



Guide for Supporting Job Seekers Aged 50+

This paper provides an overview of challenges faced by job seekers aged 50+ and provides an understanding of how to support them into sustainable paid work based on findings of delivering *Reach, Train and Employ* in 2019–2021.

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1. EXECUTIVE SUMMARY

Background

Council on the Ageing (COTA) Victoria has developed this paper on how to support jobseekers 50+, based on our experience in developing and piloting *Reach, Train and Employ*. This pilot project was designed with the goal of establishing a tested model supporting job security in the social services industry for people aged 50+ at risk of long-term unemployment. It included delivery of the Certificate III in Individual Support (Ageing and Disability) alongside a range of wrap-around supports to assist students to engage and complete the qualification, enhance their wellbeing, and find paid employment in the social services sector. Wrap-around supports were extensive and included:

- individual support during course enrolment and with quizzes and assignments
- access to a Life Coach for emotional health and wellbeing, as well as support to access specialist services
- financial support to ensure the course was 100% free of charge, including waiving any admin fees, costs for police checks, NDIS Worker Screening checks or First Aid Training
- access to technology for remote learning as well as access to digital literacy and English as a Second Language training
- individual job application support, including interview preparation.

Reach, Train and Employ was supported by the Australian Government Department of Social Services through the Try, Test and Learn fund. It was delivered by a consortium led by COTA Victoria, with RMIT University providing the Certificate III in Individual Support training, Good Shepherd Australia New Zealand providing group and individual life coaching, and the Workforce Innovation and Development Institute undertaking a developmental project evaluation.

The project ran from March 2020 to June 2021 and involved 37 individuals residing in the areas of Melton, Brimbank and Bacchus Marsh. The age range of the participants in the trial was 50 to 75 years old. In July 2021, 30 of the original 37 participants completed the project. To date, of the 37 initial participants, 31 have been able to secure sustainable employment, including two participants who have commenced further studies in a Diploma of Nursing. Another two students are volunteering to gain further industry experience.

Challenges for people aged 50+

While people aged 50+ are now expected to continue working for longer than ever before, systemic ageism continues to prevent many jobseekers aged 50+ from obtaining or retaining paid work. Australians over the age of 50 are the largest age group to receive government income support. According to the 2021 State of the (Older) Nation survey¹, 26% of Victorians over the age of 50 said they had been discriminated against when seeking employment or in the workplace.

Ageist myths include assumptions that a worker aged 50+ will retire soon so an employer won't achieve a return on the recruitment investment; a worker 50+ doesn't have up-to-date skills; or they are overqualified. It is assumed they are not willing to learn new skills or new ways of working or pursue professional development, and that they don't have the digital literacy, physical fitness or health to perform the role.

¹ "State of the (Older) Nation 2021", Council on the Ageing Australia, 2021

There are several studies that reveal significant benefits to the economy from employing workers aged 50+, enabling a huge increase in our national income if we would increase the participation rate of the underutilised workforce of people 50+. Having a diverse and multicultural workplace is shown to offer several advantages for businesses, including increased productivity and creativity, improved cultural awareness, a positive reputation and increased marketing opportunities.

Key findings on providing effective support for jobseekers aged 50+

To support jobseekers more effectively, there are a number of barriers that need to be addressed, both from an employer as well as jobseeker perspective:

- Recruitment practices need to address unconscious bias towards jobseekers aged 50+ by using a multigenerational recruitment panel; using inclusive language in job advertisements; and offering flexible work arrangements and workplace modifications if required.
- Internalised ageism and lack of self-confidence in jobseekers aged 50+ needs to be addressed. This can be achieved through ongoing emotional and wellbeing support provided through a coach and/or peer support network.
- When planning a career for someone aged 50+, they may need support to assess their experience, skills, values, work style and cultural preferences as well as their income needs. This understanding needs to be matched with industry knowledge of workforce demand and an understanding of which industries value life experience and enable opportunities to re-train.
- People aged 50+ are more often than not willing to re-train, learn new skills or change their careers. They may, however, require tailored support such as emotional and self-confidence support as well as educational, digital technology, course enrolment or referral to specialist services support to enable their successful study completion.
- The digital literacy capability of people aged 50+ can vary immensely, so it is very important not to assume what someone can or cannot do. Digital supports need to be tailored to the individual's capability and should include determining whether access to technological devices is required.
- Most people aged 50+ have not had to apply for jobs for a long time. In order to land a job interview, individual job application support in the form of understanding the job market, preparing a resume and cover letter and understanding how to apply for online jobs is crucial. Practicing job interviews and continuing to provide support in the first few months into getting a new job is equally important to find and keep sustainable and appropriately remunerated work.



2. CHALLENGES JOBSEEKERS AGED 50+

Unemployed people aged 50+ a growing concern

Generally, Australians are living longer and healthier lives. Currently 3,700 Australians are aged over 100 and by 2050 this number will increase to over 50,000². For people aged 50+, this means more years of being active and being a valuable part of the community. It also means that people are willing – but also needing – to work for longer in order to pay for their longer retirement³. While people aged 50+ are now expected to continue working for longer than ever before, systemic ageism continues to prevent many jobseekers aged 50+ from obtaining or retaining paid work.

Prior to COVID-19, Australians over the age of 55 were the largest group of Australians receiving JobSeeker payments (formerly Newstart)⁴. People aged 50+ are overrepresented in long-term unemployment benefit statistics. About one-third of long-term Newstart recipients were aged 50+. Mature aged women (50–65yrs of age) were the largest group (15.7%) of long-term Newstart recipients, and the number of women in the 50–59 age range significantly outstripped other age and gender cohorts of long-term government allowance recipients⁵.

A high proportion of workers has been further affected by job losses and reduced hours since the start of the COVID-19 pandemic⁶. Of 1,109,138 receiving JobSeeker and youth allowances in June 2021, 452,755 were aged 45–64 years⁷. This represents nearly half of all people actively looking for work.

Workforce discrimination based on age

Many people aged 50+ have relayed to COTA Victoria their fears of being locked out of the workforce indefinitely due to systemic ageism and the fact that there are now fewer jobs available. These fears are well-founded when considering that:

- almost half of Australian businesses say they are reluctant to recruit older workers
- people aged 50+, on average, spend twice as long looking for work than younger people
- older workers are often targeted for nonvoluntary redundancies⁸
- people over the age of 50 are more likely than other age groups to become long-term unemployed⁹.

According to the 2021 State of the (Older) Nation survey¹⁰, 26% of Victorians over the age of 50 said they had been discriminated against either in the workplace or when seeking employment. Rates of discrimination were highest among people aged 50–59 (30%).

² “Australians Living Longer and Living Better”, The Treasury, 2011

³ “Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability”, Australian Human Rights Commission, 2016

⁴ “The surprising age group that is the most reliant on Newstart”, The New Daily, 2019

⁵ “Statistical Paper No. 12 Income support customers: a statistical overview”, Department of Social Services, Canberra, Pp, 36-38, 2013

⁶ “COVID-19 recession causing job losses in older workers and housing stress in young”, The Guardian, 2020

⁷ “JobSeeker Payment and Youth Allowance recipients”, monthly profile, Australian Government Data, June 2021

⁸ “Employing and Retaining Older Workers”, Australian Human Resources Institute and the Australian Human Rights Commission, 2021

⁹ “Working for everyone? Enhancing employment services for mature age jobseekers”, D. Bowman, 2018

¹⁰ “State of the (Older) Nation 2021”, Council on the Ageing Australia, 2021

These figures are consistent with those reported in the Willing to Work inquiry in 2016, which followed on from Australia’s first national prevalence survey of age discrimination in the workplace conducted by the Australian Human Rights Commission in 2015. ‘That survey revealed more than a quarter of Australians aged 50 years and over had experienced age discrimination in the workplace during the past two years. One-third were aware of other people in the same age range experiencing discrimination because of their age.’¹¹ What is particularly concerning is that the survey found that one-third of those who had experienced age discrimination gave up looking for work altogether.

A human rights issue

Ageism can be defined as a process of stereotyping and discriminating against a person or people, simply because of their age. Ageism is endemic in our society and can be experienced by both younger and older people. Older people often feel patronised or ‘invisible’ and can find it much harder to get or maintain a job, access healthcare, services or housing, or enjoy any manner of things our community has to offer because of how their age is judged. With Australia’s – and the global – population getting older, ageism is a serious human rights issue for us all.

From: Challenging Ageism, COTA Victoria

Ageist myths include stereotypical assumptions, for example, that a worker aged over 50:

- will retire soon, so employers won’t achieve a return on the recruitment investment
- doesn’t have up-to-date skills, or is overqualified
- isn’t willing to learn new skills or ways of working, or pursue professional development
- isn’t digitally literate or doesn’t have the technological speed required
- doesn’t have the physical fitness or health needed to perform the role.



¹¹ “Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability”, Australian Human Rights Commission, 2016

Ageism in the workforce is compounded if a gender lens is added. Women aged 50+ have a considerably lower rate of workforce participation than men (58.8% and 71.9% respectively), because they face compounded disadvantage. They are often primary carers for both children and elderly parents and may have large gaps in their employment history as a result of taking time out of the workforce to tend to their caring responsibilities. In addition, women aged 50+ are often more financially disadvantaged than male peers due to pay and superannuation inequity, and as a result, are at higher risk of facing housing insecurity. Older women are the fastest growing group to experience homelessness in Australia. The 2016 Census reported that the number of women over 55 experiencing homelessness increased by 31% to 6,866 compared to 2011.

Compounding challenges for jobseekers aged 50+

While ageism is one of the dominant factors contributing to the rate of unemployment among people aged 50+, they may face additional challenges. For example:

- Some people aged 50+ may require flexible work arrangements or reasonable adjustments to accommodate caring responsibilities, illness, or injury.
- Some people aged 50+ who are employed in more physically demanding roles may need to re-train to find alternative employment pathways as they age.
- Some people aged 50+ may require support to re-train due to lack of current suitable skill sets or lower digital competence.
- Some people aged 50+ from migrant backgrounds may have insufficient English language skills or overseas qualifications that are not recognised, or face visa restrictions.

In addition, people can also experience layered forms of discrimination due to intersectionality. That is, the experience of ageing combined with long-standing discrimination on the basis of other attributes such as ethnicity, sexual orientation, gender identity, disability or socioeconomic status.

Economic benefits of supporting jobseekers aged 50+

Having a diverse and multicultural workplace is shown to offer several advantages for businesses, including increased productivity and creativity, improved cultural awareness, a positive reputation and increased marketing opportunities.

Promoting workplace diversity means respecting and valuing the skills and differences that each staff member brings into the workspace. To foster a diverse workplace, employers need to create an inclusive environment that provides equal rights and opportunities for all workers, regardless of gender, ethnicity, physical ability, sexual orientation, religious beliefs or age.

It is critical that we support jobseekers aged 50+ to increase employment opportunities so they can enhance their financial security prior to moving into retirement; reduce their welfare dependence; enhance social inclusion, and, as a result, have improved health outcomes over time. There are several studies that reveal significant benefits to the economy from employing workers aged 50+.

For example, the study by Deloitte Access Economics 'Increasing participation among older workers: The grey army advances' showcases significant potential economic gains from increasing workforce participation for

workers aged 50+. Deloitte Access Economics estimated that achieving the changes in participation of people aged 50+ assumed in the 2010 Intergenerational Report would result in a \$55 billion or 2.7% increase in national income by 2024–25.¹² In addition, the report found that if Australia were to achieve a further 3% increase in mature age participation over and above that expected, the national economy would be \$33 billion or 1.6% larger. Should the expected improvement in mature age workforce participation be lifted further still to 5% above currently expectations, the national economy would be \$47.9 billion or 2.4% larger.



In another study, PwC found that if Australia could match New Zealand’s employment rate for people aged 50+, it would generate an annual average increase of \$24 billion in nominal GDP¹³. PwC’s modelling, based on Treasury’s Intergenerational Report, projects the economy out to 2050 and shows that increasing participation among workers aged 50+ to New Zealand levels at that time, would:

- increase GDP by 4.7% or \$198 billion at today’s value
- improve Commonwealth, state and territory budgets by 1.7% of GDP
- reduce net debt by 11% of GDP in 2050.

Finally, COTA Australia noted in its submission regarding employment discrimination¹⁴ that a report by the Productive Ageing Centre (2015) quantified the economic and social value of keeping and getting older workers into regular paid work. The report found that the annual economic contribution of mature age workforce participation (defined as those aged 45 and over) in Australia includes:

- economic benefits, as measured by net human resources contributions, estimated at \$27.4 billion
- uncosted annual informal care contributions estimated at \$22 billion per annum
- volunteerism contributions estimated at \$16.3 billion¹⁵.

The report also debunked the myth that people aged 50+ will retire soon, so employers won’t achieve a return on the recruitment or professional development investment. The labour mobility of mature age workers was compared with that of younger workers (aged 44 and under), with mature age workers remaining with an employer 3.7 times longer than younger workers¹⁶. This demonstrates the real economic value and contribution employees aged 50+ bring to the workplace; a good return on recruitment investment.

¹² “Increasing participation among older workers: The grey army advances”, Deloitte Access Economics, 2012

¹³ “Golden Age Index”, PwC Australia, 2015

¹⁴ “Submission To Willing To Work The National Inquiry Into Employment Discrimination Against Older Australians And Australians With A Disability”, COTA Australia, 2015

¹⁵ “Appreciating Value: Measuring the Economic and Social Contributions of Mature Aged Australians”, Productive Ageing Centre, 2015

¹⁶ “Appreciating Value: Measuring the Economic and Social Contributions of Mature Aged Australians”, Productive Ageing Centre, 2015

3. PROVIDING EFFECTIVE SUPPORT FOR JOBSEEKERS AGED 50+

Challenging employer mindsets

As mentioned previously, almost half of Australian businesses say they are reluctant to recruit older workers¹⁷. This means more needs to be done to raise awareness of ageist myths and assumptions, and to support age diverse and inclusive workplaces.

Addressing unconscious age bias in the recruitment panel is the first step in addressing stereotypes about different age groups. A surprising finding of the Australian Human Rights Commission study ‘Australians see older people as nice (if frail) onlookers to life’¹⁸ is that Australians regard the 51–55 age group as ‘older’. This is despite the fact that workers aged 51 still need to work for 16 years until they are 67 before they can receive the Age Pension – and despite the fact that many people are keen to work beyond this official retirement age.

The *Reach, Train and Employ* project busted the stereotypes of workers aged 50+, demonstrating that they are willing and able to learn new skills by re-training for a new career. Our participant age range was 50–75, with our oldest participant aged 75 changing his career and willing to commit to paid part-time work. A good first step is having a multigenerational recruitment panel to combat unconscious bias towards older workers, particularly when it comes to deeming someone as ‘overqualified’ or assuming they do not have the necessary technological know-how or ability to learn new skills.

Using inclusive recruitment language is also vital to remove age bias in job postings. According to a National Bureau of Economic Research report,¹⁹ ageist stereotypes may affect the hiring of older workers, and further, ‘job-ad language that is highly related to ageist stereotypes is associated with hiring discrimination.’ For example, if a job applicant aged 50+ reads language in a job ad like ‘vibrant fun team’ or ‘young, dynamic or highly developed IT skills’, employers may find that many workers aged 50+ will not apply. Instead, language like ‘experience in using CRM Database software is a bonus, but training is provided’ is much more inclusive of those who may have basic IT skills, and who are willing and able to learn.

Offering flexible work arrangements to staff is another important part of supporting an age diverse and inclusive workplace. People aged 50+ may no longer want or be able to work full-time due to caring responsibilities, illness or injury. As the amount of health concerns and acquired disabilities people have increases with age, it is critical to support older workers to work part-time and to access any required modifications for the workplace – something that is fully funded through the Employee Assistance Fund²⁰.

Finally, the *Reach, Train and Employ* project showcased those sectors that are more inclusive of jobseekers aged 50+ than others. When comparing the median age of the workforce per industry, it is clear that an industry such as Health Care and Social Assistance (including aged care and disability), values mature workers as this industry has, on average, a higher workforce age than the Australian workforce median of 39 years. In comparison, the Hospitality, Retail or Information Technology industries on average hire a workforce below

¹⁷ “Employing and Retaining Older Workers”, Australian Human Resources Institute and the Australian Human Rights Commission, 2021

¹⁸ “What’s Age Got To Do With It? A Snapshot of Ageism Across the Australian Lifespan”, Australian Human Rights Commission, September 2021

¹⁹ “Older Workers Need Not Apply? Ageist Language in Job Ads and Age Discrimination in Hiring” I.Burns et al, 2020

²⁰ <https://www.jobaccess.gov.au/employment-assistance-fund-eaf>

the Australian median age of 39²¹. *Reach, Train and Employ* proved that jobseekers aged 50+ are far more likely to be successful in their job application if they are willing to re-train in a sector that values maturity and has a high workforce demand, such as aged care and disability²².

Challenging internalised ageism and boosting self-confidence

Reach, Train and Employ participants were provided with a wide range of supports to enable them to re-train and find paid employment in the social services sector. A crucial project component was the Life Coach, who offered group and individual support to participants. This support included:

- facilitation of peer relationships early in the program
- ongoing counselling and emotional support
- a focus building confidence and self-esteem
- delivery of job readiness coaching tailored to the needs of each participant.

Internalised Ageism

'I never imagined I would be able to complete my studies and to find work again, but here I am.' After being retrenched in 2013 from the automotive industry he had worked in for 25 years, Paul had struggled to find sustainable work. He decided to join the *Reach, Train and Employ* program after he saw a flyer about the program in his local library. As he had been a carer for his son with special needs, he decided to use this personal experience to re-train and change career. With quite a bit of help and support from the Life Coach, plus other supports, he managed to complete his studies, build up his self-confidence, apply for and successfully find work again, after having been out of paid work for over six years.

Paul*, a 57-year-old *Reach, Train and Employ* graduate

Interview and questionnaire data in the *Reach, Train and Employ Pilot Program: Final Evaluation Report*²³ suggest the Life Coach service was an important if not critical support offered in the *Reach, Train and Employ* model. It seems that this is because many jobseekers aged 50+ underestimate their own value and abilities. They might say 'I'm too old' to learn or try something new, and present with *internalised ageism*.

As a local *Reach, Train and Employ* partner mentioned in the Evaluation Report, 'I think that demographic [people aged 50+ at risk of long-term unemployment] underestimate their value and ... if they know their value they will recognise that it's never too late to take up a degree, it's never too late to take up a new career.... if they understand their value and there's programs out there that can help to give them the confidence to get out there into the workforce, that will empower them to... want to get out there.'²⁴

However, our *Reach, Train and Employ* participants showed that given the right amount of support through a peer support network and with individual support in the form of a Life Coach or a mentor, they can start believing in themselves again.

²¹ "Labour market Information Portal: Industry Information on Median Age 2019", Australian Government (viewed 26/10/2021)

²² "Growing the NDIS Market and Workforce Strategy", Department of Social Services, 2019

²³ "Council on the Ageing (COTA) Victoria *Reach, Train and Employ* Pilot Project: Evaluation Report", Workforce Innovation & Development Institute, October 2021

²⁴ "Council on the Ageing (COTA) Victoria *Reach, Train and Employ* Pilot Project: Evaluation Report", Workforce Innovation & Development Institute, October 2021

Changed career aspirations

'I have had a long and successful career in the aviation industry. I started out as an Aircraft Engineer and eventually became a Supervisor for the Inventory Group at Ansett Airlines, which allowed me to travel the world. I retired in 2001 and I became very active in my local community.

Responding to a local need, I created a number of community groups, such as The Melton Men's Group and the Heart Foundation Walking Group in Bacchus Marsh, where we focused on better physical and mental health. I also volunteer each week providing hot meals for the local community.

When I heard about *Reach, Train and Employ* I decided to go for it. I was already supporting so many people in my local community for free, I may as well get paid for it. Since graduating I now do paid work again for the first time in 20 years to complement my pension on a part time basis in community home care and I absolutely love it." **Henry* a 75-year-old *Reach, Train and Employ* graduate.**

Career planning at a later age

Often jobseekers aged 50+ focus too much on where they have been in their earlier career instead of thinking about where they are now and where they want to go. Receiving support to review and plan their career helps them better focus their job search and make stronger statements in job interviews about what is important to them, what value they bring, what their transferable skills are and why they are best suited for the role.

When planning a career for someone aged 50+, it's important to consider their experience, skills, values, work style and cultural preferences, as well as their income needs. Their work-life balance needs may have changed significantly, and they may want to pursue more flexible part-time work or work in a role that provides them with more meaning and purpose. Reflecting on this can help them identify the transferable skills they already have and training that they may need, or to consider if volunteering to gain experience will make them more competitive for a new type of job role.

Many *Reach, Train and Employ* participants mentioned they wanted to change their career at a later stage in life as their needs, wants and motivation had changed. People aged 50+ might appear to be overqualified, but some people who have had senior roles become interested in pursuing a more junior role to achieve work-life balance and to do rewarding work that gives meaning and purpose and suits their current needs.

Supporting upskilling and re-training

One ageist myth is that people aged 50+ are not willing to learn new skills or pursue professional development. Our *Reach, Train and Employ* participants demonstrated they are willing and capable of learning new skills by re-training into a new career. In fact, the Evaluation Report showed that of the 37 participants aged 50+, no less than 52% were considering further study, *after* completing their Certificate III in Individual Support²⁵.

When at risk of long-term unemployment over the age of 50, re-training into a sector with a high workforce demand that is supportive of a more mature workforce has shown to be very effective. To date, 80% of graduating *Reach, Train and Employ* participants have found employment; 7% are enrolled in further study; and 7% are volunteering to further their industry experience²⁶. This is even though before joining the *Reach*

²⁵ "Council on the Ageing (COTA) Victoria *Reach, Train and Employ* Pilot Project: Evaluation Report", Workforce Innovation & Development Institute, October 2021

²⁶ "Council on the Ageing (COTA) Victoria *Reach, Train and Employ* Pilot Project: Evaluation Report", Workforce Innovation & Development Institute, October 2021

Train Employ project, 68% of participants were long-term unemployed (not having worked for more than 12 months), and 25% of had not worked for more than five years.

However, for people aged 50+ to be successful in re-training and changing their career, it's crucial they receive the appropriate support. According to the *Reach, Train and Employ* Evaluation Report, the supports that seems to be most critical in enabling people aged 50+ to complete their studies includes:

- emotional, self-esteem or mental health support through a coach or peer support
- educational support such as assistance with assessments, assignments, and online quizzes
- digital technology support such as access to a laptop or internet
- TAFE enrolment assistance – as this proves to be a very complex and demotivating process.

For some of the participants, assistance to access financial support (such as English language assistance, help to navigate Centrelink, or other specialist support services) was also crucial to their ability to complete their course. As a result of the wrap-around support provided by *Reach, Train and Employ*, the overall completion rate was very high at 81%. In comparison, the national completion rate average for the Certificate III in Individual Support, irrespective of the age of students, is 39%²⁷.

Support needed to re-train successfully

'I had a difficult childhood and was raised in foster care. I started working at 14. I did quite well and became a retail manager. I had four kids with my first husband and became a stay-at-home mum. After I divorced, I set up a business with my new partner. I taught myself bookkeeping and accounting and assisted our company to reach a turnover of \$15 million. I did quite well and managed to send my kids to private school.

Unfortunately, I wasn't an expert in legal matters. My partner moved all our assets to a different company and then left me. I only found out when I went to the ATM and there was no money left in my account. I was homeless and ended up couch-surfing with my two teenage children. I was shocked embarrassed, and mentally down for a couple years.

Then I heard about Reach, Train and Employ (RTE). I had never considered a career in aged care or disability, but the program was exactly what I needed. The organisers supported me with a Life Coach and a Certificate III training course. I did that with others who had their own life struggles. I am now completing a Diploma in Nursing and have found a casual paid role as a support worker.

Through RTE I have realised I really enjoy supporting others. It has been the best opportunity I have had in a long time. Now I finally get paid for something I have done for free for years.'

Carol, 57-year-old *Reach, Train and Employ* graduate.

Enabling access to technology and digital literacy support

If the *Reach, Train and Employ* participants showed us one thing, it was that people aged 50+ have incredibly diverse backgrounds. Some participants had previously completed tertiary education, including a master's degree, while others did not complete any education past Year 10. The same degree of diversity was found in their levels of confidence and ability to navigate digital technology.

²⁷ Source: NCVET 2021, Total VET students and courses 2020: program enrolments DataBuilder, Total, Level of education, Program name by Year <https://www.ncver.edu.au/research-andstatistics/data/databuilder>

As the digital literacy of people aged 50+ can vary immensely, it is very important not to assume what someone can or cannot do. Digital supports need to be tailored to an individual's capability and can include supporting access to a (community-based) computer course or providing support to access online technology ranging from Zoom, setting up Wi-Fi, navigating the internet, how to store files or how to attach files to an email. Others may need access to assistive technology due to an acquired illness or disability at a later age and may need support learning how to use technology such as screen magnification or voice recognition software.

Digital literacy should not be confused with ability to access technology. Some people aged 50+ may have excellent digital literacy skills but cannot afford technology such as an iPad, laptop or monthly internet bills. Alternatively, they may live in a geographical area with poor internet access. When supporting a jobseeker aged 50+, it's important to understand their ability to access technology and whether the technology is shared with other members in the household. COTA Victoria supported *Reach, Train and Employ* participants by providing access to a laptop with Microsoft Office Suite software for those participants who did not have access during their (online) study hours. We also enabled access to the internet by providing a dongle to those that did not have an internet connection. These supports were crucial to enable online study in the pandemic, particularly as computer access in local libraries was no longer available.

Feedback from *Reach, Train and Employ* participants suggests that rather than providing a laptop on loan, in future it may be more effective to arrange micro-finance or provide information about the option of a No Interest Loans (NILs) loan²⁸ to enable people on a low income to purchase technology over an extended period. Enabling people to own their own device, rather than using it on loan, further empowers participants and enables them to continue their digital journey beyond the project scope.

Benefits of Accessing Technology and Digital Literacy

Magda lives on her own, is healthy and physically active, and was a well-connected member of her community prior to the COVID-19 pandemic. After social distancing measures were introduced, Magda experienced increasing social isolation.

She could no longer attend her local library where she had previously received assistance to access the internet. The only device she owned was an old smartphone with very limited data. She did not know how to make video calls on her phone, did not understand what Wi-Fi was and did not understand how the internet worked.

Through her participation in *Reach, Train and Employ*, Magda was supported to access the internet using a pocket Wi-Fi device. She received an iPad on loan from RMIT and a laptop on loan from COTA Victoria. She was also provided with many hours of support to assist her to set up the iPad, connect to Wi-Fi and join RMIT's remote online learning program. In addition, she was given access to a 10-week beginner's computer course at Duke Street Neighbourhood House to increase her confidence with digital technology.

With these supports in place, Magda was able to continue her participation in *Reach, Train and Employ* and graduated successfully from her Certificate III in Aged Care and Disability. She has also been able to connect remotely with family and friends as well as other community networks throughout the COVID-19 pandemic.

Magda is now looking to continue volunteering with her disability placement provider and is hoping to receive paid work through them after not having paid work for more than 5 years.

Magda*, a 71-year-old *Reach, Train and Employ* graduate

²⁸ <https://goodshep.org.au/services/nils/>

Providing essential job application support

Making a good impression when applying for a job involves more than simply sending in a resume. When applying for work it is important to research each job and prepare a tailored resume and cover letter to fit the role. Some jobs also require the applicant to address the Key Selection Criteria.

Most employers are looking for the following three key attributes in people they recruit:

- relevant qualifications and training to be able to do the job
- the right skills, experience, and technical expertise
- personal qualities and attributes that make the individual a good fit.

Once offered an interview, the jobseeker knows their job application matches the job applied for, but still needs to impress at the interview and provide a suitable work or study referee to get a job offer.

Some of our *Reach, Train and Employ* participants had not applied for a job in decades because, for example, they had been working with the same employer for many years. They benefited immensely from various job application supports provided through *Reach, Train and Employ*, including opportunities to:

- understand the industry and what type of roles are on offer
- talk to employers about what they looked for in a candidate
- understand the type of employers operating in their local area and the type of work they offered
- receive tailored support to develop a suitable resume and cover letter and understand how to tailor them for each job application
- practice job interviews and receive tailored feedback on how they can sure they appear confident, knowledgeable, and capable
- understand how to find job opportunities, receive support with job alerts and how to navigate online recruitment systems
- gain referrals to community organisations that provide interview/professional clothing for those participants on no or low incomes.

Each participant had access to individual tailored support that was empowering and enabled participants to have their questions answered. This included support on where to find job advertisements online, which jobs to go for or understanding how to reflect their individual experiences in a resume or cover letter. It also included support at the start of a new job, such as understanding a job contract and ensuring they received the correct wages through support with navigating the Fair Work Commission²⁹.

Having received this individualised support during the recruitment process and in the first few months of a new career, participants felt confident in their job search, and were able to find sustainable and appropriately remunerated work.

²⁹ Fair Work Commission - <https://www.fwc.gov.au/>

4. RECOMMENDATIONS

- For the Australian and Victorian Government to champion a best practice approach to the recruitment and retention of workers aged 50+.
- To increase investment in digital literacy skills, access to technology, skills training, and support for jobseekers aged 50+ to enhance their capability and confidence to re-enter the labour market.
- For all public and private sector entities commit to providing mandatory training on ageism to all staff working in human resources and management roles.
- To increase the rate of JobSeeker allowances and reduce poverty for the long-term unemployed.
- To invest in advocacy campaign to address workforce discrimination based on age.
- To increase investment in TAFE to enable specialised support to re-train and upskill people aged 50+.
- To increase access to No Interest Loans schemes to enable people on low income to access technology for both study and job seeking purposes.



5. ADDITIONAL RESOURCES

Employment rights and information

- [Human Rights for Older Workers](#) provides information, resources, and training materials
- [Fair Work](#) provides information about workplace rights and obligations.
- [Fair Work Commission](#) provides information about awards and agreements, resources, and disputes at work from the the National Workplace Relations Tribunal.
- [Employment Assistance Fund](#) supports eligible people with disability and employers to buy work related modifications, equipment, Auslan services and workplace assistance and support services.

Jobseeker information and support

- [Work 45+](#) provides practical information for older jobseekers and employers.
- [Working for Everyone](#) provides useful information, resources and links for both mature age jobseekers and those who are keen to assist them.
- [Jobs Victoria](#) to support jobseekers with many online resources including face to face support through [Jobs Victoria Partners](#).
- [Job Outlook](#) provides support with career planning, understanding one's own skills and preferences and understanding which industries have a higher workforce demand.
- [Mature Age Hub](#) provides information on Skills and Training Incentive and support to find work for jobseekers over 45 years.
- [Career Transition Assistance](#) assists jobseekers aged 50+ to build their confidence and skills to become more competitive in their local labour market.
- [JobActive providers](#) provide support for jobseekers of all ages irrespective of whether someone is receiving government benefits.
- [Older Workers](#) is an online job board with job listings from age-friendly employers looking for older workers.
- [Fitted for Work](#) accepts referrals for clothing and job seeking support for women only.
- [Ready Set](#) accepts referrals for free interview and professional clothing for both men and women.

Education and skills information and support

- [Skills Checkpoint for Older Workers](#) provides free career assistance and skills support programs.
- [MySkills](#) is a national directory of vocational education and training organisations and courses.
- [Department of Education, Skills and Employment](#) provides Skills support for people 45 years and older.
- [Learn Local](#) gives an overview of providers who can assist with skills one needs for study, work, and life.

Digital literacy support and technology information and support

- [Duke Street Community House](#) is an example of a community network providing affordable skills training in English language and Digital Literacy.
- [Enable](#) provides affordable technology devices through their social enterprise.

Self-employment information and support

- [NEIS \(New Enterprise Incentive Scheme\)](#) to support entrepreneurs with training, developing a business plan, mentoring and financial assistance.
- [Business Victoria](#) has tools and templates, information about grants and government programs and offers workshops and mentoring.