime also tend to be more complex than the stereotypical model and there is more widespread awareness of this than there used to be (Nielson, 2019). For example, the distribution of unpaid labour including responsibilities caring for dependent older or younger family members has shifted with time, accompanying broader cultural changes to gender roles and relationships. This has made it more common for workers of all genders to have worked part time, taken time off paid work or ceased paid work altogether to focus on unpaid caring labour at one time or another (KPMG, 2022). People's engagement in formal volunteer work is also part of this picture, especially if people do similar work in both volunteer and paid roles.

Finally, some Australians experience multiple retirement events, temporarily stopping paid work then returning to it later. Others transition through bridge employment: paid work undertaken after retiring from a main career but before completely leaving the workforce (Alcover et al., 2014). Still others continue working in paid roles well into their 70s, 80s and even beyond, never retiring at all.

Previous research on working post-retirement

With the increasing policy push across in many countries to extend working life, the number of studies investigating post-retirement work has increased significantly in the last decade. A recent review of 93 articles from 1985 to 2017 found that 60% were published from 2012 onward (Sullivan et al., 2019). Not surprisingly, across studies, retirees on lower incomes with less wealth generally needed to work for financial reasons. Some findings, however showed higher socio-economic status was also associated with working post-retirement. For this group, work fulfilled non-financial needs such as the need to contribute, pass on knowledge, stay engaged or retain a personal identity. The review also highlighted that demographic, health and psycho-social factors interact with financial needs to determine if someone works in retirement. Age, gender, prior occupation, education, self-perceptions and personality have all been identified as drivers of retirement work patterns (Sullivan et al., 2019).

Most previous studies on post-retirement work use data from the United States and Northern Europe with the Netherlands and Germany most strongly represented. However, cross-country comparisons have shown that work and retirement patterns are culturally specific and influenced by a country's particular retirement income and taxation systems. A study comparing 'unretirement' (i.e., returning to work after retiring) found

that unretirement was most common in the United States with 10% of people aged 50 to 70 returning to the workforce. In England, this figure was 6% and in Italy, only 2% of retirees returned to work (Smeaton et al., 2018). The authors suggest that results could be explained in part by the generous pension system in Italy compared to England and the United States where in both countries, the individual bears more responsibility for providing their retirement income. Cultural factors were also key in understanding differences between countries. Interviews showed Italians regarded retirement as a deserved rest from work, with economic wellbeing given less priority compared to fulfilling family roles such as caring and grandparenting. In England, the dominant view of retirement was the chance to enjoy leisure activities whereas for Americans, post-retirement work was seen as a new challenge or new life-stage that embodied active ageing. Other cultures have entirely different retirement norms. For example, in Japan full cessation of work in later life has traditionally been less common, with processes such as *teinen taishoku* – or job change upon reaching the age limit of one's primary career – in play instead (McCallum, 1998). All these examples show how important it is for retirement-related policies to respond to local values and expectations rather than being imported from elsewhere.

Work and retirement patterns have received relatively less attention in

Australia compared to Europe and the United States. This is partly because Australia's population and workforce are ageing at a slower pace than in Europe (Zacher and Griffin, 2015), but also because Australia has limited large-scale survey data on later life work or retirement actions (Warren, 2015).

Some Australian studies have focused on baby boomers' intentions to work rather than actual post-retirement work. A South Australian survey of 1000 baby boomers aged 50-65 found 42% intended to retire from full time work but continue to work part time. The self-employed and those thinking only moderately about retirement wanted to extend their working life, whereas retail workers, those with lower education and those who were regular savers were more likely to consider complete retirement (Taylor et al., 2014). The most comprehensive data on working and retirement in

Australia has been collected by the HILDA Survey.¹ Researchers examined the labour force participation patterns of older Australians over a 9-year period from 2000-2008. Results showed that across genders, age, health limitations, work experience and partner employment transitions predicted work participation patterns. Gradual transitions to retirement were still comparatively uncommon in this dataset, but more likely for people with higher household wealth, long work experience and partners who worked. Findings also indicated that for most people, returning to the workforce was unlikely once they had fully retired (Warren, 2015). These findings were based on data collected prior to the Global Financial Crisis and the introduction in 2010 of older worker tax concessions. Potentially, both these events could encourage full retirees from later cohorts back into paid employment.

Policy lags older Australians' work and retirement experiences

Australian public policy has not kept up with the evolution of work and retirement over the last half-century. The current Government definition of retirement is a behavioural one. Individuals are only considered as retired if they are not in paid employment and not seeking employment currently or intending to do so in the future (ABS, 2020). Such a

definition discounts the large proportion of older people who have reached eligible retirement age and given up full-time employment and are receiving retirement income, but who also earn a wage or are self-employed.

To take a prominent example, at the time of writing in June 2022, the Age Pension is subject to a strict income test that is a strong disincentive for

¹ The Household, Income and Labour Dynamics in Australia Survey (HILDA) is a nationally representative longitudinal study of Australian households that has collected data annually for

15 years on key aspects of life including the labour market, retirement and socio-economic and demographic information.

pensioners to undertake substantive paid work – work that could alleviate the financial hardship experienced by many. Income from working is not considered by Government to be one of the pillars of retirement income. For example, the 2020 *Retirement Income Review* Terms of Reference defined retirement income by three pillars: the Age Pension, superannuation and voluntary savings including home ownership (Treasury, 2020, p. 1).

This report is a response to that disconnect between policy and older people’s lived experience in 2022. In a submission to the Retirement Income Review (Treasury, 2020, pp. 23-24), Chartered Accountants Australia and New Zealand (CA ANZ) stated:

Retirees do not look at their income needs in the three or four

pillar approach favoured by academics and economists. We think there is great merit in looking at this issue in the way retirees practically approach solving their income need requirements because the three pillar model misses important components or downplays other considerations.

In agreement with this sentiment, National Seniors Australia sought to find out more about older Australians’ attitudes to post-retirement work, including their past or present desire to participate in it, their reasons for wanting to, the barriers older people face when seeking work, and their volunteering activities.² To achieve this goal, we surveyed nearly 4000 older Australians in February 2022, asking for their comments on these issues. ●

² Older people contribute substantial economic and social value to society through volunteering that can be considered as unremunerated work. The report *“I make a difference in this world with what I do”*: Older

Australians and Volunteering is a companion report that presents the volunteering component of these findings.

QUESTIONS ABOUT POST-RETIREMENT WORK IN THE 10TH NATIONAL SENIORS SOCIAL SURVEY

National Seniors Australia is a member-based not-for-profit research and advocacy organisation committed to representing and promoting the views, values and beliefs of Australians aged 50+. Every year since 2012 except 2020, National Seniors has conducted a survey of older Australians' behaviours and views across a range of topics relevant to lifestyle, health and wellbeing called the National Seniors Social Survey, or NSSS. In 2022 we launched the 10th such survey (NSSS-10), which was open from the 8th to the 22nd of February 2022. This report is based on the results from Module 2 of the NSSS-10, 'Work and retirement arrangements.'

Anyone aged 50 years or over and living in Australia was eligible to participate in NSSS-10. Recruitment was through direct email to National Seniors members and online subscribers, with participation promoted in the weekly online 'Connect' newsletter, on National Seniors' website and via our social media network. Further distribution to other Australian seniors was also encouraged. Participants could complete the survey online or via paper copy, however none of the paper copies we distributed were returned, making NSSS-10 the first completely online National Seniors Social Survey. After removing duplicate and blank survey responses, 3938 responses remained for analysis.

As for previous National Seniors Social Surveys, we asked participants a range of demographic questions plus substantive questions on several topics of interest. In addition to demographic information, the NSSS-10 covered the following topics: *Your work and retirement arrangements; Quality of later life; Thinking about later life; Money matters; and Current issues.*

We asked six questions relevant to post-retirement work: four set-response questions and two questions that invited free text comments.

Three questions asked about the participant's current employment status, their retirement status, and what they think the barriers are for retirees wishing to re-enter paid work (free text).

Participants who said they had retired or said they moved in and out of retirement were asked three additional questions: how many years ago they first retired, whether they had re-entered the paid workforce since retiring or would consider doing so, and if so, what their motivations for re-entering paid work are, were or would be (free text).

See [Appendix](#) for details of the post-retirement work questions, demographic patterns within the sample and data analysis methods.

Overview of NSSS-10 participants' work and retirement status

NSSS-10 participants ranged in age from 50 to 98 with a median age of 72. Most were not employed and not looking for work (72.0%) and most had permanently retired (76.7%), while just under a fifth were working or looking for work (Figures 2 and 3, next page). A group of 121 selected 'other' retirement status and felt the need to explain their status, for example they were made redundant, were volunteering or planned to retire.

Employment patterns differed by age group: not surprisingly, higher proportions of older people than younger people were no longer employed or looking for work.

When asked how many years had passed since they first retired, retired participants gave answers that ranged between less than 1 year and more

than 40 years. The mean was 10.9 years and the median 10.0 years (Figure 1, below).

In the following sections we present our analyses of survey participants' responses to the questions about post-retirement work. These results are organised into two topic sections: retirees' motivations for re-entering the paid workforce and barriers retirees face if attempting to return to paid work. We follow this with a critical discussion. Throughout, we report quantitative measures where these are reliable to give an indication of broad trends. We also reproduce a range of verbatim quotes from survey participants to better understand their experiences in this domain and to characterise the post-retirement work landscape more fully. ●

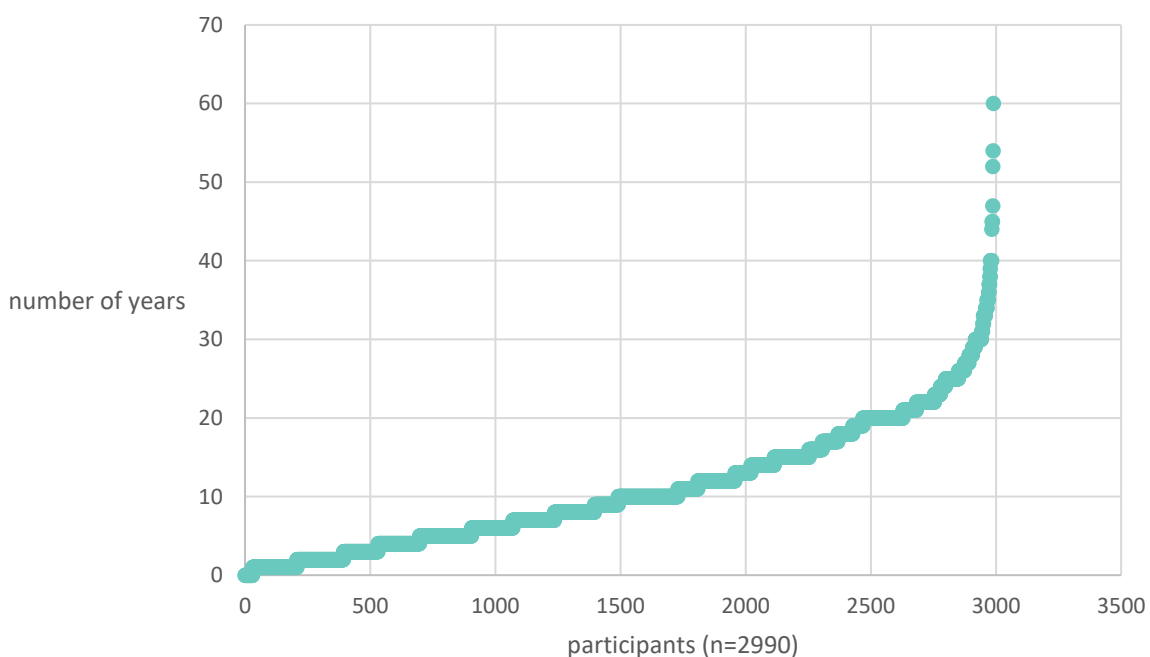


Figure 1 One-dimensional scatterplot of the number of years that had passed since each participant retired or retired the first time (retired participants only).

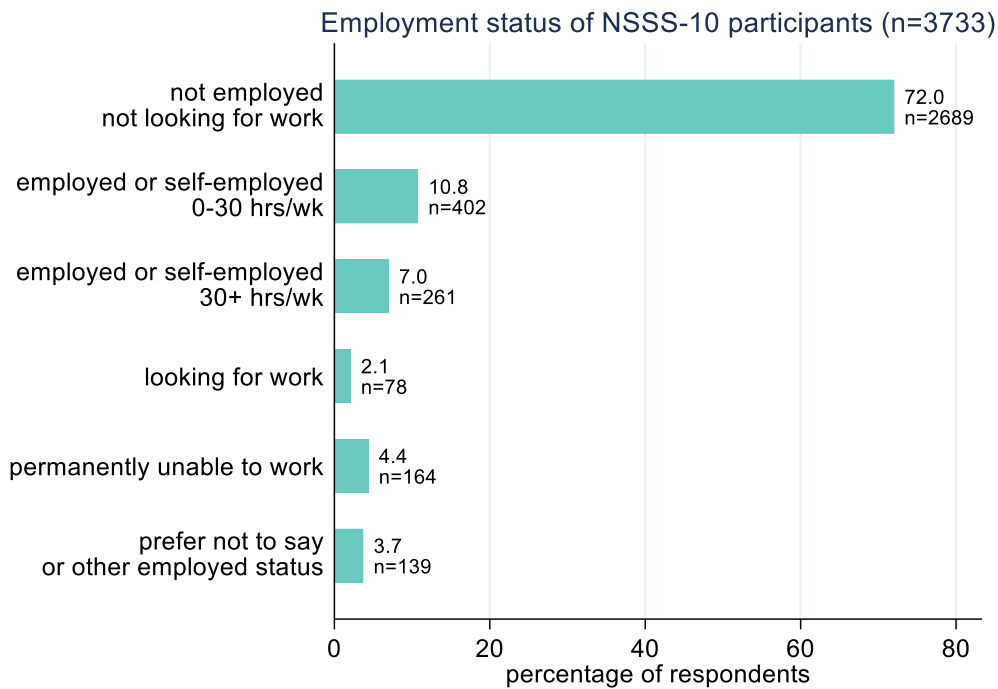


Figure 2 Employment status of NSSS-10 survey participants. More than three quarters were not employed and not looking for work or were permanently unable to work.

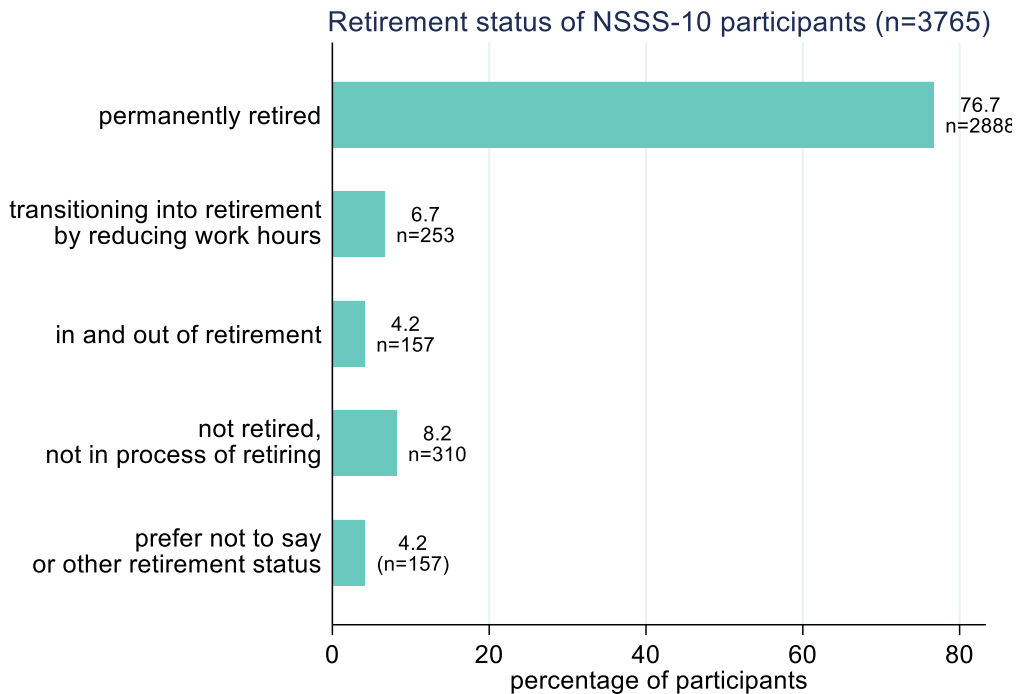


Figure 3 Retirement status of NSSS-10 participants. Most had retired or were transitioning to retirement; fewer than 15% had not or preferred not to answer.

topic 1

MOTIVATIONS

TO WORK

MOTIVATIONS FOR WORKING AFTER RETIREMENT

The two NSSS-10 questions that pertained to retirees' motivations to re-enter paid work after retirement were presented to the subset of survey participants who had retired or who were moving in and out of retirement.

Of the 3005 retirees who answered the question about whether they had re-entered work since retirement, 17.3% said they had already re-entered the workforce and another 18.5% said they would consider it. Nearly two thirds (62.5%) said they would not consider going back into the workforce now they had retired.

Two of these three percentages change when focusing solely on age pensioners.³ The proportion not re-entering paid work remains stable (62.5%) among them, but a slightly smaller proportion (15.9%) had re-entered paid work and a slightly larger proportion (19.8%) would consider doing so.

A total of 1026 people wrote a comment in response to the question: *What are, were, or would be your main motivations for re-entering the paid workforce?* As expected, almost all these comments were from retirees who had re-entered paid work or retirees who would consider it. The comment response rate among those two groups of retirees was very high, with 93.6% writing a comment explaining their motivations for re-entering the paid workforce. This suggests the comments we received are highly representative of retired Australians' motivations for working, to the extent that the survey sample is representative of the broader population.

The following pages illustrate all the themes we identified within these comments and how we might group them together to best understand prevalent patterns. At the highest level we classified the comments into two groups: motivations and enablers. Motivations are reasons retirees want or need to work after retirement. Enablers are the factors that make post-retirement work possible. We discuss them separately.

Since the motivations group comprises more comments and its comments are more relevant to the intended purpose of this question, we discuss it in greater depth. The enablers are more relevant to our question about barriers (being the converse of barriers), and there were fewer enabler-related comments, so we discuss them only briefly.

³ When defining 'age pensioners' for this calculation and others in this report we used survey participants' answers to a question about retirement income sources that was asked in a different part of the NSSS-10. We restricted the sample to retirees aged 67+ who said they do or will generate retirement income from the Age Pension. Some specified other sources of income in addition to the Pension. Some retirees aged 66 or under also said they anticipated receiving retirement income from the Age Pension, but since they were below pension age, we excluded them. These inferences were necessary because we did not ask a more direct question about whether survey participants were currently receiving the Age Pension.

Five themes and 12 motivations for re-entering paid work

After separating 'enablers' from 'motivations' within the set of comments, we identified 12 kinds of motivation, grouped into five higher level themes. Some commenters listed more than one motivation for re-entering paid work while others only mentioned one. Comments were often succinct, making coding them into categories relatively straightforward.

1. Theme I, Financial Motivations, comprises the need or desire to **earn money**. Over half the commenters mentioned money as a motivation (530 comments, 51.7%). Comments show there are different considerations within this, for example some need money because of financial crisis and poverty while others want pocket money to enhance their lifestyle. But many commenters simply mentioned money as a motivation without further detail, so for this reason we grouped all comments about money together as a single motivation.
2. Theme II, Activity and Interest, comprises five motivations:
 - to **stay active**, keep busy or stave off boredom with physical, mental and intellectual stimulation (200 comments, 19.5%).
 - to **have fun** because work is interesting or enjoyable (127 comments, 12.4%).
 - to **use existing skills** and knowledge and maintain them (53 comments, 5.2%).
 - to **learn new things** and have new experiences (24 comments, 2.3%).
 - to **gain routine** and diversify the week (17 comments, 1.7%).
3. Theme III, Contribution and Meaning, comprises two motivations:
 - to **contribute to society**, serve, mentor others, feel valued (137 comments, 13.4%).
 - to **do something meaningful**, worthwhile, satisfying (46 comments, 4.5%).
4. Theme IV, Connection and Community, comprises two motivations:
 - to **socialise** and meet diverse people (135 comments, 13.2%).
 - to **keep connected** and involved outside the home, feel part of the community (25 comments, 2.4%).
5. Theme V, Respond to Calls for Assistance, also comprises two:
 - to **help someone out** (a known person or organisation) (36 comments, 3.5%).
 - to **fill shortages** of workers in a particular field (32 comments, 3.1%).

Figure 5 (next page) illustrates the prevalence of each motivation within the dataset as a proportion of all commenters for this question, while Figure 6 shows the prevalence for the age pensioner subset of commenters. The most obvious difference is the larger proportion of pensioners who specified money as a motivator: it was 60% for pensioners and 46% for others, for an average of 52% across the sample as noted above. Other minor differences in priorities are also apparent.

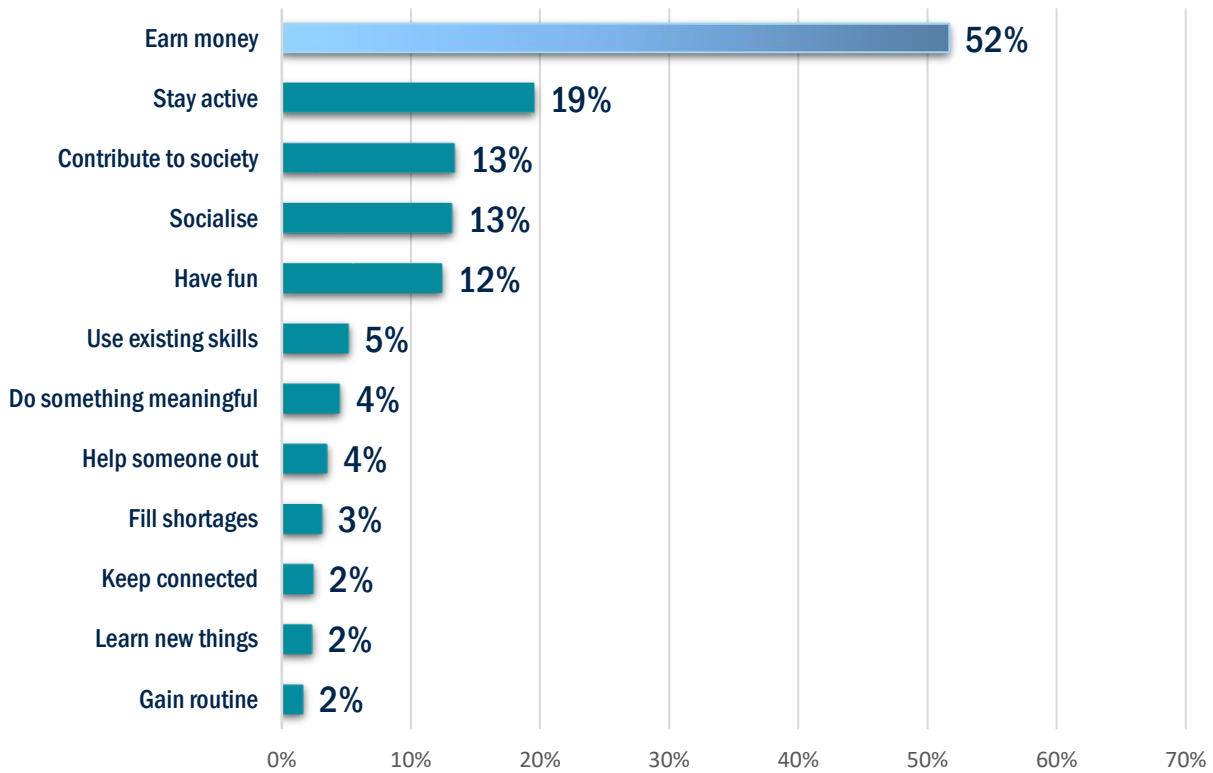


Figure 5 Motivations to work for all commenters.

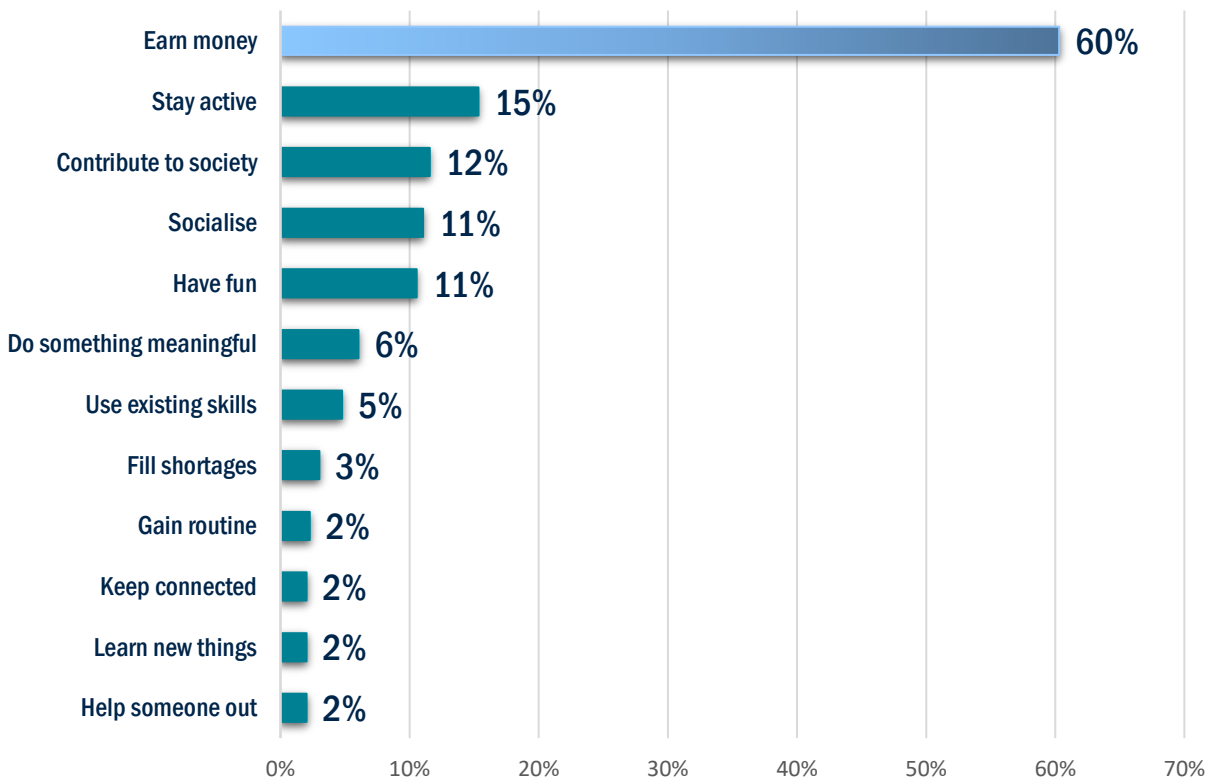


Figure 6 Motivations to work for the subset of commenters who are age pensioners.

Theme I Financial Motivations

Motivation 1: Earn money

Under the 'Financial Motivations' theme there is basically one motivation: to earn money, and 530 commenters mentioned this as a motive. However, as noted above, there are a range of reasons older Australians want or need to earn money.

Comments show that poverty and financial stress are one major reason retirees need to re-enter the paid workforce to earn money. Over 100 commenters directly mentioned financial stress as a motivation in one way or another, for example writing about lacking funds, the high cost of living, struggles to pay rent, and difficulties making ends meet on the pension:

"Currently only income is age pension and in private rental, so it's bloody tough !!"

"I am on full pension no super and find it difficult living these days"

"Cost of living affordability. Overheads greatly outweigh the amount the aged pension provides."

"Help balance high cost of living on a single pension"

"I'm desperate for money in order to pay my bills, rent and food"

"Just to survive in a rental situation"

"I'm completely Broke"

"older single women on low income at risk of homelessness"

"starvation"

"With the deeming rate high and interest rates fairly non existent it is hard to live on age pension (just over \$300 per week). Everything costs more especially the essentials. For the first time in my life meat and vegetables are a luxury (my mother raised three children by herself and worked full time in a factory)."

"Finding it difficult to make ends meet financially as health issues like dental implants and hearing aids use a lot of my savings. Cost of living has added to financial strain."

"We have been scammed out of our retirement savings and despite my disability we need to find an income source"

"My previous partner had a gambling problem so I had to earn what my pension allowed me to cover living expenses, I have no superannuation to fall back on, I gave up work when she passed away."

Retirees under slightly less financial stress specified wanting money to buffer against unexpected expenses such as medical costs and asset maintenance, or simply to gain a greater degree of financial comfort above the basics:

"To be able to pay for private health insurance."

"To help save for unforeseen major events. e.g. elective surgery, major home maintenance, overseas trip for a family wedding."

"Ability to earn money towards a comfortable lifestyle. Ability to earn money to save towards maintaining my assets eg house and car."

"Declining ability to enjoy retirement, ie being able to "do things" such as attend concerts, festivals, etc due to increasing cost of living."

"Need to top up pension. Would just like a little more to enjoy, rather than just existing."

"It is difficult for pensioners to save/accumulate a little "extra" so an opportunity would be good. I am however means tested which is a bloody deterrent!!"

At the other end of the scale, some retirees seek to re-enter the workforce to have some extra spending money or to pay for travel and special expenses:

"To help fund leisure activities"

"pocket money, more travel"

"I wanted some money to do something special."

"Need income to pay for restoration of holiday house"

"Earn extra cash for hobbies, holidays, and bills."

A specific financial reason some retirees re-entered paid work was to be able to contribute money to their superannuation account, since there are government rules prohibiting people from contributing unless they are working:

"I did the last census collection so I could pay money into my super from an inheritance"

"To continue to pass the work test enabling contributions to superannuation until I turned 75 years."

"To be eligible to deposit money into my superannuation account, I had to work a minimum number of hours over a 4-week period."

Beyond these specific reasons, a great many participants simply made comments like "more money", "financial benefit", "supplement income", "nice to earn some extra \$\$\$" or similar, without elaborating further on their specific financial circumstances, needs and ambitions.

Theme II Activity and Interest

The Activity and Interest theme of motivations is unified by a focus on work as an activity for the body and mind to keep busy, interested and engaged.

Motivation 2: Stay active

The motivation of staying active was the second most common motivation mentioned after earning money, with 200 comments on the topic. Our analysis initially divided the comments in this category into several categories, but ultimately found they overlapped too much so we combined them. This is likely to be one reason why the number of comments in the category is so large.

Variations on the phrase 'to stay active' comprised one common response type within this motivation, but it was not always clear if the respondent meant physically active, intellectually stimulated, occupied through keeping busy, or other forms of being active. Comments included:

“To remain active, To 'fill in the time', To keep the brain functioning”

“Something to do”

“To keep busy”

“Newly widowed and was recommended for [an] admin position by a friend who thought I needed my time occupied”

“to remain mentally and physically fit and active.”

Some people related their physical, mental and emotional wellbeing to activity, so health and wellbeing motivations were incorporated into the category:

“to be physically and mentally active for my well-being and growth.”

“get out of the doldrums as had depression”

“something to keep my mind and body fit and healthy”

“It's good for my mental health”

“to keep moving (following a cardiac arrest leading to the installation of an ICD pacemaker)”

Staving off boredom was another motivation people mentioned that we grouped into this category given boredom is often the opposite of being occupied and stimulated. Comments included “Relief from boredom”, “Getting through covid”, “If lockdown continues and I become bored” and “bored and needing to use my brain in a more functional way.”

Motivation 3: Have fun

Building on the idea of work being stimulating and not boring, another prominent motivation for returning to work post-retirement was that respondents felt their area of work was fun or they just liked working. Most comments we placed in this category included variations of the words 'interest' and 'enjoyment'. They included:

<i>"I like to do a little consulting work in areas of interest."</i>	<i>"I'd chiefly do it for interest"</i>
<i>"Something more interesting to do than what I'm doing now."</i>	<i>"I get a lot of enjoyment relief teaching without the added stress of reports and unnecessary meetings."</i>
<i>"Opportunity to do something I enjoy."</i>	<i>"If something came up that I liked, I would consider it."</i>

Motivation 4: Use existing skills

Arguably part of the pleasure of work activity is using and maintaining existing skills and knowledge and 53 respondents wrote that these were reasons they wanted to return to work. Some wanted to do so to keep up to date, while others felt they had been good at their job, were proud of the skills, knowledge and expertise they had acquired and wanted to put them to good use. Some specifically mentioned wanting to use their skills for others' benefit or to mentor others, connecting this category with the 'Contribute to society' motivation in Theme III (below):

<i>"use my skills, expertise, talents gained over a lifetime in library and information services"</i>	<i>"To prevent erosion of knowledge and skills and further actively contribute to the growth in these areas for others."</i>
<i>"Using my strengths. Mentoring young teachers."</i>	<i>"It helps keep my office skills sharp."</i>

Motivation 5: Learn new things

In addition to using existing skills and knowledge, self-improvement by learning new things and undertaking enriching experiences was another motivation, and 24 retirees mentioned it. People made comments such as *"Improving my life experience"*, *"broadening knowledge"* and *"learn new skills"*. In this category we also included comments pertaining to valuing the *"challenge"*, *"responsibility"* or *"competition"* that work entails.

Motivation 6: Gain routine

Finally for the Activity and Interest theme, 17 retirees sought routine, structure or variety in their daily lives and felt work would meet this need. Comments in this category have resonances with the 'Stay active' motivation (above) but emphasised time management more than outcomes for the body and mind, for example: *"To get up, get dressed, leave the house"*, *"provide some variety in my week"*, *"motivation to complete tasks in a timely manner"* and *"Add more routine to my life."*

Theme III Contribution and Meaning

The Contribution and Meaning theme is unified by a focus on work as an activity that serves a higher purpose for society or the self.

Motivation 7: Contribute to society

One of the most prominent motivations for re-entering paid work was to contribute to society or make a difference in others' lives, and 137 people mentioned this. As for the 'Stay active' motivation, we combined several angles into this single motivation as comments about them overlapped, partly explaining the large size of the category.

Comments related to helping others were part of this motivation. They differed from the 'Help someone out' and 'Fill shortages' motivations (discussed below) in being more abstract, representing a generalised desire to serve and assist people rather than a response to an urgent need for workers somewhere. Comments of this sort included:

“To assist people.”

“Desire to serve”

“would love to be productive”

“would love to help in these difficult times”

“To help a farmer somewhere”

“If there was a great need for the country.”

“my time could be better used for the benefit of society.”

“Something useful to do to contribute to the community.”

“If a need in society had to be filled.”

Other respondents expressed a specific desire to use their experience, knowledge and skills for the benefit of others including younger people, as flagged above:

“opportunity to contribute my knowledge, expertise”

“to assist with others attain skill sets required for employment”

“Sharing knowledge”

“Helping out the community in areas I am good at, especially due to Covid issues”

“to better students' educational opportunities and outcomes”

“I feel that I would still have a lot to offer and bring my life experience to contribute productively to an employer.”

Some motivation for wanting to contribute to society is the internal rewards it reaps. The desire for respondents to feel valued and useful was a moving part of this picture:

“feeling valued as a member of the community and being paid for my contribution in work hours.”

“I loved feeling relevant and valued”

“Feeling useful”

“again feel as if I'm contributing to society”

Motivation 8: Do something meaningful

While the desire to contribute is often connected to a person’s sense of community or their relationships with others, 46 respondents made comments that seemed more connected to their sense of inner peace or a somewhat philosophical and timeless sense of meaning. Respondents wrote about seeking things such as *“Meaningful activity”, “Life satisfaction”, “Sense of purpose”, “reason to exist”* and *“doing something worthwhile”*.

There is overlap between this and the desire to feel valued and useful discussed above, but we separated this motivation because of its unique emphasis on the almost spiritual rewards work can bring.

Theme IV Connection and Community

The Connection and Community theme is unified by a focus on work as an activity that brings us into contact and relationship with other people and the broader community.

Motivation 9: Socialise

One of the most mentioned motivations was the desire to socialise with other people in the workplace, articulated as *“Social aspect”, “Social interaction”* or *“Social contact”*. This was a motive for 135 people. For some respondents, the reason for this was to maintain existing connections with colleagues. For others it was a desire to meet new people including younger people. Loneliness was mentioned or implied by a few but may have been a factor for others too. Comments included:

“to keep in touch with work mates”

“Missed the comradeship”

“the need for human company”

“Enjoying the company and conversation of others”

“meet like minded people, make new friends”

“Social interaction as I am single, live alone and get lonely”

“Going from a job that involved a great deal of communication to retirement was rather overwhelming.”

“meeting different people”

“I also missed meeting and interacting with other people. Once you retire its very hard to mix with younger people (say under 50) and I like to do that. It keeps your mind fresh.”

Motivation 10: Keep connected

While the 'Socialise' motivation was about one-on-one connections between individuals, 25 respondents expressed a broader desire to stay connected with the community at large. We included in this category comments that expressed a desire for 'involvement':

"To be a part of the main stream"

"stay connected to the world of business"

"I like keeping engaged with the 'real world'"

"gets me out of the house into the community"

"a way of maintaining contact with my profession"

"prefer to be involved"

For some people, engaging in paid work provides a sense of identity, belonging and perhaps legitimacy that they cannot get in retirement:

"I enjoy working outside the house, having been in full time employment since I was 18 years old!!"

"sense of belonging and connections"

"self-satisfaction that I'm not too old to do a job"

"I've worked since I was 16 [...] it's very scary to know that part of my life is over even though it was my choice & I love spontaneity."

Theme V Respond to Calls for Assistance

The fifth and final theme is unified by motivations to work that are both practical and altruistic, in which retirees return to work because there is an urgent need for workers somewhere.

Motivation 11: Help someone out

Thirty-six respondents said they returned to work because a family member, friend, former work contact or other known individual or business needed help in some way. A few who had not yet re-entered the workforce also said this would be a potential motive for them:

"To help others in completing a project"

"Help friend who has a disability."

"Helping friends with building work"

"Desire to help a past client with a current need"

"Help out former colleagues during a busy time."

"To assist a known Employer/Trader in operating/expanding their business"

"helping my son and daughter in law run their family business"

Motivation 12: Fill shortages

Finally, 32 respondents said they had assisted industries that faced worker shortages, or they would like to do so, especially during the COVID pandemic:

"ICU Nurse. Short staffed"

"To help out in the COVID-19 worker deficit..."

"Teachers becoming ill due to Covid so have done some relief teaching"

"To support struggling small business operators or farmers in their inability to secure sufficient staff."

"To assist an employer who needs help and can't get it."

"If I could help relieve the worker shortage due to COVID"

"To help support the healthcare workforce during the pandemic"

"to help workplace that were having problems getting casual staff due to location"

"To assist overcome the current labour shortage in some industries."

"Teacher shortage in my area of expertise."

Four factors enabling post-retirement work

Out of the 1026 comments in response to this question, 147 solely mentioned one or more work *enablers* without mentioning any *motivations*, though there were also commenters who mentioned both motivations and enablers. We identified four kinds of factors that enable people to re-enter work after retirement.

The first is the availability of jobs with favourable conditions for retired workers. Conditions retirees may seek include attractive pay, flexible terms including options for part time and casual work, jobs that are local or have working from home provisions, and jobs with less physically demanding duties. Comments included:

"Great opportunity to work overseas on a valuable consultancy"

"Offered casual teaching. It was part of my 'phase down' period."

"Regular casual part time local Would consider weekend work if local"

"Able to work 3 days per week Close to home Small business"

"Less manual jobs"

"A suitable position given my disability"

Time becoming available in a retiree's life is also an enabler, as may occur when circumstances change such as caring responsibilities ending or early retirement leaving too much free time. Comments included, *"Something to do while I was waiting for my wife to retire"*, *"Hopefully an empty nest"* and *"In between travelling I return to workforce. I am trying to travel while still able and will work when older."*

An important third enabler for retirees is for employers to actively offer them work. This was mentioned by 47 respondents who had re-entered paid work in the past:

<i>"offered interesting position"</i>	<i>"Was headhunted by another Dealer"</i>	<i>"Asked to do some casual work to fill in for someone"</i>	<i>"In 2020, I took up a PT job with [organisation] (16 hours/ftnight) as Pastoral Care Co-ordinator when our parish Pastoral Care leader suggested I do this. It works alongside the volunteer work I still do"</i>
<i>"I was asked to run a small business while the owner was unable to."</i>	<i>"Was offered the short term opportunity (13 weeks) to train my replacement"</i>	<i>"Contacts in industry offered me work and positions that suited me."</i>	

Finally, some respondents discussed barriers that they would like to see removed to make paid work more possible, such as changes to pension rules:

<i>"Return to academia and adult education on a casual mentoring basis provided it did not jeopardise my aged pension and flexible hours."</i>	<i>"If the Government changed the rules for pensioners"</i>
<i>"Worked in aged care, 20 years experience. Feel that my knowledge across all aspects of the industry would be of benefit to employers and employees. Would be interested in going back into the industry but financially not worth it."</i>	

This and other barriers are discussed in depth in the next section.

BARRIERS TO WORK

topic 2

BARRIERS TO WORKING AFTER RETIREMENT

While some participants answered the ‘motivations’ question by discussing factors that enable post-retirement work, one NSSS-10 question specifically focused on its converse: barriers to post-retirement work. We asked all participants: *What do you think are the main barriers, if any, for retirees who want to re-enter the paid workforce?*

In total, 3067 people responded to this question (78% of NSSS-10 sample).⁴

Our analysis identified 14 main themes from these comments, where a theme was mentioned by at least 20 people (Figure 7, next page). Fourteen people nominated a few other barriers not mentioned by many (or any) other participants or simply said the barriers were various. Eighty-two participants stated that in their view there are no barriers to those who want to work (Figure 7).

By far, the most common barrier noted was ageism. More than 1000 people stated this directly and hundreds more implied it with somewhat ambiguous language (discussed below). Collectively their comments paint a portrait of the different dimensions of ageism – how it manifests and how people experience it – which is valuable for Australians to understand if we are to eliminate it.

Aside from ageism, the six barriers mentioned by at least 100 people each were:

- government rules and restrictions regarding pensions, tax and superannuation.
- the physical and mental impacts of ageing on a person’s ability to work including ill health and disabilities.
- a lack of appropriate opportunities for older workers such as part time positions in suitable locations requiring less manually taxing labour.
- the likelihood that older people’s qualifications or skills may be out of date and the need to retrain.
- issues with digital engagement, primarily a real or perceived lack of technological skills among older people.
- difficulties adapting to changing workplace cultures and conditions including employee behavioural expectations, a lack of confidence in the workplace, and issues dealing with younger bosses and other interpersonal dynamics.

In the following sections we describe each of the nominated barriers with accompanying quotes from commenters, and the reasons some participants think there are no barriers.

⁴ Once irrelevant responses and ‘I don’t know’ type answers are excluded.

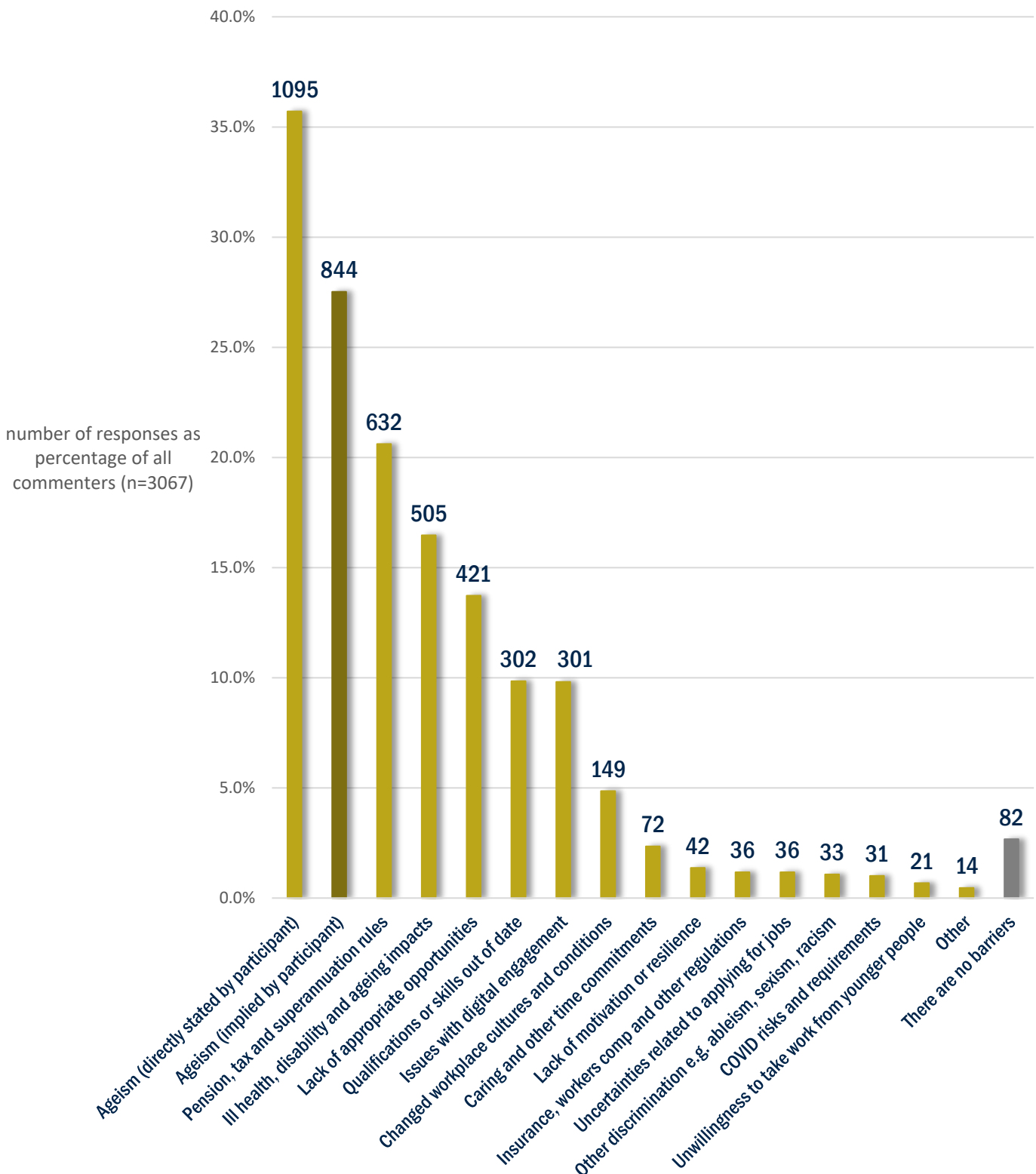


Figure 7 Barriers to post-retirement work identified by NSSS-10 participants (X-axis) and the number of participants who mentioned each barrier (number above each bar). The Y-axis shows these numbers as a percentage of all commenters. The percentages add up to more than 100 because participants were able to list more than one barrier in their answer.

Barrier 1: Ageism

The barrier mentioned by the most survey participants was ageism. Many stated this directly: 1095 people (35.7% of commenters) used phrases like “ageism”, “age prejudice” or “age discrimination” or made a comment to that effect. In addition to them, another 844 people seemed to imply ageism was a barrier by using phrases that were slightly more ambiguous such as “viewed as too old”, “the age barrier”, “judgement of employers”, “ignorance of capabilities” or “jobs aimed to younger employees”. Included in this latter number was a set of participants who simply said the word “age”, though the meaning of this is also ambiguous: some or all of the participants who said “age” may have meant ageing processes that hinder a person’s capacity to work, rather than *assumptions* about their ability to work based on their age (i.e., ageism). This is the reason for counting direct and indirect mentions of ageism separately. However, if counted together, 63.2% of commenters stated or implied that ageism is a barrier to retirees working. Clearly, awareness of ageism is widespread among older Australians.

Many participants elaborated on how ageism manifests. Some shared stories of older workers or job applicants being discriminated against solely because of their age irrespective of their abilities. These are clear instances of ageism. However, most instances of ageism are likely more disguised than this. Participants wrote of employers and recruiters giving job applicants other kinds of excuses when turning them down for a job, for example saying they were over-qualified or that they would not find the work satisfying. Participants believed ageism was the real reason for these excuses:

“Ageism. I had trouble returning to the workforce (part time) at 33, when my children were old enough not to need me during the day, because employers told me I was too old then! They wanted juniors who were cheaper.”

“Ageism - many years ago my father sought part-time bookkeeping work after retiring from a long successful accounting career in the public service; couldn't get a job, became depressed”

“Getting a job, the Job Agency didn't refer me to one position in 18 months. I was over 60.”

“Bias against older workers. HR departments are loath to employ them as they don't fit their narrow viewpoint of a person's usefulness. They want 35 year olds with 20 year's experience! Nonsense, but that's how they think. They are also run by people who are mostly too young and immature to have any worthwhile life experience, or industry experience. These early 20-somethings come with a 'soft degree' that they seem to think allows them to force their own views on people. Line departments that may select someone from a final shortlist they think can do the job and will fit in, are overruled by HR Departments with no right of appeal. I have seen all the above. Questions that are completely unrelated to the job abound in application forms.”

“Older persons are out of favour with employers. They tend to prefer the younger people with a degree. The younger people were put in management positions when I was still working, BUT, they had no real experience of the job because they did not have enough contact hours. Some were only out of university for 2 years, applied for and given a management position. Who did they ask when they needed to know something, the older person with all the experience. But the older people were passed over for those positions when they also applied.”

“I lost my job 2yrs ago [...] They gave various excuses, but they ‘retired’ the 4 over 55’s who were employed there. It was extremely hard to find employment, because of my age. I had to settle for a physically harder job, with half the pay. [...] People won’t admit it, but age is a huge barrier, even when you pass extra physical medical pre employment tests. To look at, I’m not physically fit looking, (overweight) but I have worked in a manual physical job for 18yrs so am stronger than I look. But they look at my weight & grey hair & shake their heads. [...] I walked into an interview & the first sentence I was asked in a shocked surprised voice ‘How old are you?’”

“Employers! They do not even consider the older applicants. I know that for sure from my previous employment where anyone over a certain age did not make the first cut even if they had excellent qualifications. I think it's a mind set of the younger generation that we can no longer do the work that is required. I was also made redundant in my last job and couldn't even secure an interview even though I had much experience in the field of the advertised positions. In the end I set up my own business so I can't be too hopeless!!”

“There is a massive amount of age discrimination. Friends my age who still need to work have huge difficulty with getting an interview. Many give up after 100 applications. Many with huge talents then seen as too old or “over qualified”. Big problem in this country.”

In addition to discrimination, other ageist behaviours participants mentioned included aspects of workplace culture older workers suffer under once in a job, such as harassment, abuse and bullying; patronising remarks or repeatedly being asked when they plan to retire; and being excluded or not accepted socially. Participants identified fellow workers as well as employers as responsible for such behaviours.

Commenters also wrote about the prejudicial attitudes and stereotypes that, in their view, were behind these ageist behaviours. Prejudicial attitudes participants mentioned included resentment or contempt towards older workers, looking down on retirees for returning to work, younger workers’ fears that older workers will take their job or show up their shortcomings, younger people’s feelings of discomfort if having to teach or supervise an older person, and the notion that employing an older person is “taking a chance”.

Many stereotypes of older people were mentioned within the comments. They include the stereotypes that, compared to younger workers, older workers are:

- slower, less productive, unable to work under pressure, “inferior”, having “lost their edge”
- unable to grasp modern work styles, tied to a different work ethic, lacking energy and enthusiasm
- “useless”, “past it”, “irrelevant”, not capable with little to contribute and old ideas
- less flexible, set in their ways, not receptive to change, “dinosaurs”
- unable to learn, unable to be trained, slow to pick up new ideas and processes
- not up to date with job needs, IT illiterate, possessing skills that don’t add value
- unfit, with less stamina and poorer physical and mental health, COVID vulnerable
- more likely to claim worker’s compensation and take lots of sick leave
- grumpy, prone to speaking their mind and arguing with the boss
- wealthy and therefore in less need, expected to retire soon
- unattractive.

The implication was that these are the traits employers associate with older workers, making employing older people an undesirable or risky prospect in their eyes. It was participants’ perception that employers want to employ people who meet a stereotypically youthful standard of beauty and don’t have grey or white hair and wrinkles, people who can work full time at high speeds, people less experienced than them, people who are paid less because they are less experienced, people who they can train into a job from scratch rather than experienced people, people who have recently qualified with degrees rather than gained expertise over long years of service, and people who won’t drive up their insurance premiums. They implied that these qualities are associated with younger employees. Some participants denied the truth of these stereotypes, while others acknowledged some of them could be true and sought modifications to employer expectations and job requirements to accommodate older workers:

“Ageist recruitment practices, employers look at your resume or your appearance and discount you as they think you are too old to be relevant, able to learn, IT literate and likely to have time off due to ill health - all factors which are unsubstantiated through research and based on ageist viewpoints. The governments ageist policy perpetuates this viewpoint within the community.”

“I think that ageism is a feature of society. There may be employers concerned that older people will take more sick days off work but actually the opposite is the case. Employers may be under the impression that older people cannot learn new skills whereas we all keep learning & want to keep learning. Employers may believe that older people would not be agreeable to taking orders or direction from younger people. In fact, in the main, older people have learnt to put egoism aside! Maybe, some organisations do not want the young ‘vibe’ of their businesses dulled by the presence of seniors?”

“Perceptions older people are slow workers, can’t keep up with technology, will have health issues and therefore time off work, not being able to perform their duties, not wanting to take direction from younger managers, will be tired and lack concentrations and not able to learn the job quickly. These are just a few of the issues I can think of at the time.”

“Expectations that older folks can perform at the same workrates (effort) as younger people - might also be called age discrimination”

“Age discrimination A condescending attitude towards older people [...] Understanding that I sometimes need longer to take to think about a task without repercussions”

“Age discrimination. The undervalued nature of professional and life experience. [...] Emphasis on youth in the hope of employees being able to give more years to a company, when statistics show that millennials and those slightly older and younger typically turn over jobs once every 2 years or less - as against the greater professional longevity older folk can offer.”

“There is a prejudice about older people amongst many employers. It can begin as early as age 50, but by 60, it is palpable. That is exacerbated by the fact that many retirees fall behind in skills, especially IT skills, and the employers' stereotype increasingly becomes closer to reality. I think older people who wish to return to work often want part-time work, which can be taken as a lack of commitment to the work.”

In addition to being stereotyped with traits that do not meet employers’ ideals, another aspect of ageism mentioned by many participants was the invisibility of older workers and employers’ lack of respect or understanding for older workers’ positive traits. Participants felt younger people were not sufficiently aware of, and did not sufficiently value, older workers’ experience, knowledge, work skills, life skills, wisdom, common sense, industry know-how, customer service, integrity, honesty, discipline, conscientiousness, persistence, reliability, maturity, loyalty and longevity. Participants said older people’s prior learning goes unrecognised or is improperly understood, as is the transferability of their skills and their potential value as mentors. In their view, younger workers do not listen to older, experienced workers, and suffer from a lack of imagination in finding ways to use older people’s valuable experience. For example:

“People look at age and not ability. They forget the wealth of experience from having lived [and] excelled at various jobs over a lengthy work life.”

“Lack of knowledge, by potential employers and potential co-workers, of the work and social skills, knowledge and experience of older workers. Age is treated like a disability of some sort.”

“employers prefer to train younger persons as they see this as investment, if there could be a system that retirees receive 75% of the standard wage this may be an incentive, older people have skills, knowledge, life/work experience which would help businesses in mentoring employees. Retirees could be the sounding board, go to person in employment and guide young people through life experiences and what they have lived. If positions were created in schools, businesses this would be an asset to the business and society.”

Barrier 2: Pension, tax and superannuation rules

Just as money was the predominant motivator for retirees to re-enter paid work, financial disincentives due to government policies were the second-most mentioned barrier, present in 632 comments (20.6% of commenters). We included in this group sixteen ambiguous comments that said things like *“government policy”* or even just *“govt”*, though those commenters may have been referencing non-financial policies.

Issues relating to the Age Pension were the most common response type within this barrier group. Just over 500 people directly mentioned the pension and others seemed to allude to it. The Age Pension income test which reduces pension payments for every dollar earned over the threshold was the most frequently mentioned problem:

“I am a pensioner with little funds and would like to work 2 days or more a week to get above the poverty line. As it is I cannot work without it affecting my pension income. I am a relief teacher who wants to work but also do not want to lose the pension. It is very frustrating that I cannot improve my standard of living and my mental health by working.”

“The fact that while on an age pension after a small amount of money you get to start losing your pension money. If I could keep all pension money and the benefits I could work more often. My employer has trouble filling shifts due to the lack of staff.”

“The limits on the pension, as soon as we earn the smallest amount, the pension decreases. Seeing that working involves tax and transport and the right clothes, it works out as being uneconomical.”

“Being penalised if earning more than one days pay by Services Australia. Employers probably feel that working only 1 day a week adds more administrative costs to organisation.”

Another problem is the burden of reporting to Centrelink. The inability to average earnings annually rather than reporting fortnightly was a specific issue identified:

“The confusion on how much money you can earn before you lose pension entitlements. Whether you can earn for short period and average the total over year.”

“Centrelink insist on being advised for any dollar one earns instead of an annual total. Earn a dollar and they presume you are doing it every day of the year!”

“I gave up work after only 4 months because I got sick of reporting to Centrelink every fortnight on what my earnings were etc and employment details. I earned the same amount every fortnight and worked on a part time casual basis. Only worked 6 hrs a fortnight.”

“As I am retired and have friends who are also retired the main barrier for our friends were trying to explain to Centrelink about the casual work he wanted to do and this work would not be weekly but on very casual days and the amount of pay would also be varied. In the end our friend decided it was just too hard to deal with Centrelink and so he decided not to try to work.”

The rule (current at the time of writing) that people lose their pension entitlement after if they work too much for more than six consecutive fortnights, and then must re-apply, was also contentious:

“A very quick reduction in payments by Centrelink when the relevant earnings are reached. A not so quick reinstatement once employment is finished. The figure that can be earned is too low.”

“main barriers would be having the pension reduced if we returned to paid work or maybe losing it altogether then having to reapply.”

“The likelihood that people will lose their pension or have it substantially reduced with the unknown of the future of becoming unemployed again and then having to re-negotiate with Centrelink again to reestablish the right to their pension again. At certain times in our lives in older age we do need more funds to live on. It would be good to be able to earn some money without worrying about Centrelink and reporting. I’m not talking about tens of thousands of dollars I’m talking about choice and need and dignity in older age.”

Pension income is not the only government support older people can lose if they work. They can also lose other entitlements such as subsidised medication, and their partners may lose their pension too, as noted by some commenters:

“Reduction of benefits not money but health care cards etc”

“They are not encouraged to work because of the horrendous tax system. I work longer hours and receive a small increase in pay and my husband is penalised - who is in retirement because of ill health. He has been advised he will receive about \$100 pension this week!! I worked very hard and much longer hours for my increase of about \$700 after tax”

“The main barrier is if you earn over \$50,000 or more per annum is losing the pension card for my medication and medical expenses. at almost 72 years of age I am happy to work and support myself and not receive the fortnightly pension thus saving the government money plus I then pay tax on my salary.”

“I find it annoying that I can only teach 3 days a fortnight for three consecutive fortnights. After this my spouse's income and mine exceed the threshold and I could lose my pension card. I hate saying no to relief teaching but the reality is I am restricted by the pension requirements. I should be able to work when I am able to without surrendering pension benefits.”

Some commenters called for a Universal Aged Pension to address these issues, or to follow the New Zealand or UK age pension models:

“If pensioners, the difficulty in ensuring the work either provides sufficient to cover the adjustment to the pension, or that minor work only is carried out - I believe with a universal pension everyone would have the right to work as long as they wish and then just pay tax on total earnings including pension. No need for means testing or providing proof or all the other things that are claimed necessary to provide the existing setup.”

“To much red tape to go through with Centrelink, should be managed same as New Zealand working and getting the pension without penalty AND of course paying tax which would be a bonus for any Government.”

“They should not lose any of their pension because they would be paying taxes anyway. Why we don't have the same pension system as in New Zealand and the UK is just beyond me! People in those countries are not means tested; they all get the pension from a certain age (65yrs in NZ) and can go out to work if they wish without losing a cent of their well-earned pension.”

In addition to the major issue of the pension situation, the tax system was also mentioned by some commenters as a barrier. Many succinctly said “tax” or similar and others elaborated slightly, with comments like “having to pay extra tax”, “Entering the unfriendly taxation system” and “They pay too much tax. Tax rate over 65 should be zero for all those with cash assets of less than \$900,000.” However, it was not clear

what all were referring to when mentioning tax. Some may have been alluding to issues arising from the Pension Income Test rather than tax as such, with the word 'tax' standing in for 'penalty' or similar, for example in comments like *"tax penalty/pension reduction or loss/health card loss"*, *"Impact on pension, high taxation at that age"* and *"Extra tax paid by pensioners on money earned."*

Disincentives relevant to superannuation were also mentioned by some commenters:

"There are also restrictions on adding to superannuation past a certain age. it is all a bit iffy, ok to be told no retirement age you can work as long as you like but it is not true we are not all equal, your rights are not the same as under 65 years"

"too restrictive to work occasionally without hampering superannuation accessibility"

"after certain age we cannot be paid super, which is wrong."

"Once you accept an annuity Super you cannot Enter the workforce Unless You provide a Stat Dec you are going to rener the Paid work where you will the Pay income tax Again because you entered the workforce. This should Now Be all Tax Free As Well As You super."

"Many people also feel very anxious about the impact of a wage on their assets, and they may lose part of their pension entitlements. It's sometimes a kind of balancing act for some people I've spoken to, trying to decide whether to earn a few dollars and be productive, or sit on the Centrelink pension. There's also the issue of how much to put into superannuation and how all this affects tax, even before the asset question. Sounds silly I know, but some older people get very distressed by having to make these decisions."

Barrier 3: Impacts of ageing including disability and ill health

The third major barrier, identified by 505 participants, is reduced physical and mental capacity to work due to the impacts of ageing processes, including increased rates of disability and ill health. In some cases, these were seen as direct obstacles to doing any work, but in others the increase in absenteeism that would likely result, or transport difficulties resulting from reduced capacity, were identified as the barriers.

In addition to specific conditions such as cancer and arthritis, commenters variously mentioned sensory limitations such as loss of hearing and vision; mobility, flexibility and balance issues; issues with stamina such as an inability to stand for long hours or to work full time; reduced strength; general fatigue and frailty; chronic aches and pains; slowing of cognitive capacity and memory issues; and mental ill-health:

"It is true that older people do not have the same strength and sometimes the same stamina as younger workers."

"Level of physical fitness for a days work Ability to perform tasks at age now that may have been easier as a younger person"

"In my case I fear a loss of physical strength, lifting power, weaker arms"

"MOST retirees are both MENTALLY and PHYSICALLY "worn out" or take much longer to react, learn "new skills" or renew "old skills", or heal from injury or recover from illness of which many are now suffering or are more susceptible to."

"I have found the mind not to be as active as once was and therefore find it harder to remember things when trying to learn new details."

"physical restrictions like lifting, moving, driving even walking or standing on your two feet for long periods"

"They are not as fast as they used to be and need more time to do things. Also they regularly recheck their work to make sure its right. This furthers slows the output."

"Inconsistent work commitment eg; Regularly absent, by Retirees due to their Age. [...] Retirees are worn out and frail, because they have already given their Nation their best years of good Health working for the Economy"

"For myself it's constant pain. I couldn't possibly in good conscience work for some one"

"Rural people have to take at least a day and for us, at least two, to access a medical appointment beyond the simplest. This disrupts regular work."

"Poor health making an 8 hour day too strenuous. Plus the need to attend so many medical appointments and wanting to attend social functions that were impossible to get to while working."

Participants noted that ageing issues would likely affect some kinds of work more than others. In some cases, the incapacitating issues were caused by the type of work:

"Your health would have to have a big bearing on the situation, particular in the trades area."

"Depends how onerous the work is. How would a 78 year old manage 30 Year One students all day?"

"Also, some professions, eg nursing, are not suitable for older people, due to the nature of the work. By then, most nurses have sustained back injuries!"

“For me, I have PTSD from my previous place of work and can never return to employment.”

“For some people the only work they can get is manual labour requiring a level of fitness and strength that they do not have.”

“unless you were academic, and a pencil pusher, and not a hands on, council, dogsbody but knew your job, gutbusting, type work, YOU NEED A BREAK. sorry dont get me started”

“The difficulty working in the building industry as an older person is that the manual side of the work is quite difficult especially compared to a 30 year old. While the gov might want everyone to work till [we’re] older, that is fine if your job requires you to be sitting down. How does a carpenter, bricklayer in their 60s compete for a job with a 30 year old. If there was a choice to employ a 30 year old or a 60 year old plumber I wonder who would get the job. I would employ the 30 year old”

Others pointed out that suitable work arrangements could address some problems:

“Some work areas need to think about how they can retain older experienced people in other roles that are less physically demanding or look at job sharing”

“Many can undertake work if given a suitable work place. ie: Correct seating for possible aches and pains and the like.”

“how mobile a person is but that [isn’t] to say we are not able to do the work required. One doesn’t apply for a position and see if the whole position can be changed to suit that person and mobility unless previously stated.”

Barrier 4: Lack of appropriate opportunities for older workers

On the topic of suitable work arrangements, 421 participants said that a lack of appropriate job opportunities for older people was a barrier. Some articulated this as a lack of jobs in general, or a lack of jobs whose tasks are physically suited to an older person in terms of both low levels of manual labour and employer accommodations for health and disability needs, as discussed above.

Aside from them, commenters primarily focused on four factors: hours/days of employment, location of jobs and transport issues, pay rates, and finding jobs commensurate with prior experience. Regarding hours/days of employment, many people said they would like to work part time but found few opportunities for this. Others said they preferred casual, temporary contracts, or alternatively permanent contracts, but had trouble finding what they wanted:

"I only want to work one day per week. I have been unable to secure a professional role for one day per week."

"I would have been asked to work full time, plus extra hours as requested, in the IT industry as a programmer. I did not feel capable of such a commitment at the time or now."

"I tried for many years to go back to part time work but I now have physical disabilities which they can't see past. Even a few hours a week would have been a huge help with the mortgage which I am still struggling with"

"Some jobs are only temporary as it seems to be the in thing to move from position to position and from employer to employer. Flexibility is limited with older people."

Comments related to the location of work, transport options for getting there, inflexibility about working from home options and the lack of job opportunities close to the commenter's home were also common:

"commuting - the main reason i left paid work was the 3-4 hour daily commute and management totally rejected any thought of working at home or even a closer location."

"Access to public transport is a barrier for older people, particularly in regional and interface Local Government Areas, therefore actually getting to work can be a problem."

"I live in a remote location and a very small town. There's no jobs here. Closest town is 65 kms away. Bathurst is 98 kms away and driving to and from work would be difficult for me with low vision and multiple chronic health issues. Unable to work."

"The casual/part time jobs that are available are not suitable for retirees. The jobs that are suitable and available are not always easy to access. For example, seasonal work in country areas where accommodation is an issue."

Some commenters were frustrated by the lack of "appropriately paid" job opportunities or they said unwillingness to be flexible with job type was a barrier to retirees finding work. A few linked this to frustration with the lack of jobs suitable to the retiree's skills:

"most people my age are looking for part time work and it appears there is little around that doesn't discriminate by way of lowly paid wages."

"Also older people not willing to try employment other than their previous career. Often older potential employees not willing to accept financial reward of a lower rate."

"In some cases the expectations of pay and status are too high based on previous employed status. There are many unfilled jobs but generally at the lower end."

“Difficulty in obtaining opportunities to undertake part-time work, especially when taking advantage of previous career experience.”

“The workforce doesn't want any one without a degree these days and 2 days a week is not enough for them and I don't feel I want to work full time any more.”

“Minimum wage regulations, Retiree should be able to negotiate a pay rate according what [they are] able to produce or pick crops/fruits.”

Of course, many commenters mentioned more than one of these factors, compounding the difficulties they faced in finding work:

“I live in a regional town, do not have a car or driver's license and want part-time work that interests me. My health is quite good but I have heart and auto-immune problems so I need to avoid excessive stress. These are all issues that make it hard to find work.”

Finally, a few commenters said that restrictions on job opportunities such as jobs specifically targeting young workers were a barrier, and that there was a lack of opportunities specifically targeting older workers.

Barrier 5: Out of date qualifications or skills

Just over 300 people commented that older workers may have out of date qualifications or skills, posing a barrier to them re-entering the paid workforce. Included in this number are comments identifying a lack of recent work experience as a barrier, and that many employers now value formal qualifications over experience:

“Depends how long you have been retired and skills required to do the job”

“Keeping current with information/changes if it is some years since retirement in a technical industry”

“At times we older people may not feel qualified to take on a job although we may have the practical skills. This is one of my pet grievances that in later times theoretical qualifications seem to be more important than practical experience.”

“Returning to my previous employment is my only realistic option I believe, and I think I would have major issues learning new procedures and practices implemented since my retirement.”

“With all the knowledge and experience people have gained in the working life, the thing in the forefront of requirements is usually more recently gained experience”

“Questions about the reason for any breaks in employment, whether voluntary or for any other reason. Cost of getting qualifications/licences either maintained or updated.”

“Over experienced but under qualified. My training was as a nurse and midwife and later holder of Certificate IV’s in various Community Service courses. My original training was to Diploma Level and all my further training is now obsolete due to not being current.”

Some noted that re-training may be needed to offset this barrier, especially if a retiree has not had recent work experience. But others commented that the need to retrain may be off-putting for jobseekers; employers and governments are often not willing to invest in it either; and in the end they may not help a person find work:

“Depending on age - one doesn’t have a lot of time to retrain or learn new skills”

“Employers are wary of employing seniors as it costs time & money to train some one.”

“Don’t really know but have heard people say those retraining programs were useless.”

“Lack of retraining/training facilities available to older Australians so they are able to upskill or retrain into a new career path.”

“Lack of retraining opportunities that I blame TAFE funding cuts for.”

“Being made to retrain knowing they have no chance of getting a job.”

“Being asked/ told that previous qualifications are not current and having to refresh unnecessary at own expense and hours.”

Retraining to work in a new industry because of barriers to working in one’s previous industry can pose unique kinds of problems:

“When one is willing to try anything you get knocked back as you have no experience or over qualified, not willing to train you.”

“not having skills that match the new job. You might adapt quickly but its hard to get a start.”

“not having a current skill set for entry into a different type of work than what they know eg. An old tradesman may be too old to keep doing physically intensive work but they don’t have the knowledge or skills to work in something else even though they want to and are willing to”

“There may be skilling issues if they wish to move into a different area of work from the job they were previously employed in. They may need to acquire new qualifications for which would be a cost.”

Barrier 6: Digital engagement issues

Around 50 of those who commented on out-of-date qualifications or skills related those factors to technological change. But they were not alone, with a total of 301 people mentioning digital technologies in one way or another within their comments. A prominent theme related to digital engagement was some seniors' lack of confidence or ability with technology and the fact that technological change is rapid and can make workplaces very different today than in the recent past:

"even in my 50s could not find work. Technology advances since I left employment for family left me behind"

"For me, I worked with computers and technology and since retiring this has altered so much, I'm no longer a viable employee"

"Technology is not my strong point & as a registered nurse more technology skills required now."

"Technology would likely be a barrier. I started work over 60 years ago when everything was done manually. Only in latter years did technology take over and not being computer "literate" to any extent now, it would be extremely difficult to pick up and start again."

"Skills base no longer applicable with advancing technology"

"Being made to retrain knowing they have no chance of getting a job."

"Lack of affordable training to upgrade skills in this fast pace computer driven world. [...] Life Skills count for nothing today. It is all technology."

Some commented that keeping up with technology can be a problem once in a job, not just a barrier to gaining employment:

"Having re-entered the work force last year my anxiety over new technology n keeping up with the younger team is stressful"

"In the position I held, the main barrier was slower uptake of new computer financial programmes - not as fast as younger people."

"I work in education. I would say if you left even for a year or two trying to get back in with the rapidly changing technology would be a barrier. I switched from state to Catholic and found that difficult. I spent hours every week learning new systems and technology."

"I think the main barriers are ability, and confidence, to use digital technology. Change happens so fast! I was fortunate as an English teacher to adults when we were locked down and classes 'pivoted' to Zoom. I told my boss I didn't have the confidence to teach via Zoom, having not used that tech before. My boss didn't want to lose me as a teacher, so found a tech savvy peer to attend my Zoom classes. While I attended to the language requirements, my peer took screen shots and notes. After class she spent time coaching me, over Zoom, on how to use the platform. I could not have done that without the 'hand holding'."

Some commenters objected to the *perception* that seniors lack technological abilities (a form of ageism, as discussed above):

“perceived lack of IT skills (not actual)”

“I am adept on a computer, but because of my age, it is assumed that I am not capable online or with computer tasks.”

“Technology. Some older persons are not up to date with technology but with the right mentor they could learn.”

“Many people think older people can’t learn new skills or use technology which is, of course, nonsense. Some older people have a fear learning IT because they’ve been brainwashed into believing they can’t or, that it’s too hard.”

“Unfortunately, recruitment people now think that once you reach the age of 40 you are brain dead. Given I am now 80 they think you don’t have a brain but, in the last seven years I have completed 158 subjects on genealogy, about to graduate with another certificate for the 10th time and offered a Master’s in Genealogy position at Strathclyde University. [...] Yes, to undertake data analysis today I would need to upgrade myself to the available modern analysis software and current terminology but, given the software I use daily, I doubt this would take too long.”

A few participants also mentioned online job application processes as a barrier, discussed under Barrier 11 below.

Barrier 7: Changed workplace cultures and conditions

The final barrier theme that comprised more than 100 comments is changing workplace cultures and conditions. In total we grouped 149 comments into this theme and commenters expressed a range of anxieties related to these factors.

Some commenters identified the barrier of generalised anxiety about entering a workplace knowing that the culture and conditions have likely changed. Many noted retirees may be *“out of touch”* with changes:

“Retirees can be a bit fond of wanting to do things “their way”. They must realise that methods have changed and they must move accordingly”

“Lack of knowledge of what has been happening since we left paid work. (Changes of processes and policies)”

“not up to date with technology, current trends, best practice”

“The whole concept of work has changed from technology, artificial intelligence, generational changes, work ethics, quality of leadership, attitudes, no respect for older people.”

“can not grasp the modern style of work”

A more specific fear and anxiety was about working with younger people, including working for younger bosses and getting along with younger team members, or just generally seeking a workplace that is supportive of older workers:

*"Younger staff feel uncomfortable teaching someone older [...]
Younger managers uncomfortable supervising someone older"*

"When you are an older person it can be rather off putting to have a younger person telling you what to do."

"not fitting in with the younger demographic in the office"

"feeling threatened so not make effort to fit in with work culture, patronising to much younger colleagues"

"For "ex-retirees", working FOR and WITH younger people is almost intolerable, for BOTH age groups !"

"Some men of my generation have an attitude problem. They don't like to take direction from younger people, or they challenge their ideas and they can be averse to technology. On the other hand a lot of younger people are not willing to give the older generation a go. Perhaps they feel they won't fit in to the team or won't be a 'fun' person to have in the workplace. That's also an attitude problem. In any event, older people need to keep their skills up and understand how the workforce of this time is very different to previous generations. Its all about social connection and no matter how skilled you no one wants to be around a grump."

About 35 comments mentioned workplace politics, current behavioural expectations of employees and, less specifically, changing workplace "attitudes". About half of these seemed to be objections to so-called "political correctness":

"new interpersonal skills required"

"up to date skills and attitude"

"Changing morality"

"Changes to standards and not for the better."

"There are so many rules and regulations these days involving you as the worker and those as your customers regarding working conditions, pay, work place relations such as bullying, harassment, racial [prejudices] etc not like years ago"

"Not wanting to get involved with the politics of working for an employer."

"Having to readjust to new woke, DIE workplaces and associated political correctness."

"Up to date knowledge of the work environment, the current 'politics' of the chosen work environment."

"Employment conditions are very different to 1970s and 80s."

Other people expressed concerns about current workplaces being highly competitive, or alternatively failing to live up to respondents' expected work ethic:

“pressure from supervisors to compete with younger workers”

“the high pressure involved in most contemporary jobs”

“productivity expectation”

“Putting up with lazy people that don't know how to work.”

“Also horrifies me how little younger people want to do for good money.”

Finally, a group of 41 commenters noted retirees' lack of confidence is a barrier to re-entering paid work. This subtheme is so general it could have been listed as a distinct barrier in itself, but we grouped it here because all the comments in this theme are concerned with managing negative emotions and socially related fears about returning to work. Most comments in this group succinctly used phrases like *“lack of confidence”*, *“low self-esteem”* or similar. A few were more informative:

“Loss of confidence in ability to manage in the workplace.”

“if you have not worked for several years confidence plays a part”

“Lack of knowledge or belief in one's abilities and/or contribution.”

“Anxiety about skills & how one might be received in workplace.”

Barrier 8: Caring and other time commitments

Seventy-two participants commented that retirees often do not have time to re-enter paid work because of other responsibilities such as caring, or because they have other activities and interests in their retired years. Around two thirds of these mentioned *“caring”*, *“grandparenting”*, *“babysitting”*, *“family commitments”* and the like:

“I am a full time unpaid carer of my mother and disabled daughter, no way can I go make to work, unfortunately, I would be still working if I did not have to carer for mother and daughter”

“Retirees often have duties to assist with grandchildren In my case my husband is older than me and in poor health so I am his full time carer. (Happy retirement to me)”

“Looking after my mother, who is still reasonably independent. Many appointments to take her to, I do her shopping and while waiting for washing machines to come back into stock I am also doing her washing. Also [mind] grand children while children work from home. Then I may have time to find out if I can actually get part time office work”

Barrier 9: Lack of motivation or resilience

Forty-two participants acknowledged some retirees may struggle to motivate themselves to return to work, or suggested retirees may lack resilience in finding work including willingness to work outside their previous employment expectations. In other words, they saw retirees' "attitude" or "desire" as the barrier, either because of personal preferences or unpleasant prior experiences:

"As a technician, or engineer, the main barrier would be, do I really want to get out of bed every morning, and go to work."

"Poor work experience during their full time working years that influences any desire to work longer than they need to."

"I can't think of too many jobs from the last 50 years in the workforce that I would care to repeat so that's a bit of a barrier too."

"Too lazy. No incentive to add value. Too busy watching life style programmes, working in my yard and occasional trips around the state and hopefully soon interstate."

"They get too much to stay at home and do nothing. That is the barrier. Lot of lazy people who think they deserve to be paid for nothing. most are able to work."

Barrier 10: Insurance, workers compensation and other regulations

Thirty-six participants commented that rules and regulations are a barrier to re-entering paid work. Some specifically mentioned insurance and workers compensation laws in this regard, both because employers may be concerned about insurance premiums and compensation claims going up if they employ older people, and because of retirees' concerns about age limits for workers compensation and income protection insurance entitlements. Other participants mentioned the certificates, registrations, clearances and assessments they need to provide if resuming work in their industry, or more generally referred to restrictions, red tape, paperwork and the administrative burden entailed in working:

"Reluctance of employers to take on people over 65 because of the lack Workcover and the risk of injury due to unknown previous claims for Compensation."

"The workforce looks at our age and do not want the responsibility if we were to have an accident on site"

"It should be easy to re enter the workforce. Without too much paper work & red tape to get though"

"My return to work involved a security clearance, a comprehensive medical examination and two months training followed by an on the job assessment before I could resume active employment."

Barrier 11: Uncertainties related to applying for jobs

Thirty-six people said uncertainties about job hunting and preparing applications are a barrier. Problems included not knowing where appropriate vacancies are advertised; grappling with online application processes; how to prepare and tailor a resume; how to sell talents to employers; how to present oneself in interviews including video interviews; having no referees if not currently employed; shame at losing jobs previously; setting the bar too low or high; not having or using contacts; and simply not knowing where to start:

“opportunities, we all hear they are out there but where do you find them?”

“video interviews. What happened to the face to face interview. Now its answer these questions while being videoed”

“Sometimes I think that older people are not familiar with more modern formats and expected content for CVs and how to best present themselves in interviews.”

“Not able to use technology or find services to - search vacancies - prepare a standard resume - make online applications. Current and most recent referees are requested for so many jobs and the applicant my not have worked for a period of weeks, months or years.”

“1. Expectations might be unreasonable. 2. Not enough effort to find a job which suits....give up too early. 3. Little thought about being self-employed.”

Barrier 12: Other discrimination such as ableism, sexism, racism

Thirty-three people said forms of discrimination other than ageism are a barrier, though most of them nominated ageism as a barrier as well. Gender discrimination was mentioned by 22 participants; 15 specified discrimination against women, especially older women, while one discussed being an *“elderly male in a field mainly filled by young women”*. Two mentioned discrimination on the basis of *“color”* or *“cultural discrimination”*. One person expressed the minority view that there was *“Bias against, white unmarried heterosexual males”*. Ten people mentioned discrimination on the basis of disability or health status:

“As a female (64 with grey hair) I am deemed to be not competent in completing any level of work. Yet a grey haired male of the same age is deemed highly competent with experience despite going for the same job/doing the same work. [...] We have traveled around Australia for nearly 4 years, my husband will pick up plenty of work yet I am not considered competent (yet I am 4yrs younger than him) or my resume scares them and then the excuse of being over-qualified comes into it.”

“Prejudice against older people, especially women, and lack of appreciation for their knowledge and experience.”

“I was sacked by a federal government dept in 1987 because I had a disability created by my work. Doctors said I would never work again. I did not receive a payout, pension or compensation.”

“Whilst at [department store], a senior manager once told me directly, ‘If I had my way, I would fire everyone over fifty and replace them with young fit casuals.’ [Department store] is unusual as it employs an older workforce, but that manager’s view would not be isolated. There was a period there, where sick or injured employees were being managed out. These are very real challenges.”

Barrier 13: COVID risks and requirements

Thirty-one participants mentioned barriers related to COVID. For some, the risk of catching COVID was a barrier, others felt COVID’s societal impacts limited work opportunities and a few noted vaccine mandates stop unvaccinated retirees working:

“I was an RN but [would] consider it too risky to find work in that field with COVID everywhere”

“COVID has slowed retirees down as they are more vulnerable to illness. Also some of our family members are frontline workers and need support with their children.”

“I am afraid of mixing with the unvaccinated mob”

“not Vaccinated so couldn't work anyway”

Barrier 14: Unwillingness to take work from younger people

Twenty-one participants noted that older people are reluctant to take work from younger people, do not want to compete with them, or may feel that they should not. This can be either an internally generated barrier to work or a judgement placed upon older people by others. Comments included:

“Not wanting to take work that younger people might need more than you”

“I would also feel a bit guilty about taking an entry level job which someone else probably needs more than I do.”

“Taking away a younger person's job is still a sort of description given to a retiree trying to get a better standard of living.”

“A perception that older people are wealthy and younger people are in greater need of support. A belief that the employment and training of younger people is a better investment.”

“I am satisfied that consideration for paid employment must always be first given to the normal/ younger age group of the workforce, and so employers and retirees would see this as a barrier”

“Don't deny our kids a job. They need a chance like we had.”

Other nominated barriers

Fourteen people made comments about other kinds of barriers. Five of these simply stated the barriers were various. Three suggested older people are only valued as volunteers not as paid workers; as one put it, *“No one wants us except as a volunteer”*. Two people suggested unions were a barrier but did not explain how. One person mentioned a range of barriers related to the difficulties a retiree would face in setting up their own business. The other three said, *“boredom”*, *“Keeping your partner happy with your decision to reenter the workforce”* and *“Basically if you have had a senior position or high profile, but not in the commercial world, no one wants you. If you have been controversial at times, you don't get a guernsey”*.

Perception that there are no barriers for those who want to work

Eighty-two participants said they thought there were no barriers for retirees seeking work, though some put caveats around the statement.

Thirty-four simply said *“none”*, *“nil”*, *“I don't see any”* or similar. Nineteen said they themselves had not had problems, and several of these participants explained why with comments such as:

“I have not had any difficulty as my qualifications and experience are highly specialised and sought after.”

“For me with my skill set I have no barriers to re-enter the paid workforce”

“I have not found any, but I'm not fussy about the work I do.”

Other participants commented that there may be barriers in some locations, industries or types of job, but there were contradictory views on this:

“Really don't know of any barriers, at least in the country town where I live”

“There appear to be plenty of casual employment opportunities for the aged if they should want it albeit probably not in the professions.”

“I haven't come across any barriers as I have been able to work online”

“Easier for those who can get contracts for specific tasks than those wanting line jobs”

“Nil Barriers in Civil Engineering Profession”

“I think your occupation plays a big bearing. Some occupations are constantly looking for workers such as teaching or nursing. Some occupations are quite physical which could make it difficult and some occupations seem to like younger workers.”

“plenty of harvest work”

Seventeen people commented that COVID-related shortages had created opportunities, and/or that there are no barriers for people with the right attitude if they are fit to work:

"During Covid with employee shortages few barriers."

"None - easy to get hours at the moment"

"Personal desire or wish. If you are keen to get work you will find something."

"Never been more opportunity for workforce re entry. I don't believe there are any barriers for folks with the right attitude and work ethic."

"I don't think there are any barriers unless of course of not being fit. There are plenty of jobs out there including the gig economy"

"If a person is fit and has no ongoing health issues, it is up to them if they want to work."

Finally, a few people made comments that seemed to mean either that there are no barriers or that there should be no barriers, if retirees want to return to work:

"If they want to work they should be given the opportunity. I have been offered two jobs since retiring at 76 years old."

"I believe if people want to work they should be able to."

DISCUSSION

Recognising work as a pillar of later-life income

This report has highlighted older Australians' thoughts and feelings about re-entering paid work after retirement. The bulk of the text described the many reasons retirees re-entered paid work in the past or would consider doing so in the future, and older people's perceptions of the barriers retirees face when seeking post-retirement work.

If we were to draw a single take-home message from these themes, it is this: Australian policy documents *must* recognise paid work as a fourth pillar of retirement income. Many Australians can and do continue working in later life and draw income from it. Economic and social models of retirement income that are restricted to the three-pillars of the Age Pension, superannuation and savings are not paying attention to the realities of older Australians' lives. The three-pillar model belongs to a time when retirement was more clearcut than it is today. Ideally, the term 'retirement income' must itself be retired and replaced with alternatives such as 'later-life income'.

The consequences of ignoring this lived reality are many. But one noteworthy consequence is the perpetuation of ageist stereotypes of older people. To posit that older Australians are entirely dependent upon welfare (pensions) or accumulated wealth (superannuation and savings) is to ignore the contributions many continue to make to the economy and the community

through their labour. This kind of stereotyping underpins political discourse about the increasing 'burden' of aged care costs as the baby boomer generation ages. Such stereotypes characterise older Australians as little more than passive recipients of societal support who must be paid for by future generations because they are incapable of contributing anything useful. This is far from the truth.

Ageism such as this in turn contributes to workplace discrimination that excludes older people from gaining paid work. NSSS-10 participants overwhelmingly nominated ageism as the primary barrier to post-retirement work. Collectively they described prevalent stereotypes of older people as slow, unproductive and limited in their capacities. While some older people do face limitations that make work (or certain jobs) difficult, it is unjust and unrealistic to generalise by age. Older workers' stories quoted in this report show how misguided this is.

If the Australian Government were to adopt the position that work is a pillar of later-life income for those who are willing and able to work, it may go some way to countering these damaging perceptions. Age-based discrimination is, after all, illegal in Australia for almost all professions. The Government would be supporting its own legislation if it shifted its thinking about how older people put food on the table.

Acknowledging most Australians do not want to work after retirement

Despite the dominance of attention to post-retirement work motivations and barriers in this report, some of the most important statistics we report are those in our overview of NSSS-10 participants' work and retirement status (Figures 2 and 3). They show that 72% of the survey sample were not employed and not looking for work and 77% had permanently retired. In other words, while we must recognise work as a fourth pillar of later life income, we must always remember that many older Australians do not want to work, do not need to work, or cannot work. The Age Pension, superannuation and savings are pillars for a reason: the Australian community considers it important to enable and support people to retire in their older years if they have to (or wish to) stop working. We are not a society that expects older people to continue working in perpetuity. National Seniors' recognition of work as a pillar of later-life income should not be interpreted as an endorsement of moves to forcibly shift older people off the Age Pension and into paid work. Work is an additional pillar, not a replacement for the current pillars.

One reason for caution in this is retirees' quality-of-life and health outcomes tend to be poor when they are forced to work for financial reasons. This contrasts with the situation of retirees who choose to work – employment can enhance their quality of life and health outcomes (Dingemans and Henkens, 2019;

Hasselhorn et al., 2020; Stiller et al., 2021). Out of necessity, struggling people are often forced into work that comes with poor pay and poor conditions. People in this situation have frequently faced poor pay and conditions all their working lives – hence the need to keep working. On the other hand, people who are choosing to work are free to select work with the most favourable pay and conditions. Sometimes they can choose because they have worked in specialist jobs of influence all their lives, so their expertise remains in demand. In this way, the difference between the most disadvantaged people and the most advantaged people can increase still further in older age groups.

Accordingly, National Seniors supports policies that will ensure the retirement safety net – the Age Pension – is sufficient to meet all recipients' needs without financial struggle and without forcing pensioners to work. Our analysis of survey data in this report showed that money was far and away the primary motivator for seeking post-retirement work, and more so for pensioners than for other people. The comments revealed many older Australians are struggling financially, including pensioners who said the pension was insufficient to cover their rent, bills and cost of living. It would be cruel and inappropriate to force people in such circumstances to work, given the likely outcome of poor health and poor quality of life. Government support should be increased instead.

This is not just a matter of rich versus poor. While pension poverty is bad for everyone affected, we know it also intersects with other types of disadvantage such as gender inequity. Women are more likely than men to be reliant on the Age Pension, less likely to have superannuation, and likely to have less superannuation (AIHW, 2021; National Seniors Australia and Challenger, 2022). In addition, trans people and gender minorities are more likely than cisgender people to experience homelessness, job disruption and poverty in their lives (Hill et al., 2020; Bretherton et al., 2021) so are likely to be pension-

reliant in later life. To leave pensioners in dire financial straits is thus a form of gender discrimination, not in keeping with the generous Australian vision of what the welfare state should be.

This report is not the place to elaborate on these issues because its focus is work, but these points are a timely reminder that our welfare system is unfortunately not sufficient to support all older Australians. Something must change to ensure every Australian has the opportunity to live comfortably in older age. No older Australian should be forced to seek paid work because of pension poverty.

Letting pensioners work because the benefits are many

The NSSS-10 data show that while money is a major motivation for retirees to re-enter paid work, it is not the only one. We identified 11 other kinds of motivation for working after retirement, most associated with supporting the community, connecting with people or remaining an active, learning human being well into later life. Many older Australians feel they have experience and expertise to contribute to workplaces and want the opportunity to do so. At a time in history when there are widespread labour shortages because of COVID impacts, many just want to help.

Yet a major barrier to retirees working is pension rules, as the NSSS-10 data show. Hundreds of respondents mentioned this barrier, which has been the focus of a concerted campaign by National Seniors in 2022. Current Age Pension rules pose a financial

disincentive to pensioners working more than about one day per week. Some respondents had been offered more work but were disinclined to take it because of this disincentive. Others observed that employers are unlikely to advertise a 0.2 job position.

In addition, at the time of writing Age Pension recipients must re-apply for the pension if they earn over a certain amount in six consecutive fortnights. This is another disincentive to work, with many stories of pensioners counting each dollar and turning down extra work and to avoid this scenario. The burden of reporting earnings to Centrelink every fortnight was an additional disincentive mentioned. Commenters pointed out the absurdity of a system that does not average earnings across a longer period such as a year, as a way of encouraging pensioners to engage in paid work.

These experiences are the reasons National Seniors advocates reform to the pension income test. The NSSS-10 data support reform. National Seniors has suggested a trial of this idea while COVID shortages remain, and this is also consistent with NSSS-10 respondents' priorities. See the National Seniors website for continuing updates on this issue.

An upcoming companion report about NSSS-10 participants' experiences with volunteering (Orthia et al., 2022a) shows that there is a high degree of

overlap between the reasons older people volunteer and the reasons retirees seek paid work. At the same time, most jobs cannot or should not be done by volunteers. Older people have much to contribute to our community and removing disincentives to paid work is an easy and obvious way to benefit from those contributions. Being in paid work should not be the benchmark for being considered productive (Taylor and Smith, 2017) but nor should it be overlooked as an option.

Opposing ageism by offering appropriate jobs and retraining

A very large number of participants mentioned ageism as a barrier to post-retirement work. Their elaborations showed that ageism is many-faceted, so opposing it requires considered responses beyond platitudes about opposing discrimination. Some of these warrant discussion here.

Ageism or ableism?

Most ageism research since the 1970s has characterised ageism against older people in terms of three elements: stereotypes of older people, prejudices against them, and behaviours such as discrimination and harassment (e.g., The Benevolent Society, 2017; Ayalon et al., 2019). The NSSS-10 comments included examples of all three. However, recent research has challenged this understanding of ageism as too simplistic. Notably, van der Horst and Vickerstaff (2021) contend some attitudes and behaviours that appear to be ageism are in fact ableism. For example, if a

business owner rejects all qualified job applicants over 60 in the belief that they will not fit the business's culture, that is ageism. But if they refuse to consider them in the assumption that older people are slower than younger people, that is potentially ableism.

The NSSS-10 data lend support to van der Horst and Vickerstaff's argument. Most older people experience a decline in physical or cognitive abilities due to age at some point in their lives, and consistent with this, around 500 participants (16.5%) nominated factors we summarised as 'impacts of ageing' as barriers to retirees re-entering paid work. In this respect, older people do sometimes fit the stereotypes Australians have of older workers: for example, the stereotype suggests older workers are slower than younger workers or less able to do physical labour, and in many cases that is true (though of course not in others as we noted above). When it is true, older job

seekers may justifiably expect support in the form of suitable positions and appropriate adjustments that enable them to continue working despite these impacts, because they possess qualities that add value to a workplace. Hundreds of survey participants noted the need for such adjustments, for example seeking less physically demanding, part-time jobs with flexible conditions that allow time for medical appointments. The example of bridge employment or its equivalent in Japan of *teinen taishoku* mentioned in the Introduction presents an alternative and more flexible perspective on older life that includes paid employment.

Older workers whose abilities are impacted by ageing processes thus have much in common with younger workers living with disability. In both cases, adjustments are needed to enable everyone to have an equal opportunity of finding and retaining employment. Ableism, in the form of employer unwillingness to make appropriate adjustments, is the barrier. Van der Horst and Vickerstaff (2021, p. 10) write that “ageism would also reduce if ableism is successfully diminished”, and examples such as these demonstrate why. It is telling that one commenter we quoted remarked, “*Age is treated like a disability of some sort.*”

Ageism and digital skill levels

Similarly, some NSSS-10 participants noted retirees often lack confidence or ability in the digital realm, creating a barrier for them when seeking work. Once again, this is a situation where reality comes close to the stereotype,

at least for a subset of older people. The reality is that digital technologies have changed rapidly in the past half century and there are, on average, generational differences in digital abilities in Australia, as previous National Seniors research has demonstrated (Maccora et al., 2019; Orthia et al., 2022b). Many older people do need and want to improve their digital engagement and may be unable to perform computer-based tasks in a job without training.

At the same time, our past research shows there is great diversity in digital ability levels among older Australians, and many are highly digitally skilled. Consistent with this, some NSSS-10 commenters said stereotypical *assumptions* about older people’s digital skills – that is, ageism – was the barrier, not ability. Therefore, it is unreasonable (and illegal) for employers to make assumptions about an individual’s digital abilities based on their age – such assumptions are ageist. They must rather make employment decisions based on a worker’s actual abilities in the skills required for a job (digital or otherwise). Ageism is part of this picture, but the situation is more complex than simple ageism given the reality that many older people have low levels of digital engagement.

The complexity of factors must be better understood and addressed appropriately. Of course, providing digital training to older workers is one solution to this problem, putting within their reach jobs that primarily require other skills but use some digital technology. For example, hospitality

and retail work that uses digital technologies for ordering and payments could be appropriate for workers with strong customer service skills if they are given training in the use of those technologies. National Seniors' program of assertive COVID outreach into CALD communities is a successful example of this. Through partner Australian Unity, we recruited a team of community liaison officers who were established volunteer

leaders within CALD communities. Most did not have strong computer skills, but we gave them the digital training they needed to accompany their many existing skills that were more central to the job and that made them irreplaceable employees. The program could not have worked without them and providing digital training was a very small price to pay for its success (National Seniors Australia and Australian Unity, 2021).

Seeing, valuing and accommodating jobseekers of all ages

These examples highlight the fact that employers and agencies who advertise jobs often have an 'ideal worker' in mind and unfavourably compare older applicants to this image (van der Horst and Vickerstaff, 2021). One solution is to recruit people for their skills, knowledge and expertise and adapt jobs to capitalise on what they *do* have, not discriminate because of what they are perceived to lack.

This kind of solution seemed to be advocated by NSSS-10 participants. Commenters contrasted the valuable qualities of older workers to the limited experience of younger workers. Some asserted the superiority of older workers' qualities, implying that accommodations should be made for their limitations in part because the value they add to a workplace outweighs any shortcomings.

Unfortunately, this is also a form of ageism – sometimes called 'sageism' because it advocates discrimination in favour of older people. Like other

forms of ageism, it unfairly stereotypes people based on their age.

Yet just as we must admit that the impacts of ageing can adversely affect an older person's work abilities, we must also acknowledge experience counts for something. This is likely what the sageist commenters were getting at. Ageism is complex, not always self-evidently 'bad' in a straight-forward way. There are other 'benevolent' forms of ageism most Australians endorse, for example, the Age Pension is technically ageist because its access criterion is age (Achenbaum, 2015).

These factors suggest an 'age-blind' approach to employment is not the whole solution to the problems older job seekers face. As a default starting point it would be a welcome foundation, but more nuance is required. This is because we all age, we expect our lives to change as we age, and we want society to accommodate these changes in older age by providing job adjustments, targeted training,

respect for experience and the pension. There is an extent to which we want employers and others to respond to the realities they see before them, not to treat everyone the same.

More practically, older job seekers want assistance to get back on the employment horse if it has been a while since they successfully applied for a job. One barrier identified was a lack of confidence with modern application processes including online elements of applications. Older Australians want assistance to get their paperwork, licences and qualifications up to date, and also retraining – if it will genuinely help them get a job.

Reading between the lines of NSSS-10 responses, it seems that what older Australians want is a kinder, more human-centred approach to

employment. They want society to support individuals positively throughout their lives, enabling them to make good choices about work for as long as they can. They do not want a mercenary job environment that prioritises productivity, cost-saving and compliance and pushes people to the margins when they don't fit the mould.

In this, they have much in common with other Australians marginalised within the jobs market. People living with disability, people with parental or caring responsibilities, people who have been out of the job market for a long time and no doubt others share retirees' need for flexible conditions and adaptations to their situation. Re-imagining employment in Australia so that it accommodates these diverse needs will benefit us all.

Conclusions

As Australians live longer, the old model of retirement is increasingly becoming irrelevant and government policies must move with the times. Many retirees have gladly turned their backs on working forever, but others want to return to paid work for a range of reasons. Yet they face barriers of ageism, pension disincentives, inflexible employers, skillsets in need of updating, and more. The persistence of these barriers makes no sense in 2022 when businesses are crying out for workers.

This report has shown that work must be incorporated into our ideas about how older Australians generate income. It is the fourth pillar of later-life income in addition to the Age Pension, superannuation and savings. Older people have much to contribute to the community and the economy through their paid labour. Just as we support older people who cannot or do not want to work with the Age Pension, let us also support those who want to work by relaxing pension work rules, resetting stereotypes about older workers, providing targeted training, and getting creative in our employment processes to value older Australians rather than excluding them. ●

RECOMMENDATIONS

Several recommendations for governments, employers and community members arise from this report:

1. **Recognise work as the fourth pillar of later-life income** in Australian policy, both to bring it up to date with older peoples' lives and to help break down the ageist stereotype that retirees are incapable and unproductive members of society.
2. **Exempt employment income from the Age Pension income test** so pensioners with limited wealth can work without losing their pension, and without reporting burdens, and can help meet critical labour force shortages. Adjust taxation accordingly.
3. **Tackle pension poverty** by establishing an Age Pension tribunal to set the Pension rate and by increasing the maximum rate of Commonwealth Rent Assistance, recognising not all pensioners can or want to work.
4. **Support employers to create jobs and work environments appropriate for older people** or modify existing jobs, to maximise the value older workers can contribute while accommodating changes to people's abilities and needs that may come with ageing.
5. **Support employers to increase flexible employment options** in recognition of the fact that many Australian jobseekers, including retirees seeking paid work, can benefit from conditions such as part-time positions and working from home arrangements.
6. **Support retirees' ability to apply for and keep jobs** through targeted retraining in key skills, including digital skills and modern-day job application norms and expectations. Directly link this support to jobs so that people do not retrain for nothing.

APPENDIX: METHODS

Main survey questions analysed in this report

We asked six questions about post-retirement work in the NSSS-10. Participants could skip any question they did not want to answer.

We asked all survey participants two questions about their employment/retirement status:

Which best describes your current employment status?

- Not in paid employment, not looking for paid work
- Employed/self-employed, 0-30 hours per week
- Employed/self-employed, 30+ hours a week
- Looking for paid work
- Permanently unable to work
- Prefer not to say
- Other (please specify)

Which best describes your retirement status?

- Permanently retired
- Transitioning into retirement by reducing my hours
- I move in and out of retirement
- Not retired and not in the process of retiring
- Prefer not to say
- Other (please specify)

Participants who selected one of the three 'retired' options in this question were classified as retirees, and were asked three questions about re-entering paid work:

How many years has it been since you retired, or since you retired the first time?
[The question asked for number of years only]

Have you re-entered the paid workforce since retiring?

- Yes
- No, but I would consider it
- No, I wouldn't consider it
- Prefer not to say

What are, were, or would be your main motivations for re-entering the paid workforce? [Open text box]

We then asked all survey participants one question about barriers to post-retirement work:

What do you think are the main barriers, if any, for retirees who want to re-enter the paid workforce? [Open text box]

Demographic characteristics of survey participants

As for previous National Seniors Social Surveys, we asked a range of demographic questions in the NSSS-10. Table A1 gives a summary of the survey sample by demographic traits.

Table A1. Percentage and number of NSSS-10 participants according to demographic characteristics

Variable	Percent	Number
MEMBER (n=3823)		
yes	80	3058
no	20	765
STATE (n=3824)		
QLD	35.5	1357
NSW	22.1	845
VIC	18	688
WA	10.5	400
SA	7	270
ACT	3.2	122
TAS	2.3	90
NT	1.4	52
AGE GROUP (n=3823)		
50-59	4.4	170
60-69	33.2	1289
70-79	48	1832
80+	13.8	529
PARTNER STATUS (n=3838)		
married	52.9	2030
widowed	14.5	555
single	12.6	483
divorced/separated	11.9	458
de facto/living with partner	5.3	20
in relationship living apart	2.8	109
LIVING ARRANGEMENT		
lives alone	35.5	1333

Variable	Percent	Number
GENDER (n=3841)		
woman or female	53.5	2054
man or male	46	1768
non-binary	0.1	5
use other term	0.03	1
prefer not say	0.2	8
DIVERSITY (could select more than one option)		
Aboriginal or Torres Strait Islander	0.6	26
CALD (culturally and linguistically diverse)	2.3	90
living with disability	8.0	314
LGBTI (Lesbian 24; Gay 42; Bisexual 6; Transgender 2; Intersex 1; other LGBTI 1)	2.0	79
rural or remote	9.6	376
veteran	4.4	173
don't identify as belonging to a diversity category	70.1	2759
prefer not to say	2.0	79
SAVINGS (n=3772)		
<\$50k	17.5	662
>\$50k, <\$100k	8.2	309
>\$100k, <\$200k	9.1	345
>\$200k, <\$500k	17.2	648
>\$500k, <\$750k	10.2	385
>\$750k, <\$1.5m	14.7	554
>\$1.5m	8.3	313
don't know	1.1	43
prefer not to say	13.6	513
SELF-RATED HEALTH (n=3769)		
excellent	15.1	569
good	57.8	2175
fair	22.1	833
poor	4.1	153
very poor	0.8	32
prefer not to say	0.2	7

The percentages for diversity categories do not add up to 100% because participants could choose more than one or could skip the question entirely. The percentage figure given for each category is calculated as a percentage of the whole survey sample.

Variable	Percent	Number
HIGHEST EDUCATION LEVEL		
(n=3812)		
primary school	0.7	27
high school (yr 10)	14.8	565
high school (yr 12)	8.3	318
other certificate	14.4	550
diploma	17.9	683
Bachelor's degree	16	611
postgraduate	12.8	488
diploma/certificate		
Master's or PhD	11.1	424
other	3.8	146

Data analysis methods

The software packages Stata v16 and Microsoft Excel v2108 were used to tabulate and graphically present relevant NSSS-10 data.

Part of this report is based on text comments that survey respondents submitted to optional comment boxes. We analysed text comments using the thematic analysis framework described by Braun and Clarke (2006). Themes were identified through inductive analysis, that is, data were coded without reference to an explicit pre-existing theoretical framework. However, for most questions data were in part analysed with a purpose in mind: to answer the question that was set. For example, for the question about barriers to post-retirement work, the text responses were analysed for answers that spoke to that question's theme of 'barriers', not to other themes such as 'motivations to work post-retirement'. The analysis was guided by a critical realist approach that aimed to summarise and reflect participants' views as accurately and objectively as possible, without reading other layers of meaning into them. The researchers acknowledge the influence of their pre-existing theoretical knowledge and understandings on the themes identified from the data.

Quotes from survey participants were selected both to illustrate the variety of ideas expressed by the cohort and to demonstrate the prevalence of commonly articulated ideas. Often using quotes entailed reproducing only part of a person's comment when the rest was not relevant to the theme. We endeavoured to reproduce each selected quote verbatim whenever possible. In a small number of cases, we omitted or altered part of a quote for clarity or anonymity and indicated this with square brackets []. In additional cases, minor typos, obvious missing punctuation and obvious spelling errors were corrected for readability (no square brackets). Quotes were only corrected in this way if there was no

ambiguity about the participant’s intended meaning in the part of the quote that was corrected. All other phrasing idiosyncrasies were retained in the quotes.

Comments on retirees’ reasons for wanting or needing to work after retirement were formally coded for quantitative analysis. One National Seniors Research Officer developed a list of reasons (motivations) from the dataset and coded every comment according to whether that motivation was present or absent within it. They then highlighted the part of every comment that was relevant to a given motivation and placed all highlighted comment fragments into a document devoted solely to that motivation category. A second National Seniors Research Officer then reviewed all the comment fragments to check whether each motivation category was coherent and consistent and that all motivation categories were mutually exclusive. The few discrepancies we detected in this process were resolved prior to analysing the coded comments quantitatively. The clearcut nature of the motivations data enabled this quantitative analysis. The free text comments on barriers included more complex and/or ambiguous comments, precluding quantitative analyses beyond numerical approximations of each response type.

Limitations

A group of 121 people answered ‘other’ to the retirement status question. Because of the skip logic of the online survey, this group was not offered the opportunity to answer the questions about re-entering the paid workforce after retiring. Yet some of them may have had informative responses to those questions, for example people who have been made redundant may be uniquely placed to comment on the need (or not) to re-enter paid work post-retirement.

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