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Acknowledgements



**AUSTRALIAN
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GROUP**

Investing in Experience has been developed in partnership with **Australian Industry Group** and members of the Australian Government's **Consultative Forum on Mature Age Participation**.

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How to use this guide

This booklet is a condensed (summary) version of the Investing in Experience tool kit, which is provided in full on the attached USB. Please refer to the extended version for the full suite of information, checklists and tools.

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The information contained in this guide does not constitute legal, financial or any other form of professional advice. Individuals or organisations should obtain their own independent professional advice prior to incorporating the information in this guide for use. The information provided is of a general nature and you should obtain professional advice as to whether the content, information, methods, processes or practices are suitable for you or your organisation, taking into account you or your organisation's specific circumstances.

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Foreword

With the ageing of the Australian population, it is now more important than ever to encourage experienced workers to remain in the workforce, and to pass their skills and knowledge on to others. Mature age workers are critical to Australia's ongoing economic success.

Investing in Experience is a one-stop guide for employing people aged 45 years and over. The guide has been developed in partnership with Australian Industry Group, and has been user-tested among employers across a range of industries. The guide is designed to build employer confidence in recruiting and retaining mature age staff, and to encourage positive age management practices in workplaces across Australia.

The guide forms part of the important work of the Australian Government's Consultative Forum on Mature Age Participation.

The Forum, which was formed in February 2010, includes representatives of senior's organisations, unions, employer and industry groups, working together to raise awareness of the benefits that mature age people bring to business.

I wish to thank Forum members, in particular the Forum's Chair, Mr Everaldo Compton, for input into this guide and for ongoing advice about removing the barriers to employment for mature age people.

No business is too big or too small to support and value older workers. I encourage all employers to take advantage of the tools and assistance provided in this guide.



The Hon Kate Ellis MP

Minister for Employment Participation and Child Care



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Investing in Experience

A practical guide to employing and managing mature age workers

Australian companies are facing skills shortages and these shortages are expected to deepen. At the same time, demographic changes mean that the workforce is ageing. Increasingly, businesses must look to mature age workers as their source of new skills.

This guide is your one-stop guide for employing people aged 45 years and over in Australia. The attached electronic version of this guide provides additional information, including checklists, templates and links to valuable resources.

This guide is for owners and operators of small to medium-sized businesses and staff from businesses of any size who are responsible for developing and implementing human resource policies and practices.

The business case

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

- **Future labour shortages:** as Australia's population ages it will be harder for your organisation to find workers and workplace skills. The key to staying viable and successful is to

develop policies now that will help you recruit and retain mature age workers well into the future.

- **Cost-effective retention:** There is evidence that mature workers can deliver an average net benefit of \$1956 per year to their employer compared to other workers due to high retention rates, lower rates of absenteeism, decreased recruitment costs and greater return on investment.¹
- **Skilled, experienced and more productive:** experienced workers have built up knowledge and skills during their time in the workforce. A study by Australian Health Management which examined the daily work habits of 4000 employees found that workers aged 55 years and over performed at their best for approximately seven hours out of an eight-hour day—an achievement that other workers in the study were unable to match.²
- **Peak performance:** we are now living longer, healthier lives. Life expectancy has increased to 78 years for men and 83 years for women³ and over 75 per cent of Australians aged 55–64 report their health as 'good', 'very good' or 'excellent'.⁴ A study by the

1. Business, Work and Ageing (2000), Profiting from maturity: The social and economic costs of mature-age unemployment

2. Australian Health Management (2006), Baby boomers give employers a bang for their buck

3. Australian Bureau of Statistics (2006), Measures of Australia's Progress, Cat. No. 1370.0

Organisation for Economic Cooperation and Development (OECD) concluded that, among OECD nations, verbal skills, communication and intelligence remain unchanged as a person ages.⁵ The Australian Bureau of Statistics has also reported that mature age workers are less likely to take days off due to illness or to care for others⁶, and are less likely to experience work-related injuries than other workers.⁷

- **Support in the workplace:** effective workplace mentoring can reduce staff turnover and improve staff morale. Staff that have both 'work' and 'life' experience are valuable assets to a business.
- **Loyalty:** employee loyalty saves money on absenteeism, training and recruitment. There is evidence that workers aged over 55 are five times less

likely to change jobs compared with workers aged 20–24.⁸

- **Technological competence:** according to ABS data, mature age people are the fastest growing users of information technology.⁹ Research supports the ability of mature age workers to learn new information technology skills and adjust to the introduction of new technologies in the workplace.¹⁰

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

4. Australian Bureau of Statistics (2006), National Health Survey: Summary of Results, 2004–05, Cat. No. 4364.0
5. Organisation for Economic Cooperation and Development (2006), Live Longer Work Longer
6. Australian Bureau of Statistics (2006), National Health Survey: Summary of Results, 2004–05 Cat. No. 4364.0
7. Australian Bureau of Statistics (2006), Work-Related Injuries, Australia, Cat. No. 6324.0
8. Australian Bureau of Statistics (2006), Labour Mobility Survey, Cat. No. 6209.0
9. Australian Bureau of Statistics (2005), Year Book Australia, Cat. No. 1301.0
10. Eric Digest (1991), Older worker training: an overview (www.ericdigests.org/pre-9220/older.htm)



How well does your organisation employ mature age workers?

Know the profile of your organisation

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

Developing a plan of action

The questions in the self-assessment tool are based on best practice benchmarks. The results of the assessment may have revealed areas in which your organisation is not performing as well as it could. The next step is to set some goals for improvement and to develop an Action Plan. We've included an Action Plan template with this guide. The electronic version of this guide provides more information to help you with your Action Plan.

Preparing the Action Plan

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

Actions

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

Mature age employment self-assessment tool

1 What is the age profile of your workforce?

Age	Number	Percentage
16–21 years		
22–44 years		
45–59 years		
60–65 years		
65+ years		
TOTAL		

2 What positions/jobs do mature age workers fill?

Age	Positions/Jobs	Number
45–54 years		
55–64 years		
65+ years		

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

Age	Positions/Jobs	Number
45–54 years		
55–64 years		
65+ years		

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

Age	Absenteeism	Staff turnover	Injury time lost	Workers compensation claims
16–21 years				
22–44 years				
45–59 years				
60–65 years				
65+ years				
TOTAL				

- 5 In this workforce data part of your management reporting arrangements? YES NO

- 6 Do you know the retirement intentions of your workforce? YES NO

- 7 Do you know the factors which are influencing the retirement decisions of your workforce? YES NO

Human resource management policies

- 8 Do you have an Equal Opportunity policy? YES NO

- 9 If yes, is age included in this policy? YES NO

- 10 Are staff aware of age-discrimination legislation? YES NO

- 11 Do you ensure that age is never used as a factor in staff recruitment / training / development or exit procedures? YES NO

- 12 Do you offer flexible working arrangements to employees regardless of age? YES NO

- 13 Do you track the uptake of flexible working arrangements by age? YES NO

- 14 Are all staff aware of workplace behaviours that could be perceived as harassment, discrimination or victimisation on the grounds of age? YES NO

- 15 Do you have a skills /knowledge transfer policy and programs in place?

YES	NO
-----	----
- 16 Are health and wellbeing programs in place to support your staff as they get older?

YES	NO
-----	----
- 17 Do you offer phased/gradual retirement?

YES	NO
-----	----
- 18 Do you offer retirement planning assistance?

YES	NO
-----	----
- 19 Do you have policies and practices in place to promote and support age diversity?

YES	NO
-----	----
- 20 Is the business case for employing and retaining mature age workers well understood in your organisation?

YES	NO
-----	----
- 21 Are managers trained in age-friendly employment practices?

YES	NO
-----	----
- 22 Are your managers trained to negotiate, monitor and support flexible work practices?

YES	NO
-----	----
- 23 Do you have support across all levels of your organisation for improving your performance in these areas?

YES	NO
-----	----
- 24 Do you evaluate the cost of recruitment and training and their impact on the company bottom line

YES	NO
-----	----

Recruitment and induction

- 25 When filling new positions do you consider full-time, part-time and casual job-share arrangements?

YES	NO
-----	----
- 26 Do you monitor attrition rates among new recruits?

YES	NO
-----	----
- 27 Do you provide training and development opportunities for all staff regardless of their age?

YES	NO
-----	----

Training and development

- 28 Do you monitor participation in training and development activities by age group?

YES	NO
-----	----
- 30 Do you consider the needs of mature age workers when designing training programs?

YES	NO
-----	----
- 31 Are there opportunities for coaching and mentoring roles for mature age workers?

YES	NO
-----	----

Action Plan

Organisation / division / team:

Coordinator:

Responsibilities:

Strategy	Action	Who is responsible?	When?	Anticipated result	Actual result



How to recruit the best mature age workers

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

Recruitment tips

If you manage recruitment internally, good planning can help to make sure you find the right person for your business. The following tips are expanded in the electronic version of this guide, with supporting templates and tools.

Job analysis

The process starts with a thorough job analysis which allows you to establish the key aspects of the job including: duties and tasks; the work environment including physical aspects of the job; any specific tools and equipment needed for the job; supervisory relationships; relevant relationships within and outside the organisation; minimum job requirements and any flexible working practices such as part-time, job-sharing or working from home.

Job description

Having analysed the job, the next task is to develop a full job description. Job descriptions help to: define selection criteria for the job; appropriately assign occupational codes, titles and pay levels; clearly establish performance requirements; make decisions on job restructuring; successfully train new employees in their job duties. Consideration of age is not relevant to the preparation of job descriptions. See the electronic version of this guide for more help to complete the following checklist.

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

Advertising

When advertising, be sure to: use age-inclusive language; focus on the requirements of the position; and advertise widely to achieve the widest pool of applicants. See the electronic version of this guide for more help to use the advertising checklist below.

Area	Examples	Check
Language Ensure your advertisement uses plain English, is clear, concise and provides information about the position, including the skills and attributes required. Ensure that 'ageist' language is not used.	Avoid phrases like 'applicants should be 25–35 years of age' or phrases that refer to youth as 'young graduates', 'bright young things', 'young', 'exuberant'—use age-neutral wording. Or you may choose to be more direct and include a statement such as 'people of all ages are encouraged to apply'.	
Focus on job needs Make sure the advertisement makes it clear that all people with the right skills, qualifications and experience will be considered.	Do not set unnecessary standards for experience, personal qualities or qualifications. If you wish to make it clear you welcome mature age applicants, replace the terms 'senior' or 'mature person' (which may be discriminatory to young people) with 'experienced' or 'able to work unsupervised'. Or if a trainee position, state that you would welcome applicants of all ages.	
Personal details	Avoid any reference to race, religion, marital or parental status, or other personal characteristics.	
Publicise widely Place the advertisement in a suitable range of publications to attract a mixed-age response.	Consider national and local newspapers, magazines, trade publications, internet, job centres and voluntary organisations, including those representing mature age persons. The Experience+ website has a list of mature age friendly jobs boards and recruitment firms: www.deewr.gov.au/experienceplus	

Short-listing and selection

Remember to set aside preconceptions and assumptions about personal characteristics including age before interviewing. Be sure the interviewers are aware of your mature age employment policy and do not ask age-related questions. Focus on the position requirements and how all of the candidates' skills and attributes match these, not age. The electronic version of this guide provides more help to use the short-listing checklist below.

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



Employment offer

Once the preferred candidate is selected, the position can be offered verbally, by letter or via email. Upon acceptance, an employment contract should be drawn up and signed by both parties. Templates and examples are included in the electronic version of this guide.

Using external recruitment services

If you use an external recruitment agency, it is important to be very clear about your policy for employing mature age people. If this position is not clear, you run the risk of having mature age candidates 'screened out', so you may not be choosing from the widest range of talent. It is reasonable to ask a recruitment agency to demonstrate how they ensure that age isn't a determining factor in their recruitment services. It may be useful to check any job advertisement the agency proposes to use to make sure that it is age-inclusive.

A number of mature-age friendly recruitment agencies are listed on the Experience+ website www.deewr.gov.au/experienceplus or call **13 17 64** for a list of these organisations.

Free, tailored support

Job Services Australia provides a tailored service that can help you find staff for your business. Your local Job Services Australia provider will work with you to get the best fit with job seekers that are trained and developed to suit your business needs. Phone **13 17 15** for more information.

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

The Experience+ website provides information on programs and services that can help you attract experienced and reliable staff or retain the skills and experience of existing mature age workers.

See www.deewr.gov.au/experienceplus or phone **13 17 64**.



How to retain your mature age workers

Losing experienced staff to retirement can hurt your organisation. In addition to the costs of recruiting and training new staff, there is also the lost knowledge of your business and clients. Strategies to support retention include:

Addressing ageism in the workplace

An anti-discrimination policy will make it clear that you do not tolerate discrimination on any basis, including age. It's important that all employees and contractors are familiar with your policy. Typically such a policy would include: a clear definition of age discrimination; a statement of the organisation's attitude; the key objectives of the policy; and the consequences of not adhering to the policy. The policy needs to be effectively promoted and widely available. To support the adoption of the policy, supervisors should receive appropriate training. Guides on how to write an anti-discrimination policy can be found on the Australian Human Rights Commission website (www.hreoc.gov.au) or see the links in the electronic version of this guide.

Restructuring work practices

To accommodate emerging population trends, organisations are encouraged to:

- undertake job analysis to determine if flexibility exists in any positions
- amend policies to support health, welfare and work-life balance
- investigate and trial options for flexible working arrangements such as job-sharing,
- part-time work, casual work, telecommuting and phased retirement

- enhance collaboration and information flow across the organisation
- use lateral promotion and position changes to broaden individual skills by providing opportunities for workers to work in new areas
- extend the opportunities for workers to become involved in the decision-making process, and ensure that the work is challenging and stimulating.

Training

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

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

Mentoring

Mature age workers often have the willingness, knowledge and expertise to mentor less-experienced workers. This helps pass on 'tricks of the trade'. If used as part of a phased retirement or flexible working arrangements, it can allow staff to balance personal responsibilities with employment. The electronic version of this guide provides step-by-step information about how to develop a mentoring program.

Golden Gurus

If your staff would like mentoring support from a mature age person outside of your organisation, or you are a small business owner and you would like to draw on the experience of a small business mentor, you may be interested in Golden Gurus. Golden Gurus is a national program that connects individuals, community

organisations or small business owners in need of mentoring support to a mature age mentor. For more information, call **1300 650 925**, or email **GoldenGurus@dewr.gov.au**

Redeployment

Redeployment involves moving workers from one location or activity to another. Redeployment is particularly useful if a staff member's priorities have changed or if they no longer wish to climb the career ladder. See the electronic version of this guide for more tips on redeployment.

Practical help with redeployment

If you have a mature age worker who has expressed concerns about their ability to continue doing a physically demanding job, and you are keen to provide training and support to help the worker move into another role within your organisation, you may be able to access practical assistance (including training for the worker) through Job Transition Support. Criteria apply. Call **13 17 64** for more information.

How to provide flexible working arrangements

Positive work practices, including the provision of flexible work arrangements, can foster loyalty and reduce absenteeism, which benefits the organisation as a whole. The term flexible work practices covers all the innovative ways employers and workers can agree to structure work to accommodate business and individual needs.

Implementing flexible work practices is not difficult but it may require some planning to canvass the options available to you and to assess the needs of your organisation and your workers.

The electronic version of this guide provides step-by-step information about providing flexible working arrangements by: conducting a needs assessment; researching the options available; negotiating with employees; trialling and implementing the new arrangements; monitoring and evaluating the results.

The electronic version of this guide has examples and tips for implementing flexible arrangements such as:

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

When considering the introduction of flexible leave and work arrangements it is important to be aware of the conditions of employment which are part of the National Employment Standards, see **www.fairwork.gov.au** or the electronic version of this guide for more information.

Use of Individual Flexibility Arrangements

The Fair Work Act 2009 seeks to promote workplace flexibility through the use of Individual Flexibility Arrangements (IFAs).

These allow for variations to modern awards or enterprise agreements to meet the needs of employers and employees while ensuring minimum entitlements and protections.

The model flexibility term is set out in the Fair Work Regulations 2009. Details are available at the Best Practice Guide, Use of Individual Flexibility Arrangements, Fair Work Ombudsmen, **www.fairwork.gov.au** or see the electronic version of this guide for more information.

How to navigate superannuation and pensions for mature age workers

Superannuation

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

The key rules, and information about your obligations as an employer, are available in the electronic version of this guide.

You can get more information about your superannuation responsibilities as an employer from the Australian Taxation Office (www.ato.gov.au, or see the links in the electronic version of this guide). You should also obtain your own specialist taxation advice to determine your superannuation obligations based on each employee's characteristics.

Age Pension

Significant changes were made to Australian pensions, through the Australian Government's Secure and Sustainable Pensions reform package. Most of the changes came into effect on 20 September 2009. These include an increase in the maximum pension rate, the introduction of a Pension Supplement, improved indexation arrangements, income test changes (the major change is the increase in the income test taper rate from 40 cents in the dollar to 50 cents in the dollar) and the introduction of a Work Bonus for pensioners who have reached the qualifying age for the Age Pension and have employment income. From 1 July 2017, the qualifying age for Age Pension will progressively increase from 65 to 67 years. Also, the Pension Bonus Scheme was closed to new entrants who did not qualify for Age Pension before 20 September 2009. See the electronic version of this guide for more information about the Age Pension.



How to provide a safe workplace

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

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

Employer obligations for workplace health and safety

Employers and workers have a shared responsibility for health and safety in the workplace. While employers have an overarching duty of care to provide and maintain a safe workplace and ensure that workers and others are protected from health and safety risks, workers have a responsibility to take reasonable care for their own safety and not endanger the safety of others.

Workplace Health and Safety (WHS) makes good business sense, as safe workplaces are more efficient, experience fewer

accidents and have less absenteeism. In addition, workers of all ages are likely to find your business more attractive if they feel their work environment is safe and healthy. This section outlines employer obligations and duties, as well as offering guidance on consultation and risk management.

Harmonisation of Work Health and Safety laws

Each state and territory has been responsible for making and enforcing its own occupational health and safety laws. Through the work of Safe Work Australia and the Workplace Relations Ministers' Council, as of the beginning of 2012 it is expected that each jurisdiction (Commonwealth, state and territory) will enact the model *Work Health and Safety (WHS) Act*. The model WHS Act is not significantly different from many current work health and safety laws. Much of it is based on policies that are common to many jurisdictions.

General duties

Information about the specifics of the current Commonwealth, state and territory occupational health and safety acts can be found on each jurisdiction's website. You will find links to these in the electronic version of this guide.

In a nutshell, the requirements state that employers have a duty to ensure, as far as reasonably practicable, that the health and

safety of workers and other persons in the workplace are not put at risk.

Consultation

Employers are required to consult with workers, so far as is reasonably practicable, on issues that may directly affect their health and safety.

Risk management approach

The electronic version of this guide provides information to help you with the three easy steps for managing safety in the workplace: finding the hazards; assessing the risks; and fixing the problem.

What employers can do in the workplace

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

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



Practical help for employers

- **The Employment Assistance Fund**
The Employment Assistance Fund helps people with a health condition (including a mental health condition), injury or disability and their employers by providing financial assistance for work-related equipment, modifications and services, for example: assistive technology, electronic and communication equipment, specialist support for workers with learning disability or mental health condition, Australian Sign Language interpreting for job interviews and work-related activities, deafness-awareness training and other disability-awareness training. Phone **1800 464 800**.
- **On the Job Support**
On-the-job support is available for eligible mature age workers who have a health condition, injury or disability which is placing their job at risk. On the Job Support includes tailored assistance and training to help the worker retain their job. Call **13 17 64** for more information.

Workers' compensation

Workers' compensation provides protection to employers and their workers in the event of a workplace-related injury or disease. The Commonwealth, state and territory workers' compensation schemes

provide compensation for workers injured in the course of employment and provide for their rehabilitation and return to work.

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

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

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

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

Workers compensation authority web addresses and contact numbers by jurisdiction are listed in the electronic version of this guide.

How to maximise training and development outcomes for mature age workers

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

- Do not assume that mature age workers have less interest in extending their skills or new job challenges—but do modify training according to individual needs. Discussions between staff members about career expectations can help create arrangements that suit and reward both parties.

- Provide training to meet technical needs and incorporate past experiences.
- Ensure that training is offered to all staff regardless of age and is adapted to different learning styles.
- Offer a variety of training options, including job rotation and on-the-job coaching.
- Consult with training organisations that specialise in programs for mature age workers.
- Link your training programs with mentoring and flexible work practices to maximise the benefits and value of mature age workers.
- Recognition of Prior Learning (RPL) can allow a person to receive recognition and credit for the knowledge and skills they have, no matter how and where these were attained.
- **Experience+ Training**
Experience+ Training allows employers to apply for \$4950 (includes GST) to pay for, or contribute to, the cost of approved training for an eligible mature age worker to help the worker develop skills to supervise or mentor an apprentice or trainee. Conditions apply. For more information call **13 17 64** or email **experience@deewr.gov.au**.
- **Apprenticeships and traineeships**
The Support for Adult Australian Apprentices payment provides financial support to Australian Apprentices or their employer during the first two years of an Australian Apprenticeship. Contact an Australian Apprenticeship Centre for more information, phone **13 38 73**.

The electronic version of this guide has more information about training and development for mature age workers.

Practical help for employers

There are a number of programs that can help employers with training for mature age staff:

- **Productivity Places Program**
Your employees may be eligible to undertake training in areas of skills shortage. You or your employees can contact your respective state or territory government to find out more about what training places are available through the Productivity Places Program. Contact details are listed at **www.deewr.gov.au/Skills/Programs/SkillTraining/ProductivityPlaces/contact/Pages/Contacts.aspx**.
- **Workplace English Language and Literacy**
You may be able to access funding to provide English language, literacy or numeracy training in the workplace. Funding is available on a competitive grants basis to organisations for English language and literacy training linked to job-related workplace training. For more information call **13 38 73**.

Australia needs to draw on the skills, energy and commitment of its mature age workers so that our nation remains strong. Mature age people make a valuable contribution to the workplace and community. There is practical help for employers to recruit, train and retain mature age staff, and to create age-friendly workplaces.

See **www.deewr.gov.au/experienceplus** and the electronic version of this guide for more information, or call **13 17 64**.

